

# ANNUAL REPORT

2018



**MAHASHAKTI FOUNDATION**

*Creating opportunities, empowering the poor*



Balangir Odisha, India



[www.mahashaktifoundation.in](http://www.mahashaktifoundation.in)



[ceo@mahashaktiindia.org](mailto:ceo@mahashaktiindia.org)



A woman in traditional African attire, including a patterned headwrap and a long, patterned dress, is walking through a field. She is carrying a large bundle of harvested crops, possibly sorghum or millet, on her back. The background shows a rural setting with traditional buildings and more crops. The image is overlaid with a semi-transparent white box containing text.

*“The Empowered Woman Is  
Powerful Beyond Measure &  
Beautiful Beyond Description.”*

Steve Maraboli

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## [President's Message]

Dear Friends,

I am greatly privileged to put up a few words for and on behalf of Mahashakti Foundation on this auspicious moment.

At the very outset I would like to congratulate and felicitate all my colleague swetschasevis / volunteers, Members of the Board Directors, Members of the Governing Body, all Trustees of the Trust along with all our Partners, Funders and Stake holders for their uninterrupted support and association with us for the successful completion of yet one year more in the field of improving the socio economic state of the poorest of the poor of the state.

We have all along worked on the well-established doctrine that: TOGETHER WE STAND and thus we believe in strengthening both the intra and inter organizational chains for a better achievement. It is a pleasure to record that we have successfully extended our activities in 13 districts of the state involving about 75000 of beneficiaries. This year our concentration was focused on activities like:

- Social mobilization and Institutional building
- Financial literacy and women empowerment
- Empowering rural artisans with value addition to their own skill and endorsing a special platform to them in the shape of KALA SAMRIDHI with the assistance of Tata Trust.
- Facilitating marginal groups to communicate the bank through Mobile Kiosks with the support from SIDBI-PSIG

We intend to put all our efforts to visualize an egalitarian society of justice equality and fraternity for all the people below the poverty line with economic independence, empowerment and peace under the Vibrant Leadership of our respected Chief Minister Honorable Sri Nabin Pattanaik.

I take privileged to extend my gratitude to all our clients and supporters along with my colleagues but for whose efforts we might not have achieved the way we did this year.

Last but not the least I am thankful to Sa-Dhan, SIDBI, NABARD, ACC Ltd., Vedanta, MILLAP, KIVA, SUDA, Habitat, ICRISAT, FWWB, TATA TRUSTs, Canara Bank, YES Bank Ltd., Reliance Capital & IDBI for their support and guidance.

“Sarbe Bhabantu Sukhinah,  
Sarbesantu Niramaya,  
Sarbe Bhadrani pashyantu  
Ma Kaschit Dukhaba Bhabet”

**Santosh Kumar Mishra,**  
**President**



### **[MD's Message]**

Dear Friends,

We stand committed to work towards achieving our vision and mission through our services and value creation on behalf of all our stakeholders including the community. MSF visualize an egalitarian society of justice, economic independence, empowerment and peace by organizing the poor, and facilitate them to build up their capacities and provide them the access to the relevant sustainable, dignified and transparent livelihood development service. To achieve our objectives and to work towards our vision, we have partnered with State Govt., NABARD, SIDBI, Banks, CSR houses and other notable agencies.

The hope and aspirations of the community got us motivated to work hard and to mobilize support from key stakeholders to bring qualitative improvements in our work. This year more thrust has been given to create institutions with legal entities to provide value based services to the targeted communities.

With the ongoing sincere support of our donors, partners, board members and volunteers MSF group of organizations working hard to achieve the targets ahead in 2018 keeping pace with the doctrine : TOGETHER WE STAND.

**Jugal Kishore Pattnayak**  
**Managing Director**

# AT A GLANCE

## ABOUT US:

Mahashakti Foundation had its genesis from FAAR-CARE CASHE Programme being supported by Department for International Development (DFID), emerged as a Trust in 2014 in Kalahandi district of Odisha inclusively for the growth and promotion of sustainable livelihoods of the underprivileged poor. It was formed to deliver better services to the poor, thereby develop the capacities of these population improves their standards of living by availing opportunities available around them with the aim to improve the livelihood of the poor of the state. Over the last decade MSF significantly expanded its horizon within the state to fit to the new generation outfit in the development sector. Integration of financial inclusion through SHGs and livelihood programmes initiated at all levels of the value chain, give MSF a unique identity among all the development interventions exist throughout the state.



### VISION

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

### MISSION

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



400+ EMPLOYEES

13 DISTRICTS  
1.5 LAKH HOUSEHOLDS



17 PARTNERS

# OUR PRESENCE

**O**disha lives in villages, with 85.01 per cent (Census 2001) of the total population of the lives in rural areas.

How far, 15 districts are left wing extremism (LWE) affected out of 30 districts in the state. People are disproportionately affected by the state's problems such as poverty, poor health and lack of economic opportunities. They are consistently excluded from important decision-making processes that affect them. A disproportionately large proportion of STs and SCs population in western and southern Orissa live rather precariously with very low economic base compare to the other part of the state. Mahashakti Foundation with its mission place the people at the forefront of the development and deliver grassroots programmes in some of the most hard to reach and underserved areas.



**In the year 2017-18.**

**MSF has reached over 1.5 lac households in 13 districts and partnered with 17 projects across Odisha.**

*Mahashakti Foundation has been implementing its projects and programmes in Blocks of 13 Districts such as Khorda, Cuttack, Puri, Berhampur, Balangir, Bargarh, Sonapur, Kalahandi, Nuapada, Koraput, Rayagada, Boudh and Gajapati.*

# GOVERNING BOARD



**Mr. Santosh Kumar Mishra**  
**President**

Mr. Mishra is a retired OAS Officer of the Government of Odisha. He Served as ASO, Tahasildar, and Block Development Officer with the Government of Odisha.



**Ms. Rojaleen Bhuyan,**  
**Vice-President**

Development Practitioner for the last 10 years and has 5 years of experience in the field of program operations in livelihood development.



**Mr. Jogananda Behera**  
**Secretary**

Mr. Behera is a development professional. He has worked with International Agencies like OXFAM, CARE.



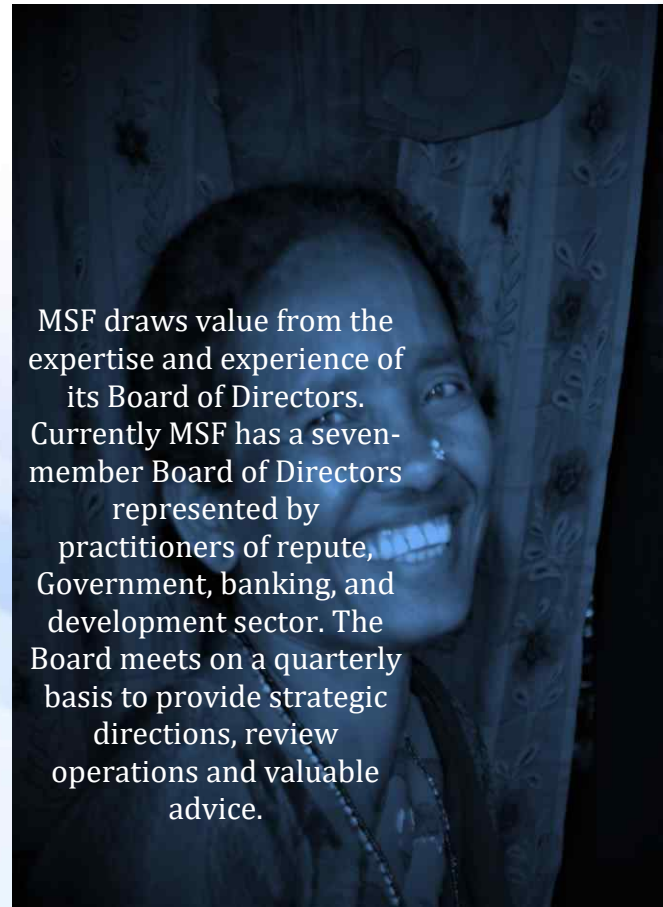
**Mr. Dibakar Maharana,**  
**Assistant Secretary**

Mr. Maharana is an ex-banker. He served State Bank of India as Chief Manager. He has rich experience in banking and Microfinance.



