



Conserving Natural Resources,  
Strengthening Rural Livelihoods  
for 41 Years.



ANNUAL REPORT 2022-2023











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*Development led by women  
and their institutions*

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ANNUAL REPORT 2022-23



## Vision

All people in rural areas lead a respectable and dignified life with economic security, food security, social equity, gender equity, in an atmosphere of democracy, peace, cooperation and community support; and all the people and institutions live as 'Eternal Trustees of Mother Earth', and follow a culture of simple living and the ethics of conservation.

## Mission

Ensure livelihood security, self-reliance and human dignity for poor farmers, working through their institutions, led by women, promoting drought-climate resilient agroecology, social enterprises and non-farm livelihoods.

## Values

Compassion, concern, honesty, sincerity, and hard work

Equality of human beings, particularly women, poor, and disadvantaged

Concern for nature, biodiversity, ethics of conservation, and sustainability

Excellence in execution of activities

Inclusive, participatory in decision making, planning and implementation

Transparency in all transactions and accountable to all stakeholders

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## Acronyms

<b>ACORN:</b> Agroforestry Carbon Removal Units for Organic Restoration of Nature	<b>IWMP:</b> Integrated Watershed Management Programme
<b>ADTS:</b> Agricultural Development and Training Society	<b>KK:</b> <i>Karyakartha</i> (village volunteer)
<b>AF:</b> Accion Fraterna	<b>KVK:</b> Krishi Vigyan Kendra
<b>AF-EC:</b> Accion Fraterna Ecology Centre	<b>LMV:</b> Light Motor Vehicle
<b>AF YRC:</b> Accion Fraterna Youth Resource Centre	<b>MACS:</b> Mutually Aided Cooperative Societies
<b>ALP:</b> Alternative Livelihoods Project	<b>MGNREGS:</b> Mahatma Gandhi National Rural Employment Guarantee Scheme
<b>AP:</b> Andhra Pradesh	<b>MSMS:</b> Mandal Sasya Mitra Samakhya
<b>APCNF:</b> Andhra Pradesh Community Natural Farming	<b>NABARD:</b> National Bank for Rural and Agriculture Development
<b>APDMP:</b> Andhra Pradesh Drought Mitigation Project	<b>NCDC:</b> National Cooperative Development Corporation
<b>APMAS:</b> Andhra Pradesh Mahila Abhivruddhi Society	<b>NGO:</b> Non-Government Organisation
<b>APF:</b> Azim Premji Foundation	<b>NPM:</b> Non Pesticidal Management
<b>APWALTA:</b> Andhra Pradesh Water, Land and Trees Act	<b>OBC:</b> Other Backward Class
<b>APRLP:</b> Andhra Pradesh Rural Livelihoods Programme	<b>PMDS:</b> Pre-Monsoon Dry Sowing
<b>ASMS:</b> Apex Sasya Mitra Samakhya	<b>PPC:</b> Primary Processing Centre
<b>BftW:</b> Bread for the World	<b>RDT:</b> Rural Development Trust
<b>CBBO:</b> Cluster-Based Business Organisation	<b>RFC:</b> Rainfed Farmer Cooperatives
<b>CBO:</b> Community-based Organisation	<b>RNNF:</b> Rainfed Nutri-Natural Farming
<b>CDM:</b> Clean Development Mechanism	<b>RNFPCCL:</b> Rythu Nestham Food Producer Company Ltd
<b>CER:</b> Carbon Emission Reduction	<b>SADLP:</b> Sustainable Agriculture and Diversified Livelihoods Project
<b>CMSS:</b> Community-Managed Seed System	<b>SC:</b> Scheduled Caste
<b>CRU:</b> Carbon Removal Unit	<b>SMG:</b> Sasya Mitra Group
<b>CSO:</b> Civil Society Organisation	<b>ST:</b> Scheduled Tribe
<b>CSS:</b> Central Sector Scheme	<b>tCO<sub>2</sub>-e:</b> tonnes of carbon dioxide equivalent
<b>DSMS:</b> District Sasya Mitra Samakhya	<b>UNFCCC:</b> United Nations Framework Convention on Climate Change
<b>FCN:</b> Fair Climate Network	<b>VWDC:</b> Village Watershed Development Committee
<b>FCRA:</b> Foreign Contributions Regulation Act	<b>WASSAN:</b> Watershed Support Services and Activities Network
<b>FFS:</b> Farmers Field School	
<b>FPO:</b> Farmer Producer Organisation	
<b>GSMS:</b> Gram Sasya Mitra Samakhya	
<b>HMV:</b> Heavy Motor Vehicle	
<b>ICRISAT:</b> International Crops Research Institute for the Semi-Arid Tropics	



# FORTY YEARS OF ADAPTING TO UNCERTAIN RAIN





## AF-EC today

The AF-EC works on empowering rainfed farmers towards sustainable livelihoods through agroecology, drought mitigation, natural resources development and policy advocacy in drought-prone Ananthapuramu District. It was established in 1982 by Father Vincent Ferrer, also the founder of the Rural Development Trust.

The AF-EC is known in the development sector for its participatory approach, landscape-level watershed development works, agroecology-based drought-mitigation technologies, diversified crop models for rainfed agriculture, and farmer-centric policy advocacy and lobbying.

*The outcome of these efforts can now be reported in farmer resilience, poverty alleviation, livelihood development and biodiversity conservation.*



## Early years

### *Farm labour to farmers*

The AF-EC's first interactions with the farming community consisted of enabling those with government-allotted lands to cultivate their own land. About 30,000 families of the Scheduled Caste & Scheduled Tribe communities, who were working as farm labourers, could now move away from this to tending their own fields.

Between 1986 and 1994, the AF-EC helped the new farmers make their lands cultivable by initiating work to clear the lands of stones, bushes and rocky outcrops, along with bunding for arresting soil erosion.



### **Guided by the watershed: a landscape approach**

Then, the AF-EC turned its attention to the commons, and scientific measures that could be taken to improve water and soil endowments at a landscape level. In 1994, the AF-EC introduced a large-scale, participatory, integrated watershed development programme covering about 300 micro-watersheds and as many villages, treating a geographical area of 1.35 lakh ha.

*It was the largest participatory watershed development programme executed by any NGO in the country.*

It benefitted over 60,000 farmers and made a visible, measurable impact on vegetation development, groundwater levels and made borewell irrigation possible for more farmers. This watershed programme influenced policies and schemes like APWALTA, participatory approach in watershed programmes, APRLP, MGNREGS, APDMP etc. Rainfed horticulture was later scaled up by the Government to an additional 1 lakh ha.

### **2020: Drought mitigation, sustainable farming and women as change leaders**

The watershed programme was scaled-down from 2007 to avoid duplication of MGNREGS works. The AF-EC shifted its attention to the way farming was being done by rain-dependent farmers, introducing agroecology approaches, low-cost natural farming, cooperative and participatory means of achieving on-farm and off-farm productivity. The AF-EC began work in 230 villages, covering 8 revenue *Mandals*, with 40,000 farmers and farm labour, with multi-sectoral interventions.

*Today, the AF-EC engages with government programmes, schemes and agencies to draw policy attention to the plight of the rainfed farmer —more than half of the farmer population of India.*

From 2020, the AF-EC, recognising the role women play in initiating change from the ground up, invested in women-led development. All CBOs are now women-centric and representative of STs, SCs and OBCs.



