



ANNUAL REPORT

2017-18

CENTRE FOR MICROFINANCE
AND LIVELIHOOD
AN INITIATIVE OF TATA TRUSTS



AGRICULTURE



LIVESTOCK

WATER,
SANITATION,
HEALTH



IRRIGATION



HANDLOOM &
HANDICRAFT



EDUCATION

SPORTS



SKILLS &
ENTERPRISE
DEVELOPMENT



The Message from The Chairman (interim)



I congratulate the team of CML for their enduring commitment and contribution to the sector in the region.

This is the year of achievement, recognition and fulfilment, wherein CML has completed a decade of service, towards making a meaningful difference and bringing smiles to the poor and marginalised sections of the community.

Taking forward the heritage of Tata Trusts, Centre for Microfinance & Livelihood was initiated in the easternmost part of the country to nurture the development initiatives in the region. CML, from a project to a program holds numerous challenges and achievements not just in numbers to show but towards bringing out the best practices and creating models in its varied interventions for the community of the region.

CML as an organisation has evolved towards working closely with the partner organisations to working directly towards community empowerment and improving the quality of life through multi-thematic interventions. The management practises, the technology infusion and convergence in the sector has led to the success and furthering the engagement in the sector.

This year CML has extended its direct implementation with the “Intensifying Livelihood for Tribal Household of Boko Block project in Kamrup Rural District of Assam”. The six-year long, NABARD and Tata Trusts collaborative project has set its foot on ground for the progress to follow.

The execution of plans and the achievement accumulated in the areas of agriculture and allied activities, sports and skills and enterprise development are truly an inspiring story of its own. Demonstrative agricultural models, entrepreneurs evolved post the skill building and placement of trainees along with the representation and creating an arena for sportsman spirit is all worth a mention.

One of the prominent and noteworthy experience of CML in agro-allied intervention has been in fishery initiative which brought in tremendous increase in fish production in compared to the traditional practices. The short term Bodo paddy cultivation in the flood districts in Assam, brought in huge success leading to food security during the recurring crisis situation. Interventions in handloom has brought in remarkable changes in quality, quantity and market capture with impressive feedback from the consumers of the state and the country. Further the skills division of CML has been successful in creating a gender balance in not only the formal sector but also in the informal sector like house and surface painting, where female participants were encouraged in large numbers, besides creating and promoting entrepreneurs in the region. Sports to the region is a way of life, and bringing out talents and nurturing them to compete with the world at large is noteworthy of CML- Tata Trusts interventions in the region during the current period.

CML is growing and the growth is conspicuous. With multiple interventions, integrating the initiatives towards making a meaningful difference amongst the poor and marginalised sections of the region is what CML is progressing on.

I am glad to be a part of the initiative. I take this opportunity to extend my heartiest thanks to the collaborators, Government bodies, other agencies and the communities, towards making the engagement more meaningful. I thank all the staff, associates and consultants who have worked hard to produce these results and believe CML will continue to contribute at an increasing pace and scale to the region.

Governing Board



Dr. Sanjiv Phansalkar (Chairperson)
Tata Trusts, Mumbai

Dr. Sanjiv Phansalkar is currently leading a research unit called Vikasanvesh Foundation (VAF) based in Pune. Earlier he was Program Director at Tata Trusts for over a decade. VAF is established and funded by Tata Trusts. Sanjiv has a PhD from IIM Ahmedabad and taught at Institute of Rural Management Anand for 13 years. He has authored seven books, edited one more and published extensively. He contributes a fortnightly column to www.villagesquare.in. He has rich experience in the sector and has assisted many NGOs in the country.



Mr. Tikendrajit Singh (Vice-Chairperson)
Youth Volunteer Union (YVU), Manipur

Mr. Tikendrajit Singh has over 48 years of experience in the development sector with over 22 years of experience in the micro-finance sector. He was one among the founding members and currently is the Secretary/Chief Organiser of Youth Volunteers Union (YVU), a leading NGO in the region. Mr. Singh is Chairman-cum-Director of two Non-Banking Financial Company (NBFCs) and one Producer Company.



Mr. Sarat Ch. Das (Treasurer)
Grameen Sahara, Assam

Mr. Sarat Ch. Das is a social entrepreneur with over 20 years of experiences in diverse fields – development sector, banking, micro-finance, and business management. He is the founding member and currently the Chief Executive Officer at Grameen Sahara, a leading NGO in livelihood sector. He has extensive experience in institution building, social mobilization, system innovation, facilitation, process mapping, systems development and support. Under his directorship in Grameen Sahara, CML was initiated as a project of the Tata Trusts.



Mr. Ranjit Barthakur, (Executive Member)
Amalgamated Plantation, Mumbai

Mr. Ranjit Barthakur took over the Chairmanship of Amalgamated Plantations in August 2014. Prior to which, he was serving as a Director in the Board for over 8 years. He brings with him the knowledge and experience of 30 years in managing and leading companies in a wide range of industries, including Fast-Moving Consumer Goods (FMCG), tele-communications, tourism, technology, outsourcing and healthcare.



Mr. Biswanath Sinha (Executive Member),
Tata Trusts, Mumbai

Mr. Biswanath Sinha has been with the Trusts since 2005. Currently, he is the Zonal Manager and oversees Tata Trusts' field operations in the eastern and north eastern parts of India. He has wide experience in varied agriculture and allied activities, microfinance and financial inclusion of the poor. He has authored books on rural livelihoods and occasionally writes on agriculture, climate change and sports in various journals.



Prof. Jahar Saha, (Executive Member)
Indian Institute of Management (IIM), Ahmedabad

Professor Jahar Saha was with IIMA during 1966 - 2005 as a member on the faculty. He was Director, IIMA during 1997 - 2002. He had been Distinguished Visiting Professor at IIT Bombay, and had been Visiting Associate Professor at the University of New Brunswick, Canada. Prof. Saha had been on the Governing Board of many academic Institutes which include IIMA, IIM Indore and IRMA. He was President's nominee at Central Universities which include Delhi University. He had been and currently is on the Board of Public and Private Limited companies. He has been a member of many Government committees including those of RBI and Planning Commission.



Dr. Amiya Kr. Sharma, (Executive Member)
Rashtriya Gramin Vikas Nidhi (RGVN), Guwahati

Dr. Amiya Kumar Sharma an alumnus of Delhi School of Economics and Rutgers University, US, is currently the Executive Director of RGVN. He is a member of National Committee for Promotion of Social & Economic Welfare. Earlier, he held the position of Chairman of Sa-Dhan, New Delhi and was also the founder Chairman of CML. Dr. Sharma, an Economist of repute has rich practical experience in rural development, microfinance and financial inclusion, agriculture and allied livelihood areas towards uplifting the rural and urban poor. He is actively involved in promotion of the voluntary sector and has assisted in development of many NGOs / CBOs in the region.



