

ANNUAL REPORT 2019-2020



PDS
Peermade Development Society



OUR VISION

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

OUR 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.

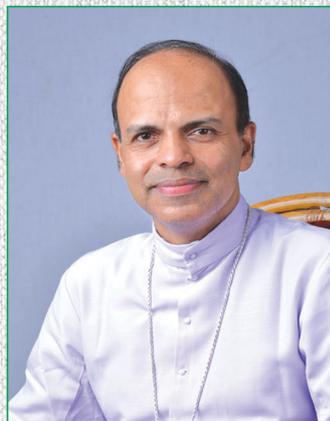




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MESSAGE FROM THE PATRON



It is of immense pleasure for me to learn that Peermade Development Society (PDS) is publishing its annual report for the year 2019-2020. Various activities presented in this report underline the fact that PDS has always been close to the hearts of the marginal farmers, tribals and women. The diversity and number of programmes implemented by PDS is an indication of growing needs of society.

Non-Governmental Organisations are considered as the 5th estate whose contribution is vital for the growth and development of a nation. For a country like India the role of NGOs is crucial in achieving the Seventeen Sustainable Development Goals (SDG) by 2030. Many of the projects undertaken by PDS are collective efforts initiated at grass-root level to address the global problems of climate change, poverty and unemployment.

I do acknowledge with gratitude the selfless service rendered by former executive director Fr. Hubby Mathew under whom PDS has achieved new heights and his services to PDS and Kanjirapally diocese are invaluable.

We have Fr. Jilson James Kunnathupurayidom as the new Executive Director and Fr. Brijesh Puttumannil as Joint Director of PDS. My prayerful wishes and blessings to both of them. I congratulate the Governing body members, management, all the staff, unit directors, field staff and volunteers for their excellent contributions during the year which enabled PDS to grow and develop even at international level. May the Good Lord shower his manifold blessings on you and all your initiatives.

With regards,

Mar Jose Pulickal

Bishop, Diocese of Kanjirapally

OUR FOUNDER



MAR MATHEW ARACKAL
BISHOP EMERITUS
DIOCESE OF KANJIRAPALLY

MESSAGE FROM THE PRESIDENT



This year Peermade Development Society(PDS) is completing its 40th year of relentless service to the community and the nation. The biggest achievement of PDS is that it could create replicable models in the areas of organic farming, natural resource management, women empowerment, rural technology and rural employment creation. “Sustainable development” has been a mantra of success – held close to the heart by the people of PDS.

Many of the innovations which we see today in the development sector have been from the NGO sector. The organic movement created by PDS in 1990’s paved the way for emerging such initiatives in various other parts of the country. Today organic farming is accepted globally as a strategy for addressing the universal problems of pollution, climate change and food insecurity. The great leadership of Mar Mathew Arackal, Bishop Emeritus of Kanjirapally diocese is crucial for this achievement.

I also acknowledge with gratitude the noble leadership of Fr. Hubby Mathew who served as the Executive Director of PDS for last 20 years. PDS had achieved many heights during his period and I wish him all success and blessings in his future endeavours. Let me place on record the valuable service rendered by Rev. Fr. Justin Pazheparambil, the former president of PDS.

I also make use of this opportunity to appreciate and thank all the governing body members, management, staff and volunteers of PDS for their exemplary performance during past year. The new team headed by Fr. Jilson Kunnathupurayidom will definitely be able to lead PDS to new heights of selfless service to our community. We are all passing through a difficult time of COVID 19 and I am confident that PDS family will enable the people around to overcome the new challenges.

With regards,

Fr. Bobby Alex Mannamplackal



MESSAGE FROM THE DIRECTORS

We are highly privileged to present before you the annual report of PDS for the year 2019-20. As you will see it displays various programmes and projects carried out by PDS during last financial year. We make use of this opportunity to thank all the stakeholders including donors, governing body members, staff, unit director, village animators, volunteers and various people's organisations for their immense support and cooperation in our journey to create an ecosystem for sustainable development.

The recent years have witnessed unpredicted events globally and particularly in our state of Kerala which disturbed our well being and security. The floods in last 2 years and the pandemic COVID 19 we are passing through have created enormous damages to our people, their property and livelihoods. Being more flexible and elastic to the needs of the people NGOs need to rise to the occasion and stand along with the affected. This report explains how PDS was responsive to various needs of the society by venturing into meaningful and timely interventions in a participatory manner.

We are very thankful to our patron Mar Jose Pulickal, Bishop of Kanjirapally dioceses, Bishop Emeritus of Kanjirapally diocese and founder of PDS Mar Mathew Arackal and our former President Fr. Justin Pazheparampil and present president Fr. Bobby Mannamplackal for their valuable support and guidance. We also acknowledge with gratitude the strong foundation laid down by former Executive Director Fr. Hubby Mathew on which we are continuing our work. Once again, we solicit the whole hearted cooperation and support of all the well wishers and stakeholders to continue our journey together for creating a better world.

With warm regards,

Fr. Jilson James

Executive Director

Fr. Brijesh Puttumannil

Joint Director

OUR SPECIAL GRATITUDE



REV. DR. HUBBY MATHEW
FORMER EXECUTIVE DIRECTOR
Peermade Development Society
2000-2020

PROMOTION OF COMMUNITY BASED ORGANIZATIONS

“Participation - that’s what’s gonna save the human race” *Peter Seeger*

People’s participation is the essence of sustainable development. The attainment of Sustainable Development Goals envisaged by UN has direct connotations with adopting participatory approaches in the development sector. Peermade Development Society (PDS) invests lots of time and other resources in building and nurturing goal-oriented people’s organizations. Our community building interventions are based on the basic principles of participatory approach, decentralization of power and transparency. PDS stands for ‘sustainable development’ and promotes interest groups of marginal farmers, women and tribal communities. Various people’s organisations including Self Help Groups (SHG), Joint Liability Groups (JLG), Village Development Councils and SHG Federations are promoted in the rural villages. 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 thrift, self-reliance and financial discipline among rural communities. They also act as change agents in various spheres of human life. PDS started promoting SHGs in 1996. As of March 31, 2020, PDS promoted 2012 SHG’s covering 28015 families in Idukki, Kottayam and Pathanamthitta Districts. SHG’s are informal banks which cater to the day to day financial needs of

the common people, especially women. All the SHGs promoted by PDS have direct access to banks, panchayat and other government agencies. This enabled majority of the rural households to avail bank credit and other government services. 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.

Joint Liability Groups (JLG)

PDS promoted Joint Liability Groups (JLGs) also known as ‘activity groups’ to facilitate more income generation programmes by the rural households and women. In association with National Bank for Agriculture and Rural Development (NABARD) and Union Bank of India PDS promoted and credit linked more than 900



JLGs in Idukki, Kottayam and Pathanamthitta districts. More than 3600 farmers and women have undertaken various livelihood activities including cultivation of banana, cassava, spices, coffee, tea, dairy units, poultry, goat rearing and food production. Many JLGs have taken multiple loans from banks and scaled up their economic activities.

