

# 2019 Annual Report



**Nestham**  
**Rural & Urban Development Society**



# NESTHAM

PROMOTING GROWTH IN AGRICULTURE

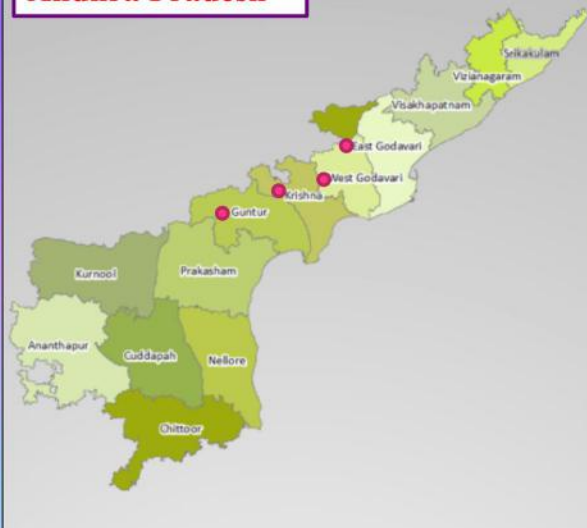


# NESTHAM PROFILE

Nestham is a Micro level Organization Registered at Guntur and operates in **Andhra Pradesh & Telangana**, Exclusively for Agriculture and Allied Sector for Sustainable growth among the Rural farming Communities, It is associated with NABARD, ATMA and Agriculture & Allied Agriculture Departments, Krishi Vignyan Kendras, Agriculture Research Stations, Universities, ICAR Institutions Annanya Finance for inclusive Growth Pvt Limited , Samunnati to Implement different activities and programmes to enhance Production & Promote Sustainable marketing linkages to the farmers by the innovative holistic approach.

## Area of Operation

### Andhra Pradesh



### Telangana



# VISION

PROMOTE SUSTAINABLE COMPREHENSIVE GROWTH BY UTILIZING NATURAL AND HUMAN RESOURCES FOR THE MAXIMIZED GROWTH AMONG THE MARGINALIZED COMMUNITIES IN THE SOCIETY.

# MISSION

MAXIMUM UTILIZATION OF NATURAL RESOURCES FOR STRENGTHENING COMMUNITY BASED ORGANIZATIONS FOR THE SUSTAINABLE DEVELOPMENT OF THE MARGINALIZED COMMUNITIES.

# C.E.O's Message



**Suresh Vesam**  
**Chief Executive Officer**



Nestham, is a Micro level organization, operating in Krishna and Guntur, Nalgonda Districts always in pursuit of agriculture and allied agriculture for sustainable growth among the rural farming communities is associated with NABARD, Samunathi, Dept of Horticulture, Annanya and Agriculture allied Departments has been doing yeomen services for the rural farmers.

Over a period of time, it strived to enhance the farmers produce at the same time helped improve lifestyle of the farming community. Spreading awareness and enlightening

The farmers also to grow cash crops, has set in a tremendous growth. It not only enhanced farming output but also assisted in marketing linkages to the farmers in an innovative

Holistic approach, resulting in overall growth of the farming community.

# BOARD OF DIRECTORS



**Nandini Kancharla**  
**Chairman**

Ms.Nandini Kancharla is a impact leader in the Developmental Sector since 1999 , she is a postgraduate in Business Administration and joined with Spandana as a credit officer for Micro Finance operations and she Worked in DRDA & IKP , Guntur for the Women empowerment through Self Help groups and she Joined with DWMA As a APD for the Institutional Building & Capacity Building for about 15 years . She is having Experience in Training & Capacity Building , Credit Assessment and Implementation of the Projects .She is rendering valuable impact services to the farmers through Nestham .



**Aligineni Sripadma**  
**Vice-Chairman**

Mrs.Aligineni. Sripadma is a women farmers cum Agri entrepreneur , She is a modern techno agriculturist and doing organic farming with modern dairy . She is having well experience in the Agri business.



**Suresh Vesam**  
**Secretary**

Mr.Suresh Vesam is a progressive leader and having 20 Years experience in the developmental projects ,He is the founder of the organisation with much dedicated passion and Commitment for the causes of the marginalised . He has promoted farmers producers organisations and Made them growth engines in the agriculture sector and created primary collection Centres.



G. Bhagya Rani is an educationalist and has a concern for the marginalised population, she has 20 years of experience in the Developmental sector.

**G. Bhagya Rani**  
**Director**



G. Koteswara Rao is a postgraduate in Mathematics and he is an agriculturist cum Agri entrepreneur, he has 20 years of wider knowledge & experience on backward and forward linkages to the agri produce.

