Annual Report 2018-19



Mahashakti Foundation





MESSAGE FROM PRESIDENT

Dear Friends.

The past year has been a revolutionary one as we took some very strong decisions to run only the social development projects in Mahashakti Foundation and transfer all the microfinance portfolio to Sampark Fin Services Pvt. Ltd. & Samparna Business Correspondence Pvt. Ltd., which are promoted by MSF. We would thank all our lenders for their cooperation during the transition period.

This year saw some new projects coming in and partnering with NABARD for Project Gramya Vikas Nidhi for sustainable development of the Dhokra artisans & with IOCL and SDI for training the Ujjawala beneficiaries. Kala Punarutthan, the producer company promoted by Mahashakti Foundation has registered itself in Odisha e-store & has opened an outlet in Ekamra Haat, Bhubaneswar.

It is our conscious effort to provide the under-served women with opportunities to shine so that they can lead a blissful life and earn a position in this society. We are working dedicatedly according to our tagline of "Creating Opportunities, Empowering the Poor".

At last, I would like to thank all our Partners, Lenders, Donors, Board Members, Volunteers & Project Staffs for their unconditional support in working towards our goal.

Santosh Kumar Mishra President







MESSAGE FROM CEO

Dear Friends.

As we usher in a new era of development, we are filled with optimism for the endless possibilities of what we can achieve. We try to inspire the underprivileged women to look at themselves in a new way. By doing this we try to show that bringing dignity & equality into one's life is exactly what brings dignity & equality into the world. The ultimate objective of poverty alleviation, sensitizing & empowering the women is our only hope.

Till date, Mahashakti Foundation has lived by its goal of empowering the lives of disadvantaged and marginalized of the society by creating opportunities for them. We recognise that in the course of our work, we have touched the lives of several thousands. For every woman we have empowered, an entire ecosystem of lenders, partners, trainers & project staffs are involved. Perennial change at the grassroots level can be brought by the active involvement of masses and we are striving hard to work on every single aspect of the value chain.

As Mahashakti Foundation is marching into its 15th year, we are expecting a better life for the women so that they can challenge their inner selves & bring out the best in them.

Jugal Kishore Pattanayak

Chief Executive Officer





ABOUTUS

Mahashakti Foundation is not just an organisation, it's an emotion. Working for the underprivileged of the primitive sections of Odisha, MSF is striving hard to improve their standard of living by increasing their capacity & providing them with opportunities to earn their livelihood. Registered under the Trust Act in the year 2004, Mahashakti Foundation, a Public charitable trust, started working inclusively for the growth & promotion of sustainable livelihood of the indigent people. MSF had its genesis from FAAR-CARE CASHE Programme being supported by Department for International Development (DFID) Over the last decade, MSF significantly expanded its horizon within the state to fit in to the new generation outfit in the development sector. Aiming at recognising the potential of people, MSF is working at building their capacities, providing them with proper training & supplying them with resources to earn their livelihood. Integration of financial inclusion through SHGs and livelihood programmes initiated at all levels of the value chain, gives MSF a unique identity among all the development interventions exist throughout the state.



Mahashakti Foundation visualizes an egalitarian society of justice, economic independence, empowerment and peace.



Organize the poor, build up their capacities and provide them access to relevant sustainable livelihood development services with dignity and transparency.



Mahashakti Foundation has been implementing its projects & programmes in 13 districts and has reached over 1.5 lacs households with 17 projects across Odisha.





GOVERNING BOARD



PRESIDENT Mr. Santosh Kumar Mishra



VICE PRESIDENT

Ms. Rojaleen Bhuyan



SECRETARY Mr. Jogananda Behera



TREASURER Mr. Prakash Chandra Sahu



MEMBER Ms. Aradhana Nanda



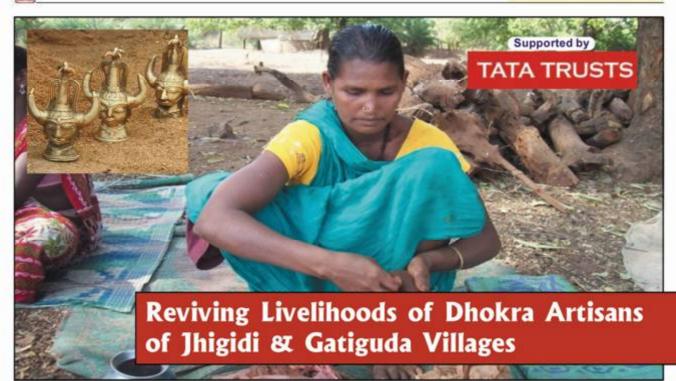
MEMBER Mr. Dibakar Maharana



MEMBER/CEO Mr. Jugal Kishore Pattanayak







After the agriculture sector, it is the handloom and handicraft Sector which provides massive employment to rural people. Odisha has a rich tradition of producing handicraft products. Even the skill and knowledge imbibed over the generation has given the State metal handicrafts with an unparalleled depth, range, strength and vigor. Handicraft is one of the richest and resilient medium of ethnic expressions. For the artisan, it is not just a commercial venture, but it represents the philosophy and way of life. Thus, Odisha still retains its place of pride for unique and exquisite dhokra craft creations. Right from producing superior artistic craft of excellence, this industry also produces utility items for the common masses at cheaper cost out of the unused brass metal.

However, in face of teething competition in open market, the strengthening of the industry and its diversification is needed for its survival. To achieve this end different Government schemes have been formulated under the Development Commissioner Handicraft. The cluster comprises a sizeable number of professional artisans from SC and few from ST community, which in total accounts for 80% of the Dhokra artisans. Generally, these artisans are less skilled and engaged in production of tribal seed holder, spiral and star lockets, Hangers etc.

Despite the skill and knowledge, the artisans faced lots of constraints in selling their produce ensuring fair price. Some of the artisans main source of income is agrilabour and take dhokra as a secondary source of income. 10% of the artisans migrated to Kerala to work as construction workers. Hence Mahashakti Foundation with the support of TATA TRUSTS started working very closely with the artisans of Jhigidi and Gatiguda villages of Rayagada District. Now, one more village i.e. Kankeri has been added in the program area. In this cluster both décor items, idols and jewellery are being produced. Constant design development, value addition and marketing supports are being required till the Producer Company reached at break-even point.





Key Achievements:

- Total 26 artisans came back from Kerela and again worked in Dhokra Cluster
- ID Card has been provided to artisans to avail Govt. sponsored services
- Linking with AABY micro insurance
- Linking with different marketing channel directly
- Attending state and national level exhibitions
- Working days increased per month so also working hours in a day
- Increase in Volume of Production in a Cluster-5 Kg per month per artisans
- Skill Level of around 50% Artisans has been improved
- Registration in odisha e-store.com web portal.