Village Development Council (VDC)

Village Development Councils are village level social platforms promoted by PDS to discuss and plan various programmes in the community. It is the grass root level mechanism to develop and empower local leadership and equip them to address local needs and problems by themselves. Every VDC consists of at least 7 members including the parish priest, representatives of SHG federation and social workers. Currently there are 64 VDCs in Idukki, Kottayam and Pathanamthitta districts. The Animator is the key functionary of the VDC. VDC has various administrative and supervisory roles for the

effective implementation and monitoring of various community development projects implemented by PDS.

SHG Federations

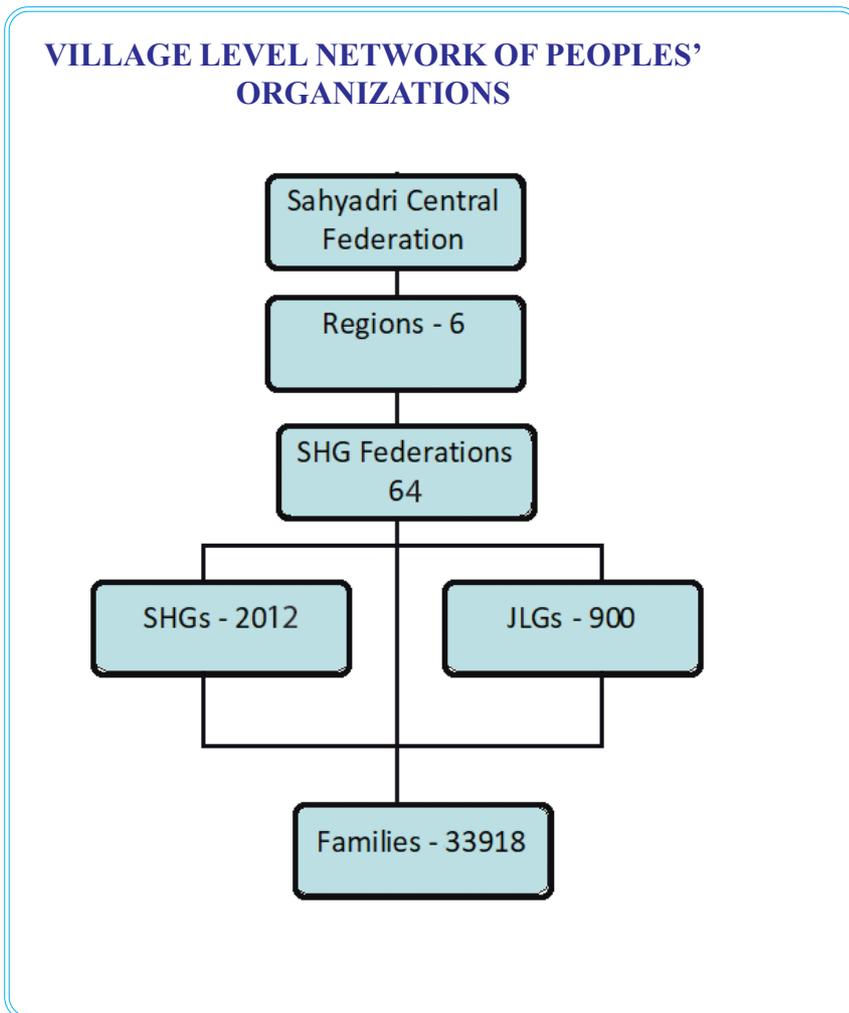
Self Help Groups are effectively networked at village level through SHG Federations. SHG federations are village level arrangements made by PDS for monitoring and mentoring the SHGs. The Animators are the key functionaries of SHG federations. Federations play an important role in linking SHGs with banks, local bodies and other government agencies. They also deliver various support services to SHGs including capacity building, skill training, micro finance, etc. Presently 64 SHG federations are functioning in 3 districts.

Region

A cluster of VDCs is known as regions. The number of VDCs in each region ranges from 12 to 22. Presently, the six regions are Kattapana, Upputhara, Kumily, Mundakayam, Pathanamthitta and Kanjirapally. Each region has a full time Regional Coordinator who is responsible for coordinating and monitoring various programmes in different villages under the region.

Sahyadri Central Federation

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



Farmer Producer Organisations

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

Farmer Producer Organisations (FPOs) are collective initiatives of farmers intended to avoid middlemen and maximize their income. They are legal entities registered under Indian Companies Act. This company is promoted in Kannampady tribal colony, Idukki district. Initially the company was promoted involving only tribal farmers as its shareholders. During 2018 company has expanded its operations to non-tribal areas as well and presently there are 403 shareholders including 203 tribals. The Board of Directors includes 8 tribal farmers. During the year two more sales outlets were added taking the total of such outlets to 5.

The Company deals with various products including spices, coffee, forest based products like wild honey, garcinia, hill grass for making eco-friendly brooms and various hill products and food products. During the current year the company has achieved total turnover of Rs.85 Lakhs against the target of Rs.1 crore. The products of the company are branded as **Vanasree** which also received trade mark approval. Another landmark of the company during the year is that the company has started marketing its products through digital platforms including flipkart and IndiaMart.



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 Kumily. This company aims to provide various support service to the farmers in Kumily area including collection, value addition, marketing, procurement of inputs etc. At present there are 102 shareholders in the company.

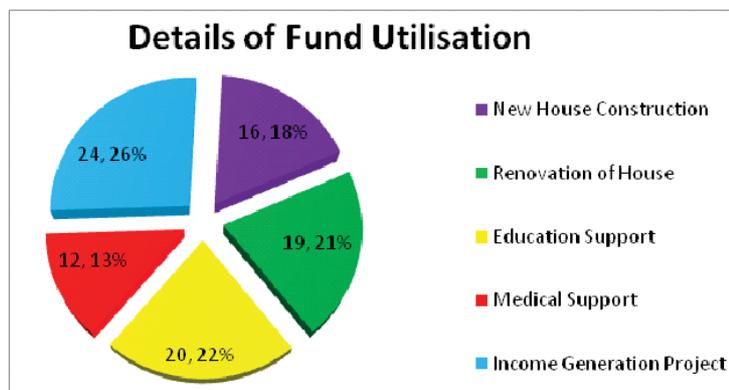


FAMILY DEVELOPMENT PROGRAMMES

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 livelihoods. The programme involves two components – family sponsorship and housing.

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 121 villages in Idukki, Kottayam and Pathanamthitta districts covering 337 ultra-poor families. This year total assistance of Rs. 65.33 lakhs were paid to 337 families for various purposes.



