

ANNUAL REPORT

2020-21



VISHALA



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vishala.ngo@gmail.com



Ms. Saroja Koulapur

Leader's Words:

“There is no tool for development more effective than the Empowerment of Women”

Vishala is working with marginalized communities, who are socially and economically backward, especially, woman, children, small and marginalized farmers and landless. The community in this region faces many developmental problems like small landholdings, large scale family migration, low literacy rate, and exploitative socio-economic structure, unemployment and generally poor health of the poor

The prime motive of women's empowerment is to provide women access to financial resources, so that they have a say in decision making processes and consequently attain social and political rights at par with men. Empowering the woman will immensely benefit the self and the overall society. In this regard, the country is being swept over by the wave of transformation and progress, where women are breaking gender-bias and are attaining equality.

Multitalented women are certainly the backbone of the Indian Society. Women play the role effortlessly as a caring mother, responsible wife, talented colleague and affectionate daughters with grace. Their participation plays a crucial role in the development and progress of the nation.

To empower women and to facilitate their progress, Vishala has introduced series of programs to support education, health and financial inclusion. Special attention is being given to harness their potential for taking entrepreneurship as a career option.

Women empowerment has always been the core theme of Vishala's welfare, development and credit programmes.

In this regard this annual report is another affirmation about how our programmes are steadily progressing and achieving the desired goals.

Ms. Saroja Koulapur
Secretary



VISHALA - Rural Women & Children Development Organization

Regd. No. 210/1989-90

ABOUT US

Vishala Organization aims at inspiring people and strengthening rural communities by building their capacities. Helping the rural poor for sustainable livelihood leading to empowerment is our main focus. We are engaged in improving the lives of marginalized rural community by uplifting social and economic conditions. We do this systematically through women empowerment and improving agricultural practices through demand led services & convergence, financial assistance, livelihood and skill development. We position ourselves as a resource organization and facilitate empowerment. We have reached more than two lakh beneficiaries and more than 1000 families through our programs.

OUR VISION

Work towards building and justice society where marginalized community plays a constructive role in social cohesion

OUR MISSION

Enhance the quality of marginalized community through demand led services, financial assistance, livelihood, skill development and access to entitlements that lead to empowerment of 10000 families by 2025.

GOAL

Inspiring people and strengthening of marginalized communities by building their capacity

VALUES

Hope, Respect, Commitment, Accountability, Transparency

OUR APPROACH

People in community based organizations (CBOs):

The developmental strategy adopted by Vishala was 'collectivity for development'. The range of community based organizations include: Self-help groups (SHGs), User groups (USG) of watersheds, producer groups, Joint liability groups (JLG), Youth groups and shareholding in credit co-operatives and Federations.

Accessing entitlements from the State as a constitutional right:

Members of the respective groups are helped to make plans to access welfare, services and developmental entitlements as their rights.

Welfare entitlements include: public distribution system (PDS), pensions, and scholarships for students, Services include free education for children, mid-day meals; Community health services including services of PHCs, access to drinking water, sanitation, energy supply and public transportation; Developmental entitlements include: access to credit, skills training in productivity, access to common property resources, linkages to resource institutions and service support for productivity



'Self -help' promotion:

This concept is based on division of society into 'entrepreneurs' and 'wage earners'. We believe that when entrepreneurs are helped to promote their enterprises, the productivity is built into the community. They help themselves through their income generation and also become job creators for wage earners in their community. They build capital for themselves and contribute to resource building and capital formation in the community.

Building 'means of production' :

Means of production includes the three components of productivity : capital, technology and labor. Those with means of production are able to convert their resources into value for livelihood assurance, formation of own capital and prosperity. They are dependent on income and economy given to them by the 'haves'.

Productivity based development:

When an individual becomes a producer, the economy of the individual increases the purchasing power of the individual. The ideal member of the market society is a 'prosumer' which is a combination identity of producer and consumer.



OUR PEOPLE

Ramadevi Darbar

President

Nirmala Shiraguppai

Vice-president

Saroja Koulapur

Secretary

Geetanjali Patil

Treasurer

Shakuntala Chittavadagi

Director

Geetanjali Dhar

Director

Shobha Hanji

Director

IMPACT SO FAR*

1376

1376- SHG/JLGs formed

28111

28111 Hectares of watershed land treated

17160

2.5 crores mobilized as Livelihood support to 17160 beneficiaries

60

1 women Federation of 60 SHGs is formed

300

300 farmers organized in an FPO

7000

2 co-operatives of women are formed with 7000 shareholders

176000

176000 beneficiaries recieved health related awareness & services

1000

1000 School dropouts enroled back into schools

4500

4500 adults were taught literacy skills

* Data as of June 2021, based on NGO records.