**Mr. Prakash Chandra Sahu**  
**Treasurer**

20 years' experience in Social sector. He has rich experience in Livelihood



MSF draws value from the expertise and experience of its Board of Directors. Currently MSF has a seven-member Board of Directors represented by practitioners of repute, Government, banking, and development sector. The Board meets on a quarterly basis to provide strategic directions, review operations and valuable advice.



**Ms. Aradhana Nanda,**  
**Member**

Ms. Nanda is one of the founding member with more than 25 years' of experience in the field of Social Development and Financial Inclusion.



**Mr. Jugal Kishore Pattnayak, MD & CEO**

Mr. Pattnayak is the Co-founder of Mahashakti Foundation. He served more than two decades on five pillars of development for the most deserved community in association with Govt, UNICEF, DFID & CARE.



A vibrant, diagonal rainbow background with water droplets. The colors transition from dark blue at the top left to red at the bottom right. Numerous clear water droplets of various sizes are scattered across the surface, reflecting light and adding texture to the image.

# HUMAN RESOURCE

Mahashakti Foundation has a team of HR people to manage the day today function of the organization. The responsibility of Human Resource Manager is to boost the productivity of the organization by making its workforce competitive enough to thrive for the best. The standard process of staffing, utilization of workforce, capacity building, performance appraisal, implementation of reward system, termination, counseling, retention of workforce, salary structure, etc is done by the HR department as per the market standard. The HR department's approach is to do new employee acquisition for different positions according to the standard set by the organization. The overall HR Management of the organization is done through online HRMS to keep a track on the employees' vintage, leaves, performance & payroll. Mahashakti Foundation recorded a Substantial growth of 30% in employees with a number of 415 in 2018 over the last FY with 320. The Female Percentage stood at 39% in the FY 2017-18.

*Our employees have built an exceptional organization that is one of the most trusted and respected organization in the state. It has been their dedication, fortitude and perseverance that made this possible.*



# Congratulations!!

The journey of our CHAMPIONS for more than 10 years



Mr. Bikram Keshari Patra  
Head-Finance



Mr. Arun Ku. Pattnaik  
Head-Internal Audit



Mr. Simanchal Pattnayak  
Head-Operation



Mr. Rama Ballabh Pattnayak  
Head-IT



Mr. Bimal K. Panda  
Head Housing & Sanitation



Mr. Goberdhan Dash  
Sr. Manager-Finance



Mr. Ramesh Ch. Pradhan  
Manager-Accounts



Mr. Sailendra N. Baboo  
Manager-Accounts



Mr. Durga Prasad Panda  
Regional Manager

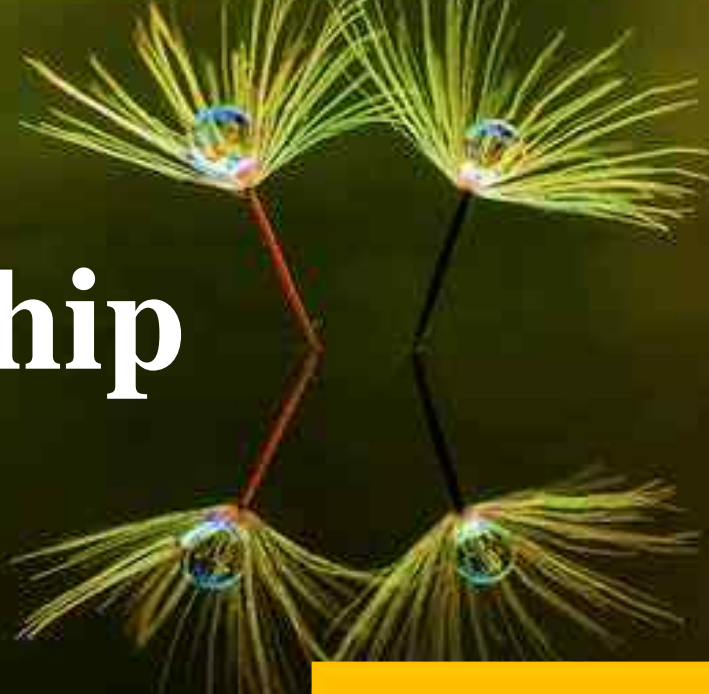


Mr. Manoj Rana  
Regional Manager



Mr. Khageswar  
Branch Manager

# Internship



In the year 2017, Mahashakti team hosted interns from IIMs & Agri-Business students of Utkal University.

Every year, we engage students across the country wanting to be a part of our journey and contribute to our vision and mission. Our Internship Program encourages professionals to connect with community in rural Odisha. The Program provides students with an opportunity to learn about the developmental issues faced by rural lives in Odisha. The Program is designed to ensure mutual benefit for the interns and for the Organization as well. The Program aims to provide the interns to understand multidimensional aspects of poverty and the programs and practices to address these issues. Interns have the opportunity to gain practical experience working with our departments and employees. Two interns, Mr. Piyush Agarwal and Ms. Aastha Gupta from Indian Institute of Management (IIM) Ahmadabad and Bangalore respectively worked with Craft Project very closely for two months with number of field visits. They have been assigned to link the marketing channel of Kala Samridhi through online marketing and also to develop a business plan for our new producer company.