Linkages and Leverage

Scheme/Activities	Particulars/Details
Work shed	3 No's of Workshed got ready for artisans to work with the support of DIC
Soubhagya Yojana (Electrification of economically backward households)	100% electrification of Artisans of Gotiguda village
Exhibition and local market	Artisan attended in different exhibitions- Chaiti, Rayagada, Adibasi Mela, Sisirsaras and mostly they do sell products at chatikona market, Muniguda.
MCM Training	8 artisans got training on master trainer
Bank Account	Staff facilitated to open 21 new Accounts for women artisans
Insurance	42 artisans enrolled in insurance for social security
Ujjawala Gas	Total 72 HHs linked with Ujjwala Yojana and got Cooking Gas connection
Application for homestead land	Application for homestead land to Tahasildar and collector by Gotiguda and Jhigidi Artisans
Linkage with mainstream organization	Gram Vikash Nidhi (OFPO) project supported by NABARD
	The artisans of Gatiguda village are able sell their product ensuring fair price to Anwesa a state level NGO.











Mahashakti Foundation with the esteem support of ACC Ltd. is working rigorously for the last eight years for the sustainable development of the people of Dunguri village in Bargarh. The SHG members are trained on Animal Husbandry, Vegetable cultivation, phenyl making, tailoring, mushroom cultivation, spices processing & marketing, SHG Management & book keeping, and financial literacy, etc. The SHG members are linked to banks for loans to start their respective enterprises. They are also made to access different schemes of SBRSTEI, ORMAS, OLM, MSME, ICDS etc.



ACHIEVEMENTS

Animal Husbandry	4 Camps organised. 228 Cows, 960 Goats of 75 beneficiaries are treated & vaccinated
Skill Development	100 SHG women are trained in tailoring
Institutional linkages	INR 14,66,000 has been disbursed to 8 SHGs during the last FY
Community Mobilization	INR 1.9 Cr is mobilized by 140 SHGs during the year
Agriculture	36 women engaged in oyster mushroom cultivation, paddy straw mushroom cultivation, Total Production – 370 Kg
Micro-entrepreneurship	10 micro-entrepreneurship development trainings organised. 205 SHG women have been trained. 19 women engaged in tailoring, 41 in mushroom cultivation, 11 in spices units, 8 women in vegetable cultivation & 12 in phenyl making
Health Services	Number of Health Camps have been organised where 238 adults & 219 children have been treated
Financial Linkages	84 SHG members have been linked to banks for loan
Financial Literacy Training	Trainings have been done for SHG Management & Book keeping, 70 SHG members are trained & benefited.







Mahashakti Foundation started Mobile Kiosk Banking at Weekly Haat in the tribal areas of Rayagada, Balangir & Kalahandi districts with the esteem support of SIDBI PSIG under the Financial Inclusion Project. The main objective was to provide banking services to the tribals in the haat where there is no banking outlets. Through this project, the people of this village were enrolled in social security schemes like PMJDY, PMJJBY, PMSBY, APY, SSY, PPF, etc. There was a plan of 50,000 households to be linked to bank through BC, 100% households to be trained on financial



literacy by the project staffs, So that it will reduce distress sale by facilitating the business transaction especially for forest produce and people will be comfortable in using banking products and services in their day-to-day lives.

ACHIEVEMENTS

SI No.	Particulars	Total
01	No. of States	1
02	No. of Districts	3
03	No. of Blocks covered	25
04	No. of weekly Haats catered	223
05	No. of households covered under PPI survey	7000
06	No. of new Bank Accounts opened	2335





SI No.	Particulars	Total
07	SHG Accounts opened	67
08	No. of Aadhar linked with Bank Accounts	3522
09	No. of Dormant Bank Accounts revived	1992
10	No. of PMSBY coverage	2471
11	No. of PMJJBY coverage	823
12	No. of APY coverage	66
13	No. of total Transactions	113277
14	PPF Account opened	66
15	No. of Financial Literacy training organised	422
16	No. of participants participated in FL program	18901
17	Final Unique Financial transactions	26239

Weekly Haat and KIOSK

Centre visit

Mr. Chandan Bajaj from SIDBI had visited Kuliabahal weekly Haat, Goudgoth KIOSK Centre with Team Leader Mr. Mohan K Baliyarsingh, Project manager Hrushikesh Sahu and Dist. Coordinator Mr, Pranab Mohan Kumar on 2nd October 2018. At first they had visited the Haat counter of Kuliabahal weekly haat which is catered by VLE Pradyumna Meher. Mr. Bajaj Interacted with the VLE as well as the customers who have done transaction.



Then the team had visited the KIOSK centre of Mr. Sitakanta Majhi at Gourgoth village of Deogaon Block which is 35 kms far from Bolangir dist head quarter. According to the VLE, He is provided with Laptop, all in one printer, Spice money AEPS device and MPoS devices. He is transacting an average of INR 80,000/- to 90,000/- per day. Service is being provided to the beneficiaries of MGNREGA, PMAY, IAY, etc. The VLE said that including the banking services, he is providing other services like passport photo, Xerox, online and off line work, Aadhar and RoR downloading, Lamination work etc. From the non banking activities he is earning 100-150 per day. From all sources he is earning more than 8,000/- per month.



On 3rd October 2018 the team with Mr. Jugal Kishor Pattnaik CEO Mahashakti Foundation had visited Haat counter of Mohangiri weekly haat which was running by Sairendri Sahu VLE M. Rampur block of Kalahandi dist. Here they had interacted with the stakeholders the VLE and the district coordinator. There also they studied about the area as well as the life style of the local people. Advised the VLE to select a proper place where the people can do transact smoothly.







SKILL DEVELOPMENT PROGRAMME

Techno Managerial Support by







Mahashakti Foundation with the esteemed support of Indian Oil Corporation Limited and Skill Development Institute started a Training centre at Ogalpada on 5th March in Khurda district on Tailoring and Jute. After PMUY, the women didn't have to depend on firewood, coal, dung – cakes etc for cooking and were left with some free time as the cooking became lot easier & faster.



Mahashakti Foundation thought of utilizing this extra time of the Ujjwala beneficiaries in a productive way so that they can earn a better position in the society, contribute their paltry income to the family and work for their sustainability.

With this backdrop, MSF proposed to open a Skill Development Training Centre at Ogalpada under CSR initiatives of IOCL to train 180 women beneficiaries of PMUY in the village. The project aims to provide skill development training to the women beneficiaries of Ujjwala Yojna on stitching and making Jute products to subsequently improve the standard of living of the Below Poverty Line people as they can upgrade their skill and be the breadwinner of their respective families.

Proposed Methodology and Implementation plan

Identification and mobilization of participants with help of Skill Development Institute and Indian Oil- The team will mobilize and identify candidates.

Conducting skill development training-The program will comprise of both classroom lecture method and demonstration. Training session will be concluded with a post-test for assessing the level of understanding of participants on the inputs covered in the program.

Building linkage with financial institutions, vendors, marketing agencies and other stakeholders.

Mahashakti will monitor the quality and outcomes of the programs.







Broad objectives of the proposed project

To impart Skill Development Training to 180 women Ujjwala beneficiaries in Odisha who have time after using cooking gas.

To create employability of the women leading to inclusive growth.

To build institutional linkages and market linkage for selling of the finished products.