## Watershed and natural resources development since 1982

Soil and moisture  
conservation and soil  
fertility development

**1,40,850** ha  
**60,000** beneficiaries

Restoration of old tanks

**326** tanks  
**2,216** beneficiaries

Dryland horticulture  
development

**28,00,000** plants  
**16,000** beneficiaries

Construction of  
percolation tanks

**436** tanks  
**3,128** beneficiaries

Forest plantations

**1,81,65,888** plants  
**66,014** beneficiaries

Construction of  
check dams

**1,576** dams  
**4,452** beneficiaries

Farm forestry (bio-mass  
development)

On **1,59,210** ha  
**62,898** beneficiaries

Construction  
of farm ponds

**595** ponds  
**595** beneficiaries







## Sustainable agriculture and natural farming since 1982

Crop diversification  
(food and fodder crops)

**12,456** ha  
**31,140** beneficiaries

Natural farming  
practices

On **2562** ha  
**5128** beneficiaries

Pre-Monsoon Dry Sowing  
Experiments (PMDS)

On **95** plots  
**95** beneficiaries

Border crops (millets  
and pulses)

On **1,27,776** ha  
**73,850** beneficiaries

Bio-pest management

On **29,020** ha  
**15,623** beneficiaries

Village level bio-resource  
centres (NPM shops)

**25** established  
**6,000** beneficiaries

Backyard horticulture

**6,525** backyards  
**6,525** beneficiaries

Farm bio-compost units

**7,842** units  
**7,842** beneficiaries

Construction of cow  
urine pits in cow sheds

**820** units  
**3,000** beneficiaries

Kitchen gardens

**12,000** plots  
**12,000** beneficiaries

Vermi-compost units

**12,121** units  
**12,121** beneficiaries





## Drought mitigation measures since 1982

Drought-resilient five-layer multiple fruit tree crops

On **388** ha  
**257** beneficiaries

Mobile protective irrigation

On **12,000** ha  
**10,000** beneficiaries

Farm pond with lining for protective irrigation

**600** ponds  
**600** beneficiaries

Agro-ecological landscape development

On **600** ha  
**322** beneficiaries

Groundwater sharing

Across **210** ha  
**186** beneficiaries

Row water sowing

On **1300** ha  
**1,500** beneficiaries

Drought-resilient mixed food crop models

On **12,000** ha

Contingency/ relay cropping for fodder

On **20,000** ha  
**15,000** beneficiaries



Anajana Naik covers his tomato crop with sarees to trap soil moisture and protect his crop from the harsh summer sun. Bedrahalli village, Kambadur Mandal

## Director's overview of 2022-23

2022 marks 40 years of the AF-EC's journey with local communities. Seeking dignity, social change and equity through sustainable agriculture, drought mitigation and resilient livelihoods.

*Our proud moment this year was when the AF-EC received the prestigious National Award from FICCI, for Best NGO in the Sustainable Agriculture category.*

This milestone year, we worked with our CBOs to re-visit our relevance and strategy and reconfirmed our commitment to our principles of participatory approach and women-centric development. We believe that integrated development led by women and their organisations will allow values like concern, compassion, peace, inclusiveness, equity, cooperation and collective well-being permeate into the way we work with each other, as against individualism, competition, aggressiveness, violence and self-centeredness.

Our immediate strategic plans include:

- promoting women-led development



- FPOs as social business enterprises for agri-processed value addition and marketing

- promotion of agroecology and agroforestry models for climate change mitigation and adaptation in agriculture, earning carbon revenues for farmers in the process

- promotion of water-sharing and village level crop-water budgeting for judicious use of ground and surface water

*This year too, rainfed farming was adversely affected due to weather uncertainties and increasing costs of cultivation.*

Though the rainfall was above normal, the dry spells caused crop failures. As this crisis deepens, more and more rainfed farmers are giving up farming and resorting to wage employment. A ray of hope is the mixed cropping models designed by the AF-EC to ameliorate the injury caused by weather uncertainty. This model was adopted by more than 8,000 rainfed farmers and despite weather uncertainties, these farmers could harvest multiple food grains and vegetables for home consumption and earn some additional income too.

The year 2023 was declared the International Year of Millets. The AF-EC plans to promote



millet production, processing, value addition and consumption through FPOs.

*This year, we took a few more steps into the carbon sequestration market through collaboration with RaboBank, The Netherlands.*

The Secondary Processing Unit in Muddalapuram village, constructed in collaboration with ICRISAT and funded by Walmart Foundation, became functional this year. It produces value-added ready-to-eat and ready-to-cook products of groundnut and millets.

Given the fast-changing rural scenario: agriculture turning less remunerative, yields unpredictable due to climate-change, and the vagaries of the marketplace,

the AF-EC encouraged livelihood diversification via the ALP and AFYRC.

On behalf of the people, staff and the Board of Trustees, I express my heartfelt thanks to Bread for the World, our core partner, for their understanding and continued support. I thank the Government of Andhra Pradesh, Azim Premji Foundation (APF), SayTrees Environmental Trust, International Crops Research Institute for the Semi-Arid Tropics (ICRISAT), Walmart Foundation, NABARD, Fair Climate Network (FCN), Agricultural Development & Training Society (ADTS), Rural Development Trust (RDT), Watershed Support Services and Activities Network (WASSAN), Mahila Abhivruddhi Society (MAS), Krishi Vigyan Kendras (KVKs), Regional Agriculture Research Stations (RARS) and a number of

activists, friends and well-wishers from CSOs, government, practitioners and experts who have been with us in our efforts.

I wish to thank all the people in the SMGs and their federations, Farmer Producer Organisations, Watershed Development Committees and other participating groups, who have worked with us during the year.

Last and most importantly, I thank our Board of Trustees and all our personnel for passionately pursuing the organisation's goals and objectives.

Director

**Dr. Y. V. Malla Reddy**



Salabai and her husband reap a bumper crop of foxtail millet. Yelagalavanka Thanda in Belguppa Mandal.

## The AF-EC family

*We would like to start our 41st-year report by acknowledging the efforts and passion of our people.*

Today, we have a senior management cohort of multi-disciplinary professionals with over 20 years of hands-on experience in sectors like natural farming, drought mitigation, natural resources management, institution development, community organisation, gender, rural livelihoods, human resources management, project management, monitoring and evaluation and financial management. This leadership collective directs work with a high level of conceptual clarity and commitment to the vision, mission, and objectives of the organisation. As a collective, it takes responsibility for leading the organisation, beyond individual responsibilities.

The mid-level and grassroots staff are hired locally. Their unique strength is their ability to understand local concerns and influence community acceptance and uptake of organisational programmes and activities. They are qualified, well-trained and experienced in participatory approaches, with skills in community organisation, and in technical aspects of programme implementation.

As an employer, the AF-EC offers equal opportunities to women and persons with disabilities.

We are a repository of deep-rooted values, ethics, culture and ethos in development thinking and practice, which we have revised and improved upon through four decades of close work with the people of Ananthapuramu district. Participatory decision-making, honesty, sincerity, transparency, accountability, sensitivity towards gender, social equity, teamwork and inclusiveness are integral parts of the AF-EC culture and values.

Being a learning organisation, the AF-EC reflects on its experiences and draws lessons for improvement on a continuous basis. We are open to new ideas and learning from others' experiences, and willing to adapt to changing situations and needs of the people with whom we work.

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As of March 31, 2023, the AF-EC has 115 full-time and 200 part-time staff working in the organisation.

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### Trustees



**Mr. Moncho Ferrer**  
*Chairperson*



**Dr. Y. V. Malla Reddy**  
*Trustee and Director*



**Mr. ThippeSwamy**  
*Trustee*



**Ms. Prameela Kumari**  
*Trustee*



## Core principles and approach

- **Women-led participatory approach to development** through self-governing community-based organisations
- **Agroecology practices** that are cost-effective, drought-resilient, provide food security, are regenerative and remunerative for small and marginal farmers in rainfed and irrigated farms
- **Natural farming practices** to replace chemicals in agriculture to ensure income to farmers and safe food to all
- **Diversification of family livelihoods** into non-farm sectors through skilling and enabling women and youth for employment or enterprise
- **Promotion of circular economies with local-level agri-processing, value addition; marketing and consumption locally**
- **Policy advocacy** through demonstrating effective practices and systems to policymakers, research bodies and other stakeholders for their scaling up; representing concerns of small farmers and proposing solutions in policy forums, especially on rainfed agriculture, drought mitigation, marketing of produce etc