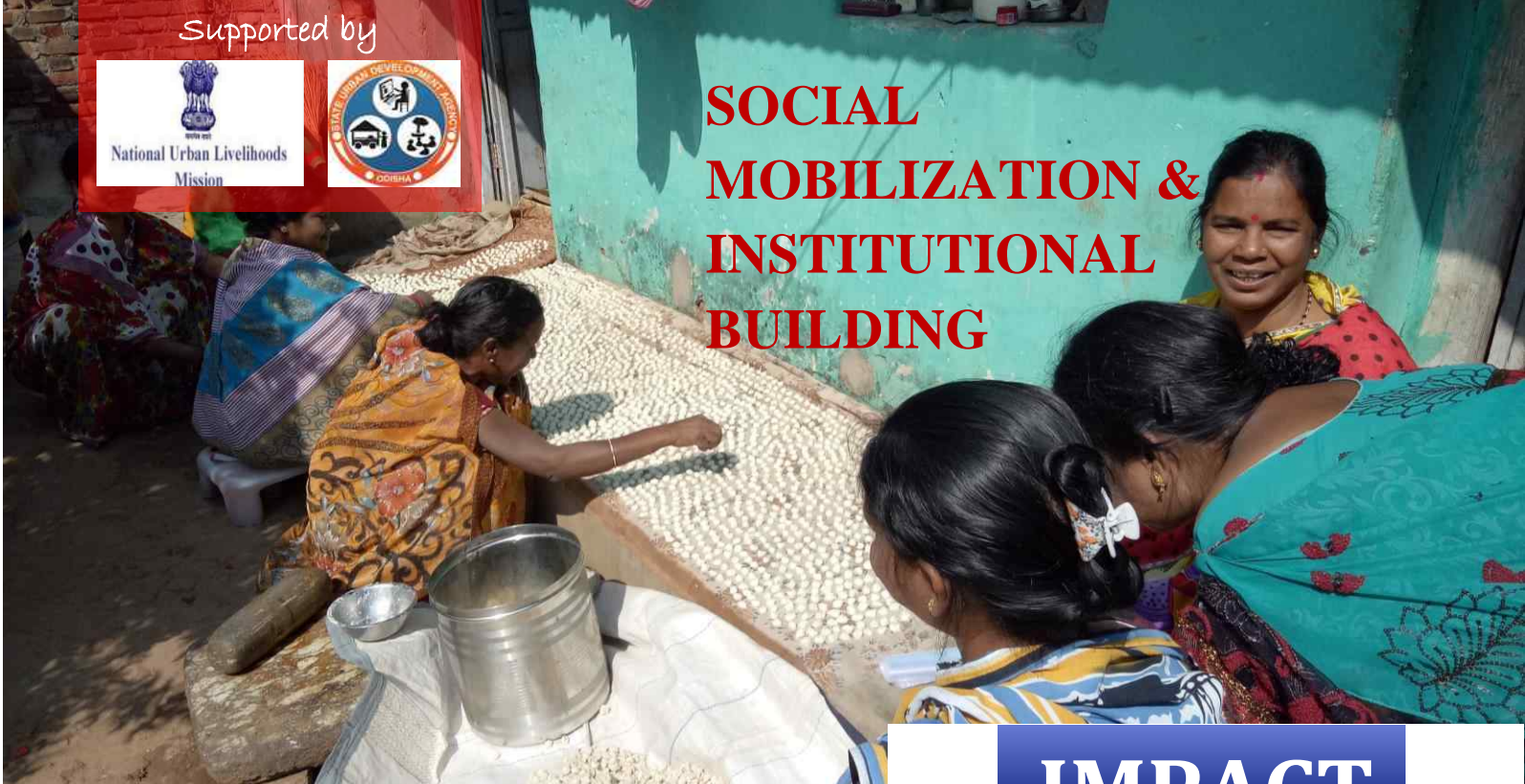
# PROJECTS IN FOCUS



Supported by



# SOCIAL MOBILIZATION & INSTITUTIONAL BUILDING



## IMPACT

5210

WOMEN MOBILIZED

3

ULB COVERED

232

SHG RECEIVED REVOLVING FUND

373

SHG RECEIVED CBT

24

ALF FORMED & REGISTER

103

SHG BANK LINKED

**M**ahashakti Foundation in partnership with State Urban Development Agency (SUDA) under the guidance of National Urban Livelihoods Mission (NULM), started social mobilization and institutional development of urban poor activities in the poverty stricken urban areas of Balangir, Bhawanipatna and Nuapada Districts of Odisha since February 2016. Considerable progress made during this Financial Year with the support and guidance of State Urban Development Agency. Low cost timely loan fund assistance encouraged the women SHG members to undertake income generating activities of their choice.



Plantation by Area Level Federation



Microenterprise Activity

Supported by



भारतीय लघु उद्योग विकास बैंक (SIDBI) में  
'क्रेडिट राइटर' के पदों पर भर्ती

# MOBILE KIOSK BANKING



Small Industries Development Bank of India (SIDBI) is implementing the PSIG programme funded by Department for International Development, (DFID), UK to improve access for poor men and women to a variety of financial services to 12 million low income clients in the 4 State of UP, MP, Bihar and Odisha with three distinct outputs – policy advocacy, capacity building and financial literacy & women empowerment. Under Financial Inclusion & Women Empowerment challenge fund Mahashakti Foundation is piloting Mobile Kiosk Banking at weekly Haats to ensure financial inclusion and empowerment of women in tribal areas.

**F**inancial literacy training paves inroads for women empowerment and increased accessibility to financial services from mainstream organizations. Weekly Haat, a rural open market that serves as a trading venue for local people in rural areas have played a key role to trigger the geographical disadvantages for access to financial services in underserved areas. With support of SIDBI-PSIG, Mobile Kiosk Banking at weekly Haat in Tribal Areas for Financial inclusion project has been grounded from 1st September, 2017 in Balangir, Rayagada and Kalahandi Districts of Odisha by Mahashakti Foundation. 50 Village Level Entrepreneurs have been appointed and trained. The VLEs are providing various banking services i.e. new bank account opening, Aadhar seeding with existing bank account, regular savings, withdrawal, cashless transaction, enrolment in PMJJBY, PMSBY. By the intervention of this project our VLEs are able to reach the inaccessible pockets of the states where basic financial services are being provided at door step to the primitive tribes. In enhancing access to financial services from mainstream organizations which will pave in roads for poverty reduction and increase in income.

## IMPACT

<b>397</b> Enrolled in SSS	<b>1869</b> Bank A/c Opened	<b>50,000</b> Average Transaction per VLE
<b>16,482</b> Participated in the FL Program	<b>223</b> Weekly Haat Covered	<b>1227</b> Cashless Transactions



VLEs also motivated the tribal people to activate their dormant bank accounts. Our VLEs have organized meetings in schedule weekly haats at their respective blocks. By using APP, immediately the VLEs informed the beneficiaries whether their account is linked with Aadhaar or not. All the VLEs (Village Level Entrepreneurs) have been trained how to use various devices like POS machine, Mini ATM, Mobile applications to provide banking services in weekly Haats. Partnering with Oxygen, BC partner of RBL BANK, we are able to provide basic banking services like withdrawal and deposit in the weekly Haats. Banking services in weekly haat increased the outreach and in one place in designated time Mahashakti Staff members got opportunities to interact with people from 10-15 surrounding villages. We tied up with Oxigen and Spice Money to provide technology based banking services at weekly Haat through POS and Mobile App platform of Ratnakar Bank Limited.





भारतीय लघु उद्योग विकास बैंक (SIDBI) में  
'क्रेडिट राईटर' के पदों पर भर्ती

## FINANCIAL LITERACY & WOMAN EMPOWERMENT

**W**ith the esteem support of SIDBI-PSIG, Mahashakti Foundation is implementing a 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. A cadre of 48 locations Master Trainers were appointed, after 15 days Training of Trainers, the Master Trainers placed with the Mahashakti Foundation for training to SHG/JLG clients in five districts i. e. Balangir, Kalahandi, Nuiapada, Rayagada & Bargarh Districts. Subsequently, over 48,000 women clients had been trained under this pilot project. Each woman had undergone 15 hours of training in 10 days comprising household planning for budget, savings, credit, micro enterprise development, insurance, investment and health & 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 48,000 target women clients before the trainings were imparted.







## TRAINING OF TRAINERS

A series of training programs have been organized for the Master Trainers on different modules to enhance their capacity on financial literacy.



## LAUNCHING EVENT:

District level launching programs have been launched in all the five districts. Participants include from Govt. departments, Banks etc. joined the programs.



## IMPACT:

30 %

Supported by

TATA TRUSTS

# KALA SAMRIDHI



Mahashakti Foundation in partnership with TATA TRUSTS adopted two pronged approach to address the problems i.e developing innovative designs and establishing marketing linkages. For quality product development in the cluster there will be series of skill up-gradation training programs, product development workshops, construction of community hall for artisans, insurance and provision of improved tool and machinery. Under the marketing linkages there will be buyer seller meet, events for test marketing, development of digital catalogue and linkages to e-commerce and development of website. Mahashakti Foundation is working with Dhokra Metal Craft and Tribal Jewellery artisans in Jhigidi and Gatiguda villages of Rayagada district in Odisha. 6 lac fund leveraged from institutions other than TATA Trusts. Kala Punaruthan Producer Co. Ltd. formed for the sustainable livelihood development of artisans through this company, where artisans are the board member and all the transactions of marketing will be held through this producer company.



Key Interventions

## IMPACT

<b>144</b> Artisans Benefited	<b>182</b> New Designs Developed	<b>20-22</b> # Working Days Increased
<b>14</b> New Artisans Engaged	<b>INR 3000-4000</b> Income Increased Per Month	<b>12</b> Migrated Artisans Returned



### **Kala Punaruthan Producer Co. Ltd.:**

Kala Punaruthan Producer Co. Ltd. formed for the sustainable livelihood development of artisans through this company, where artisans are the board member and all the transactions of marketing are held through this producer company. Skill development training were conducted in a phased manner to enhance the quality and quantity of the Dokhra products. Total 8 phases designer workshop conducted at Gatiguda and also for a trial basis designer workshop conducted at Jhigidi village for the design improvement.



A series of interaction and design workshops were conducted by a designer from Rajasthan with the support of TATA Trusts. After various phases of interventions, 128 varieties of jewellery are being produced by the Tribal Artisans

### **Market Linkage:**



With the support of TATA TRUSTS, Kalapunarthan linked with potential buyers like Taj Khazana, Jaypore.com, Ginger Corporate, Artisans, Bombay house etc. and have registered with Jaypore.com and Taj Khazana, Flipkart, Amazon and Hasthakalakat.com for marketing orders. Official website “www.kalasamridhi.com” was developed for selling and promoting our products. The platform of the Producer Company will be used for selling and buying of Dhokra craft and jewelry. A stall opened at Ekamra Haat, Bhubaneswar to widen the market linkage scope for the artisans.