PROGRAMME HIGHLIGHTS

Completion of the project cycle:

Successful completion of the project cycle in three phases has paved way to ongoing empowerment.

Formation of developmental projects during the period 1989–1995.

Formalization of developmental inputs through different projects during the period 1996–2005.

Consolidation of project outcomes during the period 2006–2013.

Continuation of the programs for continuing impact in the community.



Formation of community based organizations (CBOs):

Promotion of different community based organizations (CBOs) as partner organizations of Vishala with scope for role transition.

Vishala has been working for the formalization of community based organizations (CBOs) with legal identity for self-reliance, growth and sustainability. For the past year year role of Vishala is in the areas of facilitation ,advisory and consultancy for CBOs.



Community resource building for development with sustainability:

In the past year we have continued to support land resource development through watershed and agricultural development inputs, capital formation through micro-credit and credit co-operatives, Skills development through training and capacitybuilding, livelihood and enterprise promotion through micro-enterprises with scope for graduation of microenterprises into business models



Productivity based development:

About 60 percent of self-help group(SHG) members have converted their credit into capital for productivity. They have promoted micro-enterprises in manufacturing, services and trading/vending. About 40 percent of microenterprise promoters run their enterprises with minimum 30 percent surplus.

In 'On-farm 'development, about 28 percent of farmers have achieved 'optimal per acre yield' on selection of crops. However, among this, only a minor proportion of 11-12 percent has achieved 'optimal per acre income'. This is due to internal factors such as land and crop management and external factors such as appropriate connect to the market mechanism.

IMPACT HIGHLIGHTS

Developmental performance of Vishala

- Promotion of Community based organizations (CBOs) for women.
- Creation of Federation of women organizations
- Interventions in areas of Community Health
- Interventions in areas of education
- Participation of women in community administration and local governance
- Livelihoods and micro- enterprise promotion
- Land and agricultural development
- Awareness on accessing of entitlements as a right

Developmental outcomes in the community

- Increase in children going to school
- acceptance of small family norm
- Creation of minimal 2 income earnings for family
- Participation in poverty alleviation through 'self- help'
- Improved Community Health
- Improved personal health and hygiene of women
- Improvement in quality of life: Housing, Land development and 'On-farm' productivity as indicator

OUR PARTNERS

01 Government of Karnataka

02 NABARD

03 INDIA CSR

04 Dhwani Foundation



REG NO: UO1110KA2020PTC138427 GST NO: 29ABECS4147C1ZE

ಶ್ರೀ ಅಮೋಘಸಿದ್ಧೇಶ್ವರ ರೈತ ಉತ್ಪಾದಕರ ಕಂಪನಿ ನಿಯಮಿತ ಅರಕೇರಿ
ತಾ : ತಿಕ್ಕೋಟಾ ಜಿಲ್ಲೆ : ವಿಜಯಪುರ 586104

SHRI AMOGHSIDDESHWAR FARMER PRODUCER COMPANY LIMITED
(ನಮ್ಮಲ್ಲಿ ರಸಗೊಬ್ಬರ, ಕೀಟನಾಶಕ, ಹಾಗೂ ಜಿಪ್ಸಂ ಬೀಜಗಳು ದೊರೆಯುತ್ತವೆ)

ಸಹಕಾರ ಮತ್ತು ಮಾರ್ಗದರ್ಶನ : ನಬಾರ್ಡ್ ಮತ್ತು ವಿಶಾಲಾ ಸಂಸ್ಥೆ ವಿಜಯಪುರ,
NABARD & VISHALA

ಸಂಪರ್ಕ ಸಂಖ್ಯೆ : ಸಿದ್ದಪ್ಪಾ ಚರಣೂರ ಮೊ : 7892572075, ಎಮ್. ಕೆ. ಶೇಣಿ ಮೊ : 9945837283



AUDIT REPORT - 2020-21



RAJEEV NAIK & CO

Chartered Accountants

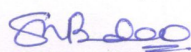
1, NAIKS BUILDING, TILAK LANE
GODBOLE MALA, TILAK LANE, BIJAPUR, KARNATAKA-586101
PHONE : 224541, Mobile : 9448144102

