Grameen Sahara

In support of sustainable livelihood

ANNUAL REPORT 2020-2021

www.grameensahara.org







Message from Founder Secretary



As we look back to the FY 2020-2021, the ending was really difficult and brought such a situation that is unprecedented in the recent memory. Humanity has faced different challenges at different times but most of them were happening in specific geographies. But Covide-19 Pandemic has crossed all boarders and has fast spread to the entire globe. India has just started facing the problem but given our population size and density situation may be much more deteriorated than many nations. But the Government has taken right steps to combat the pandemic and citizens need to comply and cooperate. I am sure we as a nation will withstand and start moving soon.

Grameen Sahara as a Social Enterprise undertakes multiple works related to livelihoods, safe drinking water, sanitation, alternate energy, education, agricultural development etc which are sustainable, socially inclusive, gender equitable and empowering for the deprived. Grameen Sahara's vision is clear to enhance quality of lives of poor and underprivileged families which dictates the objectives of the organization. However, because of our developmental orientation we have ended up undertaking array of developmental activities which the organization has failed to sustain for long time. While social enterprises are viewed to be more issue base; in our context we see ourselves to more area base since there are new challenges and problems in the villages, we work in. To of that the year has been tough as because fund mobilization posed to be more challenging and that is increasing day by day. Commitments of the team and the guidance of the Board has abled the organization mobilizing and connecting to new funding opportunities and new networks. CINI and CRISIL foundation are two new agencies the organization has got support from during the reporting year. We have also been able to have our footprints in 11 districts in Meghalaya with support from Meghalaya Skill Development Society funded by Asian Development Bank's Human capital development project. Implementation of the project has been to the satisfaction of the authority and reflected by the offer of extension to work with more families. Grameen Sahara is committed to do its best to create maximum impact on lives of disadvantaged families. We also understand that working in isolation does create less impact either or miss the link in the support system. That is why as an organizational strategy Grameen Sahara works in collaboration and convergence with other organizations, institutions, and government departments. Grameen Sahara and its associates have reached 4 states, 21 districts and touched 65,000 families with 3,25,000 lives in the region. In next two years we have the plan to reach 5, 00,000 lives. It will require collaboration and convergence. I am sure with the commitment of the team, their hard work and sincerity guided by the Board will be able to realize the organizational mission.

I would like to thank the well-wishers, funders, project members, team and the Board. Without their encouragement, support and guidance Grameen Sahara would not have been able to do what it has done. I thank them again.

Sincerely
Sarat Chandra Das

Message from Executive Director



Grameen Sahara's journey through the financial year 2020-21 was challenging towards the year end as the entire world has to face the terror of COVID-19 pandemic which had a widespread impact on economies and lives of many. Social interaction and intimacy will no more remain same with Social distancing and Hygiene protocols. At this hour of grimness, we stand united with the country and hope to overcome the situation gradually.

Amidst the challenges as a Civil Society Organization our journey was not a smooth one, but as I look at our past feat, it gives me hope and energy to work with a reenergised zeal. We have received overwhelming support from our well-wishers while working with the vulnerable sections of the community. Our determination and rich experiences in the sector have helped us creating new approach, modus-operandi and profound strategy. This was only possible because of the constant efforts and dedications of our team of professionals and supporting staffs.

The FY 2019-20 has opened new doors for partnership and collaboration with new donor agencies like CRISIL Foundation and SUSTAIN $^{+}$Platform which helped us to endeavour deeper into sectors like Green energy and Sericulture. I sincerely thank Tata Trusts, NABARD, IndiGoReach, CInI-SUSTAIN^{+}, SIDBI, MSSDS (Govt. of Meghalaya), SELCO Foundation and other funding agencies who have contributed their valuable support and joined our journey to aid the poor, needy and vulnerable sections in the society.

The learnings of the year will positively be taken to the next level in the forthcoming financial yearand the institution will remain committed to upscale our reach to other vulnerable blocks and districts of North East India where there is need to work deeply with the community. Also, I would like to thankmy board members, our donors, our well-wishers and the entire team for associating with Grameen Sahara and having trust in the organisation and its activities.

Thanking You all,
Vikramaditya Das
Executive Director

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Genesis



The rising need and significance of rapidly changing economic, environmental, social and political factors led to progressive discussion on the phenomenon of social entrepreneurship for long and in India, it is a phenomenon of even before India's independence. The need originates to complement to the existing efforts of the Governments in providing innovative solutions for meeting sustainable social challenges. There is no unique legal form to become a social enterprise. It could be a for profit company/institute or a not-for profit trust or society. *Social entrepreneurship is something that touches upon all three aspects of financial, social, and environmental. It tries to create a balance among these three.*

Grameen Sahara came into existence as a social enterprise. For many it was just another crazy idea. It was however, neither to be endowed with resources by a philanthropist nor to accommodate some unemployed people in the name of social enterprise. It envisioned for a movement in social entrepreneurial activities for community development and eventually to play a role in nation's development process. Grameen Sahara has evolved over a horizon of time and in the specific needs and context of the society.

Although it came to exist formally in the year 2001 and got registered as a legal entity on 12th February 2002, the idea was already old till then. The founder had already conceived the idea of doing something for the underprivileged communities during his college days itself in the nineties. With gained knowledge, skills and understanding over several years of experience, like-minded social activists had several rounds of discussions on the idea of setting up an organization to be fully dedicated to the development of under privileged families in Assam initially and later on in the other states in the NER and gradually laid the first stone for setting up of an organization by the name of **Grameen Sahara** with the meaning ***support to rural people***. It is understood that a nascent development support organization is too little influential in correcting these measures or parameters but the commitment to contribute to that cause was immense and with that urge Grameen Sahara initiated its first activities with whatever quantum the contribution was raised. It was a need and many such initiatives could help the nation going ahead even if the contribution is smaller. So, Grameen Sahara started its journey on a weak boat but with a strong will against all odds and has completed almost two decades of existence.

Grameen Sahara began its journey from Goalpara district which is one of the poorest districts of Assam. With a very little financial resources, social mobilization and awareness generation among Hajong community at Matia Development Block, the organization began its journey. Through mobilization of government resources, we could reach a limited number of families in the block. Subsequently, reaching more and more families was planned and effort was put on resource mobilization. Initial years were really very challenging but there was no difference in words and action. Gradually, a network developed with various stakeholders, resource agencies and funding organizations like RGVN, NEDFi, Tata Trusts, etc. that led the organization to a niche. The founder sacrificed his bank job to take ahead the mission of Grameen Sahara in 2007 and dedicated his entire time to the Organization. Eventually, Grameen Sahara started raising funds from different doner agencies and could expand its activities under various thematic areas.



MISSION

To promote a large number of sustainable livelihoods for the poor in rural, semi urban and urban areas through provision of financial services, technical assistance and other required development support services in an integrated manner.



VISION

To improve the quality of life of the poor and disadvantaged people in rural, semi-urban and urban areas through development and livelihood promotion actions and support.



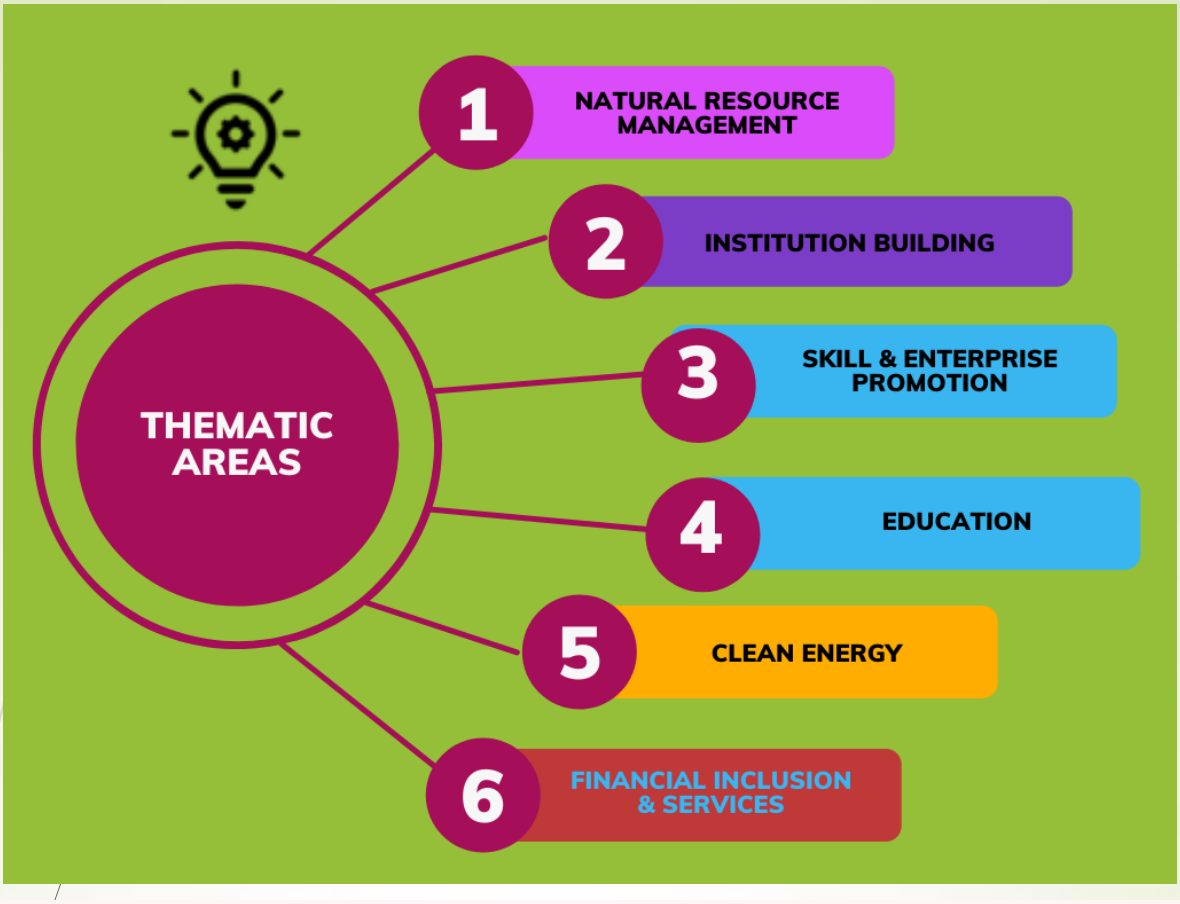
VALUES

•**Commitment:** Deliver promise.
•**Transparency and Accountability**: Openness in all dealings, organizational as well as individual performances.
•**Respect, Care and Ethical practice** with all.
•**Passion**: Energized action for individual and organizational performance dealings.
•**Integrity:** Honesty in every action, adherence to organizational to the organization's rules, systems and processes.
•**Better work environment**: Ensuring a safe and healthy work environment for all employees is an important part of giving respect to them.
•**Trust**: The organization emphasise on building a strong, trusting relationship with its employees, stakeholders, and customers.