### **Solar Micro Grid:**

With the help of Happy Light Project and Onergy team the installment of solar micro grid at Gatiguda village was done successfully. Inauguration of Solar micro Grid was done on 21st September by our honorable MLA of Bisam Cuttack Mr. Jaganath Saraka. Now all the village members are getting 24 hours solar light. Though Gatiguda artisans got large order, now they are working in home at evening time too. In each household there are 3 connections for lights and one connection for polishing machine installed. There are 3 street lights provided in the village. All the panels installed at village and batteries are ept in a community house. Also we organized 3 meeting at village for giving them responsibility to take care of panelbattery.

Supported by



# SUSTAINABLE COMMUNITY DEVELOPMENT PROJECT

Mahashakti Foundation has been working with ACC Ltd. under Corporate CSR for last seven years for the overall development of the households of periphery villages of ACC plant area located at Dunguri, Bargarh. Potato Cultivation has been promoted to develop cash cropping. Under SCDP Project, effort has been given to improve the quality of education in 6 Schools. With the supported of Horticulture Department one Onion storage was set up at Badmal village with fund allocation of Rs.1, 75,000/- out of which 85,000/- is the subsidy amount. 133 Farmers received vegetable kit to promote cash crop vegetable cultivation. Two MEDP & two GRLTP training was organized for SHGs with the support of NABARD.

## INTERVENTIONS

AGRICULTURE
AGRI-ALLIED
INSTITUTIONAL LINKAGES
EDUCATION
SOCIAL SECURITY
HEALTH & SANITATION
COMMUNITY MOBILIZATION
INSTITUTIONAL BUILDING

## IMPACT

<b>250</b> HH Supported for Agricultural Activity	<b>549</b> Women Members Engaged with IGA
<b>487</b> HH Availed Health & Sanitation Facility	<b>98</b> Beneficiaries Enroled in SSS
<b>29</b> SHGs Credit Linked	<b>32</b> Youths Supported for Skill Development Training



**SKILL DEVELOPMENT TRAINING:**

**Skill Development training is provided to 70 youths under SCDP Project supported by ACC CSR. Two Tailoring Units have been set up at Bargarh and Dungri.**



**Adult Education Centre:**

**Three Adult Education Centre was established to provide basic education to illiterate women. As an impact, 52 adults were able to clearly read and write Odiya books out of 63 enrolled in the Education Centers.**



**Promoted IGA:**

**549 women members from different SHGs have started various income generating activities after getting training under SCDP Project supported by ACC-CSR. 2 MEDP & 2 GRLTP training was organized for SHGs with the support of NABARD**

Supported by



Under SAKHI Project, Mahashakti with the support of CSR of Vedanta Ltd. promote and strengthen community based institution for livelihood development through SHG movement in 44 villages of Lanjigarh and Muniguda Blocks.

# SAKHI

## IMPACT

**SHAKTIMAYEE FOUNDATION**-The federation of SHG emerged now to follow livelihood Interventions

SHG Resource Centre was established to provide financial & non-financial services

Promoted Azolla cultivation in summer season as fodder for animal husbandry

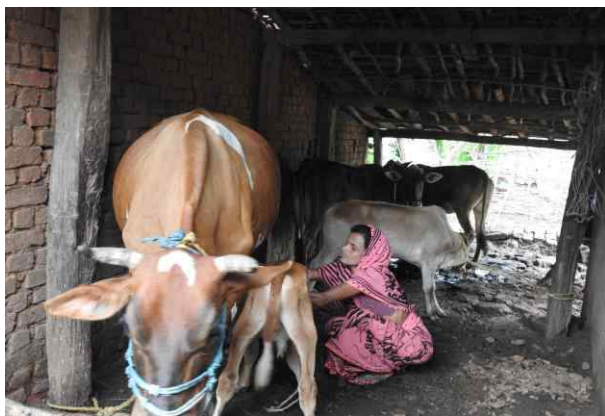
247 SHGs are being formed and managed by SAKHI staff in 44 village comprising 2705 members

INR 98.94 lac savings mobilized out of which 37.70 lac used as internal loan for Income Generating Activities

INR 1.08 Cr Loan Fund linked to 118 SHGs by Banks

Capacity Building Training to 360 SHG Leaders

14 SMG have been maintained by SAKHI project covering 397 households



### **Dairy Cluster Development:**

With the financial as well as technical support of OMFED, one Bulk Milk Cooler (BMC) chilling plant has been set up at Harekrushnapur to provide backward and forward linkages to dairy farmers. From SAKHI Project 21 Milky CB cows have been given to 20 dairy farmers and all cows had been insured under government cow insurance scheme. Health camp was organized from time to time.



### **Reviving Livelihoods' of Tribal Dhokra Artisans of Kankeri**

**Village:** With the support of Vedanta, efforts have been taken to revive the livelihood of Dhokra Artisans of Kankeri village of Lajigarh Block. Support has been extended to the entire value chain including skill development training, product development, market linkage etc. The project was launched by Ms. Ms. Jugaleswari Dash, APD, DRDA, Kalahandi,



### **Azola Cultivation:**

With the support of Vedanta, SHG members are cultivating Azolla which has many Nutrient Benefits as compared to other fodders. It is an excellent supplement for Livestock, Poultry and Fish. This is a Boon for Dairy Farmers as it drastically Increase the milk yield. An exclusive Veterinary Officer is assigned to support the project. Animal health check up, regular health check up, training have been undertaken by the team.



### **Income Generating Activities undertaken by SHGs:**

Different type of income generating activities are undertaken by SHG members. Members are involved in Dairy farming, Goatery farming, Poultry farming, Vegetable Cultivation, Papad making, Dry food processing, leaf plates making, Paper plate making, Seasonal Business and different non-farm activities have been promoted in year 2017-18. Members are able to enhance their income level to a large extend.



## Strengthening Women Vegetable Growers Cooperative

Mahashakti Foundation has been implementing the livelihood intervention programme with the support of Madhyam Foundation and AWO International, Germany with the aim to provide inputs to increase the vegetable production for providing food security to the vast majority of the population and achieving significant growth in the income level of the households. Capacity building of vegetable growers on Crop Planning, organic way of vegetable cultivation along with sensitization on Gender and social issues have been conducted by Mahashakti Foundation. Hand holding support for Organic manure preparation and application growers Mahashakti Foundation has created and strengthened four cooperatives Arnadatta, Matrushakti and Sunamukhi Cooperative comprising 1000 Potential vegetable growers.

### Promoted 1000 Female vegetable growers in 35 villages of 5 GPs in M. Rampur Block.

Three cooperatives, Arnadatta, Matrushakti and Sunamukhi Cooperative comprising 1000 Potential vegetable growers have been set up by Mahashakti Foundation. A seed bank was established with the support of staff members of the project to provide quality inputs like seeds to the members of Matrushakti Cooperative & Maa Sunamukhi Cooperative. Initiatives have also been taken for linkages of farmers with Agriculture Department Horticulture Dept. which resulted in getting onion seeds, vegetable kits, ground nuts and irrigation support. Provide technical support and market linkage to landless farmers for preparing and selling organic manure & pesticides. Initiatives have been taken for linkages of cooperative member in different Govt. entitlements.

Maa Sunamukhi Pariba Utpadankari Samabay Samiti LTD registered under Odisha Cooperative Act 1962

Mahashakti has been awarded in Kalahandi Utshav Bhawanipatna by Cooperative Dept. of Govt. of Odisha as promoter of best vegetable cooperatives.

A seed bank was established to provide quality inputs like seeds to the members of Matrushakti Cooperative & Maa Sunamukhi Cooperative.