Mr. Banteilut Lyngdoh, (Executive Member)
Rilum Foundation, Meghalaya

Banteilut L Nongbri is the founding Chairman of Rilum Foundation for Sustainable Development, Shillong. He has been actively involved in the development sector for the last 20 years. Very recently, he has taken up social entrepreneurship. He has established "LAMONTE....the wordsmith" an enterprise specialised on wood and plan to make an inroad into cane and bamboo in the near future.



Ms. Akiena Gonmei, (Executive Member)
Rongmei Baptist Association (RBA), Nagaland

Ms. Akiena Gonmei is leading the Development wing of Rongmei Baptist Association Nagaland since the year 2000. She is a member of National Level Farmers Consultative Group. She has rich experience in women led community institution, community development, agriculture and allied livelihood, environment, rights and entitlement towards uplifting the backward and downtrodden communities in the region.



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Looking back: The journey in the decade

The current year marks 10 years of CML's existence. A decade is indeed a long time and as we look back, we can see a lot of changes; changes in terms of our strategy, engagement, scale and even geographies, but what remains same is our focus on uplifting the livelihood of the poor.

What started in 2008 as an institutional project under Grameen Sahara with support from the Trusts is today among one of the largest Livelihood promoting agencies in the region. Over the years CML has crossed a number of phases to reach the stage and each phase has helped CML to build the successive ones. For instance, CML's Capacity Building Program for NGO's gave CML a good understanding of the livelihood issues of the region, which is being now used for building up relevant programs. For quite some time during the initial phase CML did not have its own legal entity and worked under the guidance and ambit of Grameen Sahara.

Even before CML received an independent identity its ultimate vision was to work for the upliftment of people in the northeast who don't have the same advantages as others. Striving for sustenance and growth of numerous NGOs in the region, CML managed one of the largest structured capacity building program for the NGOs in the country. During the phase, CML covered numerous organizations in varied capacities, required to strengthen as an institution for the

underprivileged and the needy. CML played a critical advocacy role during the microfinance crisis of 2010 towards rescuing the interest of the small and regional Microfinance Institutions. These are among the many efforts put in by the organisation, to make the northeast region secure and conducive for development.

After being registered as an independent entity, in 2012 under the Society Registration Act, CML took a speedy growth. The organisation maintained the mandate and continued with its structured capacity building program, with focus on not just training but knowledge management, linkages and collaboration too. During this phase, CML carried out studies and research towards addressing gaps in the sector and region. It has successfully unscaled livelihood pilots in the areas of community tourism, handloom and livestock. During the year 2014, CML was instrumental in grounding one of the largest collaborative livelihood implementation program under Mahila Kisan Sashakthikaran Pariyojana (MKSP), Govt. of India. The program brought in a huge step towards uplifting and empowering 14,000 women farmer in the state of Assam.

CML has evolved and currently focuses on strategic interventions, implementation and incubation of market led and enterprise mode of addressing livelihood issues. As an associate of the Tata Trusts, as recognised in the year 2015, CML imbibes the larger vision, values and goals of the Tata Trusts. CML presently operates in the states of Assam, Manipur, Tripura, Mizoram and Meghalaya with almost 70% project being directly implemented by CML, in collaborations with State and Central Governments and other resource organizations. Its interventions are spread across the domains of agriculture and allied activities, animal husbandry, skill and micro enterprise and sports.

With 2018, CML steps into a new decade with further promises of addressing the gaps and creating space, for better living of the poor and the marginalised. Before taking a step forward towards a newer future, let us trace the path that paved the way, with the values of integrity, responsibility and excellence to where CML stands today.

Year 2008	CML came into being to support smaller organizations through means of capacity building, linkage and facilitation, with headquarters in Guwahati, Assam. In the years to come, CML worked with over 70 nascent NGOs, assisting them in capacity building and associated activities in the eight states of the region.
Year 2010	During the nationwide microfinance crisis, CML stepped up and played a critical advocacy role, thereby helping and safeguarding the interests of the smaller regional microfinance institutions in restructuring themselves to the needs of the hour.
Year 2012	CML received its independent identity when it was registered entity under the Societies Registration Act, 1860. With this, the organization began a new phase with a superstructure of refurbished strategies built on the base of earlier experience.
Year 2015	CML spread its wings further from its mother nest in Guwahati to further destinations and established offices in Agartala, thus beginning the Tripura State Initiative to work with the Government of Tripura in the sectors of Education, Health, skills & Livelihood. Also, in 2015, in the month of September, CML joined hands with the Mising Autonomous Council (MAC) to partake in direct implementation in the district of Dhemaji.
Year 2017	CML set out to touch lives in Manipur when it launched its office in Imphal in the month of September.

Today, through its multi-thematic approach towards development, CML is having a direct impact on close to a lakh lives with the effort and zeal of the team, it is not an exaggeration to expect a steady upward rise in the organisation's curve which will bring forth as many, if not more, newer stories to tell before the next decade is upon us.

Implementation Overview

Centre for Microfinance & Livelihood (CML) works to improve the quality of rural life through its multi-thematic intervention in Livelihood with the focus on collaboration, technology infusion and joint implementation. The strategy of CML has been to consolidate the gains of Livelihood and layer that with other ongoing thematic intervention which constitute skills, sports, education, water and others.

CML's work is primarily focussed in the states of Assam, Manipur, Tripura and Meghalaya with cross cutting verticals and states in the region.

The focus on multi- thematic interventions through its operational structure includes the following cross-functional relationships-



General Administration responsible for the organisational level Planning, Budgeting, Finance, Human Resource, Monitoring, Evaluation & Learning and Compliances. While the other vertical carry out management, facilitation and implementation of projects on the ground.