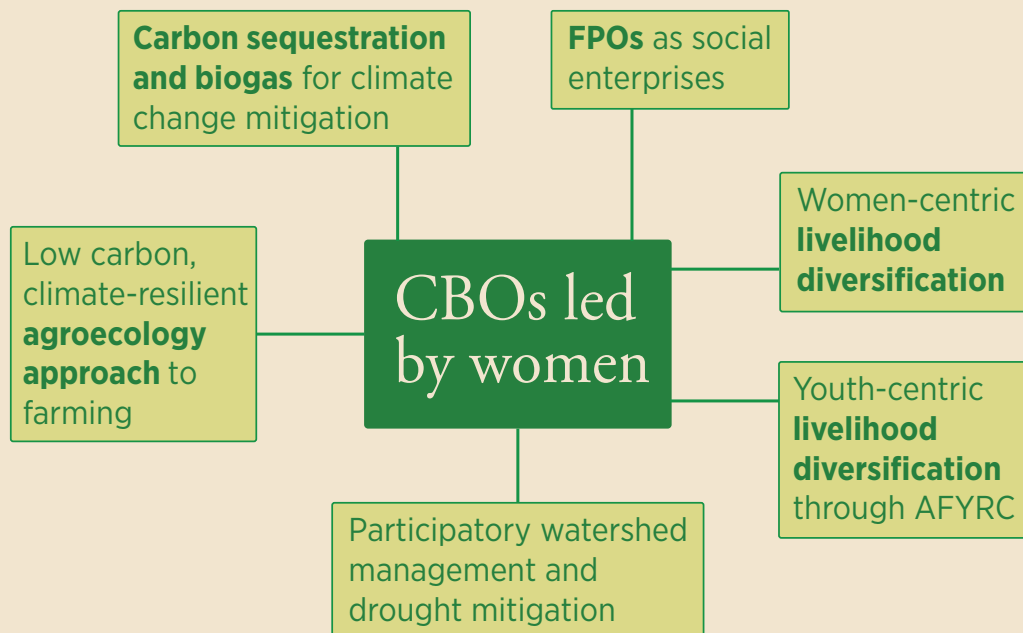
An all-women display of strength. Rythu Nestham SMG meeting in Kundurpi.

## Why women-led CBOs as instruments of change?

CBOs manage resources and action towards community development. The AF-EC believes that CBOs led by women will be more inclusive, humane, empathetic and thus sustainable, and will seed action at the household level. Hence, front-ending women in development has been a key AF-EC strategy since 2020.



Savitramma of Anumpalli village, Settur Mandal leverages the alternative income scheme for women, as a strategy for a more secure household income.



*Women interact with markets, projects and community level processes and dynamics to move core AF-EC goals.*

*Women are steering informal (SMGs, GSMS, MSMS and ASMS) and formal (FPC, Farmer Producer Organisations, RFCs and Watershed*

*Committees) Community-Based Organisations towards becoming self-reliant, self-managed and self-governed entities.*



## Achievements of women-centric development

### *Financial empowerment*

Women's thrift and credit activity from **938** SMGs accumulated **Rs. 15.50** crore by March 2023, giving SMGs the means to support members in income generation enterprises.

*Mrs. Lalitha, a member of Chitralinga SMG, in Sigalapalli village of Kundurpi Mandal proudly says, "The bank approached our SMG with a loan offer. We rejected it as we have enough funds (Rs. 12 lakh). All our group members took loans for income-generation activities. We have very easy lending and recovery protocols that every member follows."*

### *Promotion of human values*

The most vulnerable: the landless, single women, widows, physically challenged are accorded the highest priority, not only in the income generation but also in drought-mitigation and sustainable agriculture activities.

### *Social equity*

The SMGs display a strong sense of unity, cohesion and understanding with fellow group members.

**32.7%** SMG members are from the Scheduled Caste as against the district population of **14.3%** (2011 census)

**6.4%** from the Scheduled Tribe against **3.8%** population

The rest are Other Backward Communities



The AF-EC broadcast and shared its women-centric approach in the community by making 'Development led by Women' the theme for International Women's Day celebrations. Here, SMG members rally to create awareness on equality for women in Kundurpi town.

## Stories from the field

### **What being a leader means**

**Karyakarthis:** Kesamma is a karyakartha in Ravulacheru village in Dharmavaram Mandal. She is a young, educated woman, and good at bookkeeping. The AF-EC trained her in facilitating CBOs and programme interventions. She conducts SMG meetings, maintains records and facilitates programme implementation in her village. There are 200 top-level (A Grade) women karyakarthis working in as many villages.

### **Girl-child rights awareness and action**

Women of Valmiki SMG, in conservative Kenchampalli village on the Andhra Pradesh-Karnataka border, stopped two child marriages this year with support from the police and ICDS/Child Welfare Committee officials. The group ensured that these minor girls continued their studies by providing small financial support to their mothers.



Kesamma looking at the border crops on her farm at Ravulacheruvu village in Dharmavaram Mandal.



# PROJECTS







Funders: Bread for the World, since 2015  
SDGs: 1, 3, 8, 10, 12, 13, 15, 16, 17

## Sustainable agriculture and diversified livelihoods project

The Sustainable Agriculture and Diversified Livelihoods Project (SADLP) is the core programme of the AF-EC. The SADLP works with approximately **18,000** families of small farmers and farm labourers across **8** revenue *Mandals* of Ananthapuramu district,

- to reduce vulnerability to drought
- improve livelihood security by reviving rainfed agriculture and diversifying livelihood opportunities
- while ensuring social and gender equality

### Achievements of the SADLP

#### *In reducing vulnerability to drought through agroecological measures and scale-up*

**6** low-cost, climate-resilient agriculture practices and technologies introduced  
**13,200** farmers adopted at least four of the six recommended measures

Earning an additional **Rs. 8,000/-** to **Rs. 15,000/-** per acre

**10,916** farmers converted **10,131** acres to natural farming practices

**2,152** farmers used protective irrigation

Andhra Pradesh Government adopted and scaled up mixed cropping, protective irrigation and rainfed horticulture as strategic measures for rainfed farming

*In improving livelihood security* by reviving rainfed agriculture, diversifying livelihood opportunities, reducing vertical dependence

**10,608** farmers adopted crop diversification

**11,065** farmers planted a contingency, relay crop in **31,400** rainfed acres

**43%** farmers (**6,880** farmers) cut operational expenses by **15%** per annum (~**Rs. 12,000/-** per family), **32%** (**5,120** farmers) by

**10%-15%**, remaining saved up to 10% in operational costs

**2,260** women used low-cost farm equipment to reduce labour-intensive, repetitive work

**3,057** rural youth and women supplemented household income with off-the-farm and non-farm livelihood choices

**Rs. 15.5 crores** revolving fund available for SMGs' credit needs

**18,095** households chose thrift, credit and mutual cooperation to improve financial autonomy

**10,634** families grew household nutritional basket by growing homestead kitchen gardens

*In ensuring social and gender equality* through participatory means **938** Sasya Mitra Groups in **230** villages





## Stories that give us hope



Lakshmakka from Kalagalla

### **What Lakshmakka accomplished with a small financial nudge**

Lakshmakka, from Kalagalla village, of Kuderu Mandal, took a loan of Rs. 25,000/- from her SMG. With this, she installed a borewell, and parallelly, applied for micro-irrigation support from the A.P. government; with this, she grew a crop of millets, pulses, castor, groundnut and vegetables on her five-acre land. From certain loss on investment of Rs. 20,000/- per acre, prior to installation of the borewell, she repaid her loan, then bought milch cattle with another loan. She says, "I now earn an additional Rs. 300/- every day by selling milk. My family has enough work on our land and do not feel the need to look for wage labour. In peak season, the SMG group members help us in farming operations." This year, she earned a surplus of Rs. 8,000/- per acre from the millets, castor and vegetables in a single kharif season.