Duration of Training programme	3 hours per day
Participants per phase	90
Participants per batch	45
Total number of target participants	180
Profile of participants Ujjwala Women beneficia	
Training locations	Ogalapada village

Progress up-to March-2019

Base line Survey: Baseline Survey for selection of Ujjawala Beneficiaries has been completed. Out of targeted 180 beneficiaries, 119 beneficiaries have been selected for first batch of training on tailoring and jute item making from which 90 beneficiaries are enrolled for the first batch. These beneficiaries are from Ogalapada, Radhacharanpur, Gopalpur, Uttaramundamuhana, Dhakina mundamuhan and Janla villages under Janla G.P.



Installation of Equipments: All equipments are installed in the Skill Development Training Centre. Furniture and Fixtures, Computer and Printer, Sewing Machines Normal, Sewing Machines automated, Sewing Machines embroidery/Pico/fall stitching, Fabric cutting Machine for Jute, 31K Heavy duty sewing Machines for Jute and Ordinary sewing machines for Jute has been installed. Apart from that, Inventory storage, Rack, Normal Irons, Steam Irons, ceiling fans, LED bulbs and Water purifier are also installed in the training centre. One room was kept with toys and attractive paintings for kids for accompanying children of the trainees to play and take rest.

Training of the Participants and finalization of Curriculum as per Operational Manual: The training centre is running with 45 participants in the Tailoring unit from 6th of March. Training module for Tailoring Unit prepared and executed by the Faculty of stitching. The curriculum for the trainers is also finalized and teaching methodologies are applied as per the module. Both theory and practical classes for beneficiaries were designed and week wise the training steps are displayed in the class rooms.

Marketing Strategy: The beneficiaries are divided into three groups as per their previous skills and knowledge. 12 beneficiaries out of 45having basic skill on tailoring are being provided with higher order training. The basic products prepared by the semi skilled trainees are being sold in the local market.

Staff Training: As a regular process, training programme for staff members was organized on March 9th for day to day management and finalization of training modules and curriculum, at office of the Mahashakti Foundation. Staffs are being oriented on deliverables of the project.







The stated scheme has been introduced in odisha by the state Government under the name Bhoochetana - Soil Health Scheme for farmers. The term Bhoochetana means "Revival of Land" Bhoochetana project was started on 1st April 2018 in 78 villages of 6 Blocks in Subarnapur District. This Project is Supported by ICRISAT a Hyderabad based organization with Pan India presence.

Project Title: Enhancing Agricultural Productivity and Rural Livelihoods through Scaling-up of Science-led Development in Odisha: Bhoochetana

- 1. Target Group: Small and Marginal Farmers
- Supported by: ICRISAT, Hyderabad

Enhancing Agricultural Productivity and Rural Livelihoods through Scaling-up of Science-led Development in Odisha: Bhoochetana

Major Deliverables of the project

- Soil collection from farmers.
- Soil health card Distribution to farmers.
- As per crop plan Seeds provided to farmers.
- Hand holding supported to farmers on Demonstration paddy and pulses field.
- Capacity building training for organic cultivation.





Soil Sample Collection

Village level sensitization meeting was held at Ainalaplli, Tarbha, Hingma villages of Tarbha and Sonepur block of Subarnnapur district of Odisha. Mr. Rajesh Nune, Visiting Scientist from ICRISAT supported MSF at field level for smooth implementation of Bhoochetana project. Mr. Rajesh mainly discussed with farmers and practically demonstrated the soil sample collection process at field level. Most of the farmers were very much impressed for the soil testing process and found it useful. Practical demonstration session on soil collection process was conducted in 5 villages of Subarnnpur district of Odisha.

During the month of May, 2018 and June, 2018 the soil sample from 780 farmers of 78 villages in Subarnnpur district was collected..The AAO and AEO of concern Blocks was given the handholding

support to farmers for collection of soil.

Soil Sample collection Details

Total Block: 6 Total GP: 74 Total Village: 78

No. of soil sample collected: 780 pkd. (1kg

soil collected from 78 places)



SI. No.	14 (2 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	Name of the Block	Total G.P.	Total Village	No of soil Sample to be collected	No. of soil sample collected	Achievement of percentage
1	Subarnapur	Sonepur	12	12	120	120	100 %
2	Subarnapur	Tarbha	14	14	140	140	100 %
3	Subarnapur	Binka	09	09	90	90	100 %
4	Subarnapur	Ullunda	16	20	200	200	100 %
5	Subarnapur	Bir Maharaj Pur	13	13	130	130	100 %
6	Subarnapur	Dunguripali	10	10	100	100	100 %
	Tot	tal	74	78	780	780	100%

NGO partnership in the district :

Mahashakti Foundation has good network and linkage with different department like Agriculture, Horticulture, KVK and NABARD. During our intervention of the different activities in Subarnnapur district the DDA, Subarnnapur, Scientist KVK, Agriculture Department actively participated.

In field level also the AAOs, AOs, VAWs and Krushakasathis were actively involved at the time of implementation of the programmes like Soil Sample collection, Seeds distribution, demonstration and capacity Building.







WORLD FOOD DAY CELEBRATION AT SINGHIJUBA, BINKA BLOCK

In this auspicious occasion Smt. Usha Kumari, Chairman, Zilla Parishad, Sonepur was the Chief Guest. Mr. Santosh Ku. Jain, DDA Sonepur Mr. Anil Praharaj Soil Chemetmist, DDA, Sonepur, Miss. Surojyoty Padhan, Gitanjali Padhan KVK Scientist, The Chief District Veterinary officer, Director, Watershed, Mr, Jogananda Behera secretary of Mahashakti Foundation Miss. Rojalin Bhuan Vice-President of Mahashakti Foundation attended as the Special Guests of the occasion.

The workshop was participated by different stake holders like scientists of KVK, Sonepur, Mahashakti Foundation, Agriculture Department, Horticulture Department, ATMA Sonepur, representatives of different fertilizer companies and 300 progressive farmers of Subarnnapur District participated.

Mr. Santosh Ku. Jain DDA Sonepur discussed with farmers regarding the health of soil.



Combating and addressing soil pollution is the only way to minimize the risks for food security, human health and the environment. At the end of the workshop, the DDA distributed the soil health card to the farmers and share the usage of the cards.







Mahashakti Foundation implemented a pilot project on Financial Literacy and Women's Empowerment (FL & WE) in Odisha aimed at enhancing financial awareness and knowledge among SHG/JLG members as well as enable them to make better financial choices, enhance participation in household decision making, awareness generation on gender discrimination and improve attitudes towards sanitation and health. It was envisaged that through the FL & WE inputs, their confidence to interact with outsiders and their mobility would improve. A cadre of 10 Master Trainers were appointed, given training followed by refresher training (Training of Trainers or TOT), and placed with the Mahashakti Foundation for training at Balangir & Kalahandi Districts. Subsequently, over 7,500 women clients and more than 1,500 men from their household and community have been trained under this pilot project. Each woman has undergone 30 hours of training in 10 sessions comprising household planning for budget, savings, credit, insurance, investment and gender issues and way forward for women empowerment. Baseline data on a number of indicators related to aspects of Financial Literacy and Women's Empowerment had been collected from all 7,500 target women clients before the trainings were imparted. Additionally 32 Mass Awareness Campaigns conducted at various inaccessible pockets.