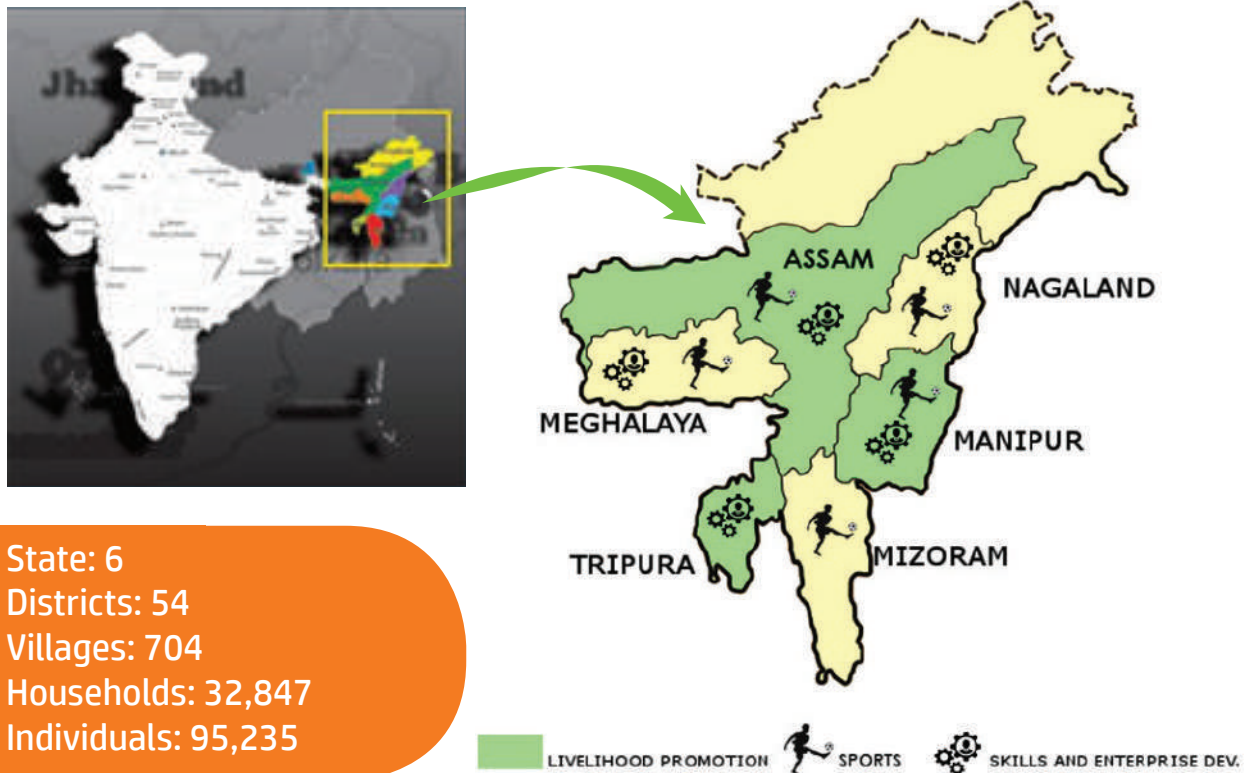
Implementation & Technical Support focuses on the agriculture-allied activities and the market led interventions. It cohesively works with other vertical focuses on the agriculture-allied activities and the market led interventions. It cohesively works with other vertical towards touching lives and bringing change in the areas of operation in the region.

Skills, enterprises & knowledge focuses on skilling, reskilling and upskilling the unemployed youth for employability and promoting entrepreneurs.

Sports & Education focuses on multiple projects pertaining to grassroots development of football, polo and boxing. Further, the education component focuses on reducing drop out and improving the teaching learning processes in the targeted govt. schools in the region.

Others focuses on health & nutrition, water & sanitation

A diagrammatical representation of CML's area of operation and its thematic interventions during the year 17-18 is depicted below:

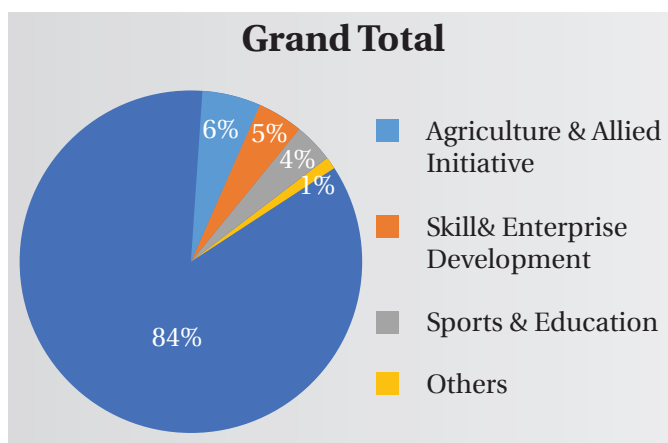


Finances

CML during the financial year 2017-18 spent Rs.20,35,96,532/- in its range of projects and multi thematic approaches, the Livelihood vertical holds the largest portfolio followed by skills & enterprise development, sports and others.

The figure below shows at a glance of the funds spent during the period-

Thematic spent 2017-2018



Thematic wise, spent details in Crores 17-18

Theme	Grand Total (INR)
Agriculture & Allied Initiative	8.01
Skills & Enterprise Development	5.59
Sports & Education	5.07
Others	1.68
Grand Total	20.35

Human Resource

CML presently has a total of 130 employees placed across Assam, Tripura, Manipur and Mizoram. The human resource of the organisation comes from varied academic discipline with wide experience and domain knowledge. The team consists of professionals from varied discipline including engineering, agriculture, law, veterinary, social work and management amongst other discipline.

CML has a strong yet employee friendly policy to give its employee, a place next to home, creating a better working environment. Capacity building, exposure and immersion programs are being conducted from time to time as a part of organisation's human resource development.

The organisation has an average employee retention of 98 percent.