GOALS

•To improve the pace and quality of life of the rural and urban poor especially the village and decentralized sector;
•To focus attention on the women, children, scheduled castes, scheduled tribes, minorities and other backward communities for economic self-sustenance;
•To create, develop and support self-employment avenues for the educated unemployed rural and urban youth;
•To build social capital that will be used by the community and for the community;
•To use all the available natural, social, economic and other resources for the wellbeing of the community.
•To adopt innovative methods technologies for the development of the community in the field of profiling, communication and information in a holistic way.
Promote gender equality and empower women by providing training on trades designed specifically for women and girls .



Technical Assistance

Promotion of Micro and Small Enterprise

Financial Support

Ready for access to Finance & linkage

Sustainable Livelihoods

Building of Social Capital.
Creating pool of Local Service Providers.

MISSION ELUCIDATION

Mobilizing Community

Promotion of Community based institutions



Advocacy

Partnership and Linkage

Thematic Areas

THEMATIC AREA 1

Institution building at Grassroot level which are basically people's institution. These institutions include Self Help Groups (SHGs), Farmer Producer Organizations (FPOs), Cluster Level Federations (CLF), Village Organizations (VOs), Mutual Benefit Trusts (MBTs) and so on

THEMATIC AREA 2

Under **Natural Resource Management** Grameen Sahara has been mainly working in Water Resource management, Promotion of Organic practice, Livelihood generation through livestock, Fishery, Sericulture and so on.

THEMATIC AREA 3

Under this theme of **Skill & Enterprise Promotion,** Grameen Sahara is working in the field of Agriculture and Allied activities mainly farm and non-farm providing capacity building trainings to the farmers, weavers etc. We also conduct regular Enterprise Development Program (EDPs) and helps individuals and groups to set up enterprise in their local areas.

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THEMATIC AREA 4

Grameen Sahara is also working in the field of **Education** through providing quality education at an affordable cost in Chhaygaon. In past also we have implemented programs specially for school dropouts. Here also we are providing scholarship to the poor and needy students.

THEMATIC AREA 5

In the recent past we have started working in the field of **Clean Energy** promotion. From clean cooking to food processing, we have our operations in Assam and Meghalaya all related to efficient means of livelihood promotion.

THEMATIC AREA 6

In the initial years Grameen Sahara has a Microfinance program. But later it got separated as a new entity. But Grameen Sahara still conducts **financial inclusion** & literacy programs as well as does bank linkage and other JLG promotion activity to include the deprived section.

STRATEGIES & PATHWAY

Field Projects:



At **Grameen Sahara**, we work on the ground with partners. Our **dedicated workers** are **trying** to prove our belief that human prosperity depends on **co-existence**. Their work is serving as an example for everyone, from businesses to governments to **development sectors**, who must **promote sustainable livelihood** for the benefit of us all.

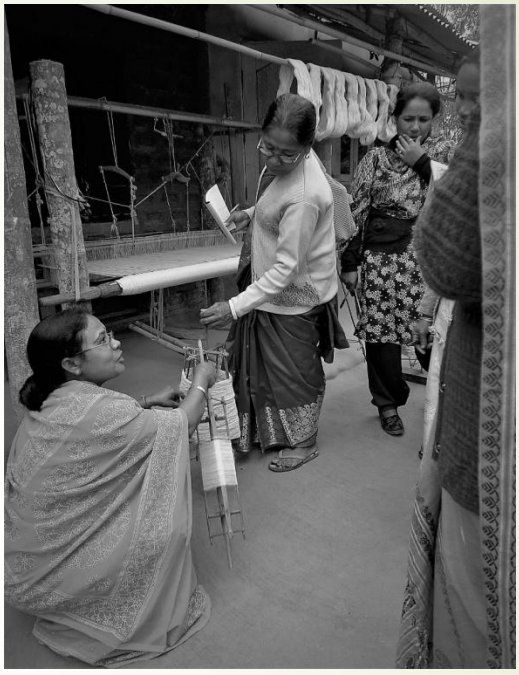
Business Innovations

We are working to change the way the world does business. We have actively engaged with companies, government departments and development funding agencies in promoting **Entrepreneurial activities** and creation of **Producer Companies & Enterprises** and to help them become better stewards of the communities — and to show them that innovative ventures can positively impact their livelihood. In doing so, we're preserving the benefits such as organic cultivations, sanitation & utilizing water resources.



STRATEGIES & PATHWAY

Forging public-private alliances



Indigenous peoples and local communities are often stewards of biodiversity on their ancestral lands and waters, using their deep traditional knowledge to manage and maintain these landscapes. We are intervening in increasing their production capacities.

Today's challenges require the combined resources and ingenuity of both the public and private sectors. We help bring and work together governments, businesses, international institutions, research and academic organizations, NGOs and other partners.

We have been supporting the District Administration and Government line departments in executing the welfare activities towards the rural and vulnerable communities.



Raising awareness

Through education, engagement with partners and communication, we work to raise awareness. The awareness programs are often need based and covers wide range of sectors.

OUTREACH AND ACHIEVEMENTS

MOTO

"In Support of Sustainable Livelihoods"

SOCIO-ECONOMIC PROFILE

Grameen Sahara have been working with poor and vulnerable sections of the society. More than 90 percent of the beneficiaries belong to Scheduled Tribes (ST), Scheduled Cast (SC) and Minority sections of the society.

STATES COVERED

4

Assam, Meghalaya, Mizoram & Nagaland

HOUSEHOLDS COVERED

50500

GRASSROOT INSTITUTIONS

3500

DISTRICTS COVERED

17

VILLAGES COVERED

750

LIVES TOUCHED

0.25

MILLION

COMMUNITY OWNED ENTERPRISE

10

STAFF

200

As a group of institutions

GOVERNANCE



Dr.Tapan Chandra Kalita

Chairman

Dr. Kalita is by profession is a professor in Zoology at Dudhnai College. He has done excellent work in the field of child education and sericulture. He has been very closely associated with various organizations working in various fields including Assam Science Society. Dr. Kalita also served as as an executive member of Assam Sisu Siksha Samiti, Assam, Joint Coordinator of Academic council and is currently VP of Teachers Kalyan Nidhi of Vidya Bharati

Dr. Mahendra Kalita

Vice-Chairman

Dr. Kalita is a well-known medical practitioner from Chairperson Chaygaon area and his experience and knowledge in Ayurvedic medicines is acknowledged by all. With his urge to serve the society Dr. Kalita is closely associated with a number of organizations at Kamrup and Goalpara district. He also the Vice-Chairman of Alumuni Association of Assam Ayurvedic Collage.





Mr. Tapan Dutta

Member

Mr. Dutta is a Government servant with the Department ofAgriculture and with his strong urge to work for the tribal communities he is now serving in Karbi Anglong district.He has been associated with various local organizations like Jangam, and Chaygaon Youth Club.

Mr. S.K Baruah

Member

Mr.Baruah has a wide variety of qualifications like M.B.A., LL.B., Associate Member of Institute of Company Secretaries of India. His area of experience includes Civil Administration, Accounts, Company Secretarial Affairs, Human Resource Development, overall administration, Business Development, Consultancy & Advisory and Micro Finance. Mr. Baruah is currently working as Executive Director of NEDFi.





Mr. Prafulla Kumar Saikia

Member

Mr. Saikia is an engineering graduate and also a post graduate in Arts. He served as an MD of AIIDC and Additional Director of Department of Industries, Govt. of Assam. He also served as GM of NEDFi on deputation. He is very dynamic and down to earth technocrat always thoughtful about development. Mr. Saikia is a dedicated professional and has association with young entrepreneurs of Assam and is an icon of young entrepreneurs.

Smt. Chandra Prabha Bhuyan



Member

Smt. Bhuyan is an Educationist and has prolong experiencein this field. She has been also associated with majoreducation program like Sarba Shikha Abhijan (SSA). Sheis also associated with various civil society organizations. She has been with Grameen Sahara for last 4 years. She is also closely associated with Theosophical Society Assam Federation .



Mr. Sarat Chanrda Das

Founder Secretary

Graduated from College of Fishery Science, Assam Agricultural University, PG Diploma in Rural Development and a certified Expert in Microfinance. He attended the middle management program of IIMA and also attended a program on organized farmers as partners in Agri Business in CDI, Wageningen University. He worked with RGVN, Sa-Dhan, New Delhi, HDFC Bank as a Manager (Agri & Microfinance, under the Corporate Banking Group) before promoting Grameen Sahara.

His interest is on community development, natural resource management, banking & micro-finance, and business management. Social Entrepreneurship and institutions building are the area of interest to address pressing social, environmental and economic problems. He Has got extensive experience in institution building, social mobilization, system innovation, facilitation, process mapping, systems improvement and support. He also served in different board and currently also serving in the Boards such as CML Society, CoE, NEMFA, Diya Foundation, etc.

Mr. Vikramaditya Das



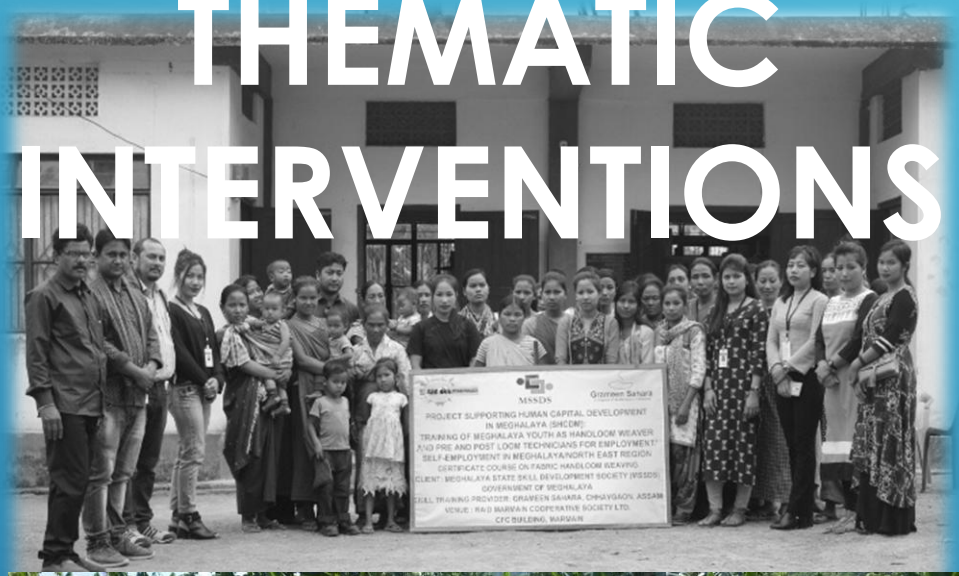
Ex-Officio Member –cum- Executive Director

Mr. Das is a Post graduate in Business Administration, is a self-directed, detail-oriented development professional with 12+ years of experience in community development. He started his career in Market Research and Sales of a prominent IT company of India and later he shifted to the development sector.

