






A letter from our CEO from 2015, reprinted, is even more relevant today.

In this day and age our planet is in danger. The last century has seen the worst of progress. The earth's resources have been depleted. Too many plant and animal species have become extinct. Forests have been destroyed. Rivers are polluted. Even human nature has degraded. Corruption and greed are the order of the day. It is a veritable 'Kali Yuga'.

Sadly, there are no heroes. Martin Luther King, Mahatma Gandhi, Florence Nightingale - can we find anyone of this calibre and command today ?

Scientific and industrial paradigms, the cycle of production and consumption, coupled with multiplying human populations bring clouds bearing despair not rain. What intelligence we have is lost in onerous seminars and conferences. 'Awareness' parties, garlanding with complimentary speeches make waste of NGO development funds at grassroots levels. How 'Jagrit' are we going to be ? Can we act ? Can we reach the People ? Can we even hope for change ?


Smita Shah





VISION

- Rejuvenate land
- Sequester carbon
- Generate Rural Income
- Mitigate Migration
- Industry without power
- Organic farming at Scale



MISSION

Healthy Soil, Healthy Crop,
Healthy Food, Healthy Body,
Healthy Mind, Healthy Society



BENEFITS

- Good market price
- 10% higher than market rate for zero chemical produce
- Add a cow to your assets
- Avail benefits from Govt. schemes
- Obtain Organic Certification
- Loan paid back helps more people in same community
- Vibrant Village Economy

Since 2014, JOY's rural development programs in Karnataka were centred on field surveys, sensitising and spreading awareness on soil rejuvenation among farmers. JOY followed with training programs on production of vermicompost and organic growth promoters and pesticides like vermitea and vermiwash for self-use on their farms.

In addition, farmers were trained to acquire the entrepreneurial acumen to market surplus vermicompost, vermitea and vermiwash to enhance their income. JOY widened the activity with additional inputs for farmers, planting dwarf coconut saplings and growing fruit trees with the objective of paving the way eventually for self-sustainable bio-villages.


This year we spent 8 months working on the NSDC GE Power CSR Program in Gulbarga and we enjoyed the challenges of it.


Challenges:

Harsh terrain, shortage of water, loss of enthusiasm by the women farmers.


Solutions :

New initiatives at motivation & mobilisation, intervention by JOY's H.O Team, a participatory adventure.


JAYA
ORGANIC
YOJANA
ಜಯ
ಆರ್ಗ್ಯಾನಿಕ್
ಯೋಜನೆ




संयमिष्व पश्यते
MINISTRY OF SKILL DEVELOPMENT
& ENTREPRENEURSHIP
GOVERNMENT OF INDIA




N · S · D · C
National
Skill Development
Corporation

Transforming the skill landscape



Skill India
कौशल भारत-कुशल भारत




PROJECT TYPE :
In-situ training in Vermicompost production

VENUE :
Bankoor, Gulbarga, Karnataka

SPONSORED BY :
General Electric Company, India

TRAINING PARTNER :
Jaya Organic Yojana (JOY)

TRAINING PERIOD :
8th Mar - 8th Sep 2017



*Demonstration on
Vermi bed installation
and filling by Dr. Priya Maddi*

FIELD VISIT

Our Operational Manager Ms. Carina made a field visit and was stationed in Gulbarga for a week. She personally visited all the beneficiaries to motivate them. We started an office in the GE campus.

Ms. Carina also established market linkages for local sale of Vermicompost in the Shahabad market.

The trainers brought by Mr. Guruprasad from Myrada, Channabasaiah at Petshirur and Mounesh at Bankoor were ineffective in installation of vermibeds. They distributed the lessons and attempted training but the first three months were an uphill task. As Mr. Siddalingaiah, the Assessor from ASCI explained to us later, the people in Gulbarga are suspicious and slow to accept agents of change. The weather conditions were also very harsh. Agriwaste was not available. Water was scarce. Channabasaiah and Mounesh were not self motivated. The JOY office in the GE campus was remote and remained unused.

In such an environment Ms. Carina's visits to farmers' homes and villages proved to be the first icebreaker.





Operational Manager Ms. Carina with beneficiaries at the Bankoor Bus stop



P.O.P branding - Introducing the Vermi compost in the local market



P.O.P branding - Awareness at the market place

RECONFIRMING FACTS

We decided to send an experienced Kannada speaking team led by a woman co-ordinator accompanied by a communicative supervisor and experienced trainers. Sunitha, Papanna, Raghavendra and Kaveri Gowda were selected from Kanakapura.

Our very own Krishi Pandit & successful entrepreneur, an expert in earthworm technology, Mr. Vishwanath Wodeyar was also roped in from Ranebennur, Haveri.



Raghavendra in action



Sunitha explains the benefits



Kaveri Gowda does his bit



Sunitha convincing the elders



Vishwanath Wodeyar, Sunitha, Papanna & Raghavendra in a group interaction



Sunitha & Papanna personally evaluate each beneficiary's interest & capacity

INTENSIVE COMMUNITY WORK





FINALLY THE VERMIBEDS WERE DISTRIBUTED AND THE PRACTICALS BEGAN





Marking the pole points

JOY'S IN-SITU INDIVIDUAL TRAINING IN ACTION



First salt & turmeric are spread below the Vermibed



14 pegs are inserted into the ground



An alternate method for Vermibed installation



A pipe is fitted at one end for vermi tea outflow



Filling the Vermibed with brown agri waste (50%)



Preparing the cowdung slurry (30%)



Alternate layers of agri waste & cowdung slurry



HALF TERM RESULTS

In such an environment the people surged around Sunitha and Papanna like bearers of hope. They related with our staff as they are simple rural people themselves. Sunitha and Papanna do not even speak let alone write English. But they are digitally literate. They can Google search, Google map, use email and whatsapp.

Both became extraordinarily motivated. They returned to Bengaluru and surprised us. Of their own volition they decided to go back until training was complete.

Sunitha said, "The people have so much hope that through us their life will change, their land will become bountiful. They have taken it as a challenge, and we also have taken it as a challenge. We WILL help these wretched people".

Our target is 100. We are reaching 150 beneficiaries. This is an interesting twist - it has taken 3 months and a team to install the Vermibeds for information to spread.

Sunitha came through. Papanna came through. Even Raghavendra is committed with a gentle dedication.

The harsh terrain, the pitiful condition of life here, the enthusiasm of the farmers, and the knowledge from their own three years of experience brings information which they share here - we can indeed rejuvenate the soil, make the land fertile. Our climatic conditions are in our hands.

From far away Haveri, Vishwanath Wodeyar was also moved to leave his thriving business, and came here on June 30th with his own labour to help him, carrying their own pick axes from 500 kms away to train while the Kodihalli group took a break. Without a salary.