MICRO FINANCE AND MICRO ENTERPRISE DEVELOPMENT

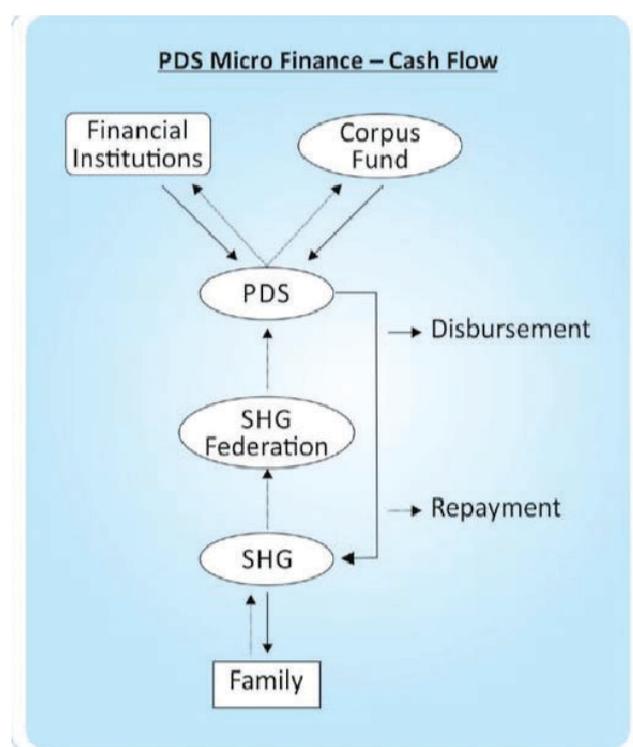
The micro finance programme of PDS continues to achieve new heights in terms of vertical and horizontal growth. Our micro finance includes several programmes like promotion of SHGs, promotion of Joint Liability Groups (JLG), on lending to SHGs and direct credit linkage of SHGs and JLGs with banks. It also covers other areas like micro insurance, capacity building and skill training programmes, entrepreneurship development and hand holding support.

Details of SHGs under PDS Micro Finance Programme

Sl.No	Particulars	Details
1.	Total No. of SHGs	785
2.	Total number of families covered	10328
2.	No. of Village level SHG federations	64
3.	Savings mobilized in SHGs	36.25 crores
4.	Internal lending	117.75 crores

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 per member on concessional rates with a repayment period of 30 months. The present credit limit for a SHG is fixed at Rs.10 Lakhs.



The motivating factors behind the continuation of micro finance programme are proper utilization of funds by the SHG 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.

Major Micro Finance Programmes implemented by PDS

1. On lending to SHGs

Different schemes are promoted by PDS, both at the village and agency level, for extending credit to the needy and eligible families. Also PDS is associated with a number of financial institutions in 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. 7.64 crores was disbursed to the SHGs under this category.

2. Bank Loan through SHG Bank Linkage Scheme

During the current year PDS facilitated 122 SHGs to avail Rs. 6.32 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. 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 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,69 federations are engaged in providing these types of loans. In the current year, cumulative total of savings mobilized by the federations is Rs. 243.4 lakhs and loans given to SHGs are Rs.213.70 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.

4. Assistance for Soil, Water and Energy Conservation

In collaboration with Karl Kubel Stiftung (KKS), PDS continues to assist SHGs to undertake activities related 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.2.35 crores

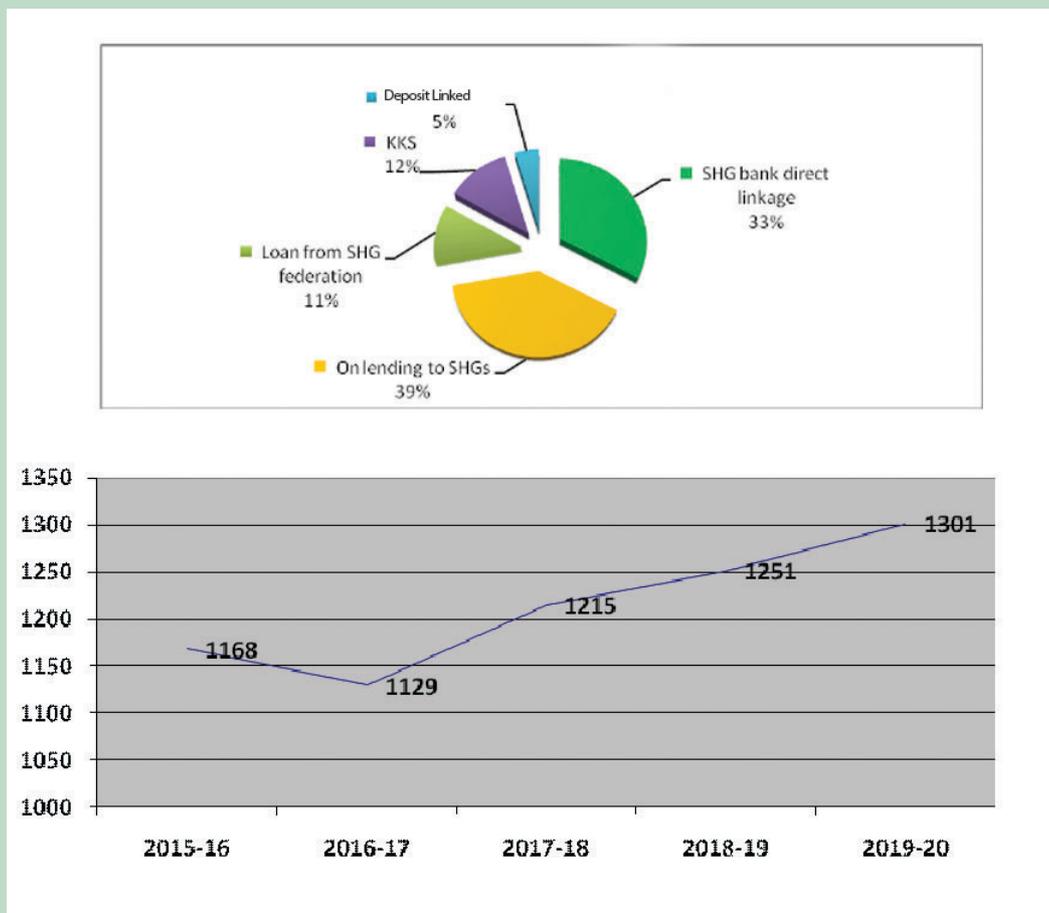
5. Deposit Linked Loan

PDS accepts one time deposit from its affiliated SHGs and the amount mobilized is utilized for on lending to SHGs. As of 31st March 2020 Rs.89 lakhs were mobilized and disbursed to SHGs as loan.

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 5000 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, cultivation of food crops and promotion of renewable energy. Under the project Rs.5.69 crores was given as loan through SHGs and the repayment to NABARD is also progressing very well.

Source of Finance - Micro Finance



COMMERCIALISATION OF GRASS ROOT INNOVATIONS i - STED PROJECT

Commercialization of grassroots innovations by linking rural innovators and entrepreneurs and establishing supportive ecosystem for the same is the core objective of the i - STED project. Commercialization of grassroots innovations by linking rural innovators and entrepreneurs and establishing supportive ecosystem for the same is the core objective of this project. The project is supported by National Science and Technology Entrepreneurship Development Board (NSTEDB), Department of Science and Technology (DST), Government of India. Commercialization of grass roots innovations of plant varieties (including Pepper & Cardamom) were successfully implemented in different districts of Kerala. The programme is being implemented in different villages of Idukki, Wayanad, Pathanamthitta, Kottayam, Kasarakode, Kannur, Palakkad, Thrissur districts of Kerala.