Assam - 47
Manipur - 8
Mizoram - 18
Tripura - 57



Thematic Highlights



Education



Livelihood



Skills & Enterprise
Development



Water & Sanitation

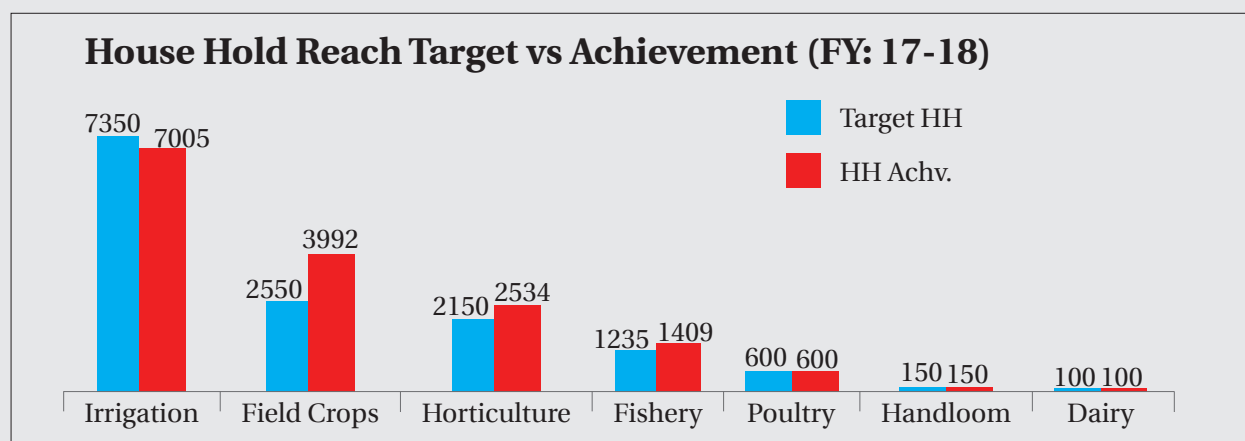
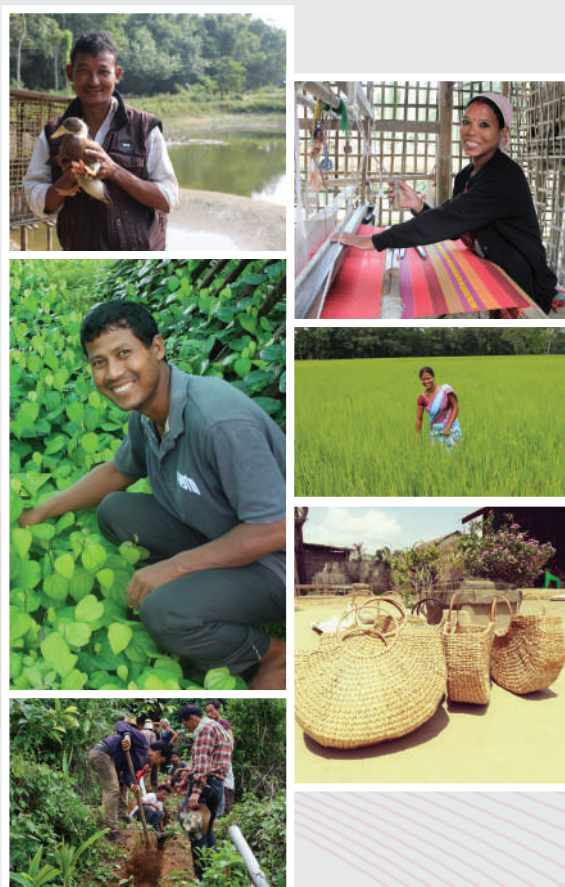


Sports

Livelihood initiatives

CML's Livelihood initiative is the largest portfolio which includes a range of subsectors and components. Under the portfolio, CML during the year focused on technology infusion, convergence and established models for replication and scaling up. Therefore, quality input and market linkage forms the major components of the interventions.

The livelihood intervention of CML includes the following categories:



Agriculture & Allied

FIELD CROP

Rice being the staple diet for almost all the people in northeast India, the effort under the initiative is to improve the productivity, predominantly for food security and to reduce input cost for the small and marginal farmers.

CML primarily focuses on paddy intensification through Systematic Rice Intensification (SRI) technique in the flood prone districts of Assam and parts of Manipur under the field crops interventions. Currently two projects are under SRI promotion.

- CML-Tata Trusts-Mising Autonomous Council (CTM) Project in Assam
- Promotion of Crop intensification using SRI principles in Assam and Manipur

Farmers are using SRI technique not just in rice but also in other major field crops like maize, aromatic rice etc. In Manipur interventions on high value crops like black rice etc. have been also introduced during the period.

Organic and traditional practise forms a crucial part of the entire package of practises followed under the field crop intervention. Technology infusion for enhancing the productivity and reducing the drudgery of the community, forms the other important aspect of the intervention. Further, convergence with local authority, resource centres like Krishi Vigyan Kendra etc. and community forms the crucial focus for the success of the intervention.

Assam & Manipur
124 Villages
10390 Households
51950 Individuals
694 hectares

Boro paddy output increased from 3 tons/ha to 7 tons/ha, which is an increase of 233% **“NAVEEN”** short duration crop brought a revolution under CTM project



SRI Partners in Manipur

- Resource Upliftment Centre for Human Interest (RUCHI)
- Plain Hills Development Organisation (PHDO)
- Self-Employment Voluntary Association (SEVA)

SRI Partners in Assam

- Grameen Sahara
- Gramya Vikas Mancha (GVM)
- Seven Sisters Development Assistance (SeSTA)
- North East Centre for Rural Livelihood Research (NECR)

Horticulture- Orchard Development, Vegetable cultivation

Horticulture is recognized as an important sector for potential diversification and value addition in agriculture. The northeast region is one of the richest reservoir of genetic variability and diversity of different crops i.e. various kinds of fruits, different vegetables, spices, ornamental plants and also medicinal and aromatic plants.

CML focuses on orchard development and high value off-season vegetable under the intervention. The objective of the intervention is to increase income of the poor and marginal farmers and to promote entrepreneurs.

Currently three projects are under the horticulture intervention.

- Intensifying livelihoods for tribal households of Boko block' funded by NABARD and Tata Trusts. The model aims to Intensify homestead lands of tribal households, intensifying areca-nut based homestead lands of the tribal households through promotion of black pepper as a companion crops, pineapple and Assam lemon as intercrops.
- Livelihood Enhancement through Backyard Cultivation of Black Pepper in the Schedule Tribe Forest Villages" is a partnership project, implemented by Diya Foundation. The project is being implemented in the foothills of Assam and Meghalaya.

Rain shelter cultivation in homestead land, for production of high value off-season vegetable, as an additional source of income has been also promoted during the project period under horticulture development in Assam.

Assam
96 villages
4054 Households
20270 Individuals
310 hectares

30 Rain shelter vegetable production unit in Dhemaji under CTM project generated average income of Rs.20K-25K /year

Four Black Pepper Nursery Entrepreneurs have been promoted under WADI project in Boko Block, Assam



Fishery

Around 95 percent of the population in the region consume fish. The region is naturally covered with abundant water bodies, lakes and swamps. Most houses specially in Assam and Tripura possess a pond with traditional fish rearing practice commonly for sustenance but rarely for commercial purpose. The production of fish therefore is very low against the demand, leading to large imports from outside.

The reasons for low production of fish in the region, identified by CML during the feasibility study were unavailability of quality fish seeds (fertilised fish eggs), infrastructure, and lack of awareness about the economic significance of scientific rearing. The other bottlenecks include poor feeding practices and high cost of feeds and poor pond management. Of the constraints, unavailability of good quality fish seeds was found to be very critical.

CML therefore had identified the need for promoting fishery as not just addressing the issues leading to low production, but also as a viable source of livelihood and income. During the process of implementation, CML identified and promoted producers who could provide relevant services to fish cultivators and supply good quality fry, fingerling and yearling — the three indicating stages of the fish's growth.