At this point, the farmers understood the benefit to them, their soil, their water, their future.

The excitement was palpable.





*Vishwanath Wodeyar
brought the JOY tipper
loaded with Coconut &
Mango saplings*

DISTRIBUTING EARTHWORMS, COCONUT & MANGO SAPLINGS

Vishwanath Wodeyar took 150 kilos of earthworms and 105 mango and 105 coconut saplings to distribute in Gulbarga. Here, finally, we felt the true impact of JOY's intervention. Finally we were validated. Our own trainee, Vishwanath Wodeyar has become a successful entrepreneur - and validated our green program. In this case, JOY was not initiating the planting of saplings. It was Vishwanath, our erstwhile trainee, who reminded, nudged us to buy the saplings. "Trees, amma, trees. We MUST give them trees. Let us give each farmer a mango and a coconut sapling".

Such a simple matter. Why have decades gone by and Gulbarga couldn't simply plant trees ? The GE compound has trees. They stop at the gate. Now a GE program will bring lasting prosperity to the people, rejuvenate soil and recharge groundwater.

Seeds were distributed, and small bags to grow saplings. Pongomia, *Albizia Richardiana*, *Bauhinia Purpuria*, Gulmohur and Jacaranda. However it is going to be an effort to convince the farmers to start nurseries yet.

Follow up is required. Our 100 beneficiaries can easily make 500 each ! Then there would be 50,000 trees! One day we will go back and see.

Aside : "I know no greater pleasure than parking my car in my own self made shade. Under a row of trees that I myself planted". S.K.S



FILLING THE VERMIBED

Vermibeds filled with cow dung slurry and agriwastes (Brown & green).



20% green leaves are important. This brings Nitrogen content to Vermicompost. In this intervention a tipper load of green leaves, courtesy GE, was distributed to the beneficiaries. The future effort has to be to plant sufficient number of Glyricidia trees on farmers' lands.

WATERING BECOMES THE HABIT

Regular watering should be done because earthworms breathe through their skins and therefore must have a moist environment to live. If an earthworm's skin dries out, it dies. The vermibed filling must be able to absorb and retain water.





THE EUDRILLUS EUGENIAE EARTHWORM

The African night crawler (ANC), known scientifically as Eudrilus Eugeniae, is considered to be the most efficient composting earthworm in the tropics.

It is a large earthworm that grows extreme rapidly under optimum conditions.

Eudrillus Eugeniae has high reproduction rates.

It is capable of decomposing large quantities of organic wastes quickly and incorporating them into the topsoil.

Eudrillus Eugeniae has very good feeding and reproductive rates. But since it is sensitive to population pressures, handling and fluctuations in culture conditions, the earthworms should be frequently harvested to reduce pressure.

Its main disadvantages are its narrow temperature tolerance and sensitivity to handling.





SEEING IS BELIEVING

On his next trip from Haveri we asked Vishwanath to bring a 100 bags of vermicompost from our warehouse at Harihara. This vermicompost was made by our beneficiaries in Haveri and Davanagere districts.

Each beneficiary received 40-50 kilos of vermicompost. The program was for each farmer to test the effects on a sample plot within her crop for comparative analysis.





TEAK TREES ADD TO RURAL WEALTH



JOY distributed 5 teak trees to each beneficiary. This is not an expensive proposition. More people should be encouraged to do this whatever the rural skilling program may be. The outcome can bring a sea-change to rural wealth.



JOY conducts an internal multiple choice exam in the regional language. Here we see Divya collecting data in the field. The more we know about the area, the culture, the livelihood patterns & the problems, the more we can tailor custom made solutions for each geography.



ASSESSMENT



Dr. C M Siddalingaiah, Retd. Veterinary Asst. Director Srirangapatna Taluk, Assessor from ASCI said, "The people have got confidence after seeing the demonstration on the banana plants. I personally went to see, I heard about it and went even in the rain."

"I personally saw 1/2 acre of bananas. In 3 or 4 guntas (about 4000 sq. ft.) of demonstration area, the diseased bananas have regained their life and grown better and more greenish than the other part of the same area I must say. The farmer had used chemicals like DAP and Urea and Mangala in the other part, and used the vermicompost on the demonstration area."

"I do observe that people were eager to know the change while explaining about the Vermi compost".

"I have done more than 150 assessments and I always take the time to encourage people with their success with their own experiments. This is my own extension work."

"The very first thing is you (JOY) have gone where people do not like to go - I was astonished to see a farmer who has 5, even 10 acres of land is going to work as coolie. Very great pity I must say, it is very good black soil."

"In Mandya, Patna, that side, even with one acre the farmer is proud and tills the land."

"I have worked with Manubhai Desai Magsaysay Award Winner. You are working in an area where you will get very good recognition. You can do so many things where you are working. It is very good, JOY going to a hard area. Definitely you are recognised by the people there. It is not easy to be accepted by the people in this belt, I can appreciate. At present your people are doing good work. The final success will come in one year."

"What I have observed, the people will not let you go. They are knowing now very well about the Vermi compost. With records the beneficiaries have got a very high score - people can normally get a high score. But in this area, where the people are very backward, we saw a very good result by your training".

NSDC-ASCI CERTIFICATE

ASCI ASSESSMENT
OF JOY BENEFICIARIES

96%
RESULT



Deloitte. on JOY

"Brought in awareness, technology, and innovation"

"Your organisation bridges the gap, you actually reach the last mile and the farmer with a variety of knowledge"

"Gave a lot of women social mobility"

"The staff had a grassroots touch to it, they were enthusiastic and dedicated"

"Efficient use of raw materials"

"A sense of community ownership"

"Each and every step and technique was understood well"

"There was a lot of consistency of design"

GRADUATION



With beneficiaries at Taritanda

EMPOWERMENT - FORMING FIGs FOR SOLIDARITY

Farmer Interest Group (FIG) is a self managed, independent group of farmers. All farmers work together pool their resources, buy raw materials at lower costs and fetch higher prices in joint sales.