With regard to commercialization of pepper, we have successfully experimented cluster approach by linking with rural innovators and entrepreneurs. With the support of i-STED project, the innovators have developed a mother nursery of pepper which has capacity of 60,000 raising seedlings. Rural entrepreneurs including women entrepreneurs from different parts of Kerala were identified, trained and supported to start satellite units in different parts of Kerala. Seedlings were distributed to the satellite nurseries from the mother nursery and satellite nurseries propagated the seedlings by adopting the serpentine method. Seedlings are ready for sale at the mother unit and satellite units. Unique benefit sharing process has been evolved under the project between innovators and entrepreneurs and the entrepreneurs have agreed to give royalty (5Rs/sold seedlings) to the innovators. The enterprises have generated more than 50 direct employment and 100 indirect employment opportunities.

Specific website for promotion of established enterprises and business under iSTED 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.

Project Achievements

Sl. No.	Enterprises promoted	Type of enterprise	Qty
1	Pepper Nursery	Agriculture nursery new pepper variety	21
2	Cardamom nursery	Agriculture Nursery of new cardamom variety	5
3	Mother Nurseries	Improved plant varieties	2
4	Demonstration plots	Improved plant varieties	2

PDS has constituted a high level advisory board for the monitoring of i- STED project chaired by Shri P.H Kurian, Principal Secretary Department of Revenue and Disaster Management Government of Kerala.



Entrepreneurship Development

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



Carpentry Unit

The unit manufactured and supplied various furniture products to the tune of Rs. 32.65 lakhs this fiscal year. The unit specializes in manufacturing high quality furniture and equipments. Five carpenters are employed in the unit.



Eco Shop

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



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 specialtytherapeutic 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 networkof 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 turnover 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 like **THE LEELA PALACE, TAJ, OBEROI, NEELESWAR HERMITAGE** are utilizing Sahyadri Ayurveda Franchise's service to establish their wellness centres. Modern medical hospitals are also establishing Ayurvedic treatments centres jointly with SAF as a part of integrated disease management programme. At present SAF services are utilized by more than 15 centres across India. 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, Kattappana

The Family Counseling Centre located at Kattappana, has completed 28 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, 334 new cases were registered and 721 follow-up actions were handled at the centre.



SERVICES OFFERED



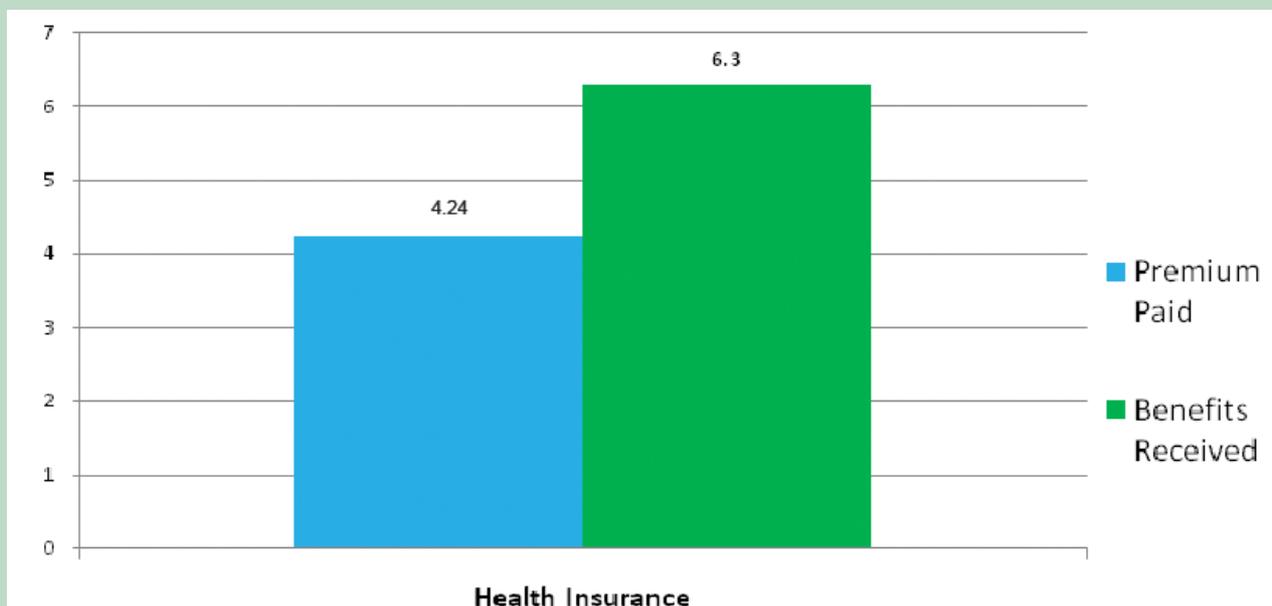
Insurance

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 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, 624 families are enrolled and 132 medical claims were settled disbursing Rs. 633193.00

Cost Benefit Details (in Lakhs)



CATTLE INSURANCE PROGRAMME

During the year, in association with United India Insurance Company Ltd, we implemented a cattle insurance programme for the beneficiaries of NABARD funded UPNRM project. This year we could insure the animals of 23 farmers from the villages.

TECHNOLOGY DEVELOPMENT AND DISSEMINATION

Rural Innovations & Indigenous Knowledge



Peermade Development Society is active in the field of grassroots innovation for more than 2 decades. Documentation, Development and Dissemination of rural and grassroots innovation is the core focus of our programme. PDS is the regional collaborator of National Innovation Foundation, Govt of India for scouting innovations for national competition of grassroots innovation. Current year PDS has scouted and documented more than 250 innovations from different parts of Kerala for the 12th national competition. Out of which 50 innovations were shortlisted by National Innovation Foundation and detailed documentation of these innovations are progressing. PDS has provided handholding support to several innovators to convert their innovations into enterprises and also taken efforts to promote their enterprises through various forums. PDS is also publishing a quarterly newsletter *'IniKarshakan Samsarikkatte'* in Malayalam for disseminating the documented innovations. PDS is associated with Centre for Rural Innovation and Indigenous Knowledge, Marian College Kuttikanum, for organizing SRISTI 2020 –Rural Innovators meet. More than 30 innovators from different parts of Idukki and Kottayam participated in the one-day programme.

Prolinnova-South India

Prolinnova is an international organization engaged in promoting and nurturing innovative and appropriate local practices to address the problems of farmers and local communities. In 2020 Prolinnova-South India platform was formed to bring together NGOs, academic institutions, students, the private sector and government agricultural research and development institutions and also to mobilise support to this end. The core areas of focus are Natural Resource Management, Agroecology, Food Security and Climate Change Adaptation with special focus on innovation by women. The platform is hosted by Peermade Development Society.