Construction the "0" Energy cold storage for 60 HHs and farmer for storage of vegetable for couple of days

Adarshini Producer Company has been registered under Company act 1956 with the support of NABARD and became functional

555 vegetable growers have increased their capacity for household crop plan, summer ploughing, seed treatment, seed bed preparation, plant treatment to promote and practise organic cultivation

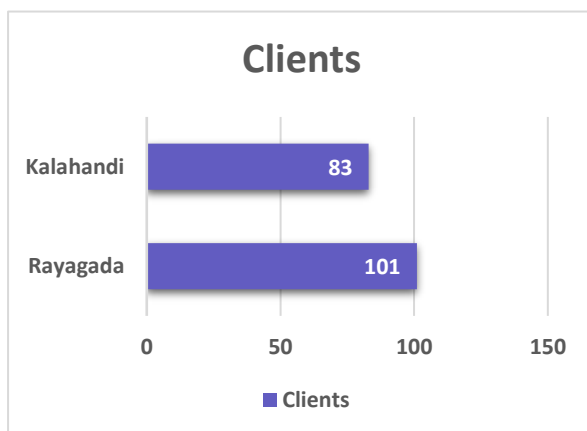


Supported by



# Housing Project

With the support of Habitat for Humanity India and Micro Build, Mahashakti Foundation provided housing loan and technical assistance for construction and repairing of house to graduated SHG clients. The Lending process of housing loan was well designed and well managed. Especially the technical assessment starting from measurement to estimation and costing was a good practice. In this process, we could know the actual requirement of the client and sanctioned loan as per estimation along with toilet facilities. Regular monitoring with door step technical assistance by the Technical officer, training and orientation to masons regarding quality control, proper use of materials, safety and security measures during construction etc. is some of the best practices of this project and it reduces cost of construction by 15-20%. The team ensure 100 % toilet facilities along with new constructions of houses. For construction of houses INR 1.37 Cr was disbursed to 184 clients and INR 1.5 Cr. to 355 clients for repairing of houses.



# FINANCIAL INCLUSION

DIGITAL  
PAYMENT

SOCIAL  
SECURITY

MICROCREDIT

In order to contribute to the concept of inclusive growth Mahashakti Foundation partnering with many financial institutions for sustained and inclusive development to thrive, a great deal of innovation and thinking to ensure that appropriate financial services and instruments are put in place for the benefit of the poor and other vulnerable groups. They include provision of appropriate and quality financing that is both accessible and affordable to low-income and other vulnerable households. Mahashakti is being supported by SIDBI, NABARD, CANARA Bank, YES Bank, FWWB, Reliance Capital, MILLAP, Habitat for Humanity & IDBI Bank to make the effort successful through 29 branches spread over 13 districts with a portfolio of INR 92.53 Crs covering about 62,749 members. In view of providing better access to financial services and adding more portfolios of products, MSF has partnered with LIC and Kotak Mahindra for providing access to insurance products. The IT architecture developed by Jayam Solutions and application software coupled with integrated MIS has been developed for better fund management systems, real time monitoring for better accountability and trouble shooting. The major activities involved in this project are; providing small ticket loans to poor women through JLG model. MSF has developed a process to make it more transparent. Every JLG has to undergo the lending process of MSF. Delivery mechanism has been smoothed by transferring loan amount to clients' Bank Account.

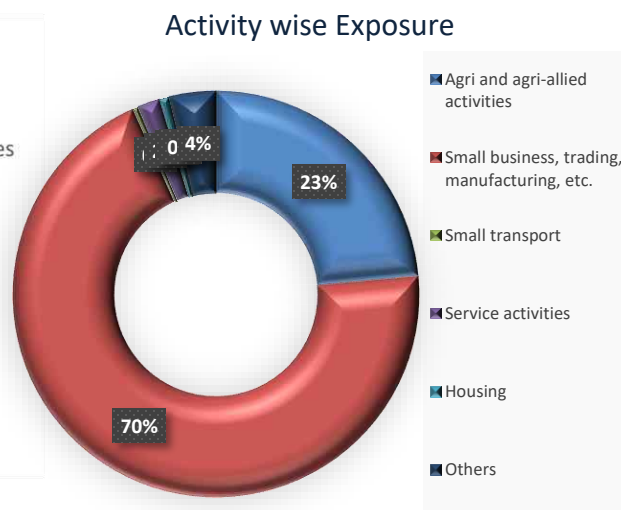
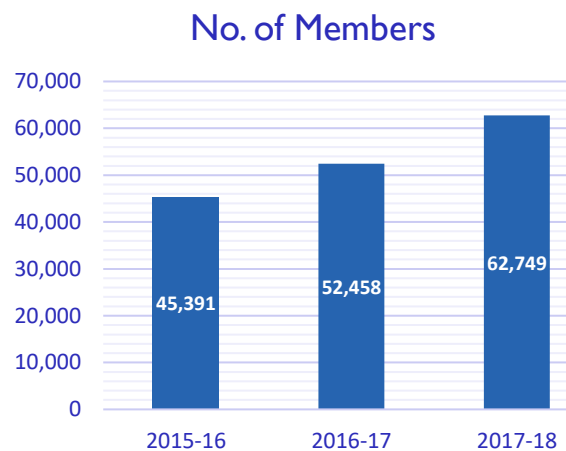
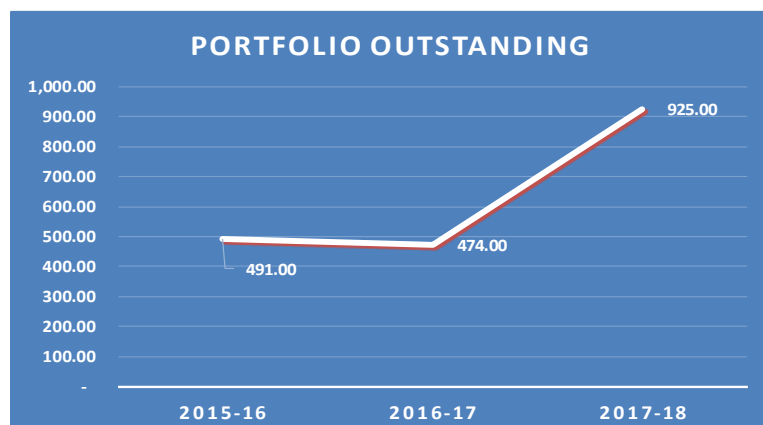
## STRUCTURAL SETUP



*Integration of Financial Literacy in our program has added many pillars of success of our existing interventions.*

## FINANCIAL HIGHLIGHTS:

Indicators	Performance in last 3 years (Mar 2018) (Amt. in Rs. Mn)		
Year	2015-16	2016-17	2017-18
No of States (Districts)	1 (8)	1 (11)	1 (13)
No. of Branches	25	27	29
No. of Groups	3355	4132	6336
Total Member	45391	52458	62749
Active Borrowers	44732	41509	57707
No. of Field Staff	183	189	203
Portfolio Outstanding	491.00	474.00	925.00
Number of Loan disbursed for the FY ending	26,455	29,457	51,318
Amount of disbursed for the FY ending (INR Mn.)	582	523	1054
PAR-60%	0.005%	0.05%	0.04%
PAR-30%	0.08%	0.81%	0.42%



Supported by



NATIONAL BANK FOR AGRICULTURE  
AND RURAL DEVELOPMENT



**M**ahashakti Foundation with the support of NABARD have promoted the farmers producers organization named Adarshini Producer Company Ltd which is registered under Companies Act 2013. The main objective of the producer company is to ensure better income for the producers through an organization of their own. It started with 50 registered shareholders and has reached to 201, spread across 54 villages of M.Rampur block in Kalahandi district. The company was set up to build producers' institution to address the emerging requirements of the producers. As part of this project 600 farming families were being provided support for conversion to Sustainable Agriculture of which 600 were from Tribal and inaccessible pocket of M.Rampur.

## Supply of quality seeds:

Getting good quality seeds on time and at reasonable price is most critical for the farmers. With commercialization of seed production (especially genetically modified or hybrid seeds) and marketing, farmers have been marginalized over a period of time. In the process, there has been a rapid loss of indigenous seed varieties. This means that if a person were to eat a new rice variety every day of the year he would live for over five hundred years without having to repeat eating a variety! Every variety has a specific purpose and utility. The varieties provide everything from medicinal properties, to nutrition and climate resilience. The indigenous rice varieties are rapidly disappearing as a result of market pressures.





### Organic fertilizer:

One of the challenges of promoting farming is that the inputs for the enrichment of soil fertility which are not readily available in good quality and in sufficient quantities. Hence, one of the efforts that are taken up at the field level is setting up of two kinds of units – Handikhatta, Jeebambruta, Fish Amino Acid, neem based and vermicomposting. Neem products such as Neem seed powder, leaf extract and Neem seed cake are used for pest control, seed storage and as fertilizers.