10 Farmer Interested Groups (FIG) were formed in Gulbarga

Sl. No.	Name of the FIG	Place	Number of Members in group
1	GANGA	Shankaravadi	11
2	TUNGA	Shankaravadi	10
3	MARAMMA	Shankaravadi	7
4	YAMUNA	Muttuga	17
5	KAVERI	Malagathi	11
6	KRISHNA	Taritanda	10
7	PRABHA	Taritanda	10
8	VENKATESHWARA	Taritanda	4
9	BASAVESHWARA	Petshirur	8
10	LAKSHMIDEVI	Bankoor	9



Ministry of Skill Development
& Entrepreneurship
Government of India



ಯಮುನಾ JOY FIG ಮುತ್ತುಗಾ YAMUNA MUTTUGA

- | | | | |
|-------------|-----------|--------------|------------|
| 1 Siddamma | ಸಿದ್ದಮ್ಮ | 6 Puthalibai | ಪುತಲಿ ಬಾಯಿ |
| 2 Mahananda | ಮಹಾನಂದ | 7 Parvathi | ಪಾರ್ವತಿ |
| 3 Bhimabai | ಭೀಮಾ ಬಾಯಿ | 8 Saraswathi | ಸರಸ್ವತಿ |
| 4 Sarojini | ಸರೋಜಿನಿ | 9 Kamma | ಕಾಳಮ್ಮ |
| 5 Sunanda | ಸುನಂದ | 10 Sumangala | ಸುಮಂಗಳ |



Ministry of Skill Development
& Entrepreneurship
Government of India



ಪ್ರಭಾ JOY FIG ತರಿತಾಂಡ PRABHA TARITANDA

- | | | | |
|-------------|-----------|-----------------|--------------|
| 1 Toshibai | ತೋಶಿ ಬಾಯಿ | 6 Chavalibai | ಚಾವಳಿ ಬಾಯಿ |
| 2 Gayathri | ಗಾಯತ್ರಿ | 7 Sheelabai | ಶೀಲ ಬಾಯಿ |
| 3 Anithabai | ಅನಿತ ಬಾಯಿ | 8 Meenakshi | ಮೀನಾಕ್ಷಿ |
| 4 Sunitha | ಸುನಿತ | 9 Anitha Rathod | ಅನಿತಾ ರಾಥೋಡ್ |
| 5 Kamalibai | ಕಮಲಿ ಬಾಯಿ | 10 Jyothibai | ಜ್ಯೋತಿ ಬಾಯಿ |



“Empowerment by Design & Individual Affirmation”
-S.K.S

FIG BANK ACCOUNTS STARTED

FIG ಗುಂಪಿ

ಪ್ರಥಮ F.I.G.

ತರತ ತಾಂತ್ರಿಕ, ತಾ. ತತ್ವಜ್ಞರ ತ ಕಛುರು.

ಮೈತ್ರಿ
ಅಧ್ಯಕ್ಷರು

ಗಿ.ಶಾ
ಕಾರ್ಯದರ್ಶಿ

ಸ್ಥಳ :- ನೆಲೆವಾ ಲಾಠಿ ಭವನ
ಆರಂಭ

Bank A/c :- 37159356645

Branch : SBI ಭಂಕೂರು

(22)

Amalika
Kulkarni

ದ್ವಿತೀಯ F.I.G.

ತರತ ತಾಂತ್ರಿಕ, ತಾ. ತತ್ವಜ್ಞರ ತ ಕಛುರು.

ಬಾಬಿ
ಅಧ್ಯಕ್ಷರು

ಬಿ.ಸುಬ್ರಹ್ಮಣ್ಯ
ಕಾರ್ಯದರ್ಶಿ

ಸ್ಥಳ :- ಮೈತ್ರಿ ಮ/ಒ ಮೈತ್ರಿ
ಮನೆ ಮಂಗಳೂರು.

B. A/c :- 37159360888

Branch :- SBI ಭಂಕೂರು

(23)

ತೃತೀಯ F.I.G.

ತರತ ತಾಂತ್ರಿಕ, ತಾ. ತತ್ವಜ್ಞರ ತ ಕಛುರು.

ಬಿ.ಸುಬ್ರಹ್ಮಣ್ಯ
ಅಧ್ಯಕ್ಷರು

ಸುನಂದ
ಕಾರ್ಯದರ್ಶಿ

ಸ್ಥಳ :- ಕೊಠ್ಲೆಕೆರೆ
ಮಂಗಳೂರು

B.A/c :- 37159358803

Branch :- SBI ಭಂಕೂರು.

(24)

(25)

ELECTING PRESIDENTS & SIGNATORIES














ಶಂಕರವಾಡಿ
Shankaravadi

We, the undersigned 11 members have agreed to form a FIG (Farmer Interested Group) by name "GANGA FIG".

We elect Bharathi w/o Nagaraju, Adhar No. 56720086002 as our president and Indhu Bai w/o Ichwasa Sankar, Adhar No. 965389019565 as our secretary. We hereby agree to have a joint bank account under name "GANGA FIG" with SBI, Bankers branch. We agree that the joint signatories for our SBI joint account shall be the president and the secretary. In witness where of on this 7th day of September 2017, we hereby fix our signatures and/or thumb impressions here below.

ಕೆಳಗೆ ಕುರಿತವರು 11 ಸದಸ್ಯರಾದ ನಾವು "ಗಂಗಾ ಂಟು ಇಸಿಗ್ರೂಪ್" ನ್ನು ಲ್ಲಸಕ್ತಿ ಗುಂಪುಗಟ್ಟಿಸು ಕೊಡಲು ಸಮ್ಮತಿಸಿದ್ದೇವೆ. ನಾವು ಚಾರಿತಿ ಕೋಡನಂಟು ಪ್ರಧಾಕ ಸಂಖ್ಯೆ 56720086002 ಒಬ್ಬನನ್ನು ಅಧ್ಯಕ್ಷರಾಗಿ ಮತ್ತು ಇಂಡುಬಾಯಿ ಕೆಲಸಕೇಟ್ಟು ಸಹಾಯಕ ಪ್ರಧಾಕ ಸಂಖ್ಯೆ 965389019565 ಅವರನ್ನು ಕಾರ್ಯದರ್ಶಿಯಾಗಿ ಲ್ಲಸಕ್ತಿ ನೊಡಿಸುತ್ತೇವೆ. ನಾವು ಸ್ವೀಕೃತೆ ಖ್ಯಾತ ಲ್ಲಸಕ್ತಿ ಇಂಟಿವಾ, ಇಂಟಿವಾ ಇಪಮಲ್ "ಗಂಗಾ" ಂಟು ಇಸಿಗ್ರೂಪ್ ಇಂಟಿವಾ ತರಮಲ ಲ್ಲಸಕ್ತಿಗೊಡಿಸುತ್ತೇವೆ. ಸ್ವೀಕೃತೆ ಖ್ಯಾತ ಲ್ಲಸಕ್ತಿ ಇಂಟಿವಾದಿಲ್ಲೆ ತರಿಸಿ ಇಂಟಿವಾಕೆಗೆ ಸಹ್ಯ ಅಧ್ಯಕ್ಷರು ಒಬ್ಬನು ಕಾರ್ಯದರ್ಶಿಯಿಲ್ಲೆ ಇಂಟಿವಾಕೆಕೆ-ಯೆಕೆಂದು ಲ್ಲಸಕ್ತಿಗೊಡಿಸುತ್ತೇವೆ. ನಾವು ಸೆಪ್ಟೆಂಬರ್ 7, 2017 ರಂದು ನಮ್ಮ ಸಹಿ ಲ್ಲಸಕ್ತಿ ಲ್ಲಸಕ್ತಿಗೊಡಿಸಿ ಯುಕ್ತಿಯನ್ನು ಸಾಕ್ಷಿಯಾಗಿ ಈ ಕೆಳಗೆ ಇಕೆರಲಾದೆ.