Tribal Development

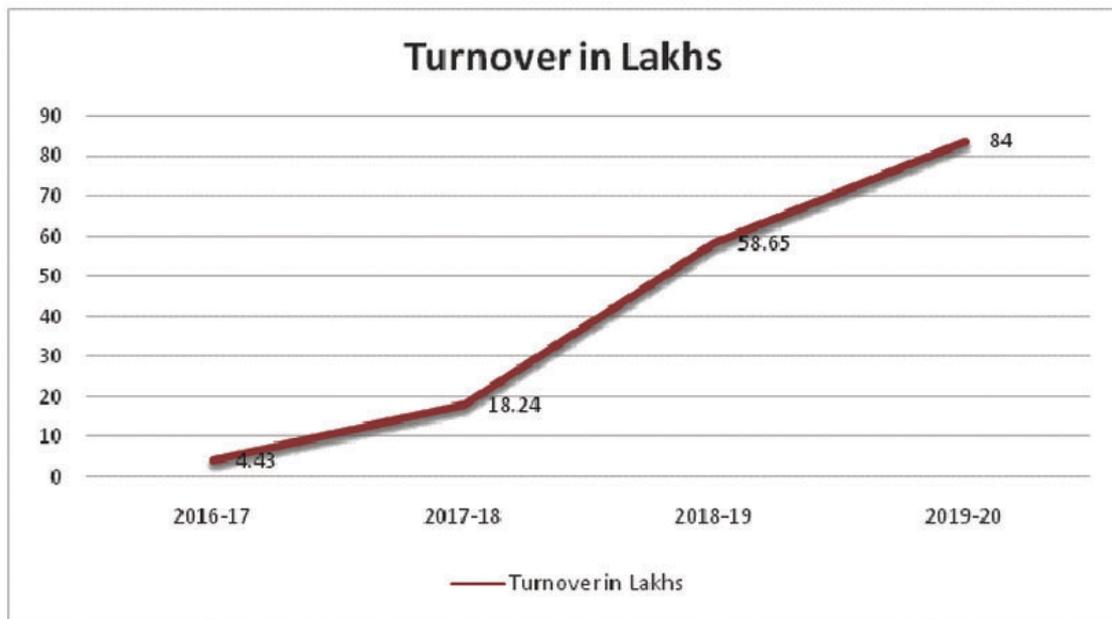
PDS, from its inception, focused on tribal development as its major agenda and continues to work with them and facilitates their overall development. Various programmes are being implemented in different tribal colonies including Kannampady, Kozhimala and Kumily

Hill Range Tribal Farmers Producer Company Limited

The Hill Range Tribal Farmers Producer Company Ltd was established at Kannampady tribal colony in 2016 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 middlemen as there were no organized marketing facilities to sell their products including Non Timber Forest Products (NTFPs). The emergence of the farmer owned company has significantly contributed in ensuring reasonable price for their products. At present there are 204 tribal farmers members in the company. The company is fully controlled by 8 directors who also belong to the tribal communities.



PDS continues to provide the mentoring support in the management of the company and its business operations. One of PDS' staff is fully engaged in managing the day to day affairs of the company. We also help them in value addition, grading and branding of their products. Recently the company got its trademark 'Vanasree' approved from Govt. of India. During the current year the company has achieved total turnover of Rs.88 Lakhs against the target of Rs.1 crore. Since 2018 onwards the company is providing dividend and bonus to its shareholders.



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. In the reporting period PDS has collected 26 tonnes of organic spices from the tribals.

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 13 girls being housed there.

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 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 2020 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. Mrs. Sophy Joseph, Standing Committee Chairperson, Kottayam district panchayat delivered the key note address.



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, cultural event 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 tribal farmers, food products, herbal mosquito coil, vegetable seeds, plant varieties, 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.



Cultural Event

Cultural event was also organized during the celebrations in which unique cultural programmes were performed by the women SHG members. Diverse programmes with focus on the strength of women added more colour to the celebrations.

Best Woman Entrepreneur Award

Every year, on the International Women's Day PDS acknowledges best women entrepreneurs and best performing SHGs associated with it. This year also award was given to **Mrs. Rency Pious from Upputhara Unit** for her outstanding performance in running different micro enterprises. Along with this, two best performing SHGs namely, **Arya SHG** from Kanayankavayal and Hill View SHG from Pezhumpara village in women category and **Nethaji SHG** from Koruthode in men category were also honoured during the occasion.

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 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 2018-2019 a total of 426 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:

Year of 2019-2020 is a changing year for the organic garden both in the structural as well as in the functional area. 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 receives many enquires and many people visits our vermicompost unit to study its process. In the last year around 13 teams of students and NGO workers visited our garden to study organic agriculture garden methods.



PDS ECOFARM

From Eco farm we distributed different local varieties of pepper seedlings including tribal varieties Shakti and Kutta to the farmers in the subsidy rate. Many of the organic input 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 as free. Most of the organic preparations for PDS farms were prepared in Eco farm. By the request of Agri extension team we make and distributes different organic preparations for pest and disease management.

MUSHROOM SPAWN PRODUCTION UNIT

A mushroom spawn production unit is going well in the Sahyadri Research Institute of PDS. Mushroom spawns were supplied to women groups and other mushroom growers in the district. A demonstration unit for mushroom cultivation is also set up in SRI for the effective dissemination of the technology. Presently we are supplying mushroom spawn to farmers of Idukki, Kottayam and Pathanamthitta districts.



Mushroom Varieties

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

Training Programmes in Schools

PDS Started a training programmes among school children's on mushroom cultivation in collaboration with entrepreneurship clubs in schools. This year we have conducted training programme and established

mushroom production units in eight schools of Idukki district and a total of 150 students were trained. A project was submitted in State Horticulture Mission for popularization of mushroom production technology among school students.

Services Provided



Mushroom Production Units

A mushroom production unit was established in microbiology laboratory of PDS for evaluation of the performance of different varieties, identification of variants and sale of fresh mushrooms. Second objective is sale of healthy mushroom beds to the farmers, the advantage of this programme is farmers will get healthy/disease free growth bed for mushroom cultivation. The cost of mushroom growth beds is Rs. 150 and Rs. 80 depending on the size of beds

- Training programmes were conducted in collaboration with Krishibhavans of Idukki and Kottayam district.

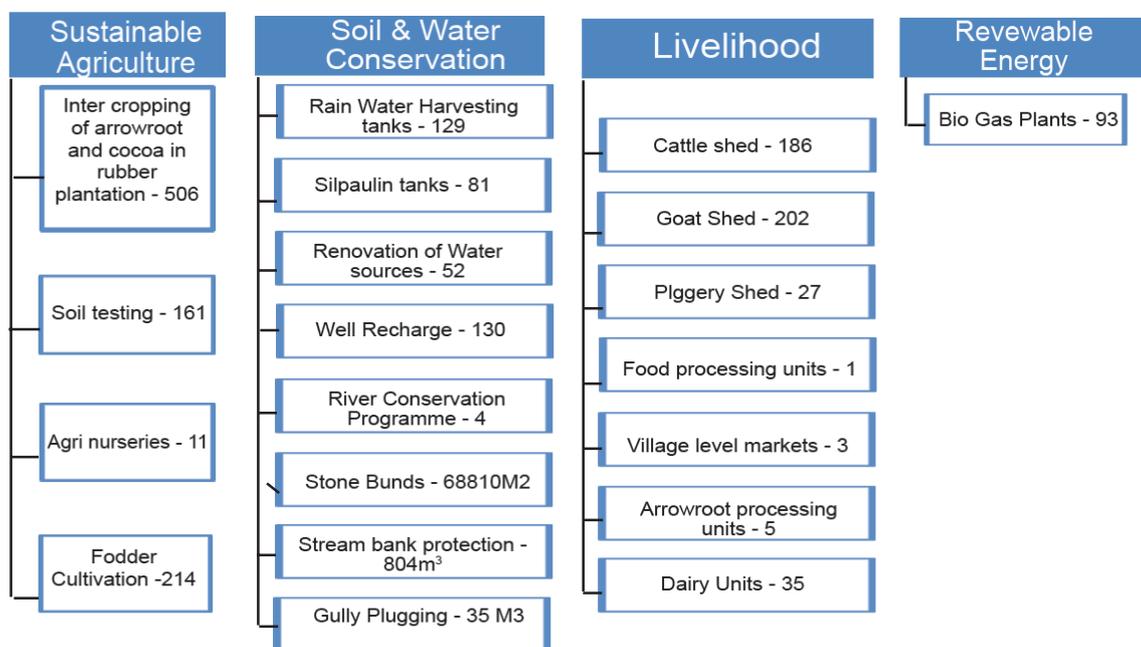
A mushroom spawn production unit is going well in the Sahyadri Research Institute of PDS. Mushroom spawn is supplied to women groups and other mushroom growers in the area. A demonstration unit for mushroom cultivation is also set up in SRI for the effective dissemination of the technology.