### **Nothing tried, nothing gained, and vice versa**

Once upon a time, the couple Sangamma and Seenappa in Cholasamudram, in Kuderu Mandal, grew groundnut and only groundnut. This landed them in severe debt as crops failed for several years due to drought. They were forced to abandon farming and migrate to Bengaluru for work. Then COVID-19 compelled them to return to their village. Sangamma joined the Sarojini SMG and learnt about an alternative way of farming: the AF-EC's five-layer agroecology model with climate-resilient practices. The couple decided to try this new method. They planted 1,360 fruit tree saplings of mango, guava, amla and jamun, along with short-duration vegetables and millets on four acres. They borrowed Rs. 20,000/- from SMG; SayTrees provided saplings and the AF-EC provided subsidised seeds. The couple invested Rs. 70,000/- and earned a year-round income of Rs. 1,50,000/- from

annual and seasonal crops. Sangamma said, "We got a monthly income of Rs. 8,000/- on an average from short-duration millets, pulses and oilseeds. We sold vegetables and marigold flowers to vendors every day, which took care of our basic needs (close to Rs. 900/- a month). We ate what we grew. We will earn even more when the tree crops start to yield."



Sangamma and Seenappa trying the agroforestry model in their field

## Community natural farming project

Partner: Azim Premji Foundation

SDGs: 1, 3, 8, 10, 12, 13, 15, 17



The CNF project aims at converting chemical-intensive, high-tech, high-cost, green revolution mode of farming to agroecology-based natural farming practices, which are low-cost, climate-resilient, chemical-free, eco-regenerative and more remunerative to farmers in drought situations.

This was the second phase of the project, implemented from October 2020 to September 2023.

### Achievements

*In promoting low-cost, chemical-free, natural farming with an agroecology approach*

**9,941** farmers in **35** project villages, **3** Mandals, converted **37,300** acres to natural farming practices

**4,510** farmers converted fully to natural farming; **4,734** farmers adapted partially; **3,213** farmers followed biodiverse multi-cropping system

**78** farmers developed four agro-ecological landscapes in **366** acres

**4,820** households adopted backyard kitchen gardens and fruit trees for sustenance and to supplement income

*In remunerative implementation and marketing support*

**12** bio-resource centres for supply of bio inputs

**4** rainfed agroecology farmers' cooperatives formed, with **78** farmers, to promote mutual cooperation in agriculture operations

**520** farmers enrolled as shareholders of Sree Anjaneya Swami Organic Farmers' Mutually Aided Cooperative Society

**Rs. 7500/-** savings per acre recorded

**172** farmers got produce certified 'Organic' through the Participatory Guarantee System (PGS)

**130** farmers realized **15%** to **20%** higher income on the bulk sale of vegetables to Big Basket Pvt Ltd, a retail chain company



## Stories that make us smile

### **Naturally enterprising**

Four years ago, Golla Eranna, from Perugupalyam village in Settur Mandal, experimented with natural farming on one acre of his land. After observing the benefits for a year, he converted to natural farming across all five acres. For the last three years, he has been successfully harvesting multiple crops.

Then, Eranna became an activist promoter, helping other farmers switch to natural farming. Last year he set up a bio-input shop. His wife helped him build the stock

needed by taking a loan of **Rs. 25,000/-** from her SMG. Today, about **100** farmers in Perugupalyam have taken to natural farming and regularly buy inputs from Eranna's shop. The area under natural farming in his village has increased to **500** acres, from a mere **25** acres in the last **3** years.

### **Women cross farm boundaries for landscape-level results**

Yerraborepalli is a small hamlet in the Lakshampalle Panchayat in Settur Mandal. 42 women farmers owning 87

acres of contiguous rainfed land formed the Rainfed Farmers Agroecology Cooperative to implement agroecology farming systems for drought-proofing agriculture. The AF-EC, SayTrees and NABARD worked together and helped these women set up 5-layer model plantations, following agroecology principles. Today, this landscape grows tree crops like mango, tamarind, jamun, guava, amla and seetaphal, and various seasonal crops.



## Agroecology programme

Funders: SayTrees Environmental Trust,  
Bengaluru, since July 2022  
SDGs: 13, 15, 17



Promotion of the five-layer cropping model involves persuading farmers to replace standard mono-cropping practices with a mix of indigenous annual and fruit tree crops. This is an agri-biodiversity model that serves to create a favourable micro-environment by reducing temperature, minimising evaporation and sequestering carbon from the atmosphere. It enriches biodiversity and restores soil fertility in farmlands by providing 100% shade cover to the soil throughout the year. Farm productivity is improved by using space, soil and sunlight

efficiently to grow food, fodder, timber and biomass, thus providing year-round income to farmers. Farmers incorporate live mulching, protective irrigation and border plantation in these plots. The farmer is expected to earn **Rs.50,000/-** to **Rs.70,000/-** per year per acre from the fifth year onward, and an additional income from carbon credits generated. Farmers grow vegetables in the rows between the trees, using micro-irrigation. This brings them a regular income of approximately **Rs.10,000/-** a year.

### Achievements

#### *In adoption of agroecology principles*

For **257** farmers, across **910** acres in **45** villages

**1,81,880** tree saplings planted, of mango, jamun, guava, *amla* and *seetaphal*



## Stories that inspire us

### **Pragmatic experiment in new cropping model**

28 years old Muthyalamma, from the Nethaji SMG in Raminepalli village of Rappthadu Mandal, realised that her yield from groundnut and red gram was declining. In 2022, her net income was **Rs 18,000/-** from her **seven-acre** plot. She decided to try the AF-EC-supported multi-

tree-cropping system on **1.5 acres** and proceeded to plant **305** mango, guava and jamun trees, along with a variety of vegetables between the rows. This year, Muthyalamma's natural farming harvest yielded **18 quintals** of green chillies worth **Rs. 36,000/-**, **14 quintals** of brinjal worth **Rs. 20,000/-**, **25 quintals** of tomato worth **Rs. 20,000/-**

and **Rs. 4000/-** for **100 kg** guavas. She was able to invest part of her income of **Rs. 80,000/-** to lay pipes linking her field to the borewell. The family now plans to expand this model to another five acres of land.







Rabobank

Partner: Rabobank, The Netherlands

SDGs: 13, 15, 17

## Agroforestry Carbon Removal units for Organic Restoration of Nature



Incorporating multiple tree species into the cropping mix gives farmers an opportunity to earn additional passive income by generating 'carbon removal units' (CRUs) via the Agroforestry Carbon Removal Units for Organic Restoration of Nature (ACORN) project. This project is being implemented in 15 revenue *Mandals* of Ananthapuramu and Sri Satya Sai Districts. The plan is to cover 10,000 farmers and 12,000 hectares by 2023-24. Farmers adopting the five-layer cropping model, integrating indigenous fruit trees and annual crops with support from SayTrees Environmental Trust, will also earn carbon revenue in the future.

CRUs are sold in the world market, by Rabobank, to corporates, who are required—as per international agreements governed by the UNFCCC—to purchase CRUs to compensate for the carbon emissions they release into the atmosphere. One CRU is equivalent to one metric ton of carbon removed from the atmosphere by sequestering carbon dioxide into trees. This year, 10,000 farmers were made aware about the principles of ACORN and carbon sequestration and the opportunity to earn carbon revenue by growing tree crops. Farmers with a five-year agroforestry crop (planted from 2018) were eligible for carbon credits and

carbon revenue. Agreements were drawn up with farmers who wanted to participate in this project. The CRUs are scientifically calculated and validated by third parties. Rabobank assures that 80% of the proceeds of CRU sale are paid to the farmer.