 Siddamma ಸಿದ್ದಮ್ಮ	 Mallamma ಮಲ್ಲಮ್ಮ	 Baby ಬೇಬಿ	 Seethabai ಸೀತಬಾಯಿ	 Bharathi ಬಾರತಿ
 Bhagyamma ಭಾಗ್ಯಮ್ಮ	 Thippamma ತಿಪ್ಪಮ್ಮ	 Eramma ಉರಮ್ಮ	 Bhagyamma ಭಾಗ್ಯಮ್ಮ	 Shalibamma ಶಾಲಿಬಮ್ಮ


ಇಂಡುಬಾಯಿ

TESTIMONIALS

Vermicompost will help the farmers to grow the crops. Farmers will get more yield and income by using vermicompost. This is an easy and good project for us. We have to put cow dung slurry, Agri wastes for filling of vermibeds. Composting is done with the help of earthworms and microorganisms at optimum temperature. Earthworms will digest only 5-10% of the consumed food.

We used Agriwastes and Industrial wastes after oil extraction from the flowers for the vermicompost production

Crop residues, Paddy, Wheat & Maize straw, Vegetable wastes, Wastes from fibre industries, Wastes from oil extraction industries, Wastes from food processing and Sugarcane industry, Oil purification industries, seed production industries., etc.



Mallamma
Malagathi

We have received 1 Coffee plant, Tarpaulin, 14 sticks, Coconut, Mango plants and 1-27 lessons on vermicompost production from Jaya Organic Yojana. We are producing vermicompost with less cost for our own use. We stopped buying chemical fertilizers. Now we are using Vermicompost and vermishash for the production of crops. By using these, crops will get more resistance to disease and pests.



Geetha
Taritanda

GROOMING ON BANKING LITERACY

SPECIMEN SIGNATURE CARD

STATE BANK OF INDIA
SHANMUKH INDUSTRIAL ESTATE - 7572
 NORTH P.O.

Name: ಇಂದ್ರಾಣಿ ಸಿ.ಎ. ಅಧಿಕಾರಿ

Account No: _____

Mode of Operation: S/D J/D E or S/F or S/I

No.	Name	Signature
1	ಇಂದ್ರಾಣಿ	ಇಂದ್ರಾಣಿ
2	ಇಂದ್ರಾಣಿ	ಇಂದ್ರಾಣಿ
3	ಇಂದ್ರಾಣಿ	ಇಂದ್ರಾಣಿ

Approved for Scanning _____

Verified in System / SS No. _____

Scan _____

Bank of India Form 41

Consent to Debit Payment and Authorisation

I, the undersigned, hereby consent to debit payment to be made from my account in favour of the beneficiary named below and to authorise the account holder to sign cheques in favour of the beneficiary named below.

Full Name of the Beneficiary _____

Particulars of Payment

Account No. _____

Mode of Payment Cash No

City _____

Place _____

Residence _____

Signature of the Account Holder _____

Signature of the Beneficiary _____

Bank of India (Incorporated)

Address of Customer Service Centre

Branch Name _____

Branch Address _____

Branch Code _____

Branch Phone No. _____

Branch Fax No. _____

Branch Email Address _____

Branch Website _____

Branch Manager _____

Branch Officer _____

Branch Assistant _____

Branch Clerk _____

Branch Staff _____

Branch Address _____

Branch Phone No. _____

Branch Fax No. _____

Branch Email Address _____

Branch Website _____

Branch Manager _____

Branch Officer _____

Branch Assistant _____

Branch Clerk _____

Branch Staff _____

SCALING UP

Our aim is to develop methodology and curriculum to reach scale in India. We have been working in different districts in Karnataka, with the view to work in different geographies, climate and cultural context to check the scalability of our program.

The solutions we are developing will have a profound effect if we can impact the nation not through our efforts alone. It is our intention to share what we do with other NGO's, other organizations, schools, universities, KVK's and the Government machinery. Many of our CEO's interventions have been taken up on a National scale since the 70's. But this is the first time that it is a hands on full scale intervention from A to Z.

In May, we were visited by a young man from Pune, Chittrarth Verma, who comes from Chhindwara District in Madhya Pradesh. He had just resigned from an IT job and wanted to contribute to society. Thus was born the Madhya Pradesh Program.

We began an exciting journey training farmers in Hadia, Basuriya, Budhena, Murgitola, Papda, Rajdhana, Satiya, Chhatakalan and Ghondi villages. 210 farmers were provided with the means of production, namely Vermibeds and earthworms accompanied by training to produce their own home-made vermicompost for use on their own lands. The beneficiaries were able to reduce their dependency on chemical fertilizers and pesticides dramatically, with many ceasing their usage completely.



VERMICOMPOSTING PROGRAM IN MADHYA PRADESH

April 2018 – November 2018

Village	Number of Beneficiaries
Hadia	68
Basuriya	15
Budhena	19
Murgitola	11
Papda	11
Rajdhana	9
Sathiya	47
Chhatakalan	7
Ghondi	23
Total Number of Beneficiaries	210

Starting Beneficiaries	210
Total Cancellations	19
Final Number of Beneficiaries	191

VERMIBEDS INSTALLED:

Trainer Name	Week 28	Week 31
Shivam	67	67
Ravishankar	70	70
Rekhanlal	64	64
TOTAL VERMIBEDS INSTALLED		201



Jhadulal Sathiya



Tulsabai Sathiya

SHADE TREES:

Trainer Name	Week 28	Week 31	Week 32	Week 35
Shivam	45	54	35	65
Ravishankar	50	60	70	70
Rekhanlal	64	64	64	64



Seetaram Sathiya – Shade Shed



Hiramal Inwati

ACHIEVEMENTS:

Some harvested vermi compost was sprinkled over a small area of 1000 sq. mtr while sowing Wheat (Alok Verma's farm - MP200). The results are denser and taller Wheat flowers as compared to the rest of the (Urea applied) area.