**G. Koteswara Rao**  
**Director**



K. Veerasimhudu is a postgraduate in Law and did practice and converted himself as a farmer, he has promoted Subramaneswara FPO for turmeric farmers and started a customer hiring centre and primary collection centre.

**K. Veerasimhudu**  
**Director**



Dr. Satyanaryana is Ret. Principal Scientist after working 34 years in Acharya N.G.Ranga Agriculture University, He is providing on farm services to the farmers for the high quality production .

**Dr.M.Satyanarayana**  
**Director**



R.V.Srinivasa Rao is a farmers leader and he has promoted N.G.Ranga organic farmers Producers company in G.Kondur and doing agri business , He is having 20 years experinec in the farm sector .

**R.V.Srinivasa Rao**  
**Director**



Ch.Venkateswara Rao is Progressive farmer he has promoted Surya Sai Farmers Producers Company for Banana farmers and stared customer hiring centre and primary collection centre, He is promoting Micro Irrigation through APMIP, He is having 20 years experience in the farm sector

**Ch.Venkateswara Rao**  
**Director**



# Our Management Team



**Suresh Vesam, Chief Executive**, is a Post graduate in Social Work From Andhra Loyola Collage, Vijayawada and he is the found of the Nestham and having 20 years Experience in the field of Agriculture and Rural Development and he has implemented more number of Projects for the Empowerment of the Marginalised . He has attended for the more number of Training and Capacity Training in National and International Organisations.

**Nandini Kancharla , Director, Operations** is a post graduate in Business Management and having 20 years experience in Women Empowerment and Rural Development . She is taking care of the Program operations and training and capacity building and Monitoring.



**A. Vikram, Credit Officer**, is a Postgraduate in Business Administration (MBA) and he is in charge for the Rural Agriculture Finance Program and he is having 4 Years Experience.

**K.Syamprasad, Accounts Officer**, is a Postgraduate in Business Administration (MBA) and he does financial Management & Accounts and MIS. He is having 2 Years Experience.





**B. Sanjeeva Rao, Project Co-ordinator**, is a graduate in Social Sciences and having 17 years Experience in the Rural Development, He is in charge for the Farmers Clubs, Agriculture Development Projects.

**R. Ravi Teja, Project Co-ordinator**, is a Postgraduate in Business Administration and having 5 years Experience in the Field of Rural development, He is in charge for the farmers clubs and Farmers Producers Organisation.



**J. Pushpavathi, Project co-ordinator**, is a Postgraduate in Social Work and having 5 years Experience in the Field of Agriculture and Rural development, She is in charge for the Agriculture Marketing, Farmers Producers organisation and Rural Agriculture Credit programs.

**T. Kiranmyi, Project Co-ordinator**, is a postgraduate in Social Work and having 5 Years Experience in the Women Empowerment Activities, She is in charge for the Women Empowerment activities, Livelihood enhancement programs, Skill development Activities.





**S.Sri Lakshmi, Administrative Officer**, is a Graduate and having 20 years experience, she is in charge for the office administration and MIS monitoring.

**M.Samson**, having 20 Years experience in the NGO activities and in charge for the inward and Outward communication, Logistic arrangement and Message.



**B.Bharat Raju, Social Marketing Expert**, is a Bachelor of Technology and having 4 years Experience in the Rural Marketing, he is in charge for Commodity Trading.

**G.Veerraju, Social Marketing Expert**, is a Postgraduate in Business Administration (MBA) and having 4 years Experience in the Rural Marketing, he is in charge for Social Marketing and Commodity Trading.





**Lachubothu Durga Rao, Sub Staff, He is having 18 years Experience, he is sub staff of the Organization.**



**Mokara Suribabu, Sub Staff, He is having 20 years Experience, he is sub staff of the Organization.**



**G.Yedukondalu, Sub Staff, He is having 10 years Experience, he is sub staff of the Organization.**

# Completed Projects From 2011 to Till Date With Support of NABARD

S.No	Title of the Project	Area	Budget (Lakhs)	Supporting Agency	Impact
1	Farmers Club Formation	Krishna	15.00	NABARD	Promoted 250 farmers Clubs in 250 Villages . FC are working for the forward and Backward Linkages .
2	Pasurakshak Training program	Krishna	7.50	NABARD	80 Young Rural Youth trained in the Animla Health & dairy Management , They got self Employment and Helping to the farmers
3	Training on Organic farming	Krishna	0.58	NABARD	Introduced organic farming and farmers are practicing and reduce the cost of cultivation
4	Improved varieties and Management practices in paddy in ARS, Marutaru	Krishna	0.70	NABARD	Introduce New package of practices in different crops
5	Precession farming & Management practices and Marketing Strategy in jasmine Cultivation , Tamilnadu Agriculture University, Coimbatore	Krishna	78.50	NABARD	Raised income level and improved Production of the Jasmine through the collective marketing
6	Animal Hostel & Dairy Management practices in AKODARA village, Gujarat	Krishna	0.78	NABARD	Established Mini Animal Hostile Concept in Chrukumpalam