### Achievements

*In carbon revenues verified*  
4,000 hectares of agroforestry land onboarded

2,085 tradeable CRUs generated

From 2,00,000 trees tended by 2,000 farmers, across 50 villages, in 15 *Mandals* across undivided Ananthapuramu district





Funders: NABARD, 2020 to 2026

SDGs: 12, 15, 16, 17

## Participatory watershed development projects

The AF-EC is facilitating the implementation of three participatory watershed development projects designed to upgrade natural resource quality through rainwater harvesting, gully treatment, farm forestry, dryland horticulture with indigenous fruit trees, fodder development, diversified climate-resilient cropping choices, crop rotation and natural farming. Also, social fencing and seed dibbling in common lands. These measures help improve the carrying capacity of degraded lands by conserving

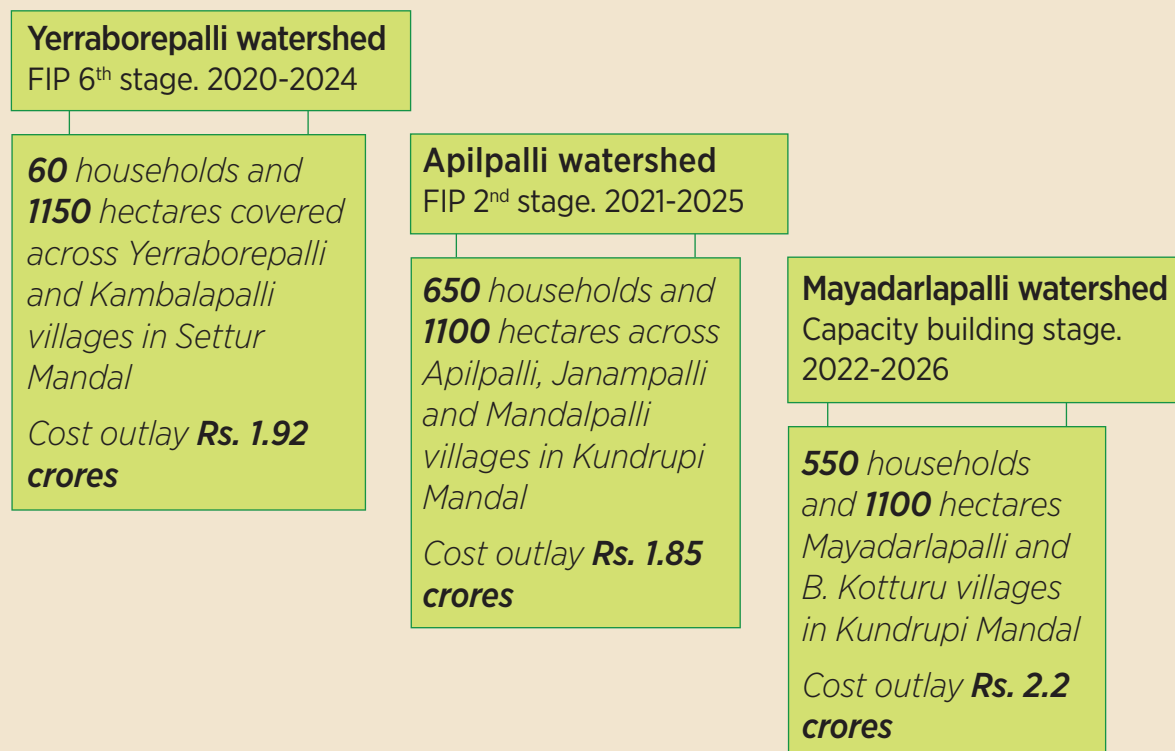
topsoil, improving surface water storage, reviving groundwater, enhancing the quality of land under irrigation, and improving soil organic carbon and crop productivity in a micro-watershed.

*People's participation is the key to sustainable watershed development*

Project planning, implementation and funds management lies with Village Watershed Development Committees, which are representative groups,

unanimously selected by the *Grama Sabhas* and registered under the Societies Registration Act. Project funds are directly credited to the VWDCs by NABARD.

### Achievements



## Stories that give us hope

### Short summary of long results

*The Yerraborepalli Village Watershed Development Committee has constructed farm ponds, contour bunds, check dams and established borewells.*

*The village groundwater table has improved.*

*The area under irrigation has increased from 200 acres to 400 acres. Farmers grow tomatoes, watermelons, cantaloupe, guava, mango and jamun. **Farm employment has increased.***

*Daily wages for women have gone up from Rs. 150/- to Rs. 250/- per day. Men earn Rs. 400/- to Rs. 500/-, working either on the watershed project*

*or on the farms. The project generates enough wage employment and there is no more distress migration. The VWDC has also set up and manages a water purification facility which provides each family 20 litres of potable water at Rs. 5/-.*







राष्ट्रीय सहकारी विकास निगम  
NCDC  
Assisting Cooperatives, Always!  
सहकारियों की सहायता में सदैव उत्तर

## Agriculture value chain development through FPOs

Funders: NABARD, ICRISAT, APMAS, Walmart,  
Central Sector Scheme of promoting FPOs through  
Cluster-Based Business Organisations

SDGs: 3, 5, 8, 10, 12, 17



The AF-EC is promoting Farmer Producer Organisations as social enterprises whose objectives include:

- Timely services related to farm inputs and hiring of farm equipment at a fair price
- Procuring agricultural produce for bulk selling, processing and marketing
- Leveraging government and other schemes benefitting farmers
- Increasing farmer participation through cooperation and a sense of collective ownership

NABARD supports 5 FPOs with an equity grant and management assistance; ICRISAT supports 4 FPOs. The Rythu Nestham Food Producer Company Limited

is supported by ICRISAT, for value chain development. Back-end donor for ICRISAT is the Walmart Foundation. One women-FPO is supported by the APMAS, while the remaining 6 FPOs were formed under the Central Sector Scheme of Government of India promoting FPOs through Cluster-Based Business Organisations.

### Achievements

- 16 Farmer Producer Organisations registered
- 9,300 shareholders enrolled and Rs. 93,00,000/- share capital realised
- 4 Primary Processing Centres with 18 MTs per day capacity
- 1 new secondary processing unit, of 3 MTs per day

capacity, inaugurated

1 Federation of FPOs registered as Rythu Nestham Food Producer Company

### *Agri-processing and value addition*

The four Primary Processing Centres established with ICRISAT support procure groundnut and red gram from farmers and provide processing services to member farmers. The secondary processing unit at Muddalapuram village in Kuderu Mandal manufactures value-added ready-to-cook and ready-to-eat millet-and pulses-based products such as *kibhdi* and *upma* mixes, groundnut *chikki*, cookies, snacks and savouries and cold pressed high oleic groundnut oil.

## Alternative Livelihoods Project for rural women

*Funders: Mrs. Anupama V. Nadella, USA, since 2020*  
*SDGs: 1, 2, 5, 8, 10, 16*

The Alternative Livelihoods Project (ALP) aims to improve household earning capacity by encouraging women to take up non-farm and off-farm income generation activities. Diversifying from an exclusively farming income helps the household mitigate distress associated with crop loss. The ALP contributes **Rs. 7,500/-** per SMG member for taking up a new enterprise, matched with an equal contribution from SMG savings. Financial support, amounting to **Rs. 40,000,000/-**, since 2020, has helped women set up enterprises in groceries, sarees/ clothes, vegetables,

fruits and flowers, eateries etc, with widows, single women and physically challenged women given priority.