Taking into account the success of the pilot project, Mahashakti Foundation with esteem support of UKAID SIDBI-PSIG had a plan to scale up the programme in 5 districts of Odisha with coverage of 48,000 rural women clients. The objective is to enhance the income and employment opportunities of poor women and men, by enabling them to participate and benefits from wider economic growth in India. The main aim is to widen the social and economic space of women for them to participate effectively in the different programmes sponsored by Govt., Bank and CSR houses. Financial Literacy is thus increasingly being recognized as a tool for enhancing capabilities of poor women and men to make informed choice about financial services and product being offered and contribute to their financial and social wellbeing when offered with the perspective of women empowerment integrated with gender issues in dissemination.





Project Goal :-

Enhance integrated financial literacy and women empowerment by covering 48,000 poor rural clients (women/men) in 5 western and southern districts of Odisha by enabling them to participate and benefits from economic growth at the end of the project tenure. (3rd November 2018)

Project Period	The project period from 4th August 2017 to 3rd November 2018 (15 months)
Project location	5 Districts i.e. Bolangir, Kalahandi, Bargarh, Nuapada and Rayagada of Odisha
Target/ Outreach Coverage	Covering 48000 clients trained in knowledge of financial/digital literacy and gender issues (men and women) as well as the process of women empowerment Bolangir-11,000 Bargarh-6000 Nuapada-9000 Kalahandi-13000 Raygada-9000
Human Resource	Total -100 Master Trainer-48 Women Leader-48 Field Co ordinator-02 MIS cum Admin officer-01 Project Head-01

Key Achievement of the Project (1st April,2018 to 31st March,2019)

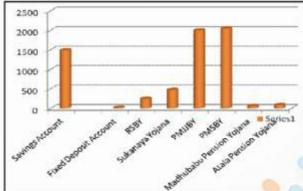
- Villagers have been motivated and voluntarily enrolled in different social security schemes
- Increase client's regular saving attitude through the Recurring deposits and fixed deposits etc.
- Exposure to clients with bank and post office in regular basis by Vitta Sakhi.
- Clients are gained knowledge about the financial planning and budgeting for their respective household.
- Community as well as client are more Sensitized on Sukanya Bima Yojana like Atal Pension Yojana (APY) PMJJBY, PMSBY and Ujwala Yojana
- Training has been imparted on Micro Enterprise promotion. As a result the women members linked with State Bank of India, Rural Self Employed Training Institute, Govt. of India for Income Generating Activities.





SI. No.	Particulars	Total
01	Savings Account Opening	2205
02	RD Account Opening	1919
03	FD Account Opening	61
04	RSBY	643
05	Sukanya Yojna	1174
06	Group Formation	883
07	PMJJBY	4626
08	PMSBY	5905
09	Loan Linkage	989
10	Enrollment in UJALA Yojana	3756
11	Sanitation and hand wash practice	4467
12	IGA	607
13	Madhubabu pension yojana	208
14	Atala Pension Yojana	143
15	Construction of new Latrine	145
16	Activation of Dormant account	524
	TOTAL	28237





100% enrolment under social security scheme

Financial literacy & women empowerment training programme was started on January 10, 2017 at Dukum village. The trainer visited Dukum village several times to complete 30 hours training on financial literacy and enterprise promotion.

Dukum village is located in hilly area of Rayagada Distict. Dukum village total population is 1010 out of them male population are 580 & females are 430. The village is dominated by ST and SC population. In this remote village after successful training, all the households enrolled under social security schemes as they felt it is very important for their safety and security.

From the end line survey it was revealed that the members know about financial planning and different government yojanas like-PMSBY, PMJJBY, APY, RSBY, PMJDY, RD, FD, Saving etc.







Project Sakhi was initiated during March 2015 to enhance the outreach and quality of self help groups by organizing women and conducting different capacity building programs for income generation activities. Mahashakti Foundation joined hands with Vedanta limited Lanjigarh to empower rural women by strengthening peoples' institutions like SHGs and federation named as SHAKTIMAYEE FOUNDATION in 47 selected villages of Lanjigarh and Muniguda blocks of Kalahandi and Raygada Districts of Odisha.

OUTREACH: 3000 SHG Members in 47 villages of 9 GPs in Kalahandi and Rayagada District of Odisha

MAJOR DELIVERABLES OF THE PROJECT:

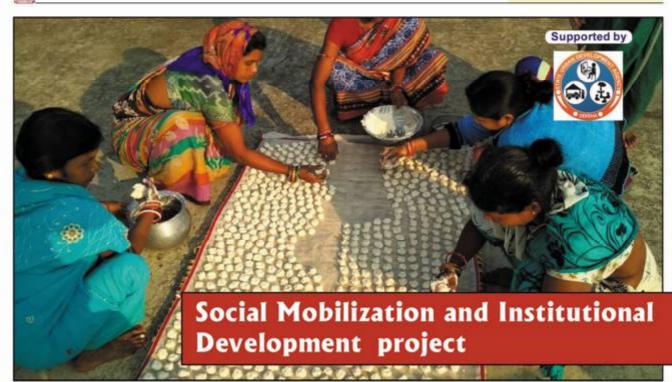
- Creating opportunities for households to undertake IGAs and to work in entire value chain.
- Strengthening Shaktimayee Foundation and grooming the leaders as board of directors to take up enterprise and generate revenue for the trust.
- Showcasing of SHG products.
- Turmeric processing unit will be set up and product will be prepared with proper branding and labelling.
- Promoting goatery and poultry cluster in Sakhi project area with proper market linkage.
 KEY ACHIEVEMENTS OF THE PROJECT:

■ 296 SHGs have been formed

- Total Rs 2,46,43,500/-amount of bank linkages have been done to SHGs till March 2019 and around Rs. 38,87,000/- amount of fund leveraged from 1st April to March 2019
- More than 3200 women have been participated in the mega event of international women's day 2019.
- Monthly saving amount of Rs 3,10,090/-has been generated at SHG level in month on month basis.
- Bank balance of Rs 13,95,4178/- has been maintained by SHGs in their respective bank account by the end of March 2019.







Social Mobilization and Institutional development program of State Urban Development Agency (SUDA) aims to address urban poverty by strengthening SHGs and its Federations which in turn can provide need based services to SHG women members for their overall development. Mahashakti Foundation with the support of SUDA has been working in Balangir, Bhawanipatna and Nuapada urban areas. As per the deliverables of Deendayal Antyodaya Yojana National Urban Livelihood Mission, Mahashakti Foundation is implementing the program. SUDA and Mahashakti Foundation both have put their greater efforts, resources and skill for the overall development of the community. This year Mahashakti concentrates on both those specific areas of engagement to upgrade and strengthen the initiatives to result in a more stable and enduring economic betterment for the community and women federation.

KEY ACHIEVEMENT OF THE PROJECT-(1st April, 2018 to 31st March, 2019)

- Organized three CRP training programme under 3 ulb.
- ii. For Skill development, 350 SHG women are encouraged for Tailoring Training Napkin training and mushroom training.
- iii. Mobilised 4.6 lakhs from 463 SHGs as savings during the year.