Urea applied Wheat



Vermi compost applied Wheat

RESULTS: HARVESTING COMPOST

Vermicompost Harvested (number of beneficiaries):

Trainer Name	Week 31 October 24, 2018	Week 32 Nov 1, 2018	Week 35 Nov 19, 2018	Week 36 Nov 26, 2018	Week 37 Dec 2, 2018	Week 39 Dec 19, 2018	Week 40 Dec 26, 2018	Total
Shivam	1	2	4	6	6	10	12	41
Ravishankar	2	2	5	7	7	10	12	45
Rekhanlal	0	6	6	6	6	11	12	47
Total Number of Beneficiaries								133

	Week 40
TOTAL OF FULL VERMIBEDS HARVESTED	133
TOTAL OF HALF VERMIBEDS HARVESTED	42
ALL VERMIBEDS: TOTAL	175

	Week 40
REMAINING BENEFICIARIES WITH ZERO HARVEST	16

First lot of vermi compost harvest obtained from the trainer's batch and another unit taken for Demo and development of vermi culture



Ravishanker Dehariya's lot



Harvest from the Demo/Vermiculture batch



First lot of vermi compost harvest obtained from Rajaram Uikey (MP122)

EARTHWORMS DISTRIBUTION:

Trainer Name	Week 31	Week 35
Shivam	46	65
Ravishankar	50	65
Rekhanlal	30	64
BENEFICIARIES WHO RECEIVED EARTHWORMS		194



Ugro Bai Sathiya

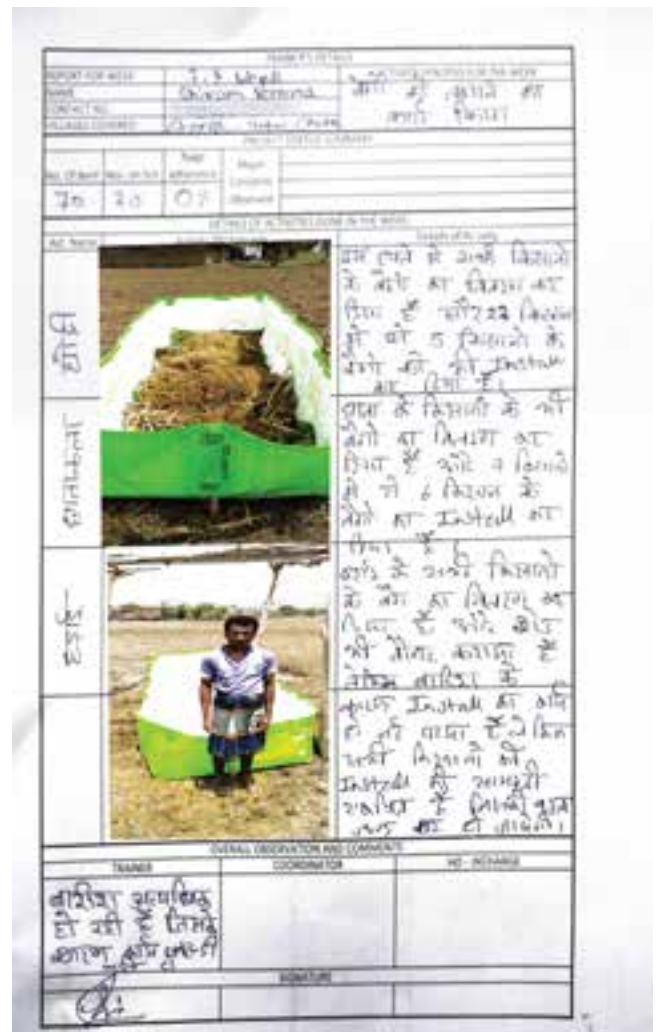
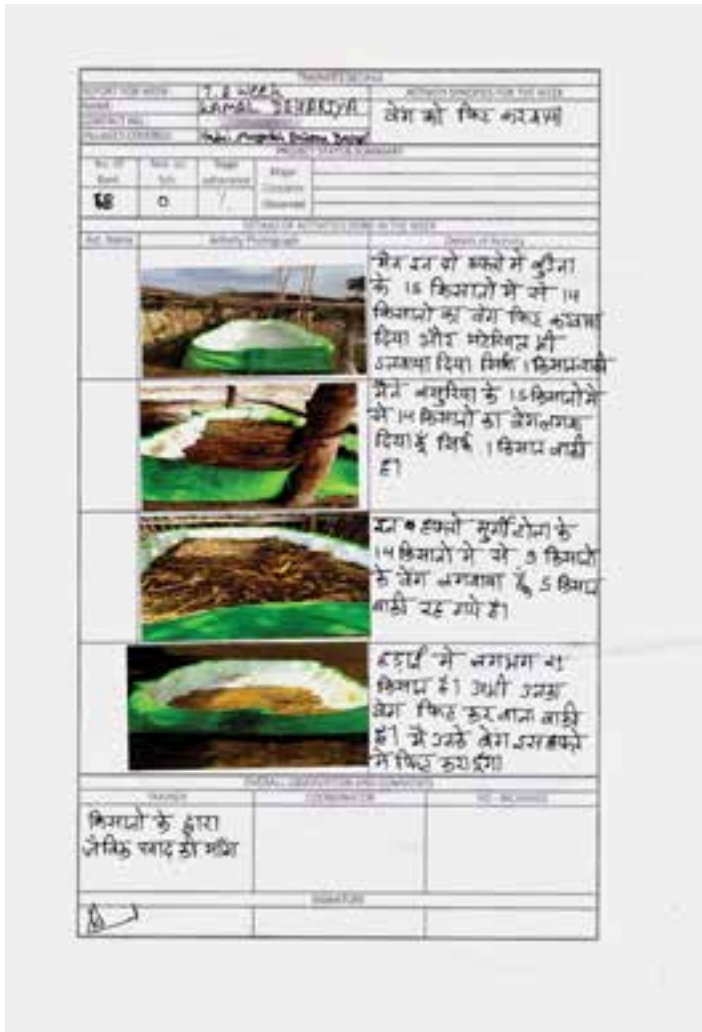


Ramvilas Sathiya

SOMETHING WE LEARNT

During this Madhya Pradesh program we learnt that farmers are willing to help other farmers. The fact was that there was a paucity of funds and we were unable to provide earthworms to all the farmers. The farmers decided to help their neighbours and as their earthworms multiplied, they gave them to the others. This created a fabulous, new and exciting concept of "Farmer help Farmer". We will continue to use it in the future, and adopt it in Karnataka as well.

We believe in working simultaneously in different districts and geographies in order to spread our movement with a ripple effect – seeding the population as it were.