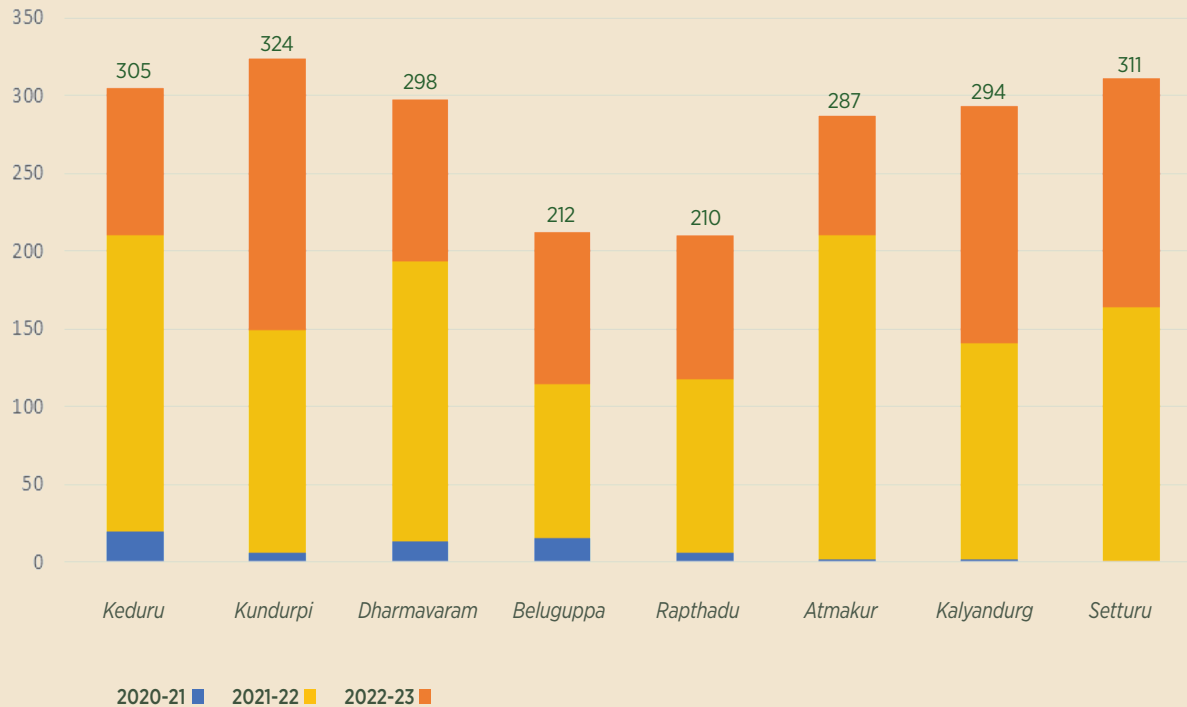
This beginning has given some women confidence to approach banks for bigger loans to expand their businesses. Credit, self-help and mutual cooperation have drastically reduced dependence on money lenders and big farmers. The SMGs, with bolstered financial resources, show improved participation, which has led to higher awareness and access to government schemes.

This project converges with other projects such as SADLP and FPOs, providing women several opportunities to lead development initiatives at the family and community levels.





## Number of women assisted between 2020 -2023



Of the 938 SMGs, the ALP supported 658 'A' grade SMGs, as on 31.03.2023. The assessment and grading of SMGs has incentivised SMGs to improve participation in group activities, increase monthly savings and loan recovery, and offer better lending terms. The SMGs are gradually moving towards self-governance, self-reliance and self-sufficiency with better group discipline and cooperation, amicable settlement of conflicts and a sense heightened sense of ownership and belonging among members.

### Achievements

#### *In households impacted*

**2,094** women supported directly from the project, since 2020

**3,310** women initiated non-farm enterprises through loans from revolving funds set up from loan repayments since 2020

**Rs. 52,000/-** average annual income additionally earned by members in 2022-23

#### *In funds use and management*

**Rs. 1.84 crores** financial support to women entrepreneurs in **658** SMGs  
**97%** loan recovery

**1,216** women supported through revolving loans from loan recovery amounts

**Rs. 1.12 crores** being used as revolving amount for non-farm loans

Members of SMGs generated **Rs. 12.54 crores** through thrift activity by 31.03.2023

**Rs. 15.50 crores** cumulative SMG fund generated from regular thrift and credit activity, as on 31.03.2023

## Stories that inspire us



### ***Selling price minus cost equals to profit***

Lakshmi Devi from Erragudi village in Beluguppa Mandal says, “I bought three young goats for Rs. 15,000/- with an ALP loan and sold them after six months for Rs. 30,000/-. I used to take them for grazing along with me when I went to work. I repaid the loan and purchased three more young goats. I will continue raising and selling goats to support my children’s education.”

### ***Gig economy in Ananthapuramu***

Sunitha, 30, employed as a janitor in a private school, set up a kiosk on the school premises, with Rs. 30,000/- in ALP loan, to sell stationery and snacks to students. Her day begins with preparing dishes for breakfast in her

small hotel, which is also a thriving business. On holidays and festivals, she sells flowers, bringing in a net income of Rs. 11,000/- a month.

“I got my mother-in-law treated for cancer, spending Rs. 1.4 lakh, and also constructed a house under the YSR Jagananna Housing Scheme at Karutlapalli through the revenue generated from my multiple incomes,” says Sunitha, who has been taking care of the family’s needs since her husband, Obulpathi, lost his right hand in a rice mill accident five years ago. She is also seeing her two children through high school. Unassuming, 30-year-old Jerripothula Sunitha of Karutlapalli of Kuderu Mandal, illustrates how little is needed to achieve so much, with such elan.

### ***Daily labour to business women***

In Kaligolimi village, women have launched into the male-dominated tamarind business. Ten women, who worked as daily labourers for a tamarind businessman, took ALP loans and purchased raw tamarind directly from farmers. They cleaned the tamarind, processed it and sold it to a big buyer in Hindupur. In this process, they provided wage employment to ten more women. The infusion of funds through the SMG came in handy for the investments these women wanted to make. Each woman earned an additional Rs. 10,000/- a month during the six-month tamarind season from December to May.



## Accion Fraterna Youth Resource Centre

SDGs: 1, 2, 8, 10

The Accion Fraterna Youth Resource Centre (AFYRC) aims to create better employment opportunities for educated and under-educated rural youth, to expand the income sources of drought-affected farming communities and improve their livelihood security. It trains rural youth in vocational and life skills and supports them in obtaining employment or starting their own enterprise. AFYRC organised job fairs and provided placement assistance and transition support to the youth.

### Achievements

#### *In leveraging new skills*

**815** youth trained in seven trades; **574** earning

**Rs. 12,000/-** average monthly earnings per person

#### *In competitive placements*

**20** job fairs conducted, **13** firms participated, **354** youth placed

**Rs. 8,000/-** to **Rs. 25,000/-**, range of monthly salary earned by candidates selected

The AFYRC's short-term vocational courses are in demand at its well-equipped skills training centres in Ananthapuramu and Kalyandurgam. Besides technical skills workshops, the AFYRC conducts soft skills trainings for personality development, on work behaviour, spoken English, customer care, first aid and AIDS awareness.

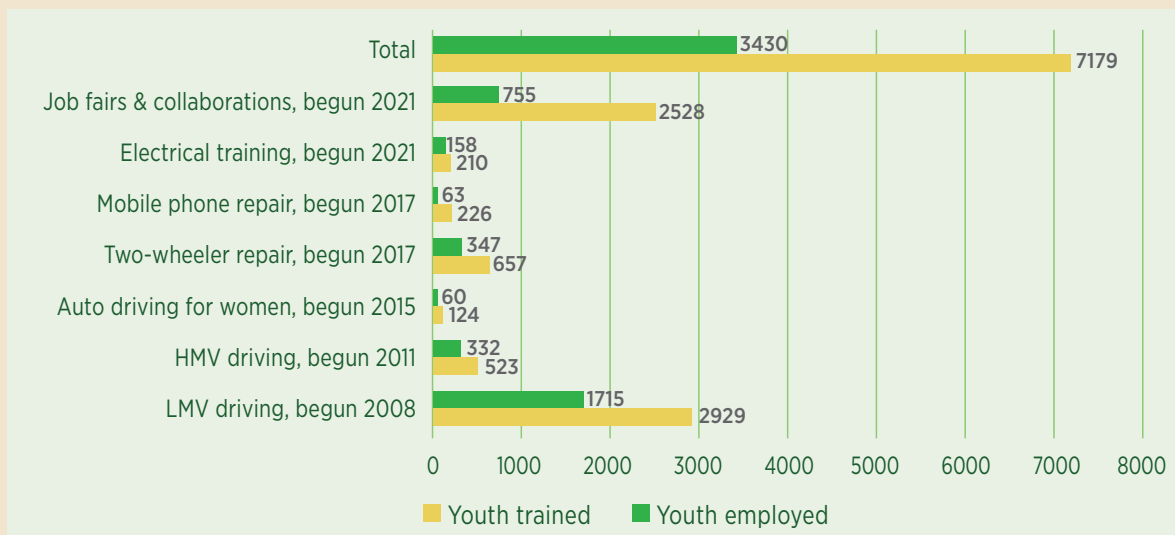


### Trainings and employment in 2022-23



Of the **817** youth trained, **78** were women. **51** women opted for computer skills training, **23** for auto driving and **4** for LMV driving.