- During this year Rs.11,340,000/- has been disbursed to 162 SHGs.
- More than 80% of SHG leaders are able to maintain their own record after training.
- vi. 12 SHG women are engaged in paddy straw mushroom cultivation
- vii. 2 ALFs availed INR 100000 of revolving funds.
- viii. Peetha programme was arranged in 3 ULBs.

Types of Training and Exposure conducted

SI. No.	Date	Name of the training	Venue	Total participants	Organized by	Supported by
1	07.02.19	Training of crp on book keeping	MSF office	21	MSF	NULM
2	08.02.19	Training of crp on book keeping	MSF office Bhawanipatna	18	MSF	NULM
3	08.02.19	Training of crp on book keeping	MSF office Nuapada	08	MSF	NULM
4	11.02.19	Training on SHG Management and Book keeping	Indranagar club	42	MSF	NULM
5	12.02.19	Training on SHG Management and Book keeping	Malpada Club	43	MSF	NULM

Linkages and Revolving Fund

SI. No.	ULB Name	No of RF given	No of Bank Linkage	Amount of RF given	Amount of Bank Linkage
1	Balangir	37	21	370000	1470000
2	Bhawanipatna	41	25	410000	1750000
3	Nuapada	12	21	120000	1470000
	TOTAL	90	67	900000	4690000



Tangeswar Baba SHG, Bolangir



Kamalini SHG, Bolangir







NABARD developed the Self Help Group bank linkage approach as the core strategy that could be used by the banking system in India for increasing outreach to the poor. The strategy involved forming SHGs of the poor, encouraging them to pool their thrift regularly and using the pooled thrift to make small interest bearing loans to member under the project, NABARD has proposed manifold expansion of the women SHGs network by increasing their number. Bargarh is one of the districts to chalk out a comprehensive implementation plan under SHPI Program of NABARD. But challenge confronted at present is to build quality and standards; greater financial deepening, sustainability and encouraging market led micro enterprises. Mahashakti Foundation proposed a project for promotion of 300 SHG and support to be sustainable to assist SHGs in livelihood based productive activities in the district of Bargarh. The mandate of Mahashakti is to continue to work at all levels of the financial and livelihood value chain and make efforts, on the one hand to organize the demand on the ground and on the other hand, to engage with supply side actors and catalyze greater flow of funds to the poor.

Project Goal:

300 SHGs will be promoted, strengthened and linked with Bank by Mahashakti Foundation in Bargarh District as on February 2022.

Objectives:

- To promote 300 SHGs at the district and to link them with formal banking system.
- To improve income and reduce vulnerability of poor people and small producers by expanding their access to finance and markets.
- To help them upscale livelihood initiatives.





KEY ACHIEVEMENTS OF THE PROJECT

- 300 SHGs have been formed and opened their bank A/C in nearby banks
- Village level SHG sensitization meetings have been conducted on Five principle of SHG
- Facilitation for submission of group documents to avail seed money through Odisha Livelihood Mission (OLM) and Mission Shakti
- Distribution and orientation to SHGs to maintain uniform records using the set of records recommended by NABARD
- Sensitization programs are being conducted for SHG members on gender inequality and livelihood promotion
- Effort was given to sell 14 types of products of SHG i.e. Phenyl, petticoat, cushion, solar home light system and other dry snacks item are also selling in the stall.

PROJECT PERFORMANCE :

SI.No	Deliverables	Achievement
01	No of SHG Formed	300
02	Total bank A/C opening	300
03	Total saving Mobilize	Rs.30,3250.00
04	Internal Lending	50





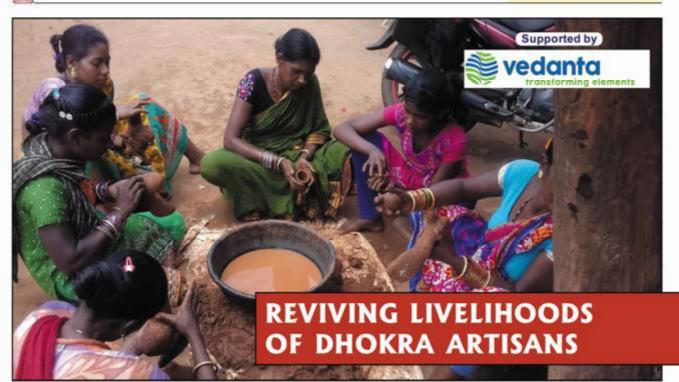
Selling of SHG Products at Pallishree Mela



Project Launching Workshop







Mahashakti Foundation in partnership with Vedanta Ltd., Lanjigarh is working with the dhokra artisans of Kankeri village in Kalahandi district of Odisha. For quality product development in the cluster, a series of skill up-gradation training programmes & product development workshops is being held. Designers are invited to visit the craft clusters to understand the craft, generate new ideas & suggest new models on which work is being done to attract the customers. For market linkages, Mahashakti Foundation is organising buyers-sellers meet, events for test marketing, and also participating in different exhibitions.



ACHIEVEMENTS & PLANS

30 Artisans completed Skill Development Training Programme

Linkage & liaison with DIC, ORMAS, NABARD & SBI Productivity increased. 8 Artisans getting individual orders

> Link-up with Kala Punaruthan producer company

Market Linkages has been done. Attended eight exhibitions

Development of catalogue for increased marketing







Organic Cultivation by SHG Member

Background Details:

Member's Name : Binapani Majhi

Area Name : Bijamal, M Rampur SHG Name : Maa Tarini SHG

: Paddy & Vegetable cultivation Occupation

Vegetable production provides a promising economic opportunity for reducing rural poverty and unemployment in developing countries and is a key component of farm diversification strategies. In rural India, women are the major contributors to agricultural and economic productivity. Most of the cultivation activities like, land preparation, nursery preparation, planting, watering and harvesting is done by the women. So they should know how to shift from traditional subsistence agriculture to commercial agriculture so that they can earn better.









Binapani Majhi had a land of 2.4 acres, out of which, she used 0.5 acres for cultivation of single crop. She did not have much knowledge on crop planning and organic manure. There was no irrigation facilities nearby. The volume of cultivation was also very low because of lack of knowledge and facilities.

When Mahashakti Foundation intervened after doing proper village meeting and household survey, the Mahila Kisaan were imparted with proper training and capacity building programmes on crop planning, organic way of vegetable cultivation, soil test, cooperative management & promotion training. After the training, the project staffs demonstrated on how to do organic cultivation instead of using fertilizers & pesticides. Cold Storage were constructed near the crop field.



There was a remarkable change in the volume of production of vegetables after the intervention of Mahashakti Foundation. Binapani extended her cultivation area and started cultivating more vegetables like radish, brinjal, cauliflower, paddy, bitter gourd & rounded gourd in her entire field of 2.4 acres. MSF helped her in market linkages, so that she could sell the vegetables and earned good for herself. The cost of production included the cost of seeds, land preparation, water and irrigation, tools, organic fertilizers, labour, transportation & market which is about INR 33,475.00 And the income was INR 1,45,250.00, which shows that Binapani has a net income of INR 1,08,775.00 With proper knowledge on farming, irrigation facilities and market linkages, Binapani could cultivate more & income more money for her family.