Currently there are two project under Fishery:

- Fishery in Tripura, in collaboration with Govt. of Tripura
- Fishery in Assam, under the Multi Thematic Livelihood Initiative in the Mising Autonomous Council areas.

Increase productivity and better income has been the prime focus of CML under the fishery intervention through scientific rearing technique and management.

The detailed and contextual package of practice developed under the initiative has brought in great success under the Fishery intervention of CML.

Assam & Tripura
66 Villages
3699 Households
18495 Individuals
5 district
1443.19 acres

Fishery has evolved as a successful model:
33 Fishery Producer groups formed
Averaged production per Ha increased from 0.7MT to 1.8 MT



Fishery model includes –

- Quality fish seed
- Quality feed
- Low cost technology intervention

Chosen as Technical partner for Rural Livelihood Resource Centre (RLRC), a MAC, Govt. of Assam owned farm as training and resource hub in Dhemaji, Assam

Irrigation

Although, the region receives high average annual rainfall, has abundant of water bodies, yet very low percentage of arable land is irrigated. Lack of technology, knowledge gap etc. are among the major reasons for inadequate irrigation facilities in the region.

To address this gap, the Tata Trusts have been working for over a decade, in the region to improve the irrigation system in the region.

In line with the efforts of the Tata Trusts, CML focuses on Diversion Based Irrigation (DBI) in Assam and Manipur. DBI is a simple and cost effective method that applies gravitational force to guide the water from adjacent streams and rivers to the cropping field areas.

In total 64 DBI structures have been successfully constructed and revived during the period.

This intervention was brought in convergence with the Government, community themselves along with infusion of technology vis. the traditional coping mechanism wherever available.

Assam & Manipur
94 villages
9442 Households
47210 Individuals
11359 hectares

64 Diversion Based
Irrigation (DBI)
structures
constructed and
revived

DBI Partners in Manipur

- Volunteers for Village Development (VVD)
- Resource Upliftment Centre for Human Interest (RUCHI)
- The Plain and Hills Development Organisation (PHDO)

DBI Partners in Assam

- Grameen Sahara,
- Gramya Vikas Mancha (GVM)
- Seven Sisters Development Assistance (SeSTA)



Livestock

POULTRY- MARKET LED INITIATIVES

CML recognises that Poultry farming has a significant potential to contribute in the farm diversification and intensification. Small holder broiler farming holds promise as a remunerative opportunity particularly for resource poor (Landless or Marginal land owner) families.

Work in the poultry sector is undertaken through a project titled “Establishing Business Systems for Growth of Small –holder Poultry in Assam” as a market led livelihood initiative”. The project is being implemented by The National Smallholder Poultry Development in Dudhnoi (Golapara district) and Khowang (Dibrugarh district) in Assam.

Under this initiative two producer company has been set up, one at Dudhnoi and the other at Khowang. These two companies unite to form the apex state level producer company with its registered office in Khowang, Dibrugarh. The producer company manages the production and market chain whereas the apex level producer company has been established with the objective to reduce the input cost by initiating interventions in hatchery, feed and forming a centralised marketing system. So far, the feed and chicks have been outsourced from the neighbouring states.

Assam
2 districts
57 villages
600 Households
12915 Individuals

Employment generation of 45 local youth in different activities within Producer Company. Income generation of Rs. 25,000-30,000 per producer in a year through this activity.

- Establishment of two Producer Company at Dudhnoi and at Khowang with a total of 1000 members
- Establishment of Apex Level Producer Company in Khowang, Dibrugarh



Dairy Development

Although livestock is an important component for the region's economy, the production of milk and milk products in the region is negligible compared to other states in the country. The region conventionally is a low milk consuming region due to its food habits and also availability of milk. But there has been an evolution of food habits in due course and the demand for milk and milk products have shown a rising trend.

Under dairy development initiative, CML focuses on increasing the milk production through improve cattle breed and best management practices in Tripura and Manipur.

Currently two projects are under the dairy intervention:

- Dairy development in Tripura
- Dairy development in Manipur

Both the projects are being implemented by the project implementing organisation, Youth Volunteers' Union (YVU), Manipur.

Along with meeting the demand and supply gap through production enhancement, the dairy development initiative has been catering to the landless, small and marginal farmers, with support from the local Government and Animal Resource Development Department.

- Implementation partner Youth Volunteers' Union (YVU) Manipur
- Construction of Dairy plant at Kalachari village of Dhalai district, Tripura has been completed.

Tripura & Manipur
37 villages
100 Households
5000 Individuals

Processed and
marketed 6500 litre
milk per day with a
revenue generation
of 7.09 crore under
Manipur Dairy
Development projects



Handloom & Handicraft



The region is marked by the rich culture and heritage associated with loom and handcraft. Each state shares unique design, colours and patterns. Handloom and handcraft of the region entered the market arena very recently.

With the advancement of the handloom and handicraft sector, necessity of systematic approach, intervention in value chain, product diversification and value addition became evident. CML extended its support, focusing on product upgradation through technology infusion, training of weavers and artisans and market linkage for income enhancement of the landless and poor women of Assam and Manipur.

Currently, the intervention transects livelihood and skill along with enterprise development initiatives in Assam, Manipur and Nagaland.

Under the collaborative project with Mising Autonomous Council, Govt. of Assam, 450 weavers have upgraded their skills by shifting from throw shuttle to fly shuttle loom. Further, product diversification was taken up by the community to meet the contemporary market demands during the period.

CML through its Section 8 company, Livelihood Propulsion & Support Services (LPSS) has generated around Rs.7.5 lakh revenue by promoting Kauna products at e-commerce market place like Amazon.in & Habba.org and other offline retail market store. Kauna is a type of water reed extensively grown in the wet lands and marshland in Manipur and other North East states. Artisans crafted variety of products viz. shopping bag, bin bag, vanity bag, laundry bag etc. with this material.

Under skill & enterprise development vertical, five weaving centres have been developed in Nagaland and Manipur for promoting weaving, embroidery and tailoring, among 135 youths for the enterprise creation and employment generation.