He has been associated with Grameen Sahara for last 12 years and has served in various capacities with experience in program management, strategy development, partnership building and coordination in the field of microfinance, livelihood, community development, participatory decision making, development administration, civil society, etc. He was proven instrumental in promoting several community owned institutions which have been running successfully till date. He has strong grass root understanding as well as managerial experiences.

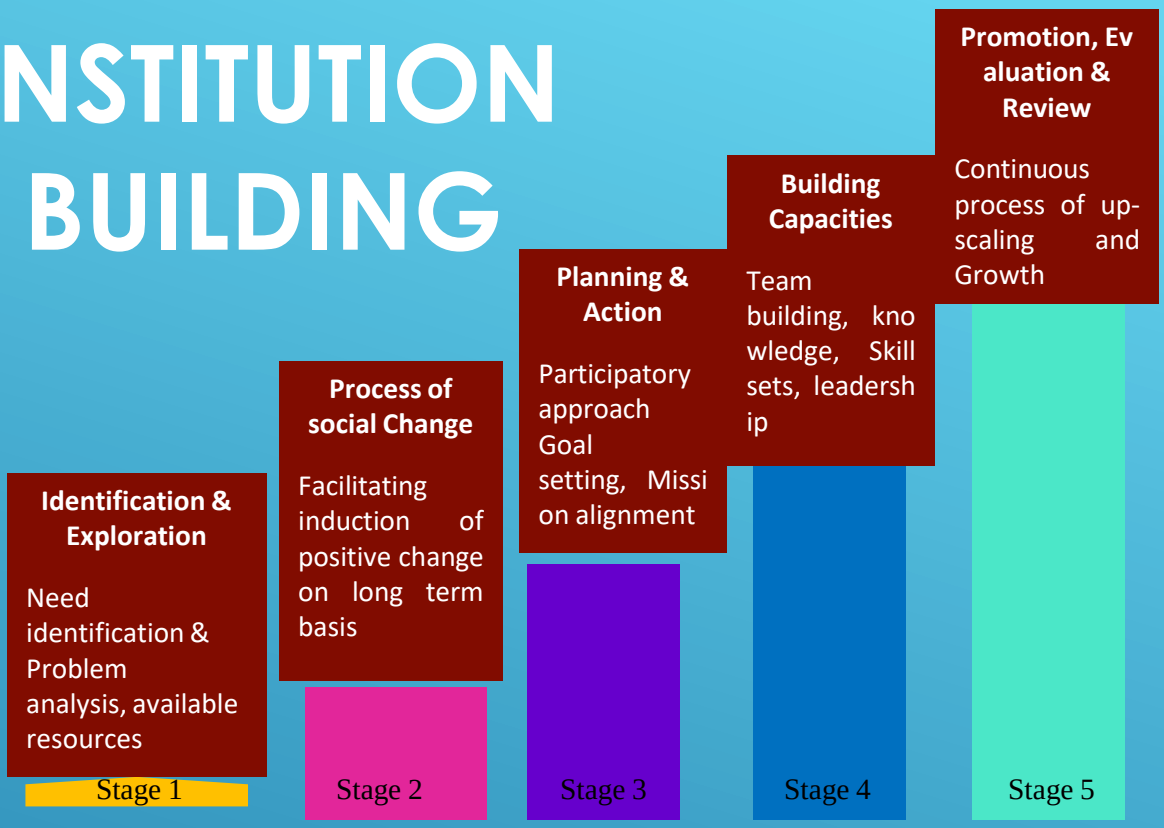


THEMATIC INTERVENTIONS





INSTITUTION BUILDING



Our Approach of Institution Building

Grameen Sahara will continue to promote more sustainable community owned institution which will create meaningful employment to the rural communities. Building Strong Institutional Platforms to Empower the Poor Institutions play a major role in sustainable livelihoods towards poverty eradication and for the enhancement of poor people's livelihoods in rural context. Through this rural institutional platform, community members are enabled to identify, adapt and use available resources and acquire credit, capitalize in productive resources, and improve their economic growth. These community institutions develop strategy, manage operations, monitor activities and initiate viable income generation and do meaningful business with limited resources available. Grameen Sahara's one of the primary thematic area of intervention is Institution building specially community organization in the form of SHGs, Producer Groups and the federation of these grassroots institutions at higher levels such Producers' company, Cooperatives, Private Ltd. Companies etc. have shaped support structure that empowers the rural poor to categorize feasible tactics to meet their requirements and goals. In these years we have been able to promote several institutions around different activities at community level under various legal forms and are now autonomously working with minimal guidance. Some of the prominent Community owned institution promoted under aegis of Grameen Sahara that is worth mentioning:

1 Grameen Development & Finance Private Ltd.

Grameen Development & Finance Private Limited is a non-banking financial company (NBFC) registered with the Reserve Bank of India with its registered and administrative office is at Chhaygaon (Assam) operating with 24 branches in 13 Districts across 3 states of North East India viz. Assam, Meghalaya and Nagaland. The company has a portfolio of around 50 Cr. with an active borrower base of 30,000.

2 Grameen Jyoti Academy

Grameen Jyoti Academy is the most recent initiative of Grameen Sahara and has been established with the single most determination of carrying forward the legacy of its parent organization- that never compromise on quality. Here the institution will be place for holistic development of a child through education. It has evolved as a result of demand from the public and other civil society organizations in Chhaygaon. This is the first English medium CBSE School in the area which was established in the year 2014. The school aims at providing an effective framework for the education through a relevant, broad, balanced, rigorously-taught and monitored curriculum.

3 Grameen Pig Producers' Federation

The major focus is to develop peoples' institution for production of quality piglets for the farmers who practices Pig Farming. This institution has shareholding of 125 women participants. Other than supply of quality piglets this institution ensures technical assistance, health support for reared pigs, supply of quality feed and assured market for the customers. This institution is purely run as community owned enterprise, ensuring end to end solution to the project beneficiaries as well as for sustainability.

Initially it started as a consortium initiative comprising of GRAMEEN SAHARA, RGVN, SATRA and BCH (Baptist Christen Hospital) under the project **Peoples' Institution for Livelihood Security in Assam** supported by ICCo.

4 Centre for Microfinance & Livelihood (CML)

CML was initiated by the Tata Trusts, Mumbai in 2008. It was initially a project of Grameen Sahara, conceptualised as an umbrella support organisation for capacity building, research, collaborative interventions and policy advocacy in the development space of Northeast India. CML has a deep understanding of regional challenges, nuances and opportunities, which helps them customise intervention strategies that are most relevant, meaningful and beneficial to the North-Eastern Region of India. These interventions are strategically designed to go beyond the realm of patchwork philanthropy to be inclusive, long-term, impact-driven and supported by data analytics and technology. With its mandate of strengthening development in the region, CML started its initiatives focusing on the domains of training and capacity building, livelihood intervention piloting and compilation and synthesis of sector information for forging linkages and advocacy. CML works towards community empowerment and improving the quality of life through multi-thematic interventions in the fields of education, WaSH, livelihood, craft and sports in the north eastern states of Assam, Tripura, Manipur, and regions of Meghalaya. Later, in the year 2014 it was registered as a separate entity and now it is a associate organization of Tata Trusts.

5 Grameen Silk Producers' Co. Ltd.

Grameen Silk Producer Co. Ltd. is a result of the project **Golden Weavers' Project** supported by **Tata Trusts** and further geared up with the collaboration of the **Central Silk Board (CSB), Silk Mark Organization of India (SMOI), NABARD, NEDFi, SIDBI, Eco Tasar Silk Pvt. Ltd.,** etc.

It was promoted in the year 2012 and has evolved as a producer owned organization entirely managed by the women spinner producers. Initially it started as project supported by Tata Trusts, Mumbai with a view to organizing the Eri Silk sub-sector with special emphasize on the women yarn producers who are poor and disadvantaged as well as giving higher benefit to its shareholders. The company has stepped in the ninth year of successful business. Presently the company has 1000 numbers of shareholders. Moreover, in the year 2017 the company has established a retail store by the name of Era Trendz in Chhaygaon for marketing of the handloom products produced by the women members.

6 Tungsar Producers' Federation

The federation was promoted under a collaborative project **Rights of Woman in Conflict and Fragile State (RWCFS),** implemented by Grameen Sahara, Reach India & AMSS with support of ICCO India .
Tungsar is promoted as a producers' institution around handloom weaving covering two development blocks of Goalpara district, namely Kochdhowa and Balijana comprising of 500 number of Weaver producers. The institution was named as Tungsar Producers' Federation having its office at Goalpara town. Currently, the FPO has also started Turmeric production.

7 Pakshalika Producers' Federation

The federation was promoted under a collaborative project **Rights of Woman in Conflict and Fragile State (RWCFS),** implemented by Grameen Sahara, Reach India & AMSS with support of ICCO India .
In addition to Tungsar Producer Federation, the project also organized the producers under Boko Development Block under Kamrup district in to a producer owned entity by the name of **Pakshalika Producers' Federation**. The organization was registered as a Mutual Benefit Trust with its registered office at Dhekenabari, Chhaygaon, Assam- 781124. Currently the trust consists of 374 number of spinner members constituted in 19 number of Producer groups. The motive behind formation of this producers' institution is to empower these poor spinners with power of collective bargaining. This will help them to sell their produces i.e. Yarn directly into the market without the interference of the middleman. Later the federation was merged with Grameen Silk Producers' Co Ltd. for better management.

8 Pratishruti Pure Agro Pvt. Ltd.

Grameen Sahara has promoted a Marketing entity by the name of Patishuti Pure Agro Pvt. Ltd. This was promoted by two FPOs. The main objective of this company is to market the products of the farmers giving highest returns. The company owns a retail store as well as a nursery where the FPO members have the option to sell their produces. Currently, the company is dealing with the marketing of raw Spices but it has plan to set up a Spices processing unit.
The **PPAPL** is an collaborative effort of **Sero-Seuji Krishi Sababai Samittee** and **Organic Bhumi** MBT.



9 Sero-Seuji Krishi Sababai Samittee

Grameen Sahara with the support of NABARD under its FPO program have promoted a cooperative named Sero-Seuji Krishi Sababai Samittee at Dhanubhanga under Kuchdhwoa Development block in Goalpara District towards propagation of Spices. Currently the cooperative has 200 members and a retail shop.