"CRAFTING THE FUTURE OF ARTISANS IN KANKERI"

Client's Name : Butra Kansari

Area Name : Kankeri, Kalahandi

Occupation : Dhokra Artisans

: Vedanta Sakhi Project Project

Kankeri, a small typical village is in Biswanathpur Block of Kalahandi district in Odisha. The village is blessed with natural resources; hilly crop fields & live stocks. Except farming



and cattle rearing, the primary source of income of the village is the 20 years old metal art technique called Dhokra art. About 90% of the households in the village are involved in making beautiful Dhokra home decor & Home utility pieces. These home decor pieces constitute elephants, deer, tortoise, tribal face masks and the famous Ghungur.

Butra Kansari who is aged 42 is a Dhokra artisan of the same village. He and his wife Kamala are making dhokra art to earn their livelihood for the last 12 years. From 8 in the morning, Kamala starts kneading the mud and her husband works with the wax to prepare unique piece of home decor items. They work tirelessly to uplift their economic status.





Earlier they had to do door to door selling. But after the intervention of Mahashakti Foundation, they got a chance to sell their products at different exhibitions & melas. In everyday basis, they have got a chance to sell their products infront of the main gate of Vedanta. DIC Kalahandi has also setup a community centre at Kankeri where artisans can make dhokra crafts and store their products.

Butra and his wife along with the other artisans learnt many innovative and latest designs from skill development training which is setup by Mahashakti Foundation (an initiation by Vedanta Ltd.). They are now able to make many stunning designs which is having a great customer demand and they started earning good by selling it in the market.

The life of Butra & Kamala took a complete turn after the intervention of Mahashakti Foundation & Vedanta CSR as they got proper training on how to make good products, support from the project staffs and most importantly the market linkages.

Big Change Starts With small steps

"STORY OF DUNGRI, DHIPAPADA FARMERS WHO HAVE ADOPTED ADVANCE PROCEDURE OF CULTIVATION THAT ASSURED FOOD SECURITY OF HIS FAMILY ROUND THE YEAR."



Dungri village under Ambabona Block is located in the hilly terrain of Bargarh District. The density of rain fall in rainy session is very low. Most of the population in this area depends on agriculture and allied activities and rainwater is the only source of irrigation.

In summer, the farmers used to depend on pond water for irrigation. But the pond was also not that big so that it can be useful enough to support the agriculture activities carried on in the village. Hence, the local people of Dunguri requested to CSR Team of ACC Trust to financially support them for the construction of stone bond at canal point where the ACC water meets the Mahanadi reserve area. In a joint meeting of farmers & CSR Team, it was decided to support a minimum cost of construction and the community to bear the labour cost.

The only objective of this initiative was after the availability of water, small and marginal farmers can make better use of it and increase their income through production during the Rabi season as well as Khariff season.

After completion of the work, a total of 11 farmers came forward for paddy, banana & vegetable cultivation in a land of 20 acres. They lifted the storage water through their diesel and electric pump and irrigated their agriculture field. As per the data given by the community, 670 quintal of paddy







has been produces in the Rabi season and each family earned approximately INR 1 lakh of profit after selling their paddy. And the vegetable farmers earned in the range of 30K-40K during the season.

Mahashakti Foundation with ACC Trust has helped the farmers to conserve the water and make optimum use of it for agriculture & improved their production.



Spice Processing unit: a profitable micro-enterprise for women at mines area of ACC Cement



Large percentage of Micro-enterprises in Developing Countries are undertaken by women as it provides them a social stability and improve their status in society. Women Empowerment contribute a lot to Overall Economic and Social Development. To be economically independent and self reliant, women are trying their hands in entrepreneurship. Rural women to meet their survival needs are getting involved micro and medium enterprises.

Micro-entrepreneurship is increasingly recognized as one of the prominent ways of poverty alleviation and income







generation in countries like India. It reduces the burden on job creation and encourages self-sufficiency with the use of minimal resources. Various opportunities are provided in micro-entrepreneurship which meets the livelihood like handloom, bamboo craft, dairy, goatery, poultry, handicraft, agri-business, small business, tailoring etc. by ACC-SCDP. One of such microenterprise is by Maa Gayatri SHG of Dunguri where the women are making & selling spices.

Mahashakti Foundation implemented project "SWABALAMBAN" at Mines area of Dungri village which is one of the remotest pocket of Bargarh District. The project aimed to provide employability to the women for earning their livelihood. As initial support, a loan linkage of INR 2.5 lacs was done by Utkal Grameen Bank to purchase grinding machines.

They started processing about 2 quintal of turmeric & atta powder & sold it to Pratingya Trust for marketing and named it as "Dunguri Haldi Powder" & "Gayatri Chakki Atta". Their business was a huge success and they started earning good amount for themselves.

A BASKET OF FINANCIAL SERVICES LEADS TO OVER ALL

"Through the Financial Literacy & Women Empowerment she was able to double secure her Family as well as her Daughter's Future. She thanked SIDBI & PSIG and Mahashakti Foundation for their support and for being a crucial part of her journey"

28 Years Sasmita Bag of Maa Gajalaxmi SHG resides in Dang village of Bargarh district, Odisha. She was actively participated in 30 hours training program and came to centre regularly. Since her husband is a daily wage agri labour, she has been managing here household with much difficulties. Despite abject poverty, after financial literacy training she came to know various financial services which suits here requirement. With the support of Master Trainer, Miss Mini Patra she was enrolled her Daughter Damaynti Bag in Sukany Samridhi Yojana at Khaliapali Post office with an initial investment of Rs 1000/- then she opened a RD Account in her Husband Name Baldev Bag and also she enrolled her name in PMJJBY & PMSBY schemes. Smile comes to her lips only because of the Financial Literacy Training and make her strong to fight against her poverty.

HAPPY LIGHT PROJECT INCREASED THE INCOME AND QUALITY OF WORK

Mounabati Pidikaka, a Dhokra artisan from Gatiguda village of Jagdalpur GP of Muniguda block of Rayagada dist. Odisha a widow with 4 children. Her husband was passed away 4 years before. Apart from Dhokra craft, in rainy days she used to work as a daily wage labor at others agro field.

With support of MSF, she is preparing lockets as per order. Due to interruption in electricity supply she could not work in



the evening though she had time to give finishing touch to the lockets after foundry work.. Though the HAPPY LIGHT PROJECT of MSF a solar micro grid was set up in the village which enabled Mounabati to work in the evening as well as children are reading in the evening. Happy Light project really brought enough happiness to Mounabati and her 4 children.



EVENTS & ACTIVITIES



Launching of Dhokra Outlet:

The destination for tribal - dhokra handicrafts of Odisha is opened for all visitors in Ekamra Haat, Kharabela Nagar, Bhubaneswar, the outlet was inaugurated by Mr. A.K Panigrahi, Assistant Director, dc handicraft, and HPO dc handcraft, Ms. Saileja in presence of president of mahashakti foundation, Santosh Kumar Mishra, we are opened in a bigger way with attractive dhokra items & jewelleries.