Assam, Manipur & Nagaland

5 weaving centres developed
585 weavers
280 artisans



The production efficiency of the weavers was increased by 250-300% (up to 1.5 inch/minute in place of 0.5 inch Rs. 4000 per month, income enhancement)

Rs.7.5 lakh revenue was generated by promoting Kauna products through CML's Section 8 company named "Livelihood Propulsion & Support Services" (LPSS)

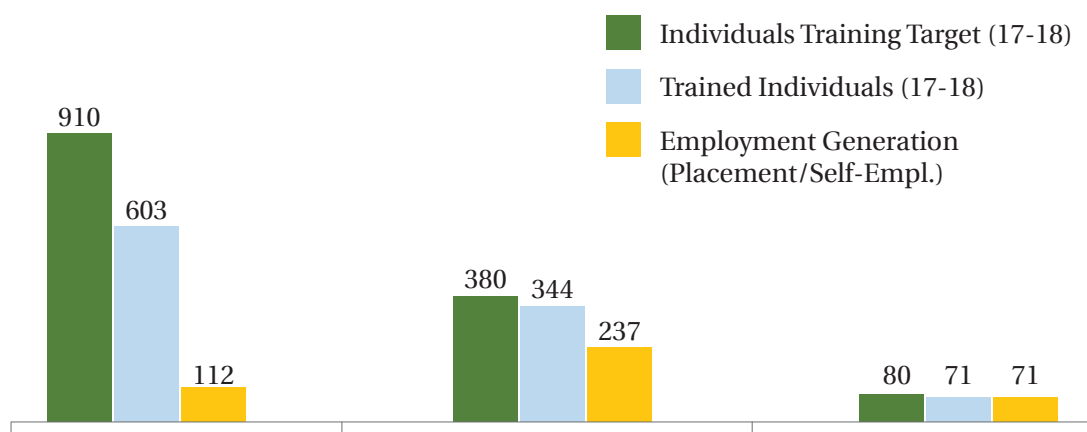
Skills & Micro Enterprise Development

Skills & Micro Enterprise Development vertical of CML focuses on skilling, reskilling, upskilling and enterprise development. It also ensures strengthening of the skilling ecosystem through Training of Trainers (ToTs) and building capacity of partner organisations. The underprivileged youths with the age group of 18 to 35, who either do not have access to formal education or are graduate unemployed are the prime focus under the vertical.

CML started Skills & Enterprise Development program since 2012. The programs have operationalised through CML-Tata Trusts, Tata Group Companies, State Governments, local NGOs and training centres. More than 5000 youths are being trained and supported through this portfolio. Programs are being implemented in Assam, Manipur, Nagaland, Tripura and Meghalaya.

Skills & Enterprise Development has three major components - Formal, Informal and Microenterprise development.

Training Target vs Achv vs Employment (FY: 17-18)



FORMAL SECTOR



Assam, Tripura,
Manipur & Nagaland
603 youths trained
112 youths employed

CML under this category focuses on skill enhancement of the educated youths to increase employability in industry based in and outside of the state. The beneficiaries in this sector are usually Class XII pass outs and graduates.

A significant development under this category has been the TAAP (Tata Affirmative Action Program). As high as 75% placement percentage has been received under this program. Other efforts in the formal sector of skill enhancement involves food processing and housekeeping which was undertaken in collaboration with Tata Strive, ITI Ambassa and Arkaneer.

Collaborative Partners

- Tata Consultancy Services
- ITI Ambassa
- Tata Strive
- Arkaneer



INFORMAL SECTOR



CML under this category found means for formal employment of unemployed youths through handholding linkages and upskilling procedures. The beneficiaries in this sector are school dropouts, women without any formal education and migrant workers.

Basic surface painting, upgradation of five weaving and tailoring centres, training of 300 trainees in weaving, tailoring, embroidery and skill development in standard garment stitching for unemployed youth are carried out under the category during the year.

The programs had been successfully conducted through partners and collaboration with organisation within and outside the region.

Assam, Tripura,
Manipur & Nagaland
344 youths trained
237 youths employed

Training of 300 trainees
in weaving, tailoring,
embroidery and skill
development in standard
garment stitching

Collaborative Partners

- Asian paints Ltd.
- Weaker Section's Development Council (WSDC)
- Priscilla Centre (PC)
- Manipur Creations



MICROENTERPRISE DEVELOPMENT

Skilling and upskilling may not generate sufficient employment or secured livelihood due to lack of resources and applicability of resources.

CML therefore initiated the enterprise development program which focuses on financial assistance, linkages, capacity building inputs and handholding support. Post training, the candidates were screened and provided handholding support in starting their enterprise.

The projects undertaken in the category includes Micro-Enterprise Promotion and Development Program (MEPDP) Northeast, the Micro-Enterprise Promotion Program (MEPP), Meghalaya and Northeast incubation and skill development project that strength and build medium sized energy access entrepreneurship.

Candidates who had concept and business strategy were screened and provided necessary input to initiated establishment of their dream business that they were confident on.

Collaborative Partners

- Aide et Action
- SELCO Foundation

Assam, Tripura,
Manipur, Nagaland

71 youths trained

71 youths self-employed
after being trained under
the micro-enterprise
promotion program



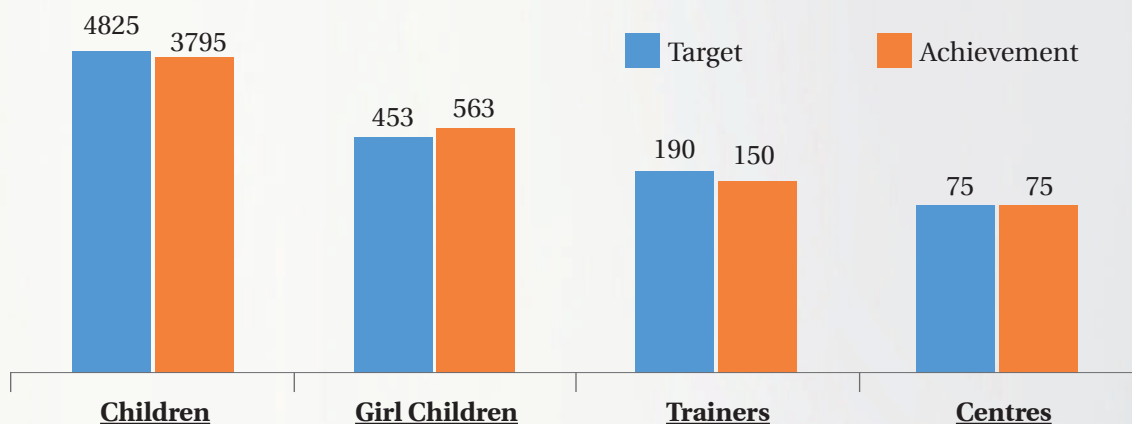
Sports

Under CML's sports initiative, the focus is mainly directed towards helping young and aspiring athletes from the Northeast, providing them with the best infrastructure, training, equipment and other necessary requirements, to help them become athletes of international stature. During the financial year of 2017-2018, the sports initiatives under CML were operational in the states of Manipur and Mizoram with plans of extension in other parts of the Northeast in future.