7	Exposure Visit to Tamilnadu Agriculture University on women empowerment Through the Floriculture	Krishna	0.70	NABARD	The SHG Women were learn floriculture value addition
8	Exposure Visit to Abhinava farmers Club , PUNA	Krishna	1.20	ATMA	Promoted Protective cultivation
9	Exposure Visit to CRIDA, Hyderabad on Dry land farming Practices	Krishna	2.00	ATMA	Farmers adopted Dry Land cultivation Methods and doing practices
10	Exposure Visit to Payyur Research Station, Krishnagiri District, Tamilnadu on Precession farming and Low cost technology practices.	Krishna	1.20	NABARD	Improved and adopted New technology like precession farming Methods
11	Exposure Visit to KVK, Namakallu , Tamilnadu on Animal Husbandry activates	Krishna	1.50	ATMA	Animal Husbandry Management practices learned
12	Exposure Visit to Banana Research Station , Kovvur	Krishna	1.10	NABARD	Improved Cultivation practices and introduced new Variety of the Seeds
13	Exposure Visit to Krishi Vasanth-2014,NAGAPUR	Krishna	4.50	ATMA	Exposed to the Different Crops and varieties and management Practices.
14	Exposure Visit to Indian Agriculture Research Station, New Delhi	Krishna	3.50	ATMA	Exposed to the Different Crops and varieties and management Practices.



15	Exposure visit to Indian Institute of Horticulture Research Institute, Bangalore on Vegetable Cultivation	Krishna	3.20	ATMA	Exposed to the Different Crops and varieties and management Practices.
16	Exposure Visit to National Banana Research Station	Krishna	2.50	NABARD	Exposed to the Different Crops and varieties and management Practices.
17	Livestock health Workers training	Krishna	1.50	NABARD	Exposed to the different breeds of the animals and learned new techniques for the Production improvement
18	Azola Cultivation	Krishna		NABARD	Promoted 50 Azola Units to the farmers
19	Promotion of Farmers Producers Organization	Krishna	39.50	NABARD	Promoted 5 FPO's in Krishna District and strengthen them as a growth centers in agriculture and now they are matured organization to serve to the farmers .
20	Promotion of Farmers Clubs	Guntur	2.50	NABARD	Promoted 10 farmers clubs in Guntur District.
21	Conducting Financial Literacy Program in 50 Village	Guntur	5.00	NABARD	Conducted Financial Literacy program to the Rural communities for the financial inclusive growth.
22	Conducting Financial Literacy Program in 50 Village	Krishna	5.00	NABARD	Conducted Financial Literacy program to the Rural communities for the financial inclusive growth.





23	Exposure Visit to CRIDA	Krishna	1.20	ATMA	Farmers adopted dry land agriculture practices for the safe cultivation.
24	Exposure Visit to Nachaluru FPO	NALGONDA	0.75	NABARD	Promoted Climate Resilience agriculture in Peddy in Nalgonda
25	Promotion of High Technology intervention in the Red chilly Cultivation in Kallapally Village	NALGONDA	9.10	NABARD	Established Safe & protective cultivation through nursery
26	Promotion of Farmers Clubs	NALGONDA	3.50	NABARD	Promoted farmers clubs in Nalgonda district for the sustainable agriculture
27	Construction of Marketing Collection Center at Chagantipadu	Krishna	6.00	NABARD	Constarcted Pucca Collection center for the aggregation and marketing



28	Construction of Rural Haart at Pamidimukkala	Krishna	10.00	NABARD	Contracted Rural haart for the marketing of the Agri produce
29	MEDP Programs	Krishna	4.50	NABARD	Conducted skill development training to the SHG Women to generate income to the families.
30	Promotion of farmers Producers Organizations in Three Districts	Krishna, West Godavari, East Godavari	30.00	NABARD	Promoting New FPOs in Three districts
31	Construction of Rural Haat at Lakshmpuram,	Krishna	10.00	NABARD	Constructing Rural haart
32	Implementation of LEDP to SHG members in Sheep & Goat Raring	Krishna	4.50	NABARD	Trained 150 SHG women on the sheep & goat raring practice and supporting them for the Units Establishments.