AUDIT REPORT

- We have examined the balance sheet as at **31st March, 2021** and the Profit and Loss Account for the year ended on that date, attached herewith of **VISHALA WOMEN & CHILDREN DEVELOPMENT ORGANISATION** at Venkatesh Nagar, BIJAPUR
- We certify that the balance sheet and the Income & Expenditure Account are in agreement with the books of account maintained at the head office at **Venkatesh Nagar, Bijapur** and I further state that:
 - These financial statements are the responsibility of the management. Our responsibility is to express an opinion on these financial statements based on our audit.
 - We conducted our audit in accordance with auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

3.	(a)	We report the following observations/comments/discrepancies/inconsistencies, if any:
		NIL
	(b)	Subject to the above,-
		(A) We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purposes of the Audit.
		(B) In our opinion, proper books of account have been kept by the head office and branches of the assessee so far as appears from our examination of the books.
		(C) In our opinion and to the best of our information and according to the explanations given to us, the said accounts, read with notes thereon, if any, give a true and fair view:-

- In the case of the balance sheet, of the state of affairs of the Society as at **31st March, 2021** and
- In the case of the Income & Expenditure Account, of the **Deficit** of the Society for the year ended on that date.


SECRETARY
VISHALA ORGANIZATION
BIJAPUR-586101.



FOR RAJEEV NAIK & CO
Chartered Accountants

(Rajeev Jayantroo Naik)

UDIN : 21021547AAAAACD6763

Place: BIJAPUR	Proprietor
Date: 26th July, 2021	Membership No. 021547 FRN No. 34535 1, NAIKS BUILDING, TILAK LANE GODBOLE MALA, TILAK LANE, BIJAPUR, KARNATAKA-586101

Vishala Organisation Consolidated
Plot NO374 VENKATESH NAGAR
BIJAPUR 586101 Karnataka State

Income and Expenditure Statement
1-Apr-2020 to 31-Mar-2021

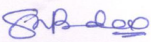
Particulars	1-Apr-2020 to 31-Mar-2021
Income Statement:	
Indirect Income	1,519,703.96
Grants Received for Projects	766,527.00
Other Income Earned by Projects	6,735.20
Bc Commission for Loan Disbursement From Nabfinace	157.00
Income From Rent	47,994.00
Interest on Fixed Deposits	288,834.00
Interest on S B Account	26,456.76
Previous Advance Grants Expended During Year	383,000.00
	<u>1,519,703.96</u>
Indirect Expenses	1,568,414.02
Administrative Expenses	200,252.31
Dhwani Nirantara Program Expenditure	207,150.00
FPO Project Expenses	293,187.00
Head Office Salaries	151,000.00
Project Expenses Incurred	475,949.71
Audit Fees	5,900.00
Depreciation	154,975.00
Dhawani Nirthara Program Contribution	80,000.00
	<u>1,568,414.02</u>
Excess of Income over Expenditure	(-)48,710.06

Vishala Organisation Consolidated
Plot NO374 VENKATESH NAGAR
BIJAPUR 586101 Karnataka State

Balance Sheet
1-Apr-2020 to 31-Mar-2021

	as at 31-Mar-2021
Sources of Funds:	
Capital Account	6,345,179.45
Income and Expenditure Account Balance	6,345,179.45
Current Liabilities	161,345.00
Total	6,506,524.45
Application of Funds:	
Fixed Assets	1,602,750.00
Investments	3,107,030.00
FD with Gram Chetna Society	539,206.00
FD with VISHALA WCS Kulgod Ac-98	1,391,221.00
FD With VISHALA WMCS Bijapur	1,176,603.00
Current Assets	1,796,744.45
Total	6,506,524.45

Subject to our audit report of even date
EXAMINED AND FOUND CORRECT
For Rajeev Naik & Co.
Chartered Accountants
Firm Reg. No. 003453S


SECRETARY
VISHALA ORGANIZATION
BIJAPUR-586101.



CA Rajeev J Naik
Proprietor M. No. 021547

26th July, 2021

UDIN : 21021547AAAACD6763



CONTACT US



Registered Office Address

Plot No. 374, Venkatesh Nagar, Behind Laxmi Temple,
Vijayapur – 586109, Karnataka



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