Varieties

1. Pleurotus florida
2. Pleurotus Co2
3. Pleurotus HU
4. Pink Pleurotus
5. Florida King
6. Milky Mushroom

CONSERVATION OF NATURAL RESOURCES AND LIVELIHOOD PROMOTION

With the support of Karl Kubel Stiftung (KKS) & BMZ, Germany, the project on ‘Conservation of Natural Resources and Livelihood Promotion’ was successfully implemented in 21 selected villages of Idukki, Kottayam and Pathanamthitta districts. Main objectives of the project were promoting sustainable agriculture, conservation and development of drinking water sources, promotion of natural resource based livelihood and renewable energy. The project has reached to more than 5000 rural households in the project area.



State Level Workshop on Water Security

In order to share the experiences gained from implementing this project and discuss the issues related to water security in Kerala, two day workshop was organized during October 2019. 29 participants including representatives of NGOs, farmers clubs and progressive farmers from different districts of Kerala have attended the workshop. The workshop was held on 29 & 30th October which was facilitated by Dr. Ratheesh Menon, associate professor, SCMS Water Institute, Angamaly. Dr. EJ James, Eminent scholar and practitioner in water management inaugurated the workshop in the presence of Mr. Mathew K Thomas, Monitoring officer, KKS. The workshop brought out the importance of conducting water audit and water budgeting at farmer level to assess the water requirement and availability. This will enable farmers to adapt to climate change and ensure water security.



REVIVAL OF A NEGLECTED CROP

Pre Intervention

Western Ghats is known for numerous indigenous food crops and vegetables. People had been cultivating these crops mainly for their consumption needs and contributed their food security. The agriculture shift from food crops to cash crops and drudgery involved in harvesting and processing led to extinction of many of these crops. Arrowroot is one such crop which was naturally grown in the area. Arrow root powder is a nutritious food with so many medicinal properties. People used to give it to the children as a home remedy for various illnesses including diarrhea, indigestion, stomach problems, etc. The biggest challenge in extracting powder from the arrow root was the drudgery and labour involved in grinding the arrow root manually. People had to rub the arrow root rhizomes with hand on a perforated metal sheet. As a result people had almost abandoned this crop.



Intervention

Cultivation of arrow root as an intercrop in rubber fields was one of the project interventions. It was implemented as an alternative source of income for the rubber farmers who were undergoing severe financial crisis due to very low agriculture price. More than 400 farmers were supported to cultivate arrowroot in at least 1 acre of land. Seedlings were collected locally and supplied to farmers. Arrow root processing machine was procured from a local innovator and made available to the community. The cost of the machine is Rs.20000 of which Rs.3000 was contributed by the promoter SHG. 5 arrowroot processing machines were established in Koruthode, Kanamala, Thekkemala, Mukkulam and Upputhara villages. SHGs came forward to establish arrowroot processing units where farmers could get their arrowroot ground on payment of Rs.10/kg.



Post Intervention

The availability of machine encouraged more farmers to cultivate arrow root. During 2019 around 25000kg of arrow root rhizomes was ground in different processing units. Around 2000 kg of arrowroot powder was extracted and was either consumed or sold in the market. Village markets established under the project collected the product from the farmers at Rs.1200/kg. Mr.Josekutty in Kannampady tribal colony had sold around 100 kg of arrowroot powder at Rs.1000/kg and earned Rs.100000. By seeing the success of the programme many farmers are coming forward to cultivate arrow root



External Evaluation of the Project

Based on the recommendation made by KKS this project was evaluated by an external agency. The Thrissur based Creativiti Council has conducted a detailed evaluation of the project and very much appreciated the methodology used in project implementation, impacts generated to the target group and strategies adopted to sustain the project measures. The study has also commended participatory approach adopted in the project and the active involvement of grass root level stakeholders. Based on the study KKS has agreed in principle to continue the collaboration and approved third phase of the project.

Conservation of Medicinal plants and the Bio mass

1. Production of quality planting materials (QPMs) of selected medicinal

In collaboration with Kerala Forest Research Institute, Peechi a project was implemented to multiplication of selected medicinal plants in the Western Ghats. The project is funded by *NMPB-RCFC*, Kerala Forest Research Institute, Peechi. Under this project 35000 Quality planting materials of six medicinal plants were multiplied and supplied to the selected farmer clusters in Peermade Taluk.

2. International collaboration between PDS and PCRFB for technology refinement to develop strategies for conservation and utilization of medicinal plant wealth.

The project is funded by Botanical Garden Conservation International and the Collaboration Agency is Plant Conservation and Research Foundation (PCRFB), Bangladesh. Under this project 10 species targeted threatened plants were collected from various parts of Kerala and conserved in botanical garden and 25 species of trees were collected and conserved through the establishment of an Arboretum to ensure their protection as safest refugium.

Also developed a suitable protocols for selection, identification, conservation and protection of threatened species in the respective areas of the partnering institutions. Capacity building programmes were conducted mainly through awareness programmes at schools.

With the objective facilitating international collaboration for technology development and refinement for conservation and utilization of medicinal plants, a team from Peermade Development Society comprising of Mr T.J James advisor PDS and Mr Sanoop Surendran Project officer, PDS visited Plant Conservation and Research Foundation Bangladesh December 2019.





3. Developing medicinal plants cluster in Anchunadu&Kuttamphuza for Livelihood Generation & Biodiversity conservation among women self-help groups and marginal farmers.

This ongoing project is funded by United Nations Development Programme (UNDP) and the programme aims to promote the commercial cultivation of five selected medicinal plants and ensure the marketing linkages among marginal farmers in Anchunadu&Kuttamphuza Panchayats of Idukki District. Farmers were identified in consultation with the respective panchayat authorities and planting materials were distributed.

RESEARCH, DEVELOPMENT AND EXTENSION

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**.