## Farmers Club Activities

The Nestham organization promoted and strengthened 35 farmers club in the previous year and conducted base line orientation and training program and meet with experts programs for transformation of the agriculture technology to the farmers for promotion of the sustainable growth among the farmers.



The farmers club members were training on BLOTTP and Meet with Expert Programs with the Scientists from KVK's and Departments and Bankers.

The farmers club program is sponsored by the National Bank for Agriculture and Rural Development,( NABARD) , Andhra Pradesh, Regional office, The Assistant General Manager made more efforts for the sustainability of the farmers clubs through the Nestham organization.



## **Farmers Producer Organisations**

The FPO Promoted by the Nestham in the year 2015 with support of Nabard under produce fund for the collective marketing and cooperative marketing and generate more income to the farmers especially Banana farmers, The FPO's are showing Very much progressive growth in the agric business .The 5 FPO having 35000 members and 1000 shareholders and authorised share capital 250 Lakhs and paid up share capital is 50.00 lakhs and the annual turnover is Rs.15 crores .

The FPO's established the Customer hiring centres and Input centres to provide better services to the farmers. The FPO is showing significant growth in development of the Agriculture by providing much door step services to the farmers , The farmers are getting remunerative price and access for the marketing in the villages and getting qualify inputs and other extension activities with support or KVK's , Department of Horticulture and other activities .

The FPO's are strengthened with the more number of farmers as a members and share holders and provide skill development training to the members for the Production improvement and organisational development.

The Nestham is promoting collective marketing to the farmers to get maximum profit for the commodities. The Nestham Provided 100 lakhs to the 10 FPO's which was received from the NABKISAN for the Working capital.



## JLG's Promotion

The Nestham Promoted 250 JLG Groups among small and marginal farmers for the credit support and other necessary activities. The Organisation gave training to the members on the credit activity and credit disciplines.



## Trainig on Promotion & Strengthening of MACS



The Organisation Promoted 5 MACS in Krishna District and oriented them on the federation activities and encouraged them on thrift and credit and multi activities. Mr.Chandra Sekhar , A resource person gave training on the MACS .

## Women Empowerment Programme (LEDP)

We had organised LEDP (Livelihood Entrepreneurship Development Program ) 150 SHG Women in Krishna District with Support of NABARD in Machilipatnam. The Women were trained on Sheep & Goat rearing and its management Practices and marketing tie-ups. The department of Animal Husbandry supported in technical issues and the trained 150 women will be federated in to a Producer Company and make them to entrepreneurs.



## Agriculture Marketing Tie-up

The NGO Providing marketing tie-up to the farmers Producers organisations for the high price for their commodities. The Tie-up with the AVT, Desi Fruits & Vegetables, Metro, More super Markets. The Farmers supplying their produce and get the payments in time





## FSPF Chilli Project in Nalgonda District



The farm Sector Promotion Fund Project is implementing with support of NABARD in Kellapalli Village , Dhamarcharla Mandal , Nalgonda District . The Main objective if this project is to promote safe cultivation and nursery promoting in shed net house , The NGO established a shed net house and hand over to the Bangaruthalli Misamma farmers club and gave training on the nursery management , The farmers are growing high quality chilli plants and supplying to the farmers with less price , the farmers are trained in the micro irrigation practices, Pest management , Pre and post harvesting practices and marketing issues. The Project is a model to all the farmers for transforming in to new technology.



## Rural Agriculture Financing Programme

The NGO is providing agriculture financial services to the farmers especially small & marginal farmers for the for the working capital. The last financial year, the Nestham disbursed Rs.50 millions to 2500 farmers especially for the agriculture, horticulture, dairy entrepreneurship development activities. The program is implementing with support of Samunnati & NabKisan in Andhra Pradesh and Telagana.



## Internship By IRMA Students

The Institute of Rural Management Anand (IRMA) sent its students for the Village Field Segment and the students stayed in 3 villages and studied on the Agriculture Value Chain Management. The Students were interacted with the farmers and assessed the income levels and marketing Opportunities.



## International Women's Day Celebration among Women Farmers

The Organisation Celebrated International Women's day in Vemavaram Village to infuse self confidence among Rural SHG Women and conducted games and distributed small prizes to the Women.



## Exposure Visit to Dairy Women Entrepreneurs

The organisation conducted Exposure visit with the SHG members to the Vijaya dairy, Vijayawada and members had exposure on the dairy and milk products processing procedure. The Women members were selected from Nalgonda District for the Exposure visit. The Management of the Vijaya Dairy explained and show all the units in Vijaya Dairy.



## Training on Food Processing in Nalgonda District

The organisation conducted food processing training in Kallipalli Village, Nalgonda District to impart skills among the SHG Members. Smt. N.Sugandhi , Home science Expert gave training in preparation of Spices products . Smt. K.Nandini, President of the Organisation gave tips on marketing of the food products.