INSTITUTIONAL RECOGNITION

JOY's work was recognised by the SKOCH Foundation as one of the top thirty Evergreen initiatives in India. JOY received the 2018 SKOCH Order-of-Merit award.



EXPANDING HORIZONS & NEW COLLABORATIONS

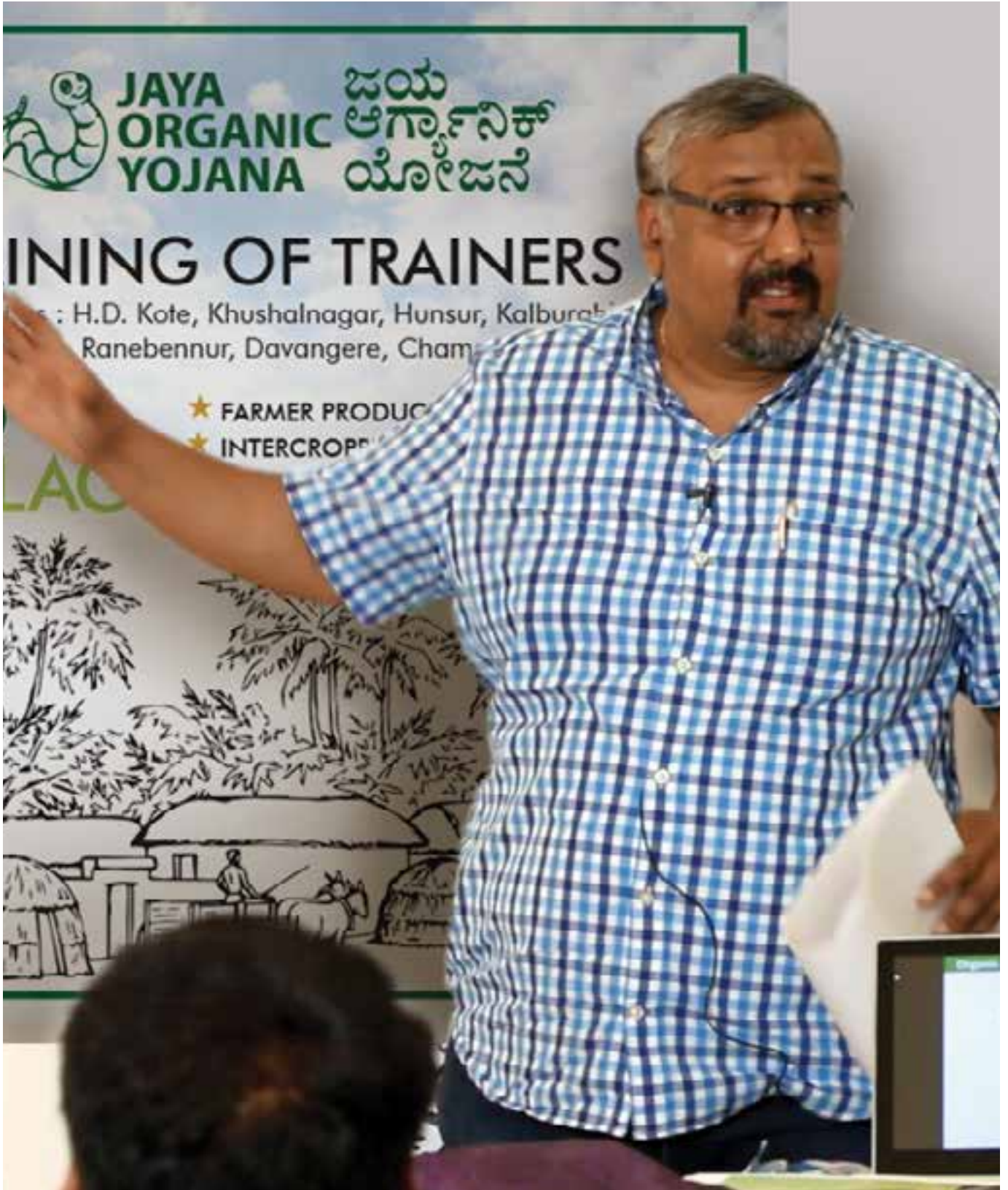


The year brought in proposals for new collaborations: One with OP Jindal Global University in Sonapat, Haryana to develop organic farming practices with a view to leading farmers for organic certification and establishing sustainable bio villages. The intention of the collaboration was that while JOY would impart training to farmers with its in-situ NSDC approved curriculum, Jindal University would conduct evidence based reserch. Further, to quote our CEO, "Delhi is our capital city, the seat of our Government, it is so polluted that I for one immediately get ill upon arrival, confined to a sick bed. If I want to meet the PM and give him a piece of my mind, fix the Nations environmental problems, and ensure a decent livelihood for the underprivileged, we need to clean up the neighbourhood. Hariyana and Punjab farmers must stop burning stubble"

INTENSIFYING TOTs AND DEVELOPING NEW LEARNING MATERIALS

JOY initiated a comprehensive TOT with ICCOA for its trainers in H D Kote, Kushalnagar, Hunsur, Gulbarga, Kanakapura, Rannebennur, Davangere and Chamrajnagar on the making of a bio-village.

Additional inputs were provided on Farmer producer societies and Intercropping methodologies and organic agriculture.



NEW RECRUITMENTS

An organisation's strength lies in its kernel of human resource. JOY understands this and has made constant efforts to develop the expertise and quality of staff, management structure and analytics at the Head Office and Field levels. JOY appointed Mr. Poulouse Matthen as its COO. Ms. Rashmi N. came in to strengthen the MIS and Data Analytics work of Pragathi VG. Ms. Rupal Choudhury was inducted to strengthen Finance and Marketing while Mr. Raghavendra was appointed to supervise Field Operations. The building of the JOY team is amply reflected in 'Punaschetana', the core philosophy that drives JOY's Vision and Mission.



《 *Punaschethana* 》
(R E V I T A L I S E)

VSPV & Co

Chartered Accountants

INDEPENDENT AUDITORS' REPORT

To
The Trustees of
Jaya Organic Yojana
Bangalore.

Report on the Financial Statements

We have audited the accompanying financial statements of Jaya Organic Yojana, which comprise the Balance Sheet as at 31st March, 2018, the Statement of Income and Expenditure and the Statement of Receipts and Payments for the year ended on that date together with the schedules annexed thereto.

Management's Responsibility for the Financial Statements

The Trust's Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and Cash flows of the Trust in accordance with the accounting principles generally accepted in India. This responsibility includes the design, implementation and maintenance of internal control 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.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Trust's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Trust's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.