TISSUE CULTURE LABORATORY

Peermade Development Society has a Plant Tissue culture laboratory at Koovapally which conducts various R&D and mass multiplication activities in plantation crops. The major crops selected for study are black pepper, vanilla and Banana. The aim of this unit is to supply disease free planting material to small and marginal farmers at an affordable price.

New Initiatives

- ◆ Developed protocols for mass multiplication of *Vanilla planifolia*, the expected production in this financial year are 40000 hardened plants.
- ◆ Developed protocols for mass multiplication of different varieties of *Musa paradisiaca* such as, Nendran and Robusta. Expected production is 10000 plants. Various media combinations were standardized for culture initiation from shoot tip and inflorescence tips. The initiated cultures were multiplied using standardized MS medium.
- ◆ *Piper nigrum* plants are produced through somatic embryogenesis and shoot tip culture.
- ◆ MoU was signed with CANCORE MANAE, Angamaly for supplying disease free planting materials of *Vanilla planifolia*. Explants were collected from mother stocks maintained in CANCORE farm. Healthy cultures were initiated and multiplied using standardized media combinations developed by PDS team. A total of 7500 healthy vanilla plants supplied to CANCORE during this financial year.

AGRO PROCESSING AND EXPORT

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

PDS Organic Spices (PDSOS)

PDS Organic Spices is headed by Fr. Jilson James, Executive Director of PDS and 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. The Division provides employment to 87 permanent staff/ workers and 30 temporary workers. During the year 2019-2020, the total turnover was 18 crores and the volume of sales was 300 MT of organic spices. The spices were exported to USA, Canada, Germany, UK, France, Swiss, Spain, Korea, Japan etc.

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) and Demeter (Biodynamic Agriculture).

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, grades and processed through steam sterilized.



The Steam Sterilizer is validated during 2019 by international certifying agency Novolyze, France. (Photo). The factory confine to ISO 22000 and 5 s compliant. It is also certified under FSSAI, EIA and Spices Board.

During the current year, new Turmeric powdering mill has been installed thereby doubling the output for Turmeric and Ginger powdering. New Raw Material Godown No. 2 has built to store dry turmeric and a covered drying yard on factory roof top was created.

The production facility is totally water neutral with the annual water usage in the factory to the tune of 45lakh liters of water is being harvested in 3 large rain water harvesting ponds having water storage capacity of 30lakhs liters. The entire water usage is through rain water. 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 in-direct 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, filed visits by ICS staff and providing necessary technical guidance for farming, fair trade premiums and farmer interactions.

Agri-Extension System



To provide better support to farmers as well to ensure stronger biodiversity and environment sustainability action plan, a 4 member Agri-Extension Officers were formed during the year 2019. 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 4 biodiversity awareness programs for the farmers in various localities of the Idukki in accordance with the GIZ project on biodiversity. The awareness programs for the farmers were a part of the GIZ project implementation on these regions. The programs had taken places in Peermade, Mamalakandam, Murikkaserry and Kattapana. Many farmers from these regions have participated in the program and the classes had 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. And an awareness training for the PDS ICS staffs were also conducted by the extension team.

Programs were conducted by the Extension team in order to give support to farmers in the Idukki region for the enrichment of their cultivation. As a part of this initiative to support the farmers TheExtension team has conducted training programs for the farmers in various regions of the Idukki. The programs include classes regarding the problems faced the farmers in their region, pest and disease management, organic input preparation, soil health and management based on famers requirements. The trainings were conducted in the places like Chempakappara,Chellarkovil,Murikkassery, Kanayangavayal and Peruvanthanam of Idukki district.



Also pepper seedlings were distributed among 101 farmers as a part of this farmers supporting venture. Each farmers were given 40 pepper seedlings, likewise overall a total of around 4000 pepper seedlings were distributed. Likewise, Nano NPK has also distributed among various farmers.



AHA organization conducted a TOT training on B|U|S for its module 1 and module 2 in Mysore. The programme lasted for a period of 10 days for module 1 and 15 days for module 2. For this program the participants represented from PDS were Dr. J Thomas, Binoy P M and Jabin P Benny.



After this TOT we have conducted 3 B|U|S training for the farmers in Idukki District. Each training was for a period of 3 days.

Bio dynamic training was conducted in Mysore for 7 days. The participants included in the program were Binoy P M, Jebin Mathew, Anishmon.

Employee Empowerment

PDS Organic Spices conducted more than 75 training programme during the period 2019-20 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.

Spices Board conducted Skill Development Programmes for staff on organic farming and also for factory workers on Food Safety and Factory Hygiene and all the participants were certified.

Ecosystem Services

1. 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

1. Biofach India – November 7-9, 2019, New Delhi
2. Dr. Thomas J attended Xichong Innovation Committee meet 24-29 December, Xichong city, China representing PDSOS.
3. International Agriculture Conference on Biodynamic Agriculture Dr Thomas J, 9-12th Feb, at Gotheanum, Donarch, Swiss
4. Biofach Nuremburg – February 12-15, 2020, Germany.

PDS Organic Spices Retail Brand – Trubio



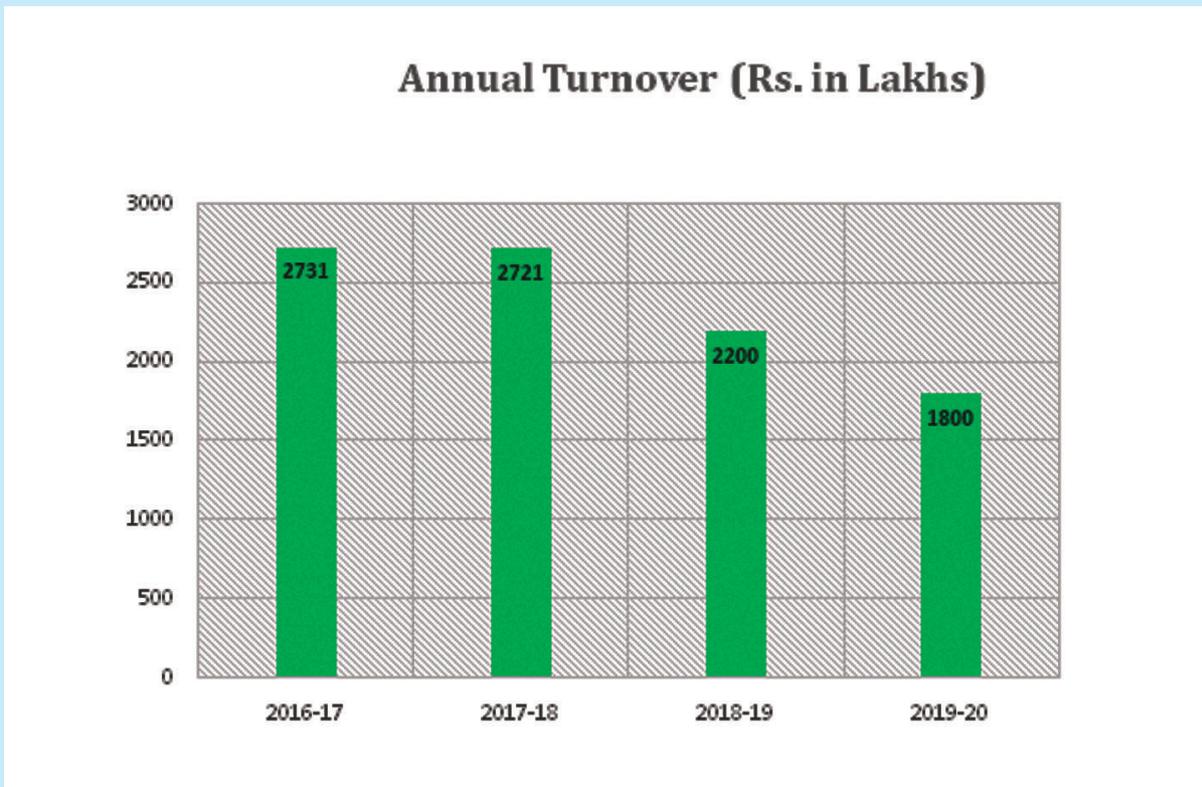
PDS Organic Spices retail brand “Trubio” is now available in Kerala , Karnataka, Tamilnadu, Maharashtra, Rajasthan , GCC countries , Malaysia and also available online. Trubio products are now rolling out from our exclusive building, making use of the most modern fully automated Machineries.