## MD & CEO Attend for training on Rural Agriculture Finance in Netherlands



The CEO&MD of the Nestham Group attended for the 15 Days training Program (15/07/2018 to 30/07/2018) in RABO BANK, Utrecht, Netherlands. He got training in rural agriculture Finance which was conducted by Boulders Micro finance training institute. The MasterCard Foundation supported for attending for the training program.

## Village Awareness Week Programmes



The Organisation conducted Vigilance Week in Kanchikacharla Mandal, Krishna District. With Objective to Eradicate Corruption in the Group programme. The Staff of the Organisation propagated Vigilance importance in the public services by Distribute palm plats.

# Current Status of FPO's

## 1.Sri Vigneswara FPO

### Sri Vigneswara FPO

- Village :- Chagantipadu
- Mandal :- Thotlavalluru
- Promoting Year :- 2015
- No of Farmers :- 350
- No of Shareholders :- 135
- Total Share Amount :- 1 Million
- Commodity :- Banana ( Karpura )
- Total Business Turnover :- 20 Millions
- Customer Hiring Center
- Input center





## Surya Sai FPO

- Village :- Chakkapalli
- Mandal :- Musunuru
- Promoting Year :- 2015
- No of Farmers :- 265
- No of Shareholders :- 135
- Total Share Amount :- 6.5 lakhs
- Commodity :- Banana ( G9 )
- Total Business Turnover :- 78.00 Lakhs
- Customer Hiring Center
- Input center



## Baji Baba FPO

- Village :- Cherukum palli
- Mandal :- Nandhigama
- Promoting Year :- 2015
- No of Farmers :- 275
- No of Shareholders :- 110
- Total Share Amount :- 7.8 lakhs
- Commodity :- Red Chilly
- Total Business Turnover :- 90.00 Lakhs





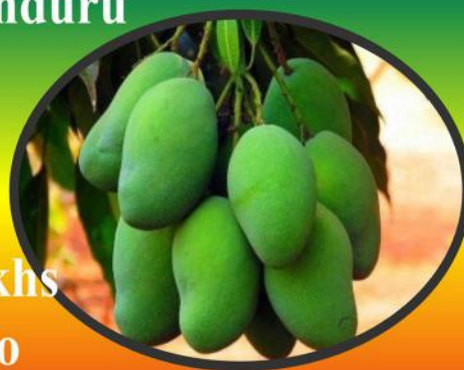
# Chinaogirala FPO

- **Village** :- Chinaogirala
- **Mandal** :- Vuyuru
- **Promoting Year** :- 2015
- **No of Farmers** :- 255
- **No of Shareholders** :- 135
- **Total Share Amount** :- 8.50 Lakhs
- **Commodity** :- Vegetables
- **Total Business Turnover** :- 1.50 Cr



# Koduru FPO

- Village :- Koduru
- Mandal :- G-Konduru
- Promoting Year :- 2015
- No of Farmers :- 175
- No of Shareholders :- 100
- Total Share Amount :- 5.5 lakhs
- Commodity :- Mango
- Total Business Turnover :- 55.00 Lakhs





## Promoting FPO's in Krishna District

S No	Name of The FPO	Village	Mandal	Commodity	No of Farmers
1	Subramanyeswara FPO	Ramudipalam	Challapalli	Turmeric	375
2	Chandragudem Sambasiva FPO	Chandragudem	Mylavaram	Jasmine	350
3	Allurupadu FPO	Allurupadu	Vastavai	Floriculture	350
4	Anumanchiopalli FPO	Anumanchipalli	Jaggayyapeta	Sheep & goat	350
5	Chandrallapadu FPO	Chandarlapadu	Chandralapadu	Red Chilly	350
6	Agiripalli FPO	Edera	Agiripalli	Mango	375
7	Kannevedu FPO	Kenavedu	Penuganchiprolu	Cotton	325
8	Kotikalapudi FPO	Kotikalapudi	Ibrahimpattanam	Vegetables	350
9	Lingala FPO	Lingala	Vastavai	Pulses	350
10	Pamarru FPO	Pamarru	Pamarru	Paddy & Pulses	350