### Credit linkage and crop loan:

The producer company provides activity specific loans such as cattle loan for dairy to eligible members by taking loans from private financial firms such as YES BANK, etc. In the year 2017, over 352 cattle loans were provided under this activity. The company draws service charges and an interest margin from this activity. The members are grouped into farmer groups or women SHGs, which are in-turn linked with MKSP. The company facilitates individual members to get their Kisan Credit Cards from commercial banks in lieu of a service charge.

### Provision store:

The grocery provisions are purchased in bulk quantity from wholesalers and sold in retail to members keeping a profit margin so that they get at lesser price and relatively better quality than that from the open market. About 50 % members take this benefit. It also adopts market approach to provide bundle of provisions at discounted prices and gift packs on festive occasions.



### Agricultural machinery and implements:

To address the ever increasing cost of farming by small and marginal farmers, the company has been renting machineries and implements to members at affordable cost through MKSP project . The need for having these machineries available at a local level at an affordable cost has been a realized farmers since long. In fact, farm mechanization helps in increasing productivity by about 30% besides enabling the farmers to raise a second crop or multi-crops. APCL

is privileged in one sense to inherit some of the initiatives taken with support from MKSP as far as farm mechanization is concerned. A set of agricultural equipment's were purchased with support of Odisha Livelihood Mission. The machineries like Weeder, Marker Handho, weight measures and sickles. The non-members also avail this facility as second priority.



GPDP training program were organized for new elected PRI members of M. Rampur, Karlamunda and Lanjigarh blocks of Kalahandi district. Near about 56 Sarpanchs, 56 PS members and 615 ward member of three blocks were trained with certified training modules of SIRD, Panchayat Raj Department, Govt. of Odisha. Different Govt. officials like District Collector, APD, DRDA and BDOs of M. Rampur, Karlamunda and Lanjigarh blocks were took part in the training Programs in different phases. Sub-Collector, APD-DRDA and other dignitaries from district administration were took part in these programs.



# NIRMAL BHARAT ABHIYAN



Safe sanitation & Financial Inclusion project is working to provide quality and affordable health and safe sanitation services to Organizations' clients and mainstream them with the financial inclusion process. For sanitation to have an impact on health, sanitation should be safe and be coupled with good hygienic practices around use of the sanitation assets. The health impact of sanitation further more depends on concentration of sanitation, or pockets of density in this project. The program aim to contribute to improving health and wellbeing in rural areas by increasing sanitation access and adoption of good hygiene practice in equitable and sustainable manner.

This project is supported by District Water Sanitation Mission, Kalahandi. The project had effected from July 1<sup>st</sup> 2015 with target of construction of safe sanitation systems in Bhawanipatna, Kesinga, Madanpur Rampur and Karlamunda Block in Odisha. A systematic process is followed by the team to ensure use of the toilets in a sustainable manner.



## IMPACT

**20,014**

Toilets  
Constructed

**15**

Open Defecation  
free villages

Improved  
Sanitation  
Facilities

Improved  
Hygienic  
Practices

Awareness  
camp on  
Sanitation

Behavioural  
Change Training  
at Field

“

# SUCCESS STORIES

”



## OWNER OF THE SUCCESS

**STORY OF BIHARILAL PRADHAN WHO HAS ADOPTED ADVANCE PROCEDURES FOR CULTIVATION THAT ASSURED FOOD SECURITY OF HIS FAMILY ROUND THE YEAR.**



It is hard to imagine a kitchen in India without potato. Potatoes have been adapted to Indian cuisine in several creative ways. It often makes it to the front-page news when its price goes skyrocketing. India is the second largest producer (after China) with 4.75 crore tones of potatoes produced last year. Potato is considered a cash crop by farmers which provides significant income to the farmers. Many vegetable farmers in the lower end of technology grow potato because they need quick cash.

Fifty-five-year-old Biharilal Pradhan resides in Dunguri village of Bargarh district, Odisha, which is one of the intervention areas by ACC-SCDP and Mahashakti Foundation. Biharilal's family of eight, lives in two rooms kuchha house. Paddy is the dominant rain-fed crop and the only source of income for the family. Their 3.5-acre land yields less than subsistence paddy. The onset of the monsoon, which becomes active around mid-June and recedes by mid-October determines the growing season in rain-fed agriculture. The diversity of livelihood activities through multi-cropping is an alternative option and important feature of rain-fed farming systems to supplement the incomes of rain-fed farmers.

To address mono cropping, training and demonstrations on improved cultivation, procedures (seed sorting, seed treatment, proper spacing) were organized by Mahashakti Foundation under Sustainable Community Development Project (SCDP) supported by ACC Ltd. in convergence with Horticulture Department where 15 qnt. of potato seeds of Rs. 25 per KG has been distributed to 15 farmers in a subsidized price of INR 5/- only. Rs. 10/- was subsidized by the department and rest of the amount of Rs. 10 was paid by Mahashakti Foundation under SCDP Project.



Farmers from Dungri, Sauntamal & Badmal have participated in the training program. Biharilal is one of them. The program aimed to provide a supportive ecosystem for farmers to enhance their scale of production with diversity of farming. The major functions of SCDP include trainings, agro-clinic support, farmer counseling on one to one basis, mass counseling and awareness programs, development and dissemination of contents for supporting the extension services.



Soon Biharilal adopted improved cultivation methods and cultivated potato and onion on the same land after the harvest of the first crop to increase cash income. Irrigation opportunities and improved technology in seeds and fertilizers offered Biharilal to intensify farming. After 3 months he got 7.2 qnt. of potato and sold it in the local market of Dungri at the price of 10 per kg. This cultivation alone earns them INR. 7,200 in a quarter. Farming became a viable income option for the Pradhan family.



He learnt techniques of advance farming and experienced relatively low production cost. In another process, Biharilal yield 50 kg of potato seeds to provide quality seeds of local and improved varieties to other farmers residing in the village. He is also mastered skills for identifying superior varieties and producing quality seeds. He is encouraging the farmers to cultivate cash crops to supplement their livelihood. For his efforts, he was awarded with 'Best Farmer Award' by SCDP and set an example for the farmers of the Dungri village. Biharilal along with his friends use to visit Resource Centre set up by Mahashaktai Foundation in its office

under SCDP project that offers farmers to access information on improved farming practices and technologies and access to books and journals on agriculture in vernacular language.



*“With more crop cycles I am able to double my farm income and ensure year round food security.*

*Thanks to ACC Ltd. And Mahashakti Foundation for their support and being part of my journey”*

### A TESTAMENT OF CONNECTIVITY TO THE ARTISANS IN THE LAST MILE

*In a village where aspirations don't rise above basic sustenance and migration is rampant, the artisans with the effort of Mahashakti Foundation & TATA TRUSTS have risen above the rest to hope for more.*



Basudeb Ullaka a 37-year-old artisan who lives along with his wife, Ramani Ullaka and his four-year-old daughter in the Gatiguda village, about 60 KM away from the district headquarter of Rayagada of Odisha comprising of 16 families. The primary source of income for the village is a 4000-year-old metal art technique called "Dhokra". He has been practicing Dhokra since his childhood, having learned the craft from his parents. Basudeb works constantly on a cot in front of his home, making delicate designs out of wax for our livelihood. Using the lost wax technique, he painstakingly makes ethnic jewelry items like earrings, necklaces, bracelets, and pendants. Carrying out every step of the process by hand, it takes him almost a week to deliver beautiful pieces made of brass, each authentic and unique for which he was honored by District Collector on the eve of launching ceremony of Dhokra Craft Development Project.

Despite being blessed with an ancestral talent for this art, making ends meet is a difficult challenge. The hands that make the most beautiful things are weighed down by generations of poverty and institutional neglect. In a village where aspirations don't rise above basic sustenance and migration is rampant, the artisans with the effort of Mahashakti Foundation & TATA TRUSTS have risen above the rest to hope for more. Utilizing the amenities and training that we provided, they have tried to re-carve a life for themselves by earning twice what they earned before. More than financial independence, what we have done for these artisans is create a regular and reliable source of work. Mahashakti Foundation with Happy Light Project installed a solar grid for the village which enabled the artisans to work in the night, for the first time ever since the existence of Gatiguda.