Meet At NICD, Srilanka:

It was a proud moment for Mahashakti Foundation as our Managing Director, Sri Jugal Kishor Pattnaik delivered a talk on Microfinance scenario of India & Odisha at National Institute of Cooperative Development, Sri Lanka in the presence of Director General, NICD and Director Academic. Sri Pattnaik got an opportunity to share the ideas and concepts of livelihood Financing Model adopted by Mahashakti Foundation.



IOCL-SDI Skill Development Institute:

Mahashakti Foundation with the esteemed support of Indian Oil Corporation Limited and Skill Development Institute started a Training centre at Ogalpada on 05 March in Khurda district on Tailoring and Jute. More than 500 women along with 180 women beneficiaries of Ujjwala Scheme were present during the event. The main objective of the training institute to make the women members self-dependent and to give them an opportunity to upgrade their skills.

Union Cabinet Minister of Petroleum & Natural Gas Sri Dharmendra Pradhan inaugurated the training centre. CEO Skill Development Institute Sri NN Rao was invited as the Guest of Honour.







Workshop at NOCCI, Balasore:

A proud moment for Mahashakti Foundation as our Managing Director Sri Jugal Kishore Pattnayak was invited as an orator to address YES We Can's second state level workshop on impact and networking at North Odisha Chamber of Commerce and Industry Business Park, Balasore on the occasion of their second Foundation Day on 23rd January 2019.

The workshop was organised by Consultative Convention of Change Agents And Civil Society Organizations with a motto of "Be The Change". The public was addressed on strengthening social inclusion through best practices & networking.



Digital Financial Literacy Programme:

In today's growing world, people need to keep the pace with technology. Linking Banking with digital platform is a challenge and Mahashakti Foundation with the esteem support of SIDBI has taken the onus to literate people on Digital Banking conducting literacy programme at Barpali, Rayagada and other KBK regions. District & Block administrators, bankers attended the programme along with MSF board members as the guests of Honour.



Digital Financial Literacy Programme:

Mahashakti Foundation with the support of SIDBI conducted eight Digital Financial Literacy Programme in four districts viz Bargarh, Balangir, Kalahandi & Rayagada for micro-business clusters to improve awareness on available methods/options of e-transactions and subsequently enrolled them under Stand up India (SUI). More than 400 micro entrepreneours covered under this programme, Bankers, districts/block administrations along with various service providers including BCs, SHPIs, NGOs, MFIs operating in the districts were also attended the programme as guests.







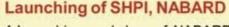
Dhokra Exhibition Stall Inaguration

Mahashakti Foundation with the esteem support of Vedanta is working to revive the long lost craft and help the artisans to earn their livelihood through market linkages of the products. The dhokra kankeri exhibition stall was inaugurated by Mr. Phillip Campbell ?Director Technical-Vedanta. The artisans were praised for their skills, artwork & designs. This was the first initiative taken to bring the craftsmanship of the artisans to limelight.



SBI Mega SHG & MSME Mela

Dhokra Art is a long lost art which is now revived by Mahashakti Foundation with the esteem support of Vedanta by giving those antique pieces a very contemporary looks. These products are now looking very fresh and modern & are garnering a lot of demand throughout the country. The State Bank of India had organised Mega SHG & MSME Mela in Prananath college ground Khurda to showcase the dhokra products. Shri Rajnish Kumar, Chairman & Smt Praveena Kala, Chief General Manager, Bhubaneswar circle were the Guests of honour.



A Launching workshop of NABARD, SHPI project was organize at Municipality town hall at Bargarh with the support of NABARD, Bargarh, Mr.Krushna Chandra Panigrahi, CGM, NABARD, RO, BBSR Joined as a chief guest and inaugurated the programme. Mr. Saroj Kumar Jena, AGM, Mr. Sitaram Meher, LDM, SBI, Regional Manager, UGB, Branch Manager, UGB, Manager ICICI, AGM, DCCCB, Sambalpur, ACC, CSR manager also joined as panel guest of the programme, The main objective of the programme was to conceptual understanding and presents concepts in an inform to all bankers and govt official regarding the project introduction and details planning and coverage of women and its operational areas. Apart from that, how the bankers goal in the joint will support to achieve the common venture of all. More than 500 women members are also participated in this programme. In the contest of the CGM, NBARD will elaborated the different community development project like WADI, Watershed, SHPI, MEDP, CROP loan, IRDP, RD related different activity has been done through the different institution























SHG BANK LINKAGE PROGRAMME

Mahashakti Foundation is a Public Charitable Trust registered in the year 2004 (Indian Trust Act 1882) and started its work from one of the poverty stricken region of the country, i.e., the KBK region of Odisha. Mahashakti is working on 11 development Projects on Livelihood, Community Health, Micro Insurance, Water and Sanitation, Agriculture, Renewable Energy, Housing, Financial Literacy and Financial Inclusion. MSF has partnered with many Govt, Bank, Corporate Bodies and International agencies like DFID, KIVA, SIDBI, TATA TRUSTS, ACCION, NABARD, Govt. of Odisha, Govt. of India, Yes Bank, Canara Bank, Mudra, Habitat for Humanity India and CSR initiatives of Vedanta Ltd., ACC Ltd. & IOCL, etc. Its staff members of Lanjigarh branch have been oriented by Bandhan-Konnagr officials on Targetting Hard Core Poor. Along with the social development projects, MSF was engaged in microfinance operations in the western & coastal part of Odisha as BC partners to YES Bank, Reliance Commercial, IDBI Bank and had its own portfolio with Canara Bank, Mudra, SIDBI, Reliance Money, Milaap Social Venture & Habitat for Humanity India.

As it was a non- profit organisation, Mahashakti Foundation promoted a NBFC, i.e., Sampark Fin. Services Pvt. Ltd. in the year 2015 & a BC company named Samparna Business Correspondence Pvt. Ltd. in the year 2019 to continue the financial inclusion interventions in scale. Slowly all the BC portfolio of YES Bank got transferred to Samparna Business Correspondence Pvt. Ltd. and the own portfolio to Sampark Fin Services Pvt. Ltd. Both Sampark & Samparna has common directors in its board.

Sampark Fin Services Pvt Ltd. (SFS):

In the year 2010-11, Mahashakti Foundation acquired a NBFC i.e., Hans Properties Pvt. Ltd.to increase its outreach and to provide microfinance services.

In 2013-14, the name of the organization has been changed from Hans Properties Pvt. Ltd. to Sampark Fin Services Pvt. Ltd.





Working in the states of Bihar & Odisha, *Sampark* aims to eradicate poverty from its roots & make the women self-dependent and it is working rigorously to bridge the gap between people & their aspirations. Operating across the vicinity of Odisha and Bihar, we are offering collateral free loans in group and Individual models to develop the entrepreneurship skills & boost the economy of the society. At present Sampark is working in two states and 10 Districts through 14 branches.

Samparna Business Correspondence Pvt. Ltd:

Samparna works as a Business Correspondent to YES BANK, which is created for the purpose of growth of the microfinance operation in the areas which are still away from the touch of the formal financial system of the economy. Operations in Samparna started in the month of March, 2019. Currently, it has a portfolio of INR 66.5 Cr. The total portfolio of the Mahashakti group company is about INR 108 Cr.