## Promoting FPO's in Krishna District

S No	Name of The FPO	Village	Mandal	Commodity	No of Farmers
1	Subramanyeswara FPO	Ramudipalam	Challapalli	Turmeric	375
2	Chandragudem Sambasiva FPO	Chandragudem	Mylavaram	Jasmine	350
3	Allurupadu FPO	Allurupadu	Vastavai	Floriculture	350
4	Anumanchiopalli FPO	Anumanchipalli	Jaggayyapeta	Sheep & goat	350
5	Chandrallapadu FPO	Chandarlapadu	Chandralapadu	Red Chilly	350
6	Agiripalli FPO	Edera	Agiripalli	Mango	375
7	Kannevedu FPO	Kennavedu	Penuganchiprolu	Cotton	325
8	Kotakalapudi FPO	Kotikalapudi	Ibrahimpatnam	Vegetables	350
9	Lingala FPO	Lingala	Vastavai	Pulses	350
10	Pamarru FPO	Pamarru	Pamarru	Paddy & Pulses	350



## Promoting FPO's in West Godavari District

S No	Name Of the FPO	Village	Mandal	Commodity	No Of Farmers
1	Peddavegi FPO	Peddavegi	Peddavagi	Acid Lamon	420
2	Chinthalapudi FPO	Chinthalapudi	Chinthalapudi	Banana (G9)	370
3	Buttayyagudem FPO	Buttayyagudam	Buttayagudam	Cashewnut	350
4	Ammapalam FPO	Ammapalam	Pedavegi	Guava	400
5	Nallacherla FPO	Avapadu	Nallacherla	Vegetables	400



## Promoting FPO's in East Godavari

S.No	Name of the FPO	Village	Mandal	Crop
1	Krishwala coconut FPO	Kothapeta	Kothapeta	Coconut
2	Vadiparru FPO	Vadipeta	Kothapeta	Vegetables & Flowers
3	Sanipallilanka FPO	Sanipalli	Ainvalli	Fruits & Vegetables
4	Nandampudi FPO	Nandimpudi	P.Ganavaram	Banana
5	K Yenugupalli FPO	K.Yenugupalli	P.Ganavaram	Vegetables



# Financials-Audit Report 2018-19

Ch.RAMI REDDY & CO.,  
Chartered Accountants



**AUDITOR'S REPORT TO THE MEMBERS OF THE GOVERNING BODY  
OF NESTHAM RURAL AND URBAN DEVELOPMENT SOCIETY**

We have examined the attached Consolidated Balance sheet of **NESTHAM RURAL AND URBAN DEVELOPMENT SOCIETY**, HIG-403, HB colony, Bhavanipuram, Vijayawada-520012, Krishna District, Andhra Pradesh as on 31.03.2019 and also the Income and Expenditure Account for the period ended on that date annexed thereto. These Financial Statements are the responsibility of the governing body of **NESTHAM RURAL AND URBAN DEVELOPMENT SOCIETY**. Our responsibility is to express an opinion on these 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 misstatements. 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 statements presentation. We believe that over audit provides reasonable basis for our opinion.

*We report that*

1. *We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit.*
2. *In our opinion proper books of Account as required by law have been kept in so far as it appears from our examination of these books.*
3. *Income and Expenditure account dealt with this report are in agreement with the books of accounts submitted before us.*

For Ch Rami Reddy & Co.,  
Chartered Accountants



A.Chandra Sekhara reddy  
Partner

Place: Guntur

Date: 10/05/2019

M No 234316

**Head Office** : # 433, Padmavathi Plaza, Opp. KPHB Colony, Kukatpally, Hyderabad - 500072  
Ph : 040-23062906, 94400 62027, Email : crreddy3hd2@yahoo.co.uk  
**Branch Office** : #11-285, 3rd Line, Telecom Nagar, Amaravathi Road, Nagaralu, Guntur - 522 034