10 Organic Bhumi

Grameen Sahara has promoted another for profit trust (MBT) comprising of the spice producers which was registered on 7th December 2016. The institution is taking care of the aggregating and marketing of the spices mainly Turmeric and Black Pepper. This year FPO has been able to sell 500MT of Turmeric worth Rs.2000000.

11 Centre of Excellence (CoE)

ICCo and Grammen Sahara co-designed Centre of Excellence (CoE) is based in Guwahati and launched to deliver world class knowledge, technical expertise, entrepreneurship and skills development training to promote, incubate and escalate agri-entrepreneurship in India.

The Centre of Excellence aspires to set world class standards of training, incubation and business booster services in agro-allied sector with a geographical focus on East and North East India. Given, the limited development of this kind of services or even concepts in agro-allied space and with a particular focus in North East, the risks are inherently high and so is the potential of transformation. A proper and continuous risk identification, assessment and mitigation frameworks, is imperative throughout the design and execution of COE activities.

The **Centre of Excellence for Agriculture & Agri-allied Enterprises (CoE)** is launched in September 2016, exclusively to promote and incubate Agri-Entrepreneurs and Enterprises in Agriculture and allied sectors. CoE works in Assam, with a special focus on the North East region, to create access to government programs, develop livelihoods and promote inclusive business with the private sector. CoE has been imparting skill trainings to farmers, women & youths on various livelihood opportunities. The

CoE was jointly operated by ICCo & Grameen Sahara and however after establishment, the project is now being run by ICCo.

12 Village Organizations

Northeast Development Consortium (NDC), a consortium of five NGOs including Grameen Sahara, formed Village Organizations (VOs) in Bongaon & Chhaygaon Blocks in Kamrup District under the project Mahila Kisan Sashaktikaran Paryojna (MKSP).

The project empowered women in agricultural activities envisioned on livelihood enhancement through income generation. The VOs are actively working and enhanced their income through adopting agricultural activities.

"The way to get started is to quit taking and begin doing".

--Walt Disney--

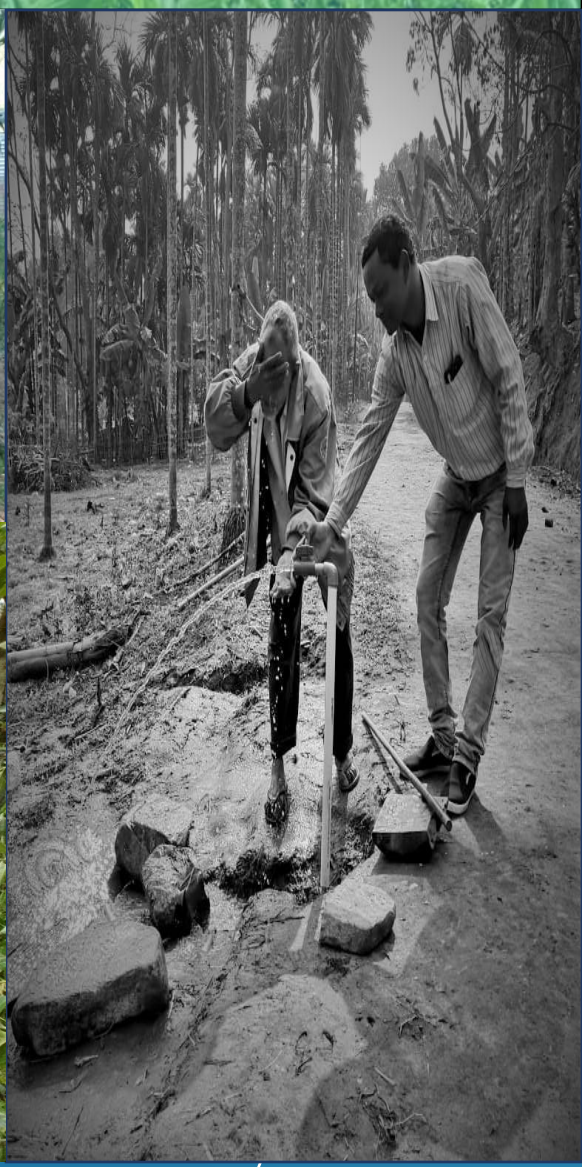
Grassroot Institutions

Grameen Sahara has been working in the thematic area of institution building since its very inception, promoting SHGs, JLGs, FIGs, FPGs. We have promoted around 1500 such activity groups building social capital leading to a more effective organization in the social sphere.

Name of Institution	Registration Year	Type of Institution	Total Share holders	Nos. of FPGs	Address	Nos. of villages covered
GSPCL	Mar, 2012	FPC	530 (530 Female)	26	Kulsi Road, Alekjari Chhaygaon, Kamrup, Assam	9
PPAPL	12th Mar,2018	Pvt. Ltd Co.	2 MBT (1600 Female)	122	Alekjari, Chhaygaon, Kamrup, Assam	37
Organic Bhumi	7th December 2016.	MBT	1046 (1046 Female)	75	Chhaygaon, Kamrup, Assam	25
Seuj Bhumi	26th sept' 2020	MBT	554 (554 Female)	47	Barduar, Chayani Barduar, Kamrup, Assam	12
Sero Seuji Krishi Samabai Samittee	30th June' 2016	Cooperative Society	350 (350 Female)	35	Dhanubhanga, Rangjuli, Goalpara	10
LA-I-Jong FPC Ltd	30-10-2020	FPC	110 (67 Female)	0	Nongkhrah, Umling, Meghalaya	01
Pakshalika Producers Federation	2016	MBT	374 (374 Female)	19	Dhekenabari, Chhaygaon, Kamrup, Assam	10

NATURAL RESOURCE MANAGEMENT







The nation behaves well if it treats the natural resources as assets which it must turn over to the next generation increased; and not impaired in value.

--Theodore Roosevelt--

Promotion of Diversion Based Irrigation- A step towards Natural Resource Management

This project was kicked off at four different locations in Kamrup and Goalpara Districts in the year 2009-2010 with the support of Jamshedji Tata Trust, Mumbai.

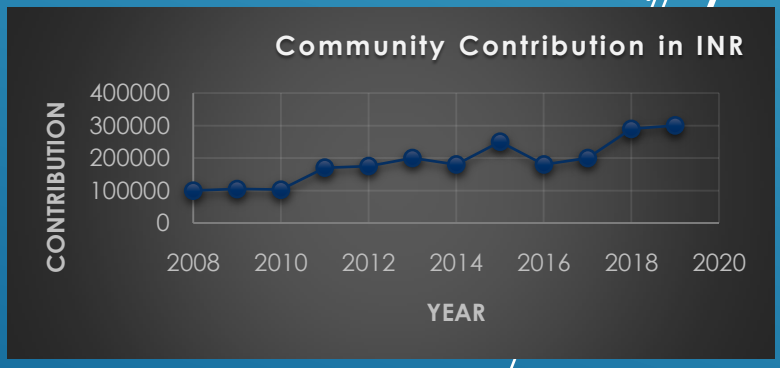
In the year 2011, an innovative approach was introduced using PVC pipes for diverting water from springs on hills to agriculture field nearby; with gravitational flow of water. 36 numbers of villages have been irrigated through this process in Kamrup and Goalpara district of Assam, for adoption of various agricultural activities in homesteads by utilizing the water of this facility.
Besides irrigation, water purification system has also been facilitated in 22 villages installing TechJel water purifiers with the support of Tata Chemicals to provide safe drinking water.

For proper maintenance and management of the whole system Water Users Groups (WUGs) are also promoted in every project village.

Apart from the judicious use of water, farmers are facilitated with a range of services like improved production practices for seasonal vegetables, financial linkage etc. The project has benefitted 5301 farmers households from forty-five villages of Kamrup and Goalpara Districts, covering 970 acres of land. The system has continued to benefit the farmers.

Grameen Sahara has got an opportunity to jointly implement this project with **Amalgamated Plantations Private Limited Foundation (APPLF)** for promotion of sustainable agriculture, especially Turmeric and Black Pepper, on a Collaborative Farming Arrangement organizing them into a Farmers' Producers' Institution with the objective to promote crop specific clusters based on Integrated Farm Management (IFM) principles with community focus achieving desired levels of food safety through sustainable interventions through establishment of Farmer Producer Organization (FPO) and target to increase the livelihood of 4275 Households over the period of three years through participation in Turmeric and Black Pepper value chain. The project covered 4200 numbers of farmer producers.

Grameen Sahara is optimistic that this innovative project would be the torchbearers in the participatory irrigation management scenario of Assam.



We have already promoted a for profit trust by the name of **Organic Bhoomi** comprising of the members/farmers of the project and impacted in the lives of the farmers in the following ways:

✓Emergence for adoption of improved agricultural practices by expanding cultivable lands and increased involvement of the farmers to adopt advanced method of cultivation.
✓Kitchen gardening/ Homestead farming has become possible for all the seasons for the beneficiaries.
✓Emergence of community institutions and established market linkages.
✓Enhancement of household income and improvement of the socio-economic status of these small and marginal farm families.
✓Availability of safe drinking water for the families as well as for the school children.
✓Managing funds raised from community contributions.
✓**Notable impact On Women Drudgery**

Commending the success of the project, **Ajim Premji Philanthropic Initiative (APPI)** extended support to the villagers and launched it's flagship project:

Promotion of Spices for the Improvement livelihood of small and marginal tribal farm communities from Assam - Meghalaya Boarder areas.

The project with objective of promoting Spices in the bordering areas of Assam & Meghalaya with its prime target on 5000 women farmers is designed to increase their skill and awareness and strengthen their institutions so that the initiatives sustain in the long run. The project level interventions will demonstrate the possibility of increased income opportunities based on local level resources and efforts. Further, common investments will build capacities for enhanced productivity in agriculture and allied activities and reduce burden on women through adoption of suitable local technologies.



Spice Promotion

Indigo(6EShakti) Spice Promotion Project

Grameen Sahara started another intervention for the promotion of sustainable agriculture through spice, especially Turmeric, Ginger, King Chilli and Black Pepper on a collaborative farming arrangement organizing them into a "Farmers' Producers Organization" with the funding supports of **IndiGo Reach**. The overall objective of the project is to support the sustainability of their livelihood with sustained income diversifying the existing crop portfolio that gives better income than the previous crops and practices. The Prime effort of the project is to promote Turmeric, Ginger, King Chilli and Black pepper value chain development among the marginalized villagers.