### Cumulative training and employment figures





## Stories of hope

### **Double salary with upgraded driving skills**

*A school dropout from Jallipalli in Kuderu Mandal, M. Hareesh, earns Rs. 20,000/- a month working as tipper driver with the S.R. Construction*

*company at Tadipatri. He bagged the job immediately after his 45-day intensive Heavy Motor Vehicle driving training at A.F. Youth Training Centre in November 2022. AFYRC helped him get an HMV driving license and*

*the job. "Earlier, I worked as a car driver, earning Rs. 10,000/- a month. My income doubled after acquiring the HMV license," Hareesh narrates joyfully.*



### **Addressing presentation skills**

*Doddi Deepthi, 20, a Commerce graduate with a major in Computers, from B. Aleru village in Atmakuru Mandal, lacked the communication skills to face a job interview. Within four days of her two-months training on soft skills, M.S. Office Suite and Tally Software, Deepthi got selected in Indivillage Solutions' recruitment drive and got placed as Data Processing Analyst.*



## Accion Fraterna biogas CDM project

*Funders: Indigo Airlines, since 2014*  
*SDGs: 5, 7, 13, 15, 17*

The Biogas CDM project is an ongoing climate change mitigation project started in October 2014. It envisages the generation of tradable Gold Standard Carbon Emission Reductions (CERs) by replacing fuelwood used for cooking, with renewable biogas. The AF-EC has registered this project under the Kyoto Protocol, Clean Development Mechanism (CDM) with the UNFCCC.

This project was pre-financed by IndiGo Airlines through the forward sale of **66,523** yet-to-be-generated GSCERs (Gold Standard Carbon

Emission Reductions) in advance to the Fair Climate Network for **Rs. 8.5 crores**, of which **Rs. 7.85 crores** has been received and spent on the project.

Three mandatory third-party verifications have been conducted by UNFCCC-accredited carbon auditors, the last being in mid-2021. Of the **77,352 tCO<sub>2</sub>-e** generated as of today, **44,971** have been verified and retired in the UNFCCC registry, acknowledging the IndiGo's contribution to climate integrity.

### Achievements

**3,356** women built **3,356** biogas units, switching from firewood

In **173** villages

**93%** functionality. **3,766** of **4,180** maintenance problems fixed

**77,352 tCO<sub>2</sub>-e** generated  
**44,971 CERs** verified and retired





# FINANCIAL STATEMENTS







MAHESH, VIRENDER & SRIRAM  
Chartered Accountants  
6-3-788/36&37A, Ameerpet, Hyderabad - 500 016.  
Tel: 040 - 23401738, Email :mvshyd@yahoo.com

#### **I. OPINION :**

We have audited the attached Financial Statements of M/s ACCION FRATERNA ( The Trust ) Ananthapuram, which comprise the Balance Sheet as at 31st March 2023 and also the statement of Income and Expenditure Account and the Receipts and Payments Account for the year ended on that date and notes to the financial statements, including a summary of Significant Accounting Policies.

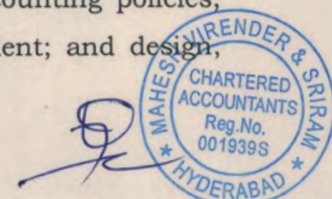
In our opinion, the accompanying financial Statements give a true and fair view of the financial position of the Trust as at 31<sup>st</sup> March, 2023 and of its excess of Income over Expenditure for the year then ended in accordance with the Accounting Standards issued by the Institute of Chartered Accountants of India.(ICAI).

#### **II. BASIS FOR OPINION:**

We had conducted the audit in accordance with auditing standards on Auditing (SAs) issued by ICAI. Our Responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements Section of our report. We are independent of the Trust in accordance with the Code of Ethics issued by ICAI that are relevant to our audit and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### **III. RESPONSIBILITIES OF MANAGEMENT AND THOSE CHARGED WITH GOVERNANCE FOR THE FINANCIAL STATEMENTS:-**

Management is responsible for preparation of these financial statements that give a true and fair view of the state of affairs, results of operations and cash flows of the Trust in accordance with the accounting principles generally accepted in India. This responsibility also includes maintenance of adequate accounting records for safeguarding of the assets of the Trust and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design,







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Chartered Accountants  
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implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, Management is responsible for assessing the Trust's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Management either intends to liquidate the Trust or to cease operations, or has no realistic alternative but to do so.

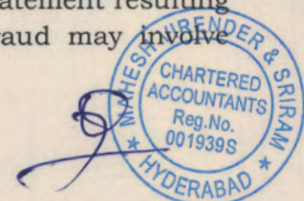
The Management is also responsible for overseeing the Trusts financial reporting process.

#### **IV. AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS:-**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We also

Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve







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collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

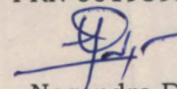
Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing our opinion on the effectiveness of the Trust's internal control.

Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Trust's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Trust to cease to continue as a going concern.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

For Mahesh, Virender & Sriram  
Chartered Accountants  
FRN 001939S

  
Nagendra Dandu  
Partner

M.No 242172  
UDIN : 23242172BGSBHR4840

Place: Hyderabad.  
Date : 30.09.2023.



## ACCION FRATERNA

## RECEIPTS AND PAYMENTS FOR 01.04.2022 TO 31.03.2023

RECEIPTS	SCHEDULES	AMOUNT (In Rs.)	PAYMENTS	SCHEDULES	AMOUNT (In Rs.)
To Opening Balance:	SCH- I	-	By Ecology Programme	SCH-VIII- A	84,441,321
Cash:		-			-
Bank:		17,260,003	By Administration	SCH-VIII- B	18,266,952
Opening Balances Subsidiary accounts :	SCH- I-A	16,400			-
To Grants Received : General Grants	SCH- II	-	By Capital Expenditure	SCH-VIII- C	3,235,062
(a) Foreign -Direct :		51,657,679			-
To Grants Received : Specific Grants		-	By Rev.Exp.-Other Liabilities	SCH-VIII- D	-
(a) Foreign -2nd receipt		-	Health Subsidy		789,999
(b) Local Government / Donor Grants :		33,569,206	Gratuity & Welfare		1,854,576
Donation		-	Current Liabilities_Staff/Creditors		12,187,540
			Current_Liabilities_Statutory Payments		4,368,183
			EMD_Earnest Money Deposite		1,130,095
To Consultancy Services - Ecology	SCH- II-A	1,805,239	By Expenditure related to Consultancy Services	SCH-VIII- E	684,372
		-	By Unspent Specific Grants - Refund	SCH-VIII- F	1,951,950
To Beneficiary Contributions:	SCH- III	10,590,793	By Advances:	SCH- VI	-
		-	Advances from other programs (As per contra)		19,800,000
To Other Receipts/Income	SCH- IV	-	Tax Deducted at Source - 2022-23		1,347,592
Interest		6,234,910	Provident Fund (PF)		-
Income from Other sources		3,202	Other Advances		-
Interest on Income Tax Refund		164,452	Program Advances		21,238,326
Income on Investments & Others		585,408	Staff Salary Advances		1,039,470
To Other Receipts/Liabilities	SCH- V	-	By Fixed Deposits/Investments	SCH- VII	-
Project Internal Transfers		-	Bank Investments:		128,856,074
Health Subsidy		648,985	Gratuity & Welfare		2,415,083
Gratuity & Welfare		1,611,858	Health Subsidy		9,879,536
Current Liabilities_Staff/Creditors		12,241,867	Driving school Deposits		4,977,854
Current_Liabilities_Statutory Payments		4,342,462	Deposits Sec 11A		-
EMD_Earnest Money Deposite		487,823	Other Security Deposits		3,000
Inter Project Transfers (As per contra)	SCH-VI A	820,000			
To Advances:	SCH- VI	-			
Advances from other programs (As per contra)		19,800,000			
Income Tax Refund due (2021-22)		5,048,123	Inter Project Transfers (As per contra)	SCH-VI A	820,000
		-	Unspent Specific Grants Repayment		-
Provident Fund (PF)		-	By Closing Balances:	SCH- I	-
Program Advances		21,306,087	Cash:		-
Staff Salary Advances / Payables		772,648	Bank:		23,229,227
		-	Closing Balances Subsidiary accounts :	SCH- I-A	29,038
To Fixed Deposits/Investments	SCH- VII	-			
Bank - Investments :		140,061,528			
Gratuity & Welfare		1,176,739			
Health Subsidy		9,417,827			
Driving School		2,922,011			
Security Deposit		-			
TOTAL		342,545,251	TOTAL		342,545,251