# Garlands of Hope: The Story of Jitendra Bag

## Developing Skills for Employability

Jitendra Bag, Dunguri  
Bargarh, Odisha

Jitendra' story encourages more youths to dream big  
and harvest hope for a better future.



Jitendra Bag, aged about 28, is from the village of Dunguri in Bargarh, Odisha which is identified as one of the most rural populated district in Odisha. Jitendra lost her father when he was twelve. His mother and sister have been engaged as daily wage labourer for their livelihood. Poverty, food insecurity, financial problems of the family has kept him in back foot point. He has many challenges to overcome. For Jitendra, being independent always meant having a job and being able to support his family. He completed his ITI in 2014 with the hope that it will enable him to get placed and be self- sufficient. He attended many interviews, but lack of hands-on training and employability skills came in his way.

Then one day he met Mahashakti professional, Ms. Kalyani Nanda and came to know about "NayiDisha", an initiative by ACC-SCDP to imparting skill to the youth through employment assistance. The change began with the participation of Jitendra in the "NayiDisha" program organized at Bargarh ACC Campus for youth employment where he was selected and enrolled himself for three months Skill development training under DDGKY at

Bhubaneswar. As the training continued, Jitendra realized how the formal training resulting efficiency. Post completing his training, Jitendra got placed with HYUNDAI company at Pune as a Welder Executive with a salary of sixteen thousand (16,000/-) per month and able to support his family. His productivity and daily output has been continuously increased.

***Taking a moment, Jitendra adds, "I lost all my hopes for getting a good job and felt completely demotivated. Thanks to ACC & Mahashakti for their positive impact on the communities, cultures and societies."***



**Padma Mahakud  
Vegetable Seller, Sonepur**

42 year old, Padma Mahakud a Vegetable seller residing in the Ghodaghatpada, Sonepur in Subarnapur district, Odisha has accomplished an exemplary achievement under hostile conditions, for many other women with similar poor socio economic indicators. The road to success for Padma Mahakud was not without adversities. Through street vending of vegetable, it was difficult for her to meet both ends of her family of four daughters and her husband as she was able to make only INR 4,000-6,000 per month in 2016. The existing financial institutions were not able to come to her rescue in responding to her requirement of minor credit for expansion of her small business. As luck would have it, she had a discussion on the issue with the Field Officer of Mahashakti Foundation and formed

a Joint Liability Group called “Mariama” consisting of another 6 women of her locality. Leading the JLG as President got a loan of INR 15,000 from MSF (YES Bank) in the 1st cycle. With time and increased efforts, she managed to get a vending space in Sonepur to sell vegetables. By now she had started saving and her repayment was 100% and always on time. Encouraged with the initial success, she applied and got another loan of INR 24,000 from MSF as 2nd cycle loan. Using her loan, she started whole selling of vegetable and now her income has increased to about INR 6,000 per month setting a perfect example of most appropriate use of loan services for economic empowerment. She has also motivated others in her area in the financial inclusion program and has opened a bank account in her name in the near Bank.

*“Togetherness made things success”*



Under SMID project a SHG was formed in ward No. 18 of Bolangir Municipality Tulsinagar named as; “TANGESWARBABA” on dated 07<sup>th</sup> March 2017 consists 11 women members. Regular follow up and meeting by Mahashakti staff members made this group to do regular savings in “ALLAHABAD” bank. During the group meeting members decided to invest their saving money for the business and finalized to set up a “PUJA BHANDAR” shop near Siba temple. Taking into account the amount of investment, voluntarily, 5nos. of members decided to contribute Rs. 5000/- each from taking the loan from bank. (Snehalata Hati, Tata Thanpati, Sakuntala Kharsel, Rita Parua, Sashi Bhati and Amruta Podh). On 2<sup>nd</sup> April 2018, group saving Rs.10, 000/- and individual member contribution Rs.30, 000/-, the group started the

Puja Bhandar. Now their business started smoothly and one sales person deployed from the group side. On the basis of per day 100/- he is taking the responsibility of the day to day transaction. After all, group members decided that, every 1<sup>st</sup> Saturday they will sit together and president will apprise the group members the income and expenditure from sales of the week. Every day members are giving time morning 7am to 12noon and evening 5pm to 8 pm to grow their business. Due to their good salesmanship behavior gradually people in their locality are interested to buy from Tangeswarbaba Puja Bhandar. Now the monthly income is near about 3,000/- per month. They are hopeful, they will increase the sale as well as profit margin. They set example in their locality by setting up Puja Bhandar.



# Padmabati Sahu

Harekrushnapur  
Kalahandi

**P**admabati Dhangada Majhi age about 50 year-old woman is a permanent resident of Harekrushnapur village. Her family belongs to BPL category with 10 family members comprises of her husband, two son, two daughter-in law two grand son and two grand daughter. Since last 2 years padmabati is associated with Sibashakti SHG as a member. Sibashakti SHG is promoted by Mahashakti foundation with the support of Vedanta limited Lanjigarh in the name of project SAKHI.

Mahashakti foundation top management and Vedanta CSR department had discussed with OMFED to started (TWDCS) Tribal Women Dairy Cooperative Society project. In this convergence meeting Harekrushnapur village was selected for set up Bulk milk cooler BMC of 2,000 litter milk capacities.

In Sibashakti SHG monthly meeting Smt. Padmabati got know about Dairy farm and interested to dairy farming. With the help of SAKHI project staffs members she apply Rs 35,000/- loan to Mahahshakti YES bank BC branch to financial support. After few days her loan was sanctions

and she got money through Bank cheque. With the help of technical officer dairy her husband visit to chipilima dairy farm bargarh saranda gate for purchase pignent Cross brid jersey cows with a cost of Rs 35,000/- .After reaching to her house she that cow born femal calf and Milchy of 8-10 litter per day milk. After over of colostrums milk she give to OMFED BMC daily 8 litter @ Rs 25/- and earned 25 x 6x 30 days = Rs 4,500. With this money she repay loan Rs 1850/- as loan repayment to SHG, Rs 1,500/- as cow feed and earned Rs 1,150 as profit for month. After knowing this cash flow and business profit her families decided to take more 2 cows for milk business from her own pockets. Now she earned Rs 3,000/- per month form this business.

The family members of Padmabati are very much happy and also proud for being availed such an opportunity from Mahashakti foundation SAKHI project. She says that by dairy farming I will get my livelihood and enhance income.



Organizational Development for the senior management of MSF. Mr. Srikant Dash DGM, SIDBI joined as a guest in concluding session.



ARC Finance Partners Meet at Hotel Taj

# EVENTS & ENGAGEMENTS

<https://www.facebook.com?MahashaktiFoundation/>



5 days TOT program for Master Trainers under the FL and WE Project held at Hotel Indraprastha, Balangir.



The SAMMAN: A program for acknowledging achievers was held at Hotel Indraprastha, Balangir



Training Program attended by staff at BIRD, Mangalore



Holi Celebration at HO, Balagir





Prize distribution by Ms. Harmeet Shera, CSR Head, Vedanta Ltd. To the winners in the eve of International



Farmers & Women Meet 2018 held at Bargarh



Visit of Mr. Susanta Ku. Sahu, State Manager SIDBI-PSIG to Financial Literacy Centre, Bargarh..



Prize distribution by Mr. Ashutosh Kumar, YES Bank



Launching of mobile Kiosk Banking Program at weekly markets of Bolangir District with the



Launching of Kalasamrudhi Outlet at Ekamra Haat, Bhubaneswar



Different Competitions for Women members



A Financial Literacy Workshop was held on 19 May, 2018 at Burjuguda, Rayagada by Sampark in the Office of Mahashakti Foundation supported by "Habitat for Humanity India".

# MEGA EVENTS

## International Women's Day- Lanjigarh

On the occasion of International Women's Week, Vedanta Limited in association with Mahashakti Foundation organised the Women's Convention at Lanjigarh. About 1500 women representatives across 40 villages of Rayagada & Kalahandi dist from different SHGs, Federations, women institutions participated in this program to celebrate the achievements of women who have overcome the barriers with the support of Vedanta's Sakhi Project.