Collaborative Partners

- State federations
- Local Football clubs
- Educational institutions
- U Dream Football

Target vs Achievement (FY: 17-18)



INTERVENTION IN GRASSROOTS MIZORAM AND MANIPUR

CML, under this program, focuses on identifying young talents between the ages of 6 and 14, to give them a chance to enrol in grassroots centres that will enable them to get appropriate training and technical support. Further, CML assisted the ongoing Tata Trusts – Sarva Shiksha Abhiyan Grassroots Programme, Mizoram by providing a course for obtaining an All India Football Federation (AIFF) certified D-license for all the trainers who are involved in the grassroots project.

Manipur & Mizoram
Children reached under
Grassroots: 3709

Collaborative Partners

- Sarva Shiksha Abhiyan (SSA), Mizoram
- Mizoram Football Association (MFA)
- I-league club Aizawl FC
- All Manipur Football Association (AMFA)

15 % girls' participation in the centres



INTERNATIONAL PROGRAM GERMANY TATA TRUSTS IN COLLABORATION WITH U DREAM FOOTBALL

Tata Trusts Partnered with U Dream Football to develop a program that allows talented footballers to train with the best facilities in international academies, that will pave for them the path to pursue sports as a profession.

In 2017, 35 footballers (17 from Mizoram, 15 from Manipur, 2 from Meghalaya and 1 from Assam) between the ages of 9-15 years have been shortlisted and sent to Germany as a part of the program. The boys were enrolled as students of International School of Dusseldorf which follows the International Baccalaureate (IB) board curriculum.

U Dream Football
Shortlisted 35
footballers from the
region
17 from Mizoram
15 from Manipur
2 from Meghalaya
1 from Assam



MARY KOM REGIONAL BOXING FOUNDATION



CML has come into an agreement with the legendary boxer's academy, the Mary Kom Regional Boxing Foundation.

The program during the year initiated the support to 15 young boxers from Manipur, in their quest for Olympic glory.



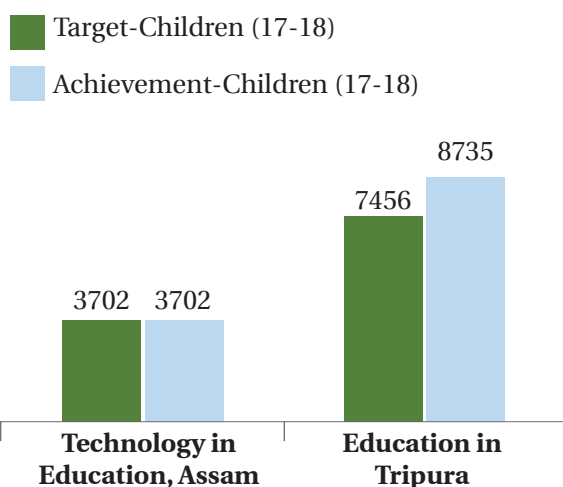
Education

Education has been a recent addition to the intervention portfolio of CML. The central goal of the portfolio is to ensure quality education for children, especially of the rural poor and marginalised section of the society. The focus of the initiative is to address the persistent issues through improve learning level of students belonging to Classes I to VIII to achieve appropriate competencies in English, Mathematics and Science. Also, building capacity of the teachers to address the gap in teaching & learning, use of technology, collaborative learning and digital literacy were part of the intervention. Two education projects have been implemented in the state of Assam and Tripura through various partner organisations.

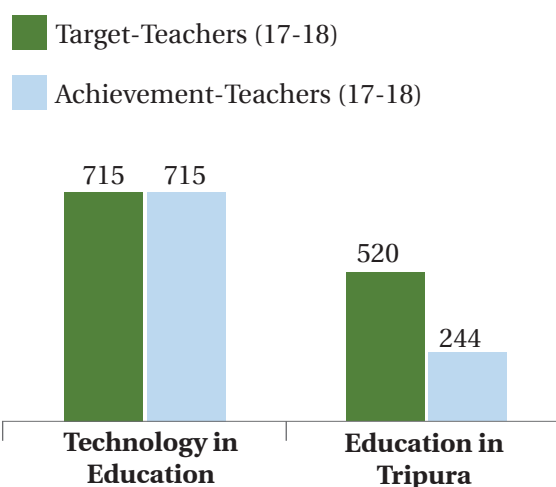
- Integrated Approach to Technology in Education in Assam
- Education in Tripura, Collaboration with the Govt. of Tripura

The below Table on the left shows the students covered (target vs achievement) and the table on right shows the teachers trained (target vs achievement) in both the states, Assam and Tripura during the year 2017-18:

Student Covered Target vs Achv.



Teacher Training Target vs Achv (FY:17-18)



INTEGRATED APPROACH TO TECHNOLOGY IN EDUCATION IN ASSAM

IMPLEMENTATION PARTNER- GRAMYA VIKASH MANCHA, NALBARI

Integrated Approach to Technology in Education is a pedagogical framework to improve teaching & learning processes and to foster authenticity and project based learning for children in some of the most underprivileged geographies.

The objective of the project is to bridge the digital divide and improve retention in schools through fostering digital literacy and create learning interest among students in the targeted Govt. schools of the state.

A total of 715 teachers have been trained during the year and the program is implemented in 64 Government secondary schools with the existing information facilities in the schools. Additionally, 23 upper primary schools within the same premises of the secondary schools have also been covered under the intervention during the period.

- Children and teachers interacted with other school inside and outside the state. Connected with global expert from prestigious universities like Trinity College, Dublin, Ireland; Cambridge college, UK.
- Education department has replicated the ITE model and conducted training and monthly sessions for teachers.

Assam
64 Government
schools covered
3702 children covered

A total of 715 teachers
have been trained under
Integrated Approach to
Technology in Education



EDUCATION IN TRIPURA

COLLABORATION WITH THE GOVT. OF TRIPURA

The education program under Tripura State Initiative focuses on grade appropriate competencies in English, Mathematics and Science and increase the passing percentage in the Madhyamik (High School Leaving Certificate) examination.

The implementation is being carried out through capacity building of the teachers, conducting subject specific camps and classroom demonstration on usage of teaching learning materials to teachers. Further, strengthening of School Managing Committees (SMCs) through community engagement for improved school environment. Also virtual learning classroom support for class 9 and 10 were undertaken during the period.