# Financials-Audit Report 2018-19

NESTHAM RURAL AND URBAN DEVELOPMENT SOCIETY HIG-403, HB COLONY, BHAVANIPURAM, VIJAYAWADA, KRISHNA Income & Expenditure A/c For the period 01/04/2018 to 31/03/2019					
Expenditure	31/03/2019	31/03/2018	Income	31/03/2019	31/03/2018
<b>Programme Expenses</b>			<b>GRANTS</b>		
Awareness programme	28,000.00	38,300.00	NABARD	10,64,600.00	15,26,713.00
Farmers exposure programme	-	94,713.00	Missionaries of Charity	28,000.00	-
Farmers club program expenses	3,02,500.00	5,44,000.00	Shaishavi project consultants	31,000.00	1,30,000.00
Shade Network	2,20,000.00	4,63,000.00	State water and Sanitation	-	48,000.00
FPO Activity Expenses	-	4,25,000.00	MIDH( Horticulture)	-	96,958.00
Research Programme expenses	34,682.00	-	MD Swachcha Andhra	-	14,000.00
LED Programme expenses	1,54,600.00	-			
Rural Haat	3,45,500.00	-			
<b>Other Expenses</b>			<b>Other Incomes</b>		
Administrative expenses	34,723.00	63,637.00	Interest on loans to farmers	69,73,957.00	41,23,540.00
Audit fee	15,000.00	15,000.00	Interest received from others	16,870.00	26,254.00
Accounting charges	-	15,000.00	LIC for Micro Insurance	499.00	832.16
Bank charges	23,273.00	9,794.81	Loan processing fee	8,26,982.00	5,05,720.00
Bidding expenses	-	5,000.00	Membership Fee	6,46,000.00	2,20,000.00
Consultancy Charges	26,000.00	52,000.00	NABCON Consultancy	-	2,54,730.00
Conveyance	1,69,259.00	66,516.01	Reasearch and survey fees	19,76,500.00	-
Insurance charges	11,500.00	480.00			
Interest on Loans	72,28,534.00	25,16,032.84			
Office expenses	1,31,951.00	2,71,229.47			
Processing charges	1,18,000.00	5,87,076.00			
Power bill	31,689.00	81,623.00			
Printing and stationery	26,424.00	34,141.00			
Rent	1,10,000.00	1,14,000.00			
Salaries	17,92,867.00	9,65,350.00			
Staff welfare	13,900.00	13,000.00			
Telephone charges	1,230.00	5,374.00			
Travelling expenses	1,68,352.00	1,01,581.61			
Depreciation	2,61,440.00	2,65,792.00			
Excess of Income over Expenditure	3,14,984.00	1,99,106.42			
<b>TOTAL</b>	<b>1,15,64,408.00</b>	<b>69,46,747.16</b>	<b>TOTAL</b>	<b>1,15,64,408.00</b>	<b>69,46,747.16</b>

For Ch Rami reddy & Co  
Chartered Accountants

A Chandra Sekhara reddy  
Partner  
M No 234316

Place: Guntur  
Date: 10/05/2019

# Financials-Audit Report 2018-19

**NESTHAM RURAL AND URBAN DEVELOPMENT SOCIETY**  
**HIG-403, HB COLONY, BHAVANIPURAM, VIJAYAWADA, KRISHNA**  
**Balance Sheet as at 31/03/2019**

LIABILITIES	31/03/2019	31/03/2018	ASSETS	31/03/2019	31/03/2018
<b>Capital Fund</b>			<b>Fixed Assets</b>		
Opening Balance	12,04,859.00	10,05,753.09	Furniture and Fixtures	60,741.00	57,490.00
Add: Excess of Income over Exp	3,14,984.00	1,99,106.42	Computer	72,519.00	61,366.00
Closing Balance	15,19,843.00	12,04,859.51	Buildings	1,95,910.00	2,17,677.78
			Laptop	4,906.00	8,177.08
			Vehicles	10,27,395.00	12,08,700.00
<b>Loans</b>			<b>Current Assets</b>		
Nabkisan Finance	64,71,568.00	-	Loans to Farmers	2,78,80,363.00	1,61,11,970.70
Samunathi Finance	2,32,76,624.00	2,14,12,008.26	Rent Advance	20,000.00	20,000.00
			Cash In Hand	4,12,382.00	7,98,851.92
			Bank Balance	24,597.00	23,46,439.29
			Fixed Deposit	15,00,000.00	15,00,000.00
			Salary Advance	69,222.00	
			TDS	-	20,995.00
			Interest Receivable	-	2,65,200.00
<b>TOTAL</b>	<b>3,12,68,035.00</b>	<b>2,26,16,867.77</b>	<b>TOTAL</b>	<b>3,12,68,035.00</b>	<b>2,26,16,867.77</b>