TURMERIC MILL

To catch the needs of the growing worldwide demand of Turmeric, we have installed a new turmeric mill with a daily output of 3tonnes/8 hrs.This new machinery helping us to sustain the product quality such as Curcumin , Volatile oil, Powder size and all customer requirements with specifications by its performance.

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.

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 87 students have successfully completed their internship at PDS.

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.

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 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. It affiliated to Mahatma Gnadhi University, Kottayam.



PEERMADE DEVELOPMENT SOCIETY
PEERMADE-685 531
IDUKKI (DIST), KERALA

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2020

<u>PARTICULARS</u>	<u>Year ended 31.03.2020</u>	
	Rs.	Ps
INCOME		
Income from Units	17,362,687.12	
Receipts-Grants /Projects/Programmes	10,346,178.00	
General Receipts & Contributions	15,804,065.18	
Interest from Banks	793,042.00	
TOTAL	44,305,972.30	
EXPENDITURE		
General Administration Expenses	9,042,849.56	
Programme/Projects Expenses	12,323,246.79	
Interest & Bank Charges	510,666.26	
Vehicle Expenses	318,172.00	
Excess of Income over Expenditure	22,111,037.69	
TOTAL	44,305,972.30	

Sd/-
Fr. Bobby Mannamplakal Alex
President

Sd/-
Fr. Jilson James
Secretary Cum Treasurer

Sd/-
Jose Kappen & Co.
Chartered Accountants



PEERMADE DEVELOPMENT SOCIETY
PEERMADE-685 531
IDUKKI (DIST), KERALA

BALANCE SHEET AS AT 31ST MARCH 2020

<u>PARTICULARS</u>		<u>As on 31.03.2020</u>	
		Rs.	Ps.
LIABILITIES			
Capital Fund		384,592,324.11	
Corpus Fund		341,950.00	
Grant Account - FC		10,849,263.66	
Revolving Fund		4,832,460.00	
Loans & Borrowings from Banks		98,377,396.70	
Loans from Funding Agencies		11,000,000.00	
Current Liabilities		10,031,320.57	
	TOTAL	520,024,715.04	
ASSETS			
Fixed Assets		66,105,790.73	
Own Units & Projects		322,299,952.34	
Loans & Advances		107,816,055.84	
Deposits		500,000.00	
Receivables		2,377,605.01	
Cash & Bank Balances		20,925,311.12	
	TOTAL	520,024,715.04	

Sd/-
Fr. Boby Mannamplakal Alex
 President

Sd/-
Fr. Jilson James
 Secretary Cum Treasurer

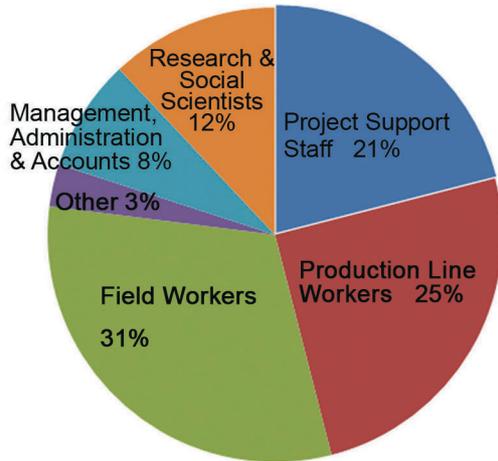
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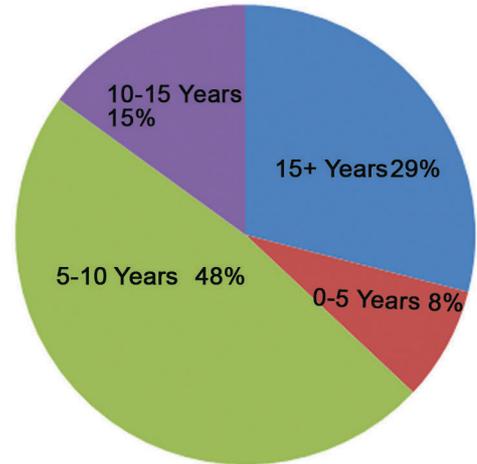
BE KIND TO EVERYTHING THAT LIVES



PDS – EMPLOYEE PROFILE

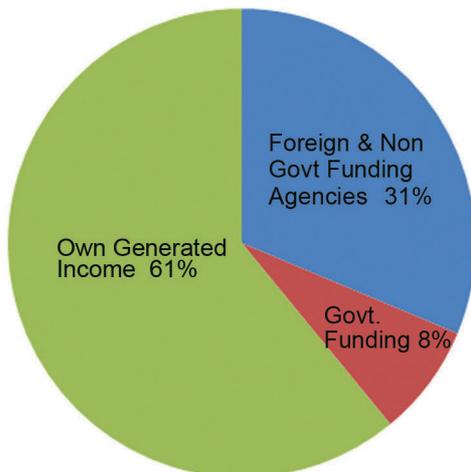


Employee Distribution Based on Nature of Work

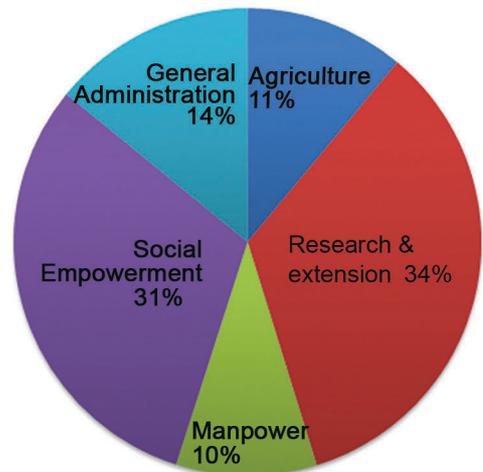


Employee Distribution based on Years of Association

PDS – FINANCE PROFILE



Revenue Source



Fund Utilisation



PEERMADE DEVELOPMENT SOCIETY

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Kerala, India.

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 Peermade Development Society - PDS