The larger goal of the project is to increase the income of every household of 1500 farmers belonging to 24 villages to minimum 1.5 lakhs per annum. Till now 1670 Households from 24 nos. of villages from five different clusters under Kamrup in Assam and Ri-Bhoi district of Meghalaya. As per the project target these farmers have been organized into FPG and have been federated at the FPO level.

This project could leverage the capacity and competency of Grameen Sahara to implement the project and it will throw open other avenues for collaborating agencies including important government programs.

Other assignments implemented in previous years in Spice promotion.

Sl . No.	Project	Funding Agencies	Activity	HH
1	Collaborative Farming for Spice production	APPLF	Agri & Allied	3600
2	Farm sector promotion fund	NABARD	Spices	300
3	Livelihood Improvement of tribal communities from Assam - Meghalaya Border areas through propagation of spices vide adoption of sustainable agriculture practice, institution building and Market linkage	APPI	Spices	5000



IMPACTS of the assignments on farmers

- Demonstration effect in neighbouring areas
- Emergence of strong community-based institution
- Participation and control of women in farming systems has enhanced for this intervention.
- Progressive farmers and FPG members are continuously adopting the idea of remunerative models for the sustainable production of seasonal vegetables.
- The FPG members strengthen their leadership quality towards the proper management of their own institution (FPG, FPO)
- Nursery entrepreneurs have become success to influence the farmers of their own locality and outside farmers to procure the seedlings of various Agri-horticultural crops from their Nurseries.
- Increased income to the farmers from their farming activity
- Generation of rural employment opportunities.
- Promotion of inter-cropping with traditional agriculture products like horticulture, spices, etc.
- Farmers are well motivated towards adoption of organic farming practices by applying organic manure like vermin composting and bio pesticides etc.

Under this initiatives we have covered 5833 number of farmers in two States of Assam and Meghalaya.

Assignments implemented in previous years on Livelihood through Natural Resource Management.

Sl .No.	Project	Funding Agencies	Activity	HH
1	Promotion of SRI	TATA Trusts	Agriculture	13500
2	Diversion Based Irrigation Project	TATA trusts	Irrigation	3000
3	MKSP (NRLM)	MoRD & TATA Trusts	Agri & Allied	3000





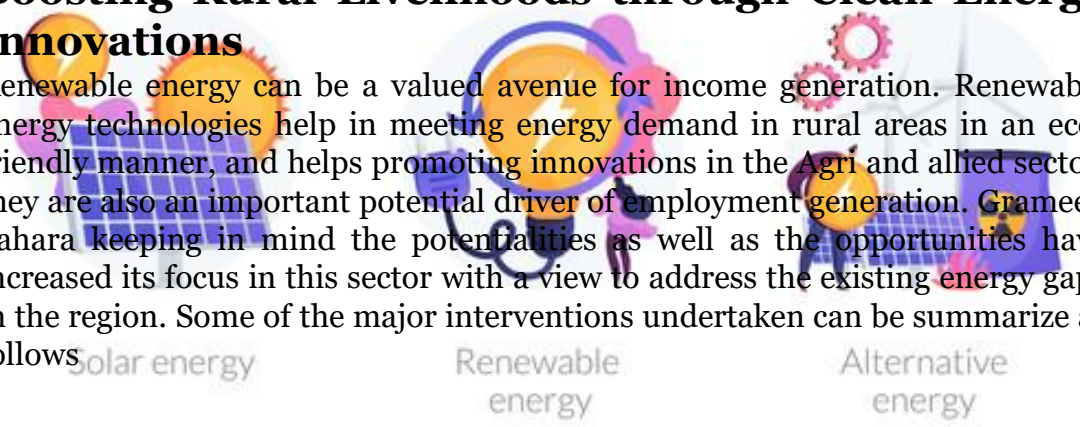
CLEAN ENERGY

“I’d put my money on the sun and solar energy. What a source of power! I hope we don’t have to wait until oil and coal run out before we tackle that”.

--Thomas Edison, 1931--

Boosting Rural Livelihoods through Clean Energy Innovations

Renewable energy can be a valued avenue for income generation. Renewable energy technologies help in meeting energy demand in rural areas in an eco-friendly manner, and helps promoting innovations in the Agri and allied sector, they are also an important potential driver of employment generation. Grameen Sahara keeping in mind the potentialities as well as the opportunities have increased its focus in this sector with a view to address the existing energy gaps in the region. Some of the major interventions undertaken can be summarize as follows



Value addition of Agriculture & Allied Activities through Sustainable Solar Interventions

Grameen Sahara realized the need of a project that can create market demand for solar power through awareness campaigns and providing affordable financing (possibly partial grants); hence, expanding the use of solar power and greatly decreasing fossil fuel subsidies. It also aims to organize the farm sector to provide meaningful livelihood opportunities to the communities residing in Assam and Meghalaya. Grameen Sahara has been implementing various projects supported by well-wishers and it has grass root experience and knowledge of the area. It felt the need of scientific technological intervention and to provide them a regular livelihood earning through Clean Energy Intervention. This project is supported by SUSTAIN+ Platform, a collaborative initiative of CInI, Social Alpha, Selco Foundation & Tata Trusts) to cover 200 households in Assam and Meghalaya mainly in-

•Promotion of Solar based Irrigation system
•Value addition (Food processing) to Pineapple through solar based initiatives
•Promotion of Indigenous Breeds of Chicken for sustainable livelihood through Solar operated Egg Incubator.

The project started from August 2019 and completed the first phase in October 2020. During this period, five entrepreneurs were provided Solar Incubators (Hatcheries) and the outcome is remarkably achieved as they have also contributed and adopted poultry & duckery farming.





The project also witnessed a successful solar irrigation system which benefitted 25 farmers. A Mutual Benefit Trust is formed at Sapartari Village in Chhaygaon Block, covering 25 farmers.

In addition, 11 Solar Pumps were provided to 11 JLGs to promote homestead gardening.

An FPC in the name of La-I-Jong Farmer Producer Company Ltd. is promoted at Nongkhrah Village, Ri-Bhoi District, Meghalaya on pine apple processing and other similar indigenous fruit varieties.

Assignments implemented in previous years on Clean Energy promotion

Sl . No.	Project	Funding Agencies	Activity	HH
1	Rural Access to Clean Energy (RACE)	ICCo & HACI	Clean Energy	1000
2	Value addition of Rice using clean energy	SELCO Foundation	Brown Rice	2 FPOs







SKILL & ENTERPRISE PROMOTION









The more we give importance to skill development, the more competent will be our youths.

-Narendra Modi-

Supporting Human Capital Development in Meghalaya

'Training of Meghalaya Youth as Handloom Weaver and Pre and Post Loom Technicians For Employment/ Self-Employment in Meghalaya/ North East Region India', commissioned by **Meghalaya State Skill Development Society (MSSDS)** under the **Asian Development Bank** assisted project **SHCDM**. It is intended to be a statewide implementation with in-depth impacts across the state of Meghalaya in the Handloom sector. The core objective of the assignment is to multi skill the youth in different skill-sets related to Handloom and Weaving.

After a work study on the handloom sector in Meghalaya based on the present practices of the Weavers in respect to the products being manufactured and the marketing approaches in addition to the loom type and yarns being used, we realized the need to address the gaps of the Weavers in their production and marketing of the Handloom products. A curriculum was developed focused more on Pre Loom and Post Loom components, which included Spinning, Natural Dyeing, improved weaving techniques Entrepreneurial sessions.

In a span of 16 months, i.e. from mid Nov 2018 to mid Mar 2020,

- 21 Skill Development Centres were setup in the State.
- Covered 1524 weavers from all 11 districts.
- Formed 91 Handloom Producers' Groups.

The objective of the assignment is to cover 1500 youth in Khasi, Jaintia and Garo Hills Divisions and train them in the field of handloom and textile along with Marketing and credit linkage support.

The Project witnessed various convergences with the concerned Handloom Department of Government of Meghalaya for logistic supports and Indian Institute of Handloom Technology, GoI for Assessment & Certification to the weavers. Besides, area-based work studies in different locations, and linked them with Banks in addition to offering assistance in registering for Weavers' Card or Artisan Card or on-site for any technical issues on production. We have linked a few groups with Buyers from the neighboring State of Assam and also from mainland India.



LIVELIHOOD IMPROVEMENT OF TRBAL COMMUNITIES THROUGH ERI-CULTURE (CRISIL WEB)

North East India is considered as the centre of origin for Eri silkworm (*Samiaricini (Donovan*). Eri culture is an age old agro-based small scale industry of the region. It is purely a traditional and a leisure time occupation. The culture is practiced to meet the partial need of warm clothing. Moreover, eri pupae are popular as delicacy among the tribal people of this region. Around 1.30 lakhs families of Assam are involved in eri culture. Eri-silkworm is polyphagous in nature as it feeds on number of food plants. Castor is the primary food plant and *Kesseru* ranks second among all the food plant of eri silkworm. The largest share (above 90%) of Eri silk production of India is contributed from N.E. India and it shares 77% of the total non-mulberry raw silk produced in the country. Eri fabric gains better sheen with each passing wash. It is comfortable in cooler climates and blends with cotton, wool, jute or even mulberry.

The main aim of this project is to improve the pace and quality of life of the rural poor through a structured and systematic intervention in livelihood and other development needs.



The goals and strategies of the project are adopted as mentioned herein below:

•Social Mappings & Group Mobilization & Group Formation
•Awareness & Capacity Building of the women members
•Baseline Survey & Profiling of the beneficiaries.
•Preparation of detailed beneficiary wise rearing calendar aligned to the Milestones of the Rs. 70,000/- per Individual annually.
•Formation of Producer groups of Eri cocoon.
•Joint efforts from CRISIL & Grameen Sahara in seeking FPO promotion support from NABARD
•Development of Training cum Resource centre for demonstration of Eri Rearing DFL management
•Arrangement of Buy back mechanism for the produces
•Marketing of the produces
•Collaboration for Technological advancement to enhance production of cocoons with Central Silk Board (CSB), Regional Sericulture & Technology Research Station (RSTRS)
•Credit, Savings and Bank Linkage/Microcredit
•Linkage to Govt. line departments
•Mid and End term review









ASSIGNMENTS IMPLEMENTED IN PREVIOUS YEARS ON SKILLS AND ENTERPRISE PROMOTION

Sl . No.	Project	Funding Agencies	Activity	HH
1	FPO promotion	NABARD	Capacity Building	227
2	Golden Weavers' Project	TATA Trusts	Sericulture	5000
3	Rights of women in conflict and fragile state	ICCO India	Handloom & Sericulture	897
4	People Institution for Livelihood security in Assam	ICCO India	Piggery Value chain	150
5	Micro Enterprise Promotion programme	SIDBI/Tata Trust	Skill Development	250
6	JLG Promotion	NABARD	Bank Linkage	220
7	EDP on Bio Char Handmade Paper Zero Energy Cold Storage	NRDC	Skill Development	100

Upcoming Assignment

Sanctioned in February 2021, the project is supported by Agile Airport Services Pvt. Ltd.