VSPV & Co.
Chartered Accountants

8, 2nd Main, 9th Cross, Indiranagar, 1st Stage, Bangalore-560038, India
Tel: +91 80 25285898, Fax: +91 80 25285899 E-Mail: info-blore@vspv.in Web: www.vspv.in

Opinion

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give a true and fair view in conformity with the accounting principles generally accepted in India:

- (a) In the case of the Balance Sheet, of the state of affairs of the Trust as at 31st March, 2018;
- (b) In the case of the Statement of Income and Expenditure, of the Excess of Expenditure over Income for the year ended on that date.



VSPV & Co.
Chartered Accountants

Vikas Gupta , FCA
Membership No.200924
Partner

VSPV & Co

Chartered Accountants

Firm No.005483N

Place : Bangalore

Date : 16/07/2018

Jaya Organic Yojana
Balance Sheet As At March 31 2018

Amount in ₹

Particulars	31 March 2018	31 March 2017
SOURCE OF FUNDS		
Corpus Funds	-	-
Surplus/ (Deficit) balance	(2,60,51,939)	(1,91,46,901)
Unsecured Loan	1 2,85,64,052	2,07,20,826
TOTAL	25,12,113	15,73,925
APPLICATION OF FUNDS		
Fixed Assets	2 5,04,469	5,67,091
Current Assets		
Loans & Advances	3 14,83,964	9,17,796
Sundry Debtors	77,500	-
Rent Deposits	2,75,000	2,05,000
Cash at Bank	7,11,883	39,016
Cash in Hand	14,608	1,32,963
Income Tax Refund	96,751	-
	26,59,706	12,94,775
Current Liabilities		
Expenses Payable	4 6,40,262	2,87,941
Statutory Dues	5 11,800	-
	6,52,062	2,87,941
Net Current Assets	25,12,113	15,73,925
TOTAL	25,12,113	15,73,925
Schedule "A" Significant accounting Policies and notes to accounts		

As per our report of even date

For and On behalf of Jaya Organic Yojana


VSPV & Co.
Chartered Accountants

Vikas Gupta, FCA
Membership No.200924
Partner

VSPV & Co

Chartered Accountants
Firm.No. 005483N
Place: Bangalore
Date : 29-Jun-18

For JAYA ORGANIC YOJANA

Smita Shah Rupal Choudhary
TRUSTEE MANAGING TRUSTEE

Jaya Organic Yojana
Statement of Income and Expenditure for the year ending 31 st March 2018

Amount in ₹

Particulars	31 March 2018	31 March 2017
INCOME		
Sale of Compost	91,944	4,84,531
Donation	7,39,000	2,400
Discount Received	7,020	-
Grant Received	9,67,502	-
TOTAL	18,05,466	4,86,931
EXPENDITURE		
Salaries & Employee benefits	20,55,140	20,90,127
Trainers	19,90,131	34,11,753
Purchase of Compost and Worms	3,75,406	12,55,033
Rent	6,70,090	4,82,600
Farmer loan repayments	11,89,653	4,78,892
Advertisements	4,593	-
Assessment Charges	1,04,200	-
Commission	6,500	-
Travelling Expenses	4,02,926	3,42,251
Packing and Transport Expenses	86,872	3,34,785
Printing & Stationery	1,73,326	2,35,541
Office Expenses	6,06,267	4,30,356
Prior Period Expenses	-	4,58,028
Vehicle Repairs & Maintenance	44,922	1,17,709
Labour Charges	62,630	-
Audit fee	50,000	45,000
Depreciation	1,12,319	1,94,545
Survey Charges	4,000	93,800
Software and Renewals	37,053	-
Insurance	1,26,943	43,632
Professional Charges	2,75,860	6,86,695
Telephone & Internet Expenses	23,642	47,632
Electricity	16,333	12,910
Rates & Taxes	8,100	12,000
Postage and Courier	9,943	10,724
Repairs & Maintenance	81,164	41,880
Conveyance expenses	1,88,501	2,90,859
Bank Charges	3,990	5,848
TOTAL	87,10,504	1,11,22,600
Net Surplus/ (Deficit)	(69,05,038)	(1,06,35,669)
Add: Opening Balance	(1,91,46,901)	(85,11,232)
Balance carried forward to Balance Sheet	(2,60,51,939)	(1,91,46,901)
Schedule "A" Significant accounting Policies and notes to accounts		

As per our report of even date

For and On behalf of Jaya Organic Yojana


VSPV & Co.
Chartered Accountants

Vikas Gupta, FCA
Membership No.200924
Partner

VSPV & Co.

Chartered Accountants
Firm.No. 005483N
Place: Bangalore
Date : 29-Jun-18

For JAYA ORGANIC YOJANA


Smita Shah **Rupal Choudhury**
TRUSTEE **MANAGING TRUSTEE**

Jaya Organic Yojana
Statement of receipts and payments for the year ended 31st March 2018

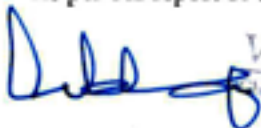
Amount in ₹

Particulars	31 March 2018	31 March 2017
Opening Balance		
Cash at Bank	39,016	44,966
Cash in hand	1,32,963	1,212
RECEIPTS		
Loans Received	72,83,393	1,17,37,991
Compost and worms Consideration	14,444	4,84,531
Donation	7,39,000	2,400
Grant Received	8,70,751	
Other Receipts	1,44,569	
TOTAL	90,52,157	1,22,24,922
PAYMENTS		
Compost/Worms and Seeds purchases	3,53,286	12,55,033
Loans Repaid	5,11,405	11,84,400
Security Deposit	1,05,000	1,75,000
Salary/wages & Employees Benefits	19,39,995	19,10,592
Advance paid for expenses	93,840	3,84,339
Direct Expenses	21,14,240	34,95,583
Indirect Expenses	21,94,701	30,15,555
Farmers Loan Repayment	11,64,979	4,78,892
Fixed Assets	20,200	1,99,727
TOTAL	84,97,645	1,20,99,121
Closing Balance	7,26,491	1,71,979
Cash at Bank	7,11,883	39,016
Cash in hand	14,608	1,32,963
Total	7,26,491	1,71,979

Schedule "A" Significant accounting Policies and notes to accounts

As per our report of even date

For and On behalf of Jaya Organic Yojana


VSPV & Co.
Chartered Accountants

Vikas Gupta, FCA
Membership No.200924
Partner

VSPV & Co

Chartered Accountants
Firm.No. 005483N
Place: Bangalore
Date : 29-Jun-18


FOR JAYA ORGANIC YOJANA
Smita Shah
Trustee
TRUSTEE


Rupal Choudhary
Trustee
MANAGING TRUSTEE

SCHEDULE "A"

Significant Accounting Policies and Notes to accounts for the year ended 31st March, 2018

Trust Overview

Jaya Organic Yojana Trust ("the Trust") was formed on the 18th day of March, 2014 and has its registered office at Karnataka, India. The Trust has as its object to train women, farmers and economically backward people for better living, to prepare educational learning materials, to conduct skill development programs and courses, professional training courses and to undertake distance education, to make video materials for IT training, to undertake health care programs for the welfare of women, farmers and economically backward people, to take up agricultural farming in own and leased lands.