Honourable guest members from Kalahandi dist Administration Ms. Jugaleswari Dash, APD, DRDA, Ms. Kumuudini Mishra - Micro Planning & Livelihood Expert from Dist. Planning & Monitoring Unit, Ms. Subhajita Mohanty, Asst. Collector, Ms. Basanti Shetty, Asst. Collector, Mr. Jalaj Malpani, CFO, Vedanta Ltd., Lanjigarh, Mr. Mahendra Ku. Rout, Head-HR, Vedanta Ltd., Mr. Bijaya Nanda, LDM, Kalahandi, Mr. Malay Ku. Meher, DDM, NABARD, Mr. Manoj Patra, DPM, OLM, Ms. Shukla Chakraborty, Principal DAV Vedanta International School, Lanjigarh, Mr. Jugal Kishore Pattnayak, MD, Mahashakti Foundation, Mr. Sridhara Pesnia, President, Lanjigarh Regional Development Parishad, Ms. Tulasee Naik, Vice Chairman, Lanjigarh Block, Susree Mani Majhi, Sarpanch, Lanjigarh, Ms. Kusuma Manjari Praharaj-CDPO, Lanjigarh, Mr. Benudhar Pradhan, Development Officer, K.V.I.C, Mr. Debadatta Das, GM, DIC, Mr. Sanjay Ku. Mandal, . The program was presided by Ms. Harmeet Shera- Head CSR - Vedanta



## Bee Keeping Training Program

*Mr Tejaswar Parida Honorable President of Odisha Khadi and Village Industries Board is addressing about KVIB activities at Bee keeping training program at Vedanta CSR training hall Lanjigarh yesterday along with eminent social activist Mr Prithivraj Sahu, CSR Head, dist level functionaries of KVIB, BHAWANIPATNA.*



### Farmers Meet- ACC

MSF organised Farmers\_and\_Women's meet at Dunguri (Bargarh-Odisha) in association with ACC Mahashakti Foundation. Chairman, Ambabhona Block Smt Neel Kumari Nayak, Additional Director Horticulture Dept of Bargarh Dist Mr.Susil Ku Seth, Head CSR - ACC Bargarh, Mr Jamil Akhtar Khan, Chief Manager Mines, ACC Dunguri Mines Er. Pratap Kishore Tandia, BM UGB, Dunguri Mr Dhaneshwar Mohapatra, CEO of MAHASHAKTI FOUNDATION Mr Jugal Kishore Pattnayak joined as honourable guests. More than 500 women and farmers participated in the program. Farmers and SHG members were exhibited in the program. Vice President of MSF, Ms. Rojaleen Bhuyan presided over the meet and Secretary Sri Jogananda Behera tendered vote of thanks in this event.

### The SAMMAN 2018

MSF organised a #Farmers\_and\_Women's meet at Dunguri(Bargarh-Odisha)today in association with its CSR partner Mahashakti Foundation. Chairman, Ambabhona Block Smt Neel Kumari Nayak, Additional Director Horticulture Dept of Bargarh Dist Mr.Susil Ku Seth, Head CSR - ACC Bargarh, Mr Jamil Akhtar Khan, Chief Manager Mines, ACC Dunguri Mines Er. Pratap Kishore Tandia, BM UGB, Dunguri Mr Dhaneshwar Mohapatra, CEO of MAHASHAKTI FOUNDATION Mr Jugal



### Solar Grid Inaugurated by MLA

Solar\_Micro\_Grid" for craft Artisans' at village Gatiguda (Jagadapur, Muniguda) was set up with the support of Happy Light Project, Teri and Mahashakti Foundation. Mr.Jagannath Saraka honourable MLA\_Bissam\_Cuttack inaugurated the micro grid. Among others P.S. member Mr.Jagannath Nundruka, Sarapanch Smt Kuni Bariaka, Social Activist Sri Gauranga Charan Rout & Manoranjan Dalei, Youth leader Sri Jyoti Prasad Sahu joined as honourable guest.. More 100 villagers participated in this program.





# RECOGNITIONS



Lighting a Billion Lives Partnership Award-2016



Change Agents Award-2017



*Our dedicated efforts towards Empowering community in financial & livelihood value chain with a sustainable model for the poor and underserved population is recognized in many forums. We feel enormously blessed to work for the community.*

**Financial Snapshot for the Year 2017 - 18**  
**Details of Grants / Loans Received and Utilization**

Sl	Name of the Institution/ Agencies	Receipts during the period (Rs. In lakh)	Utilisation during the period (Rs. In lakh)
<b>A</b>	<b>FCRA Grants</b>		
1	Madhyam Foundation [EWVGC Project]	4.55	4.71
2	Habitat for Humanity India Trusts	10.24	10.24
<b>B</b>	<b>Govt. / Govt. Affiliated Grants</b>		
1	DWSM Kalahadi [Water & Sanitation]	5.11	4.62
2	SIDBI PSIG "Financial Literacy"	48.98	59.19
3	Madhyam Foundation [Mahila Kisan Sashaktikaran Pariyojana]	1.96	2.29
4	SUDA	8.28	5.50
5	DRDA Kalahandi	1.92	6.27
6	NABARD Kalahandi [Water Campaign]	1.70	1.91
7	SIDBI PSIG [Challenge Fund]	10.01	12.31
8	SIDBI FL & WE [Pilot]	3.81	1.44
9	NABARD [FPO]	1.70	0.00
10	NABARD [Financial Literacy]	0.89	0.00
11	SIDBI PSIG [Debt Fund]	0.00	18.14
<b>C</b>	<b>From Corporate House</b>		
1	Vedanta Ltd. [Sakhi Project]	21.23	12.89
2	ACC Ltd [Sustainable Community Dev. Project]	28.06	26.64
3	Tata Trusts [Project Kala Samridhi]	35.97	36.29
4	Utkal Alumina International Ltd.	4.86	0.00
<b>D</b>	<b>Other Agencies</b>		
1	Happy Light Project	0.00	2.22
2	Hard Core Poor Project	0.00	0.66
3	Accion Technical Advisors india	0.00	2.21
4	Access Assist	0.00	0.26
<b>E</b>	<b>Financial Support/ Loan for SHG Linkage Programme</b>		
1	MUDRA	200.00	36.60
2	KIVA Micro Funds	0.00	56.08
3	Kaashi Vishwanatha Vidya Samasthe	279.86	426.97
4	Canara Bank	50.00	30.92
5	Friends of WWB India	50.00	33.33
6	ICICI Bank	18.19	2.24
7	Micro Build	150.00	0.00
8	Samunnati financial Intermediation and Services	207.16	0.00
9	Habitat for Humanity India Trusts	28.71	7.80
10	SIDBI	0.00	135.64
11	Ketto	0.00	4.63
12	Reliance Commercial Finance Ltd.	0.00	43.54

For PATNAIK & CO.  
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PARTNER  
Membership No.056848  
BhubaneswarManaging Director  
Maheshakti Foundation  
M. Rampur, Kalahandi

# ACKNOWLEDGEMENTS

## International Donor Agencies

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## Government Partners

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## Corporate Partners

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## Financial Institutional Partners

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## Network Partner

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## Energy Partners

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## Housing Partners

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## Technology Partners

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## Insurance Partners

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## Livelihood Project Partners

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We continue to see exciting opportunities to do more for our members and our communities-as well as continue to support the growth of economies around the states.

**KALA SAMRIDHI**  
*The Destination for Tribal/ Dhokra Handicrafts of Odisha*

**କଳା ସମୃଦ୍ଧି**

(ଓଡ଼ିଶାର ଆଦିବାସୀ ତୋଳରା ହସ୍ତଶିଳ୍ପର ପ୍ରଦର୍ଶନୀ ଓ ବିକ୍ରୟ)

AN INITIATIVE BY MAHASHAKTI FOUNDATION FOR THE LIVELIHOOD DEVELOPMENT OF TRIBAL ARTISANS OF ODISHA

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Odisha-767001

State Coordination Office: Plot No-174, Dharma Vihar, Khandagiri,  
Bhubaneswar, Odisha-751030  
Ph-0674 231290

Regd. Office: Sanchaya Shakti Bhawan, Madanpur Rampur,  
Kalahandi, Odisha-766102

91-6674-250507, Fax-06676-250607

Email: ceo@mahashaktiindia.org

Home Page: [www.mahashaktifoundation.in](http://www.mahashaktifoundation.in)

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