Sl . No.	Project	Funding Agencies	Activity	HH
1	Economic Empowerment of Vulnerable Sub-urban Population in Kamrup (M) & Kamrup District	Agile Airport Service Pvt.Ltd	Skill & Enterprise Promotion	400

FINANCIAL INCLUSION

In this era, financial literacy has become a crucial part of an individual struggling to cope up with financial glitches. Lack of financial literacy often results into poor knowledge in tackling financial matters. In India despite of many financial schemes of Government as well as various products of banks people do not have full or any access to these schemes. As a result, they have to take refuge of informal means which costs them much. In a country like India, where majority of population resides in villages, people have always been apprehensive about anything that is digital as well as virtual. The find it difficult to accept the current trends that is digital cash less medium of financial transaction.

Grameen Sahara from its very inception has been working in the field of Financial literacy, by incorporating the component in all project deliverables. The idea is to help the individuals to understand their financial position and enhance their knowledge of the financial concepts. Our objective is to make the community aware of their vulnerability specific to financial matters and to take effective measures to secure their livelihood as well as to avoid distress in financial issues. During the organizations initial stage, it has its own micro credit program, forming SHGs and JLGs and providing credit support as well as micro insurance. But later in the year 2014, this microfinance part was separated and a new entity was evolved by the name of Grameen Development & Finance Pvt. Ltd. Although, Grameen Sahara does not have any involvement with Microfinance but it still plays an active role in formation of SHG as well as bank linkage. Through its EDP program supported by SIDBI it has trained more than 500 men women in the field of developing financial knowhow and linking them to banks for loans. Grameen Sahara have implemented programs NABARD such as JLG bank linkage. In future also Grameen Sahara will take this program to new areas and geographies benefiting more and more people.



EDUCATION



Education play an important role in lives of everyone, the ability to learn new things, skills. Developing and preparing the mind of young ones and nurturing them to better citizens. Having the opportunity to get good education benefits all in the long term. Education to all means educating communities through promoting education developing schools and educating children. This is the only viable way by which the rural communities will be empowered.

Grameen Jyoti Academy

As a result of the initiative of Grameen Sahara in the name of **ARPAN (Assistance for Rehabilitation and People's Action)** to motivate the school dropouts for resuming formal education along with promoting extra-curricular activities and creating an enabling environment for education. The program focuses on a poorer section of the society where school dropouts are more. Regular community meetings, sensitization of the parents and elderly people to creating a general awareness and congenial ambience in the area. This program was successfully continued for two consecutive years. But we could not continue this program due to un availability of fund as this program was internally funded microfinance program.

Later on, owing to the huge demand from the community and other civic organization, Grameen Sahara had to take the initiative of promoting an education institution - **Grameen Jyoti Academy** with the single most determination of carrying forward the legacy of its parent organization- that never compromise on quality. Here the institution is in place for holistic development of a child through education. Our smart and diverse communities of students and teachers shall create an environment which will be supportive to the enthusiastic learners of all ages. Ample scope for the development of the students are ensured by the positive physical environment of the school. Continuous enhancement of teaching skills of the teachers keeping their competency to handle different needs of learners. The number of students in each section will be maximum up to 40 so that plenty of scope can be provided for individual attention to the students. GJA is the first CBSC school in the South Kamrup region. The idea is to start a school where there is no discrimination irrespective of social and economic status, allowing equal access to education at an affordable fee just to meet the operation cost. Along with this, every year Grameen Sahara is providing scholarships to four poor meritious students for college education.

"Some of the brightest minds in the country can be found on the last benches of the classroom".

--Dr. APJ Abdul Kalam--

"Education is the most powerful weapon we can use to change the world".

--Nelson Mandela--

HUMANITARIAN INITIATIVES





কামৰূপ জিলা প্ৰশাসনৰ উদ্যোগত সীমান্তৰ্তী এলেকাবাসীৰ মাজত সাহায্য বিতৰণ

৪০০ পৰিয়ালক খাদ্য-সামগ্ৰী বিতৰণ কৰা হয়। ছয়গাঁও বাজহ চক্ৰৰ চক্ৰ বিষয়া ড' প্ৰীতিলেখা ডেকাৰ নেতৃত্বত যোৱা এটা প্ৰতিনিধি দলে ২০ এপ্ৰিলত অসম-মেঘালয় সীমান্তৰ্তী এলেকাৰ উকিয়াম, ববৰাকাৰা, জালুকৰাবী, চক্ৰশীলা, ভূতগাৱি, আমবাৰী, বিশ্ৰামপুৰ, কুঁহিৰামা, কটাবাৰী, বাকাবাপাৰা, লাকৰামা, বাজাপাৰা, উমিবিকমা, ছয়গাঁও বালিমহল এলেকাৰ প্ৰায় ৪০০ পৰিয়ালক খাদ্য-সামগ্ৰী আগবঢ়ায়। উক্ত কাৰ্যসূচীত সহযোগ কৰে বাজ্য অন্যতম স্বেচ্ছাসেবী অনুষ্ঠান ছয়গাঁওস্থিত গ্ৰামীণ ছাহাবাই।

দক্ষিণ কামৰূপৰ প্ৰতিনিধি, ২৩ এপ্ৰিল ঃ সমগ্ৰ বিশ্বতে ত্ৰাসৰ সৃষ্টি কৰা কৰোনা ভাইৰাছৰ সংক্ৰমণৰ পৰা পৰিত্ৰাণ পোৱাৰ বাবে সমগ্ৰ দেশত চলি আছে দীৰ্ঘলীয়া লকডাউন। এই সময়খিনিত দুখীয়া লোকসকলৰ মাজত খাদ্য-সংকটে দেখা দিছে। ইতিমধ্যে কিছুমান এলেকাত বিভিন্ন ব্যক্তি তথা অনুষ্ঠান-প্ৰতিষ্ঠানে খাদ্য-সামগ্ৰী বিতৰণ কৰিছে। কিন্তু সীমান্তৰ্তী লোকসকল এনে সাহায্যৰ পৰা বঞ্চিত হৈ থকাৰ সময়তে কামৰূপ জিলা প্ৰশাসনে বিশেষ ব্যৱস্থা গ্ৰহণ কৰে। কামৰূপ জিলাৰ উপায়ুক্ত কমল কুমাৰ বৈশ্যৰ নিৰ্দেশত দক্ষিণ কামৰূপৰ ছয়গাঁও সমষ্টিৰ সীমান্তৰ্তী এলেকাৰ প্ৰায়

পশ্চিম গুৱাহাটীৰ কৃষিপ্ৰ

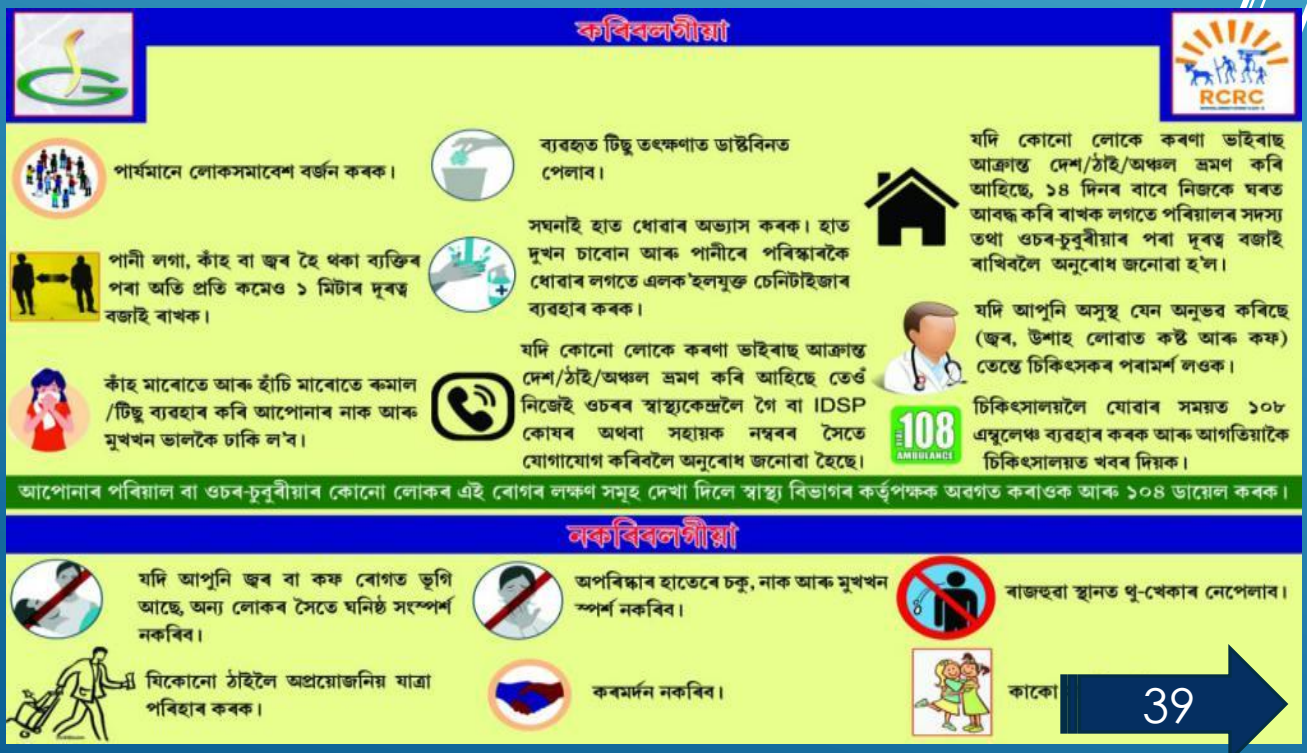
মহানগৰৰ বিশেষ প্ৰতিবেদক, ২৩ এপ্ৰিল ঃ লকডাউন
বাজাৰ আন প্ৰান্তৰ লগতে পশ্চিম গুৱাহাটীৰ কৃষিপ্ৰধান
হিচাপে পৰিচিত ব্ৰহ্মপুত্ৰৰ মাজৰ 'চৰ নেহালি' নামৰ চাপ
উৎপাদিত শস্য বতাবত বিক্ৰী কৰিব নোৱাৰাত লাখ লাখ
শাল-পাচলি নষ্ট হ'বলৈ ধৰিছে। এই সম্পৰ্কত চৰ
কৃষকসকলক লৈ গঠিত বাণী চাপৰি কৃষক সমিতিৰ স
নাৰায়ণ দাস, সম্পাদক নয়ন কলিতা, চৰ নেহালি শ্ৰীশ্ৰী
মন্দিৰ পৰিচালনা
নৃপেন দাস
ধাবাপুৰৰ

"If you light a lamp for somebody, it will also brighten your path".