Portfolio Transfer

The loan portfolio of Mahashakti Foundation will be transferred to Sampark Fin Services Pvt. Ltd. gradually. In FY2108-19, Habitat for Humanity and MILLAP transferred their portfolio to Sampark and fresh sanctions are being given to Sampark. Negotiation is going on with Canara Bank, SIDBI and MUDRA to transfer their present portfolio and to sanction fresh loan to Sampark Fin Services Pvt. Ltd. Due to some legal issue, IDBI is interested for fresh BC agreement with Sampark. Since Reliance Money discontinued its BC due to fund crunch, the branch infrastructure of Mahashakti Foundation for BC will be used by Sampark. Sampark will bank upon the rich experience on mF of Mahashakti as well as its client base to achieve its targeted 100 crores Loan outstanding by March 2020.

Microfinance progress report of Mahashakti Foundation and its promoted organizations i.e. Sampark Fin Services Pvt. Ltd. And Samparna Business Correspondence Pvt. Ltd.

States		2
Branches		31
Loan Portfolio (Owned)		
	As on Mar 18 (In Cr)	15.80
	As on Mar 19 (In Cr)	26.49
Loan Portfolio (Managed)		
	As on Mar 18 (In Cr)	80.14
and specialists.	As on Mar 19 (In Cr)	82.26
Total AUM		
	As on Mar 18 (In Cr)	95.94
	As on Mar 19 (In Cr)	108.75
Net Worth		- J
	As on Mar 18 (In Cr)	8.93
Net Worth including Tier-2	As on Mar 19 (In Cr)	11.73
	As on Mar 18 (In Cr)	8.93
	As on Mar 19 (In Cr)	11.73
PAT		
	As on Mar 18 (In Cr)	0.77
	As on Mar 19 (In Cr)	0.75
CRAR		7
	As on Mar 18 (In Cr)	56.52%
NAME OF THE OWNER OWNER OF THE OWNER OWNE	As on Mar 19 (In Cr)	44.28%
GNPA		
	As on Mar 18 (%)	0.42%
	As on Mar 19 (%)	0.59%
MFI Grading		ICRA-M3





FINANCIAL SNAPSHOT

PATNAIK & CO. A/236, Saheed Nagar, Bhubaneswar-7

TEL: (0674) 2549968, 2549430

Financial Snapshot for the Year 2018 – 19 Details of Grants / Loans Received and Utilization

SI	Name of the Institution/ Agencies	Receipts during the period (Rs. In lakh)	Utilisation during the period (Rs. In lakh)
A	FCRA Grants	1	
1	Madhyam Foundation [EWVGC Project]	4.50	4.50
2	Habitat for Humanity India Trusts	3.65	4.37
В	Govt. / Govt. Affiliated Grants		
1	DWSM Kalahandi [Water & Sanitation]	6.13	5.75
2	SIDBI PSIG "Financial Literacy"	35.38	90.09
3	SIDBI PSIG Debt Fund	7.50	1.00
4	SIDBI PSIG MKB	16.90	36.41
5	SIDBI Digital Financial Literacy	5.90	5.20
6	Madhyam Foundation [Mahila Kisan Sashaktikaran Pariyojana]	2.31	3.73
7	SUDA	11.10	4.30
8	DRDA Kalahandi	9.21	4.87
9	NABARD GRLTP	0.48	
10	USHA DRDA	2.57	3.06
11	NABARD MEDP	0.46	0.41
12	NABARD SHPI	4.50	2.05
13	ICRISAT Agriculture Project	3.15	3.45
14	LI Dept, Pani Panipanchayat		0.20
C	From Corporate House		
1	Vedanta Ltd. [Sakhi Project]	49.45	54.49
2	ACC Ltd [Sustainable Community Dev. Project]	21.56	24.60
3	Tata Trusts [Project Kala Samruddhi]	25.00	39.67
4	Utkal Alumina International Ltd.	3.51	1.28
5	OXFAM India	0.25	0.34
6	Skill Development Institute Advance		2.03
D	Other Agencies		
1	Shree Balaji	27.00	23.04
Е	Financial Support/ Loan for SHG Linkage Programme		
1	Kaashi Vishwanatha Vidya Samasthe	325.91	330.18
2	Friends of WWB India	150.00	146.00
3	Samunnati financial Intermediation and Services	300.00	-
4	Canara Bank		32.55
5	KIVA Micro Funds		190.88
6	MUDRA		73.20
7	ICICI Bank		5.68
8	SIDBI Sub Debt		34.38
9	Habitat Micro Build	-	31.27
10	Vikash		18.00
11	Habitat for Humanity India Trust	-	0.92

For PATNAIK & CO **Chartered Accountants** FRN-0310028E

CA DEBI P. PATNAIK, FCA

Partner MN-056848 Bhubaneswar



Managing Director Mahashakti Foundation M. Rampur, Kalahandi





International Donor Agenies







Government Partners







Corporate Partners











Financial Institutional Partners



























Network Partner





Energy Partners









Houseing Partners



Technology Partners







Insurance Partners







Livelihood Project Partners

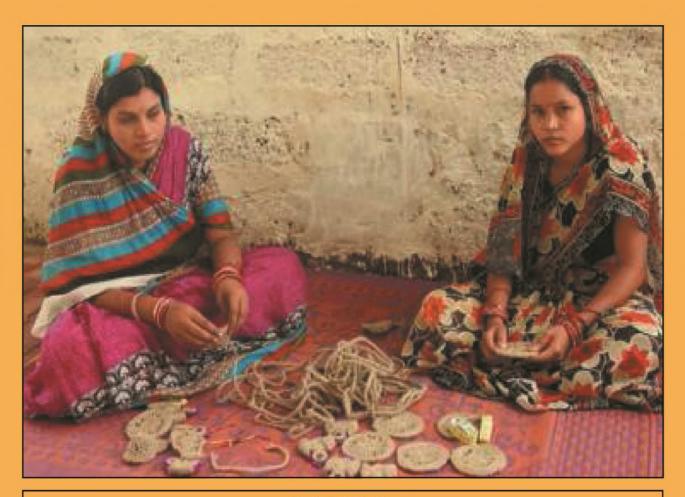












THE LOGO

When the Logo of Mahashakti was thought of, It was never expected that the present Logo would come up as it is. It has the meaning of the synergy that flows from the organization to the people and vice - versa. It also represents our commitment towards inclusive growth and also towards promoting enterprise among the people. Also the very reason that Mahashakti works for is reflected in the Logo of the organization. It may also be noted that the growing branch in the Logo depicts joy and mirth in the lives of the people who walk along side us in the journey of success and endeavor.



Head Office

Near State Ware House Railway Station Road, Balangir, Odisha, PIN - 767001 Phone: 06652-231290 www.mahashaktifoundation.in

Registered Office

Sanchaya Shakti Bhawan M. Rampur, Kalahandi, Odisha, PIN - 766102 Phone: 06676-250507 www.mahashaktifoundation.in

State Coordination Office

Plot No - 174, Dharma Vihar, Khandagiri, Bhubaneswar-30, Odisha, Phone: 06742351335 Tollfree No: 18003457199 www.mahashaktifoundation.in