For Ch Rami reddy & Co  
Chartered Accountants


A Chandra Sekhara reddy  
Partner  
M No 234316

Place: Guntur  
Date: 10/05/2019

# Financials-Audit Report 2018-19

NESTHAM RURAL AND URBAN DEVELOPMENT SOCIETY HIG-403, HB COLONY, BHAVANIPURAM, VIJAYAWADA, KRISHNA Receipts & Payment A/c For the year ending 31-3-2019					
Receipts	31/03/2019	31/03/2018	Payments	31/03/2019	31/03/2018
To Balance b/d			<b>Programme Expenses</b>		
Cash in Hand	7,98,851.92	28,621.01	Awareness programme	28,000.00	38,300.00
Cash at Bank	23,46,439.29	4,61,929.48	Shade network	2,20,000.00	4,63,000.00
<b>GRANTS</b>			Farmers club program expenses	3,02,500.00	5,44,000.00
NABARD	10,64,600.00	15,26,713.00	LED Programme expenses	1,54,600.00	-
Missionaries of Charity	28,000.00	-	FPO Activity Expenses	-	4,25,000.00
Shaishavi project consultants	31,000.00	1,30,000.00	Research Programme expenses	34,682.00	-
State water and sanitation	-	48,000.00	Farmers exposure program	-	94,713.00
Horticulture	-	96,958.00	Rural Haat	3,45,500.00	-
MD Swachha andhra	-	14,000.00	<b>Repayment Of Loans</b>		
<b>Loans and Advances</b>			Nab samrudhi	-	44,00,000.00
Namsamrudhi finance	-	4,00,000.00	Loan from suresh	-	5,20,000.00
Samunathi finance	1,00,00,000.00	2,75,00,000.00	Loan from others	-	5,00,000.00
NABKISAN Finance	1,00,00,000.00	-	Loan from NABARD	-	7,89,000.00
<b>Others</b>			Samunathi Finance	81,35,384.00	1,06,87,992.00
Maturity of deposit	-	4,00,000.00	NABKISAN Finance	35,28,432.00	-
Repayment from Farmers	1,31,51,607.00	1,79,74,029.30	<b>Assets</b>		
<b>Income</b>			Loans to farmers	2,49,20,000.00	2,52,86,000.00
Interest on loans to farmers	69,73,957.00	38,58,340.00	Fixed Deposits	-	15,00,000.00
Interest from others	2,75,165.00	26,254.00	Computers and Furniture	69,500.00	1,15,000.00
LIC for Micro Insurance	498.94	832.16	Salary Advance	69,222.00	-
processing fee from Farmers	8,26,982.00	5,05,720.00	<b>Expenses</b>		
Membership Fee	6,46,000.00	2,20,000.00	Admn expenses	34,723.00	63,637.00
NABCON Consultancy	-	2,33,735.00	Accounting charges	-	15,000.00
Research and Survey fees	19,76,500.00	-	Audit fees	15,000.00	15,000.00
Income Tax Refund	27,900.00	-	Bank charges	23,272.89	9,794.81
			Bidding expenses	-	5,000.00
			Salary	17,92,867.00	9,65,350.00
			Conveyance	1,69,259.00	66,516.01
			Consultancy Charges	26,000.00	52,000.00
			Insurance charges	11,500.00	480.00
			Interest to samunathi	62,17,951.00	20,71,638.84
			Interest to Nabkisan	9,92,583.00	-
			Interest paid to namsamrudhi	-	4,05,365.00
			Interest to NABARD	18,000.00	39,029.00
			Office expenses	1,31,951.00	2,71,229.47
			Processing charges	1,18,000.00	5,87,076.00
			Rent	1,10,000.00	1,14,000.00
			Power bill	31,689.00	81,623.00
			Printing and stationery	26,424.00	34,141.00
			Staff welfare	13,900.00	13,000.00
			Telephone charges	1,230.00	5,374.00
			Travelling expenses	1,68,352.00	1,01,581.61
			Balance C/d		
			Cash	4,12,382.15	7,98,851.92
			Bank	24,597.11	23,46,439.29
<b>TOTAL</b>	<b>4,81,47,501.15</b>	<b>5,34,25,131.95</b>	<b>TOTAL</b>	<b>4,81,47,501.15</b>	<b>5,34,25,131.95</b>

For Ch Rami reddy & Co  
Chartered Accountants



A Chandra Sekhara reddy  
Partner  
M No 234316

Place: Guntur  
Date: 10/05/2019

# Financials-Audit Report 2018-19

Depreciation Schedule							
Particulars	Depreciation %	Op. Balance 01/04/2018	Add Before 180 Days	Add After 180 Days	Total	Depreciation	Closing balance 31/03/2019
Furniture & Fixture	10%	57,490.00	10,000.00	-	67,490.00	6,749.00	60,741.00
Computer	40%	61,366.00	59,500.00	-	1,20,866.00	48,346.40	72,519.60
Buildings	10%	2,17,678.00	-	-	2,17,678.00	21,767.80	1,95,910.20
Laptops	40%	8,178.00	-	-	8,178.00	3,271.20	4,906.80
Vehicles	15%	12,08,700.00	-	-	12,08,700.00	1,81,305.00	10,27,395.00
<b>Total</b>		<b>15,53,412.00</b>	<b>69,500.00</b>	<b>-</b>	<b>16,22,912.00</b>	<b>2,61,439.40</b>	<b>13,61,472.60</b>





## NESTHAM RURAL & URBAN DEVELOPMENT SOCIETY

HIG - 403,HB COLONY,BHAVANIPURAM,VIJAYAWADA,KRISHNA DISTRICT - 520012.



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Nestham Foundation



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