--Buddha--

"Volunteers do not necessarily have the time, hey have the heart".

--Elizabeth Andrew--



Covid-19 Relief Response



With the ongoing disruption from COVID-19 Pandemic, difficulties have been observed among the vulnerable sections of the society mainly small marginal farmers, daily wage earners, small shops and mobile hawkers. One of the most significant challenges faced by this section of the society was insufficient cash-flow due to a cessation of their regular income generating activity due to the Lock down that was prevailing nationwide. The key objective of the project was to provide immediate relief to the community as the entire nation was in the state of Lockdown due to ongoing disruption from COVID-19 Pandemic, difficulties have been observed among daily wage earners. Also, there has been an appeal from the district administration of East Garo Hills to provide to the communities who are vulnerable to the situation.



In light of above, Grameen Sahara proposed to distribute dry ration package to the needy Individuals and families as an immediate relief. Moreover, a request has been made by District Administration of East Garo Hills to perform relief activity in their administrative jurisdiction. When apprised the Ajim Premji Philantropic Initiative (APPI) Team for financial support, they readily agreed to support and carry on the humanitarian activity.

We have targeted a total of 500 households for this program and provided the following items :

RELIEF PACKAGE			
Sl. No.	**Particular**	**Size/Strength**	**Quantity**
1	Rice	Kg	20
2	Masoor Dal	Kg	7
3	Mustard Oil	Litre	3
4	Salt	Kg	2
5	Atta (Wheat)	Kg	10
6	Sugar	Kg	2
7	Soap	Piece	3
8	Tea Leaf	250 Gram	1
9	Sanitary Pad	Packet	2
10	Handwash	220 ml	2

Covid Relief Program with support of RCRC

With the ongoing disruption from COVID-19 Pandemic, difficulties have been observed among the families in the project areaswhere Grameen Sahara has been working. As the Central Government has declared Lockdown in all over India Grameen Sahara has also decided to stand by these people and has taken a few necessary initiatives as mentioned below-

•Awareness generation among the villagers
•Providing relief to the vulnerable families.
•Situation analysis and assessment
Supports to the spices farmers






ASSIGNMENTS IMPLEMENTED IN PREVIOUS YEARS ON SKILLS AND ENTERPRISE PROMOTION

Sl . No.	Project	Funding Agencies	Activity	HH
1	Flood Relief & Rehabilitation Campaign in Lakhimpur & Dhemaji Districts of Assam	NEDFi, Grameen Sahara, ICCo India	Distribution of Relief materials and Medical Camps	698
2	Flood Response in Kamrup	NEDFi, Grameen Sahara, Grameen Development & Finance Pvt. Ltd.	Distribution of Relief materials and Medical Camps	2500

Finance & Accounts

Rajendra Leela & Associates
CHARTERED ACCOUNTANTS

OPP. GOSWAMI BUILDING
G. S. ROAD, MANIPURI BASTI
GUWAHATI-781007 (ASSAM)
Office Phone : 0361-2739647
Mobile : 98640-61685
E-mail : rajghy@yahoo.co.in

FORM No.10B
(See Rule 17B)

Audit Report under section 12A(B) of the income tax Act 1961in the case of Charitable or religious trusts or institutions.

We have examined the Balance Sheet of **GRAMEEN SAHARA, VILLAGE-DUBJENI(KULSHI ROAD),P.O. CHHAYGAON,KAMRUP (ASSAM)-781124 Registered under Societies registration Act.1860 Vide Registration No.RS/GOAL/251/B/50 OF 2001-02 on 31/03/2021** and also the Income & Expenditure Account for the year ended on the date which is in agreement with the books of account maintained by the said Society.

We have obtained all the information and expiations which to the best of our knowledge and belief were necessary for the purpose of the Audit. In our opinion proper Books of Account have been kept by the above named society so far as appears from our examination of the books, and proper returns adequate for the purpose of Audit have been received, subject to the comments given below.

In our opinion and to the best of our information and according to information given to us said accounts give a true and fair view.

We further report that:

1. In the case of the Balance Sheet of the state affairs of the above named society as at 31/03/2021.
2. In the case of Income **and Expenditure** Account **and Receipt & Payment** account **Excess of Income over Expenditure** of this Accounting year ending on 31/03/2021.

Chair Person
GRAMEEN SAHARA

For, M/s RAJENDRA LEELA & ASSOCITES
Chartered Accountants
FR No. 322234E

(CA.RAJENDRA KUMAR GUPTA)
Proprietor
M. No. 056123

Date:30/09/2021
Place: Guwahati

GRAMEEN SAHARA Date..... Chayagaon, Kamrup, Assam

RAJENDRA LEELA & ASSOCIATES GUWAHATI

GRAMEEN SAHARA

CHHAYGAON KAMRUP (ASSAM)

BALANCE SHEET AS ON 31st MARCH 2021

Liabilites		Amount (Rs)		Assets		Amount (Rs)	
		FY:2020-21	FY:2019-20			FY:2020-21	FY:2019-20
Capital Account (Annexure-1)		16,101,207	12,719,303	Fixed Assets			
				GRAMEEN SAHARA H.O (Annexure-7)		8,867,727	8,264,280
Project Grant Liabilties (Annex-2)		12,085,571	5,472,338	COE PROJECT (Annexure-12)		638,408	817,163
				SELCO PROJECT (Annexure-13)		1,065,252	1,209,855
Current Liabilities		3,775,120	13,865,270	CINI PROJECT (Annexure-14)		17,820	29,700
CINI PROJECT (ANNEXURE-11)	11740			SRI PROJECT (Annexure-17)		605,369	712,199
Membership Fee - RCRC (Annexure-28)	30000			GJA (Annexure 21)		3,449,739	3,377,084
Sundry Creditors (Annexure-24)	1220325			INDIGO PROJECT (Annexure 23)		4,147	6,912
Other Current Liablities (Annex.-4)	2513056			Current Assets			
				GRAMEEN SAHARA H.O (Annexure-5)		590,001	5,768,868
				APPLF (ANNEXURE-8)		2,502	2,417,002
				GJA (Annexure-20)		522,763	516,396
				INDIGO PROJECT (Annexure-9)		118,000	-
				CINI PROJECT		-	1,362,168
				CRISIL PROJECT (ANNEXURE-25)		3,500	6,606
				APPI(Annexure-16)		6,875	-
				Fixed Deposit (Annexure-31)		7,417,137	1,000,000
				TDS Receivable		2,169,224	984,310
				DBI PROJECT		-	679
				COE PROJECT		-	4,000
				Closing Balance (Annexure-3)		6,483,435	5,579,691
				Cash in hand	152,291		
				Cash at Bank	6,331,144		
Total		31,961,898	32,056,912	Total		31,961,898	32,056,912

IN TERMS OF OUR AUDIT REPORT OF EVEN DATE

FOR, M/S RAJENDRA LEELA & ASSOCIATES

CHARTERED ACCOUNTANTS

RAJENDRA LEELA & ASSOCIATES GUWAHATI

(R.K. GUPTA)

PROPRIETOR

M.No. 056123

DATE: 30/09/2021

PLACE:GUWAHATI

Chair Person

GRAMEEN SAHARA

GRAMEEN SAHARA Chaygaon, Kamrup, Assam Date.....

GRAMEEN SAHARA
CHHAYGAON KAMRUP (ASSAM)

INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31-03-2021

Expenditure		Amount (Rs) FY:2020-21	Amount (Rs) FY:2019-20	Income		Amount (Rs) FY:2020-21	Amount (Rs) FY:2019-20
APPLF PROJECT		11,039	2,339,842	APPLF PROJECT		11,039	2,339,842
Grant Expenditure				Grant Income			
				Grant From APPLF	-		
Indirect Expenditure				(To the extent utilised)			
Bank Charge	48			Indirect Income			
				Bank Interest	11,087		
CRISIL PROJECT		1,061,907	473,994	CRISIL PROJECT		1,061,907	473,994
GRANT EXPENDITURE				GRANT INCOME			
	1,061,866			Grant from CRISIL			
(As per Annexure-25)				(To the extent utilised)	1,040,727		
Indirect Expenditure				Indirect Income			
Bank Charge	41			Bank Interest	10,983		
				Interest on FD	10,197		
Clean Energy Project		7,893,029	2,294,391	Clean Energy Project		7,893,029	2,294,391
Grant Expenditure (CINI)				Grant From CINI	7,858,167		
(As per Annexure-27)	7,893,029			Indirect Income			
Indirect Expenses				Bank Interest	33,580		
Bank Charge				Interest on FD	1,276		
Depriciation (Annexure- 12,13&14)		335,238	470,561	Depreciation on Capital Grant fund		335,238	470,561
DBI PROJECT			27,723	DBI PROJECT			27,723
Grant Expenditure				Grant Income			
Indirect Expenditure				Indirect Income			
FSPF PROJECT		30,900	134,778	FSPF PROJECT		30,900	134,778
				Grant from NABARD			
NABARD Expenditure				(To the extent utilised)	29,760		
(As per Annexure-15)	30,900			Interest on BANK Deposit	2,140		
SRI PROJECT		5,608	3,230,454	SRI PROJECT		5,608	3,230,454
SRI Grant Expenditure				Grant From ITT			
(As Per Annexure-				(To the extent utilised)			
Indirect Expenditure				Indirect Income			
Bankcharge	2,520			Interest on Bank	8,128		125,682
Depreciation		106,830	125,682	Depreciation on Capital Grant fund		106,830	
COE		-	249,900	COE		370	252,322
Indirect Expenditure				Indirect Income			
				Bank Interest	370		
RCRC-NERC		-	-	RCRC-NERC		530	-
Indirect Expenditure				Indirect Income			
				Bank Interest	330		
Consumer Unity & trust Society			30,000	Consumer Unity & trust Society			20,000
INDIGO PROJECT		1,144,747	3,678,261	INDIGO PROJECT		1,144,747	3,678,261
Grant Expenditure				Grant Income	1,082,192		
Grant Expenditure During The FY	1,144,699			Grant from INDIGO			
(As per Annexure-22)				(To the extent utilised)			
Indirect Expenditure				Indirect Income			
Bank Charges	48			Bank Interest	12,156		
Depreciation		2,765	4,608	F/D Interest	50,399		
		-		Depreciation on Capital Grant Fund		2,765	4,608
MSSDS PROJECT				MSSDS PROJECT			
Indirect exp		7,601,107	7,167,583	Indirect Income		11,354,837	7,139,076
(As per Annexure-6c)	7,601,107.00			Received from MSSDS	11,354,837		
GRAMEEN JYOTI ACADEMY		1,471,271	1,663,756	GRAMEEN JYOTI ACADEMY		2,034,549	1,786,890
Indirect Expenditure				Indirect Income			
(As per Annexure-18)	1,471,271			(As per Annexure-19)	2,034,549		
				Excess of Expenditure over Income			
AGILE PROJECT				AGILE PROJECT			
		65		Extent to Grant Income		65	
Bank Charge	496			Bank Interest	561		
APPI PROJECT		6,530,053	-	APPI PROJECT		6,294,670	-
APPI Expenditure				Indirect Income:			
				Grant from APPI	6,294,670		
(As per Annexure-26)	6,530,053.00			(To the extent utilised)			
Bank Charge		246		Bank Interest		18,177	
				Interest on FD		217,452	
Chhaygaon Agro Cluster		230,030	-	Chhaygaon Agro Cluster		230,030	-
Expenditure				Indirect Income			
(As per Annexure-27)	229414.00			Grant from IIE	225,420		
				(To the extent utilised)			
				Bank Interest	4,610		
Bank Charge	616.00			Interest on FD			
Grameen Sahara HO		2,828,899	3,355,529	Grameen Sahara HO		2,334,472	4,141,485
Indirect Expenditure				Indirect Income			
(As per Annexure-6a)	2828899			(As per Annexure-6b)	2,334,472		
Excess of income over exp		3,823,481	873,005				
Total		33,077,214	26,120,067	Total		33,077,214	26,120,067