For and on behalf of the Board of Trustees

  
T. David Solomon  
Head - Finance

  
J. Murali Krishna  
Chief Of Operations

Place: Hyderabad  
Date: 30.09.2023As per our report of even date attached  
For Mahesh, Verender & Sriram  
Chartered Accountants (Reg.No.001939 S)

  
Dr. Y.V.Malla Reddy  
Director

  
(Nagendra Dandu)  
Partner  
M.No.242172

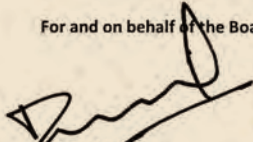


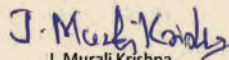


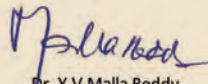
**ACCION FRATERNA**  
**INCOME AND EXPENDITURE FOR 01.04.2022 TO 31.03.2023**

EXPENDITURE	SCHEDULES	AMOUNT (In Rs.)	INCOME	SCHEDULES	AMOUNT (In Rs.)
To Ecology Programme	SCH-VIII- A	84,441,321	By Grants Received :	SCH- II	-
To Administration	SCH-VIII- B	18,266,952	(a) Foreign :		51,657,679
		-	(a) Foreign -2nd receipt		-
To Specific grant to the extent utilisation during the year - Program	SCH- X-D	-	(b) Local Government / Donor Grants :		33,569,206
To Specific grant to the extent utilisation during the year - Administration		-			-
To Excess Recognized Gratuity Investment in FY 2021-22		3,486,211			-
To Expenditure related to Consultancy Services	SCH-VIII- E	684,372	By Specific grant to the extent utilisation during the year - Administration		-
To Refund of unspent Grant		-	By Consultancy Services	SCH- II-A	1,805,239
To Inter project Expenditure	SCH VIA	820,000			-
		-	By Beneficiary Contributions:	SCH- III	10,590,793
To Depreciation	SCH-IX-C	3,134,055			-
		-	By Inter Project Income	SCH-VI A	820,000
To Excess Income over Expenditure transferred to B/S ( General Fund A/c )		(5,402,021)	By Other Receipts/Income	SCH- IV	3,202
			Interest on FD and SB		6,234,910
			Interest on TDS		164,452
			Other Receipts:		-
			Income on Gratuity investment		585,408
		-	By Excess of Expenditure over Income transferred to B/S	SCH-X-A	-
<b>TOTAL Rs.</b>		<b>105,430,890</b>	<b>TOTAL Rs.</b>		<b>105,430,890</b>

For and on behalf of the Board of Trustees

  
T. David Solomon  
Head of Finance

  
J. Murali Krishna  
Chief Of Operations

  
Dr. Y.V.Malla Reddy  
Director

As per our report of even date attached  
For Mahesh, Verender & Sriram  
Chartered Accountants (Reg.No.001939 S)

  
(Nagendra Dandu)  
Partner  
M.No.242172

Place: Hyderabad  
Date: 30.09.2023



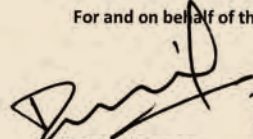


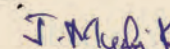
ACCION FRATERNA  
BALANCE SHEET AS AT 31.03.2023

LIABILITES	SCHEDULES	AMOUNT (In Rs.)	ASSETS	SCHEDULES	AMOUNT (In Rs.)
<b>GENERAL &amp; CAPITAL FUND ACCOUNT:</b>	SCH - X - A		<b>CURRENT ASSETS :</b>		-
General Fund :		270,897,973	<b>CLOSING BALANCE:</b>	SCH - I	-
Capital Fund :		138,157,346	Cash :		-
Driving School Fund:		4,127,294	Bank :		23,229,227
Corpus Fund		325,600	Bank :	SCH - I A	29,038
<b>GRATUITY &amp; HEALTH FUND ACCOUNT:</b>	SCH - X - B	-			-
Gratuity & Welfare Fund:		7,595,106	<b>DEPOSITS / INVESTMENTS :</b>	SCH - IX - A	-
Staff Health Subsidy Fund:		10,457,777	General Deposits		60,825,269
			Deposits Sec 11A		179,000,000
Staff Performance incentive Fund:		-	Gratuity Fund Investments		12,992,436
		-	Health Subsidy Deposits		9,879,537
<b>CURRENT LIABILITIES / ADVANCES</b>	SCH - X - C	-	Driving School Deposits		6,601,709
Advances from Intra Projects (As per contra)		3,508,500	Security Deposits		35,950
Advances from Others		250,000			
Current Liabilities Staff/Creditors		1,041,911			
Current Liabilities Statutory		52,430			
Current Liabilities EMD		1,252,089			
<b>Unspent SPECIFIC GRANTS</b>	SCH - X - D	996,915	<b>SPECIFIC GRANTS RECEIVABLE</b>	SCH - X - D	1,657,344
		-	<b>ADVANCES :</b>	SCH - IX - B	-
		-	Advances to Intra Projects (As per contra)		3,508,500
		-	Advances to Others		25,000
		-	Accounts Receivable - TDS		1,347,592
		-	Program Advances - Staff		304,639
		-	Program Advance-Revolving Fund		45,865
		-	Salary Advances		277,720
		-	Sundry Debtors		745,769
		-	<b>FIXED ASSETS:</b>	SCH - IX - C	138,157,346
		-			-
		-			-
		-			-
<b>TOTAL</b>		<b>438,662,941</b>	<b>TOTAL</b>		<b>438,662,941</b>

(0)

For and on behalf of the Board of Trustees

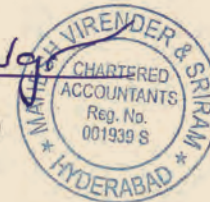
  
T. David Soloman  
Head of Finance

  
J. Murali Krishna  
Chief Of Operations

  
Dr. Y.V. Malla Reddy  
Director

As per our report of even date attached  
For Mahesh, Verender & Sriram  
Chartered Accountants (Reg.No.001939 S)

  
(Nagendra Dandu)  
Partner  
M.No.242172



Place: Hyderabad  
Date: 30.09.2023

Programme funds received directly by Community Based Organisations, facilitated by Accion Fraterna\*

<b>Particulars</b>	<b>Amount (Rs.)</b>
<b>1. Mobilisation of Community Savings (SMGs)</b>	
FY 2022-23	2,55,05,536.00
<b>2. Grants from NABARD to FPOs</b>	
Dharani FPO	2,45,500.00
Sri Anjaneya Swamy FPO	3,42,452.00
<b>BDA Grant</b>	
Belguppa FPO	5,00,000.00 (11/11/22)
Bhumatha FPO	5,00,000.00 (11/11/22)
<b>3. APMAS Grant for purchase of tractor Bhumatha FPO</b>	<b>5,55,000.00 (17/02/23)</b>
<b>4. Grants from NABARD - Watershed Projects &amp; Livelihoods</b>	
a. Yerraborepalli	- 57,95,799.00
b. Appilepalli	- 31,07,173.00
c. Mayadarlapalli	- 7,84,350.00
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<b>Total receipts</b>	<b>3,67,80,810.00</b>
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\* Management costs are received by AF, and programme funds are received by the CBOs.



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Accion Fraterna Trust is registered  
under Indian Registration Act 1908.

\* Registered under 12A & 80 G  
of Income Tax Act

\* Registered under FCRA  
upto 31.03.2027