SIGNIFICANT ACCOUNTING POLICIES AND NOTES TO ACCOUNTS:

A. SIGNIFICANT ACCOUNTING POLICIES.

1. Disclosure of Accounting Policies

The Trust maintains its accounts on accrual basis following the historical cost of Convention and amounts determined as payable or receivable during the financial year.

2. Income Recognition

Income is recognized to the extent that is probable that the economic benefits will flow to the Trust and revenue can be reliably measured.

Revenue from services rendered is recognized when such services are rendered and no significant uncertainty exists at the time of recognition.

3. Fixed Assets

Fixed assets are stated at cost, less accumulated depreciation and impairment, if any. Cost comprises the purchase price and any attributable cost of bringing the asset to its working condition for its intended use. Subsequent expenditure related to an item of fixed asset is added to its book value only if it increases the future benefits from the existing asset beyond its previously assessed standard of performance. All other expenses on existing fixed assets, including day-to-day repair and maintenance expenditure and cost of replacing parts, are charged to the statement of profit and loss for the year during which such expenses are incurred.

4. Depreciation

Depreciation on fixed assets has been provided on written down value method at the rates prescribed in Section 32 of the Income Tax Act, 1961.

5. Leases

• **Finance Lease:** Assets acquired under leases, where the Trust has substantially assumed all the risks and rewards of ownership are classified as finance lease. Such assets acquired are capitalized at fair value of asset or the present value of the minimum lease payments, at the inception of the lease, whichever is lower.

• **Operating Lease:** Assets acquired under leases, where a significant portion of the risks and rewards of ownership are retained by the lessor, are classified as operating leases. Lease payments under operating leases are recognized as an expense on a straight line basis in the statement of profit and loss account over the lease term. However the lease payments are recognized on accrual basis either when the continuity of lease over the entire lease term is doubtful or when the lease is on cancellable basis.


VSPW & Co.
Chartered Accountants

SCHEDULE "A"

Significant Accounting Policies and Notes to accounts for the year ended 31st March, 2018

6. Employee Benefits:

The amounts paid/payable on account of short-term employee benefits, comprising largely of salaries & wages, and annual bonus is valued on an undiscounted basis and charged to the Statement of Income and expenditure for the year. However since the number of employees do not exceed the statutory threshold limit; the statutory payments/provisions regarding Gratuity, Leave encashment are not applicable to the Trust.

B. NOTES TO ACCOUNTS

- Income of the Trust during the year 2017-18 amounted to Rs.1,732,902/-
- The Trust generated a deficit of Rs.69,05,038/- during the Financial year.
- Amount applied for charitable purposes during the financial year 2017-18 is Rs. 86,47,882/-
- Audit Fees for the year is Rs 50,000/- (excluding GST)
- The balances of the Advances and Other liabilities are subject to confirmation.


VSPV & Co.
Chartered Accountants

Vikas Gupta, FCA
Membership No.200924
Partner

VSPV & Co
Chartered Accountants
Trust No.005483N
Date : 29-Jun-18
Place : Bangalore.

For and On behalf of
Jaya Organic Yojana


Smita Shah
Trustee
TRUSTEE


Rupal Choudhury
Trustee
MANAGING TRUSTEE

Jaya Organic Yojana**SCHEDULES**

No	Particulars	Amount in ₹	
		31-Mar-18	31-Mar-17
1	Unsecured Loan		
	Smita Kelton	2,65,64,052	1,87,20,826
	Jagdish	10,00,000	10,00,000
	Surekha J	5,00,000	5,00,000
	Satish	5,00,000	5,00,000
	Total	2,85,64,052	2,07,20,826
3	Loans and Advances		
	Sumangali Seva Aashram Car Loan	7,01,085	6,24,647
	Zuhar Ahmedally Kathawala	6,22,009	2,11,879
	Advance -Eugene	45,270	41,270
	Advance-Manjunath K	4,400	40,000
	Loans and Advances	1,11,200	-
	Total	14,83,964	9,17,796
4	Expenses Payable		
	Contractors Payable	93,050	20,000
	Audit Fee Payable	1,03,100	45,000
	Expense payable	2,55,515	43,406
	Salary Payable	1,88,597	1,79,535
	Total	6,40,262	2,87,941
5	Statutory Dues Payable		
	Profession Tax	11,800	-
	Total	11,800	-


VSPV & Co.
Chartered Accountants

Jaya Organic Yojana

Schedule-2

Amount in ₹

Particulars depreciation allowable as per the Income tax Act, 1961 in respect of each set or block of assets, as the case may be, in the following form :

ASSET	Opening Balance As on 01-Apr-17	Additions		Sale	Total value of Assets	Depreciation For the year	WDV as on 31-Mar-18
		April to Sept full % -6months	October & Mar 1/2% - 6months				
<u>Block I -10%</u> Furniture	-	-	20,200	-	20,200	1,010	19,190
<u>Block III - 15%</u> Printer	10,851			-	10,851	1,628	9,223
UPS And Battery	52,248			-	52,248	7,837	44,411
Vehicles-Bikes	4,16,712			-	4,16,712	62,507	3,54,205
Office Equipment		29,497			29,497	4,425	25,072
<u>Block VI - 40%</u> Computers	87,280			-	87,280	34,912	52,368
	5,67,091	29,497	20,200	-	6,16,788	1,12,319	5,04,469



VSPV & Co.
Chartered Accountants

a BIG

Thank
You

to



N·S·D·C
National
Skill Development
Corporation

Transforming the skill landscape

from all of us, the JOY team.

OUR CEO & FOUNDER TRUSTEE
OUR TRUSTEES AND ADVISORS
OUR WELL-WISHERS AND SUPPORTERS
OUR STAFF AT THE OFFICE AND IN THE FIELD,
WITHOUT WHOM NONE OF THIS
WOULD HAVE BEEN POSSIBLE.

Thank you all



*The task of
our generation:
Rejuvenate Soil*



JAYA
ORGANIC
YOJANA

ಜಯ
ಆರ್ಗ್ಯಾನಿಕ್
ಯೋಜನೆ

smitakeltonshah@gmail.com