IN TERMS OF OUR AUDIT REPORT OF EVEN DATE
FOR M/S RAJENDRA LEELA & ASSOCIATES
CHARTERED ACCOUNTANTS

(R.K. GUPTA)
PROPRIETOR
M.No. 056123

Chair Person
GRAMEEN SAHARA

Date:30/09/2021
PLACE:GUWAHATI

GRAMEEN SAHARA
CHHAYGAON KAMRUP (ASSAM)

RECEIPT & PAYMENT ACCOUNT FOR THE YEAR ENDED 31-03-2021

Receipt	Amount (Rs)	Amount(Rs)	Payment	Amount (Rs)	Amount(Rs)
APPLF PROJECT		2,427,411	APPLF PROJECT		2,427,411
Opening Balance			Payable amount	2,339,770	
Bank Accounts	4,907		BANK CHARGE	48	
Cash-in-hand	368		Closing Balance		
Grant Receivable	2,411,049		Bank Accounts	86,845	
INTEREST ON SAVING BANK A/c	11,087		Cash-in-hand	748	
SRI PROJECT		46,928	SRI PROJECT		46,928
Opening Balance			Current Liabilities		
Bank Accounts	37,815		Other Current Liabilities	4,480	
Cash-in-hand	635		Indirect Expenses		
Current Liabilities			Bank Charge	2,520	
Other Current Liabilities	350		Closing Balance		
Indirect Incomes			Bank Accounts	39,293	
Bank Interest	8,128		Cash-in-hand	635	
COE PROJECT		9,089	COE PROJECT		9,089
Opening Balance			Current Assets		
Bank Accounts	8,719		Bank Accounts	9,089	
Bank Interest	370				
CRISIL PROJECT		1,749,006	CRISIL PROJECT		1,749,006
Opening Balance			Current Liabilities		
Bank Accounts	265,079		TDS	1,375	
Cash-in-hand	373		GRANT FROM CRISIL (PHASE I)	795,701	
Current Liabilities			GRANT FROM CRISIL (PHASE II)	157,797	
GRANT FROM CRISIL (PHASE I)	154,238		Other Current Liablities	77,863	
GRANT FROM CRISIL (PHASE II)	779,240		Current Assets		
Current Assets			Deposits (Asset)	600,000	
F/D Interest Accrued	4,106		Loans & Advances (Asset)	55,200	
Deposits (Asset)	500,000		Indirect Expenses		
Loans & Advances (Asset)	25,070		Bank Charge	41	
Indirect Incomes			Closing Balance		
Bank Interest	10,983		Bank Accounts	55,995	
FD Interest	9,917		Cash-in-hand	5,034	
CLEAN ENERGY PROJECT		11,788,129	CLEAN ENERGY PROJECT		11,788,129
Opening Balance			Current Liabilities		
Bank Accounts	1,135,866		Other Current Liabilities	89,599	
Cash-in-hand	2,240		Audit fees payable	4,130	
Current Assets			Fund returened	314,852	
Deposits (Asset)	500,000		Current Assets		
Acrud interest	18,365		Program Working Advance	3,454,486	
Program Working Advance	4,629,110		STAFF ADVANCE	535,431	
STAFF ADVANCE	222,087		Indirect Expenses		
Curent Liabilities			Bank Charge(UBI)	1,635	
TDS	38,600		CINI Exp	7,348,128	
Indirect Incomes			Covid 19 exp Donation exp	23,000	
Bank Interest (IDBI)	22,166		Closing Balance		
			Bank Accounts	16,500	
Bank Interest (UBI)	11,420		Cash-in-hand	468	
Interest on FD	1,276				
Donation for covide 19	23,000				
Grant Liabilities					
Grant From CINI	5,184,000				
NABARD FPO PROJECT		80,108	NABARD FPO PROJECT		80,108
Opening Balance			Current Liabilities		
Bank Accounts	5,512		FPO Project		
Cash-in-hand	3,456		Stablishment /Registration (FPO)	8,800	
Current Liabilities			Others exp,MIS audit ,DPR etc	22,100	
Grant From NABARD(FPO)	70,000		Closing Balance		
Indirect Incomes			Bank Accounts	45,762	
Interest on Bank	1,140		Cash-in-hand	3,456	
GRAMEEN JYOTI ACADEMY		2,994,290	GRAMEEN JYOTI ACADEMY		2,994,290
Opening Balance			Current Liabilities		

Chair Person
GRAMEEN SAHARA

RAJENDRA LODHA & ASSOCIATES GUWAHATI

GRAMEEN SAHARA CHHAYGAON Kamrup, Assam

Past & Present Partners



Core Team



Mr. Vikramaditya Das

Executive Director



Mr. Amiya Kr. Das

Team Leader



Mr. Hiranya Kalila

Program Manager



Mr. Nilav J Gohain

Team Leader



Mr. Milan J Kalila

Sr. Executive



Mr. Pranjal Malakar

Program Manager



Mr. Prabin Ch. Das

Head, Ac & Finance



Mr. Sanjib Kalila

Manager, IT



Mr. Khanindra Kalila

Sr. Executive, Accounts



Mr. Srimanta Kr. Das

Sr. Executive

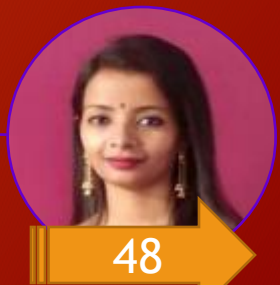


Ms. Nirmali Nath

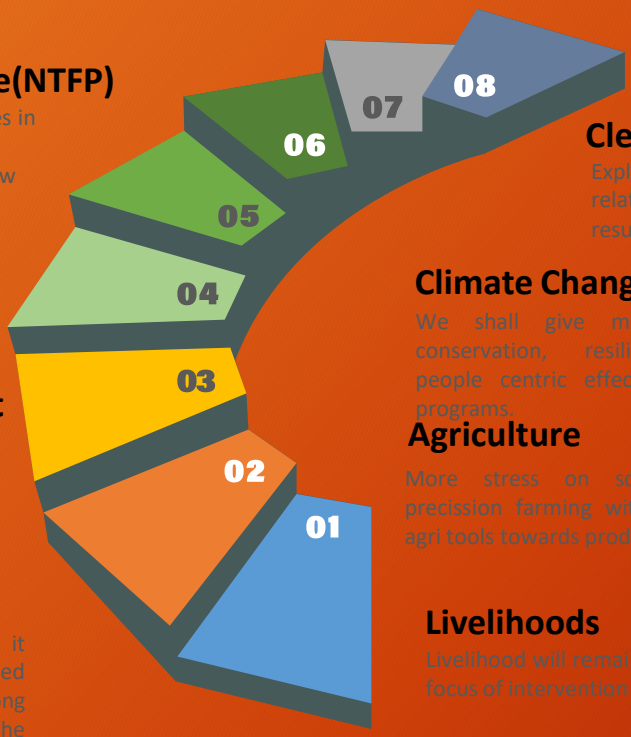
HR & Admin Manager

Ms. Susmita Kalila

Sr. Executive, MIS



Future Development Strategies



08 Sericulture(NTFP)

Explore more opportunites in NTFP related livelihood promotion activities in new geography.

06 Education

Education for Chindrens as well as adults, creating an environment of learning

04 Handloom & Craft

Promotion of local handloom and potential craft involving more youths.

02 Water

We will go deeper into it promoting more watershed irrigation program, DBI along with csafe drinking water in the community.

07 Clean Energy

Exploration of livelihood options related to the green energy resulting into job creation.

05 Climate Change

We shall give more stress on conservation, resilience farming, people centric effective sustainable programs.

03 Agriculture

More stress on scientific and precission farming with affordable agri tools towards production boost

01 Livelihoods

Livelihood will remain the prime focus of intervention

Grameen Sahara will work more on Livelihood related issues giving emphasis on woman empowerment and creating more sustainable activities. Focus will be on the issues related to water and also work to integrate water security measures, like conservation, watershed development and access clean water to maintain standards of food, sanitation and health care. We will be working with farmers, empowering them by transferring knowhow and scientific tools and technologies leading to increased production. Alongside work on digital marketing.

Education for children as well as adults is vital to break the vicious cycle of poverty. It can change individual lives and can help transform communities. We are working to ensure everyone can access the services that they need. Moreover, climate change is having its adverse effect on the farming community and if unchecked we will have food security issues. So, stress will be on resilient farming.

Since, resources are scarce communities have to look for NTFP which can boost sericulture programs. We will be increasing our volume of such programs, giving communities sustainable income with low investment. As always, we will keep promoting local handloom and craft involving more and more youth creating self-employment opportunities.

We shall increase our work magnitude in the field of Clean Energy, collaborating with national and international agencies in supporting entrepreneurs, communities with sustainable, efficient, and cleaner energy tools and technologies towards sustainable growth.

**"LIFE IS LIKE RIDING A BICYCLE.
TO KEEP YOUR BALANCE,
YOU MUST KEEP MOVING"**

--Albert Einstein--

“A man’s true wealth is the good, he does in this world”
--Muhammad– (570-632 CE)

Contact us

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