Teaching Learning Material that was developed under the program has been adopted by Education Dept. for State wide adoption

Tripura

8735 Students
covered
25 govt. primary
schools were
upgraded with
Building as Learning
Aid concept

Under Education program
under Tripura State
Initiative 244 Teachers
trained



Digital Literacy – Internet Saathi

Internet Saathi project is a Digital literacy program, implemented in Tripura. The program intends to create access to internet for the rural women to be social entrepreneurs. The project has been helping the rural women in generating vast techniques and knowledge on various sectors like healthcare, farming techniques, cooking and entertainment which will serve as a permanent catalyst for the women to be more aware and 'be included' in the digital economy. Rural women have been identified and selected as internet Saathis who in turn reached out to the last mile beneficiaries and train them on the basic usage of internet.

Tripura

749 villages

1,55,175 beneficiaries

Under the Digital literacy program, carried out in the state of Tripura 376 Internet Saathis have been reached



Water & Sanitation

Tata Water Mission (TWM) has been examining various water purification technologies for treating Fluoride and Arsenic contaminations. With this, the first pilot gravity based purification system was installed in Nalbari district of Assam to remove arsenic and iron from the ground water and provide safe drinking water to the community.

On May 18th 2017, the plant was formally inaugurated. It was considered as the first Community based Arsenic and Iron removal system in the, of providing safe drinking water to 300 Households in Nalbari District, Assam.

The plant is catering to 300 households and every household is taking water up to 20 litres per day. The community is paying for the water @ Rs. 7 /- per every 20 liters. So far, the plant has generated revenue of about Rs. 4.5 lakhs. The same money is being utilized for plant operation and maintenance.

CML during the subsequent year has been preparing for more pilots to provide safe drinking water to the community. Additionally, the Water, Sanitation and Hygiene(WASH) in schools are planned to be undertaken in 30 schools in the subsequent year. Primarily, the construction/renovation of existing toilets, bathrooms, wash basin will be carried out along with behaviour change communication and awareness generation activities in the selected schools.

Assam
1 District
300 Households

Jana Suraksha Trusts has been registered to run the Filtration plant.

Rs. 1.1 lakh p/m is the total Revenue



CASE STUDIES

BUILDING KNOWLEDGE TO ACTION - A STORY FROM ORCHARD DEVELOPMENT PROJECT, BOKO

“We didn’t realize the potential of our areas, we just knew one crop for one area which has been in practice for so many years. Now I feel enlighten and interested to do intercropping so that we can fulfil our own expenses without any external money lending source.” ~ Sabita Rabha

Sabita Rabha, a farmer from Gadhaputa village of Boko block holds a keen interest in kitchen gardening. During her interaction with the project team, she recollects that there are around 160 areca nut trees surrounding her house. But neither she nor her husband ever had the idea of utilizing the area between the orchards for other crops which could be an option of benefit. However, with the little information she gathered during her training and exposure, along with the handholding support from the project team, Sabita now has started intensifying areca-nut based orchard with black pepper as companion crop and, lemon and pineapple as intercrop.

Though the orchard has not completed a year, yet it has already become famous among the villagers. The fact that their existing area can be intensified with combination of crops, has become a source of encouragement to the villagers to start off with their own.



A RELIEF TO THE LANDLESS- CASE STUDY FROM THE POULTRY MARKET-LED INITIATIVES

“I earned a total of Rs. 43,684/-in five batches of broiler rearing in 2017 and it gave us (me and husband) huge relief to our economic condition. Now I stay at home and look after my house and family and shall continue broiler farming” - Dharmalata Rabha.

Dharmalata Rabha from Siluk Bahhrapara village is a member of Dudhnoi Women Poultry Producer Company, Assam since 2016. Dharmalata stays with her husband and they have a girl child of eight years. Besides their house they don’t have any land for agriculture activity. Therefore, both she and her husband used to work as a wage labour to earn their living.

They were poor but they didn’t want to bring their child poor.

“I was lucky to get enrolled into the Producer Company, I am living a better life today” said Dharmalata. After receiving various training and input support, Dharmalata managed to do five batch of broiler rearing. She worked harder to raise the chicks. Finally, she managed to earn a total of Rs. 43,684/-in five batches of broiler rearing which was a relief to their economic condition. She no more goes out in search of labour work but stays at home and look after her family and the broiler farm. In the year 2018 she gave birth to a baby boy.



A CHANGE BEARER, AND NOW AN INSPIRATION

“Prior to my association with CML, the production of fish did not even reach the range of 50kgs but now I have a record of selling up to 3 quintals which is a remarkable increment in comparison with the earlier production” says Birola Kuli, who is a farmer and a resident of Dhemaji district of Assam.

Kuli was involved in fish farming since a long time but had no training or proper scientific knowledge regarding the practice. The practice basically met the consumption purpose. After coming in touch with the CML-TATA TRUSTS – Mising Autonomous Council



(MAC) collaborative multi-theme livelihood project, he went through various changes. Selection of fish seeds, pond management, scientific rearing technique and feed management were all that he learnt during the numerous trainings that he received under the project. His total annual income now is approximately 1.5 lakhs.

“KEEP THE FAITH AND WORK HARD” – A CASE STUDY

Grace Panmei hails from Phanlong village of Tamenglong district in Manipur. After the sad demise of her parents, she supported herself by running a small grocery shop but couldn't continue for long due to her ill health. Grace has a basic knowledge on tailoring and since her childhood she has been very keen on learning advanced tailoring.

One day through a local daily she came to know about a residential tailoring training program on standard garment stitching for 35 days, supported by CML Tata Trusts in collaboration with District Administration, Tamenglong and Manipur Creations. She applied for the training program and was selected after a round of interview.

After the training program, she was provided with a solar-powered sewing machine with which she started her own tailoring centre at home.

Now she has been earning around Rs.4000/- per month through her micro tailoring unit at home. She has further plans to set up a tailoring unit to employ more than 20 people within the facility.



MICRO ENTERPRISE CAN BE A CHECK TO UNEMPLOYMENT- A CASE STUDY

“The financial support that I receive from Aide et Action-Tata Trusts was very helpful and I am able to start setting up my own enterprise only because of that financial assistance.”

Shimtisuk Kharaswai from Meghalaya, was brought up by her mother along with two more siblings. During her schooling she was supported by World Vision (Orphanage organization). She is also a trained beautician from the ITI training centre in Meghalaya.

With her passion to get better in her acquired skills, she decided to join the training program of Aide et Action centre in 2010 after her friends introduced her to it. Post training, she explored and worked for several reputed institutes in the country.

Her decision to set up her own enterprise, pushed her to approach Aide et Action and several banks for investment of 3 lakhs. With a loan of 1 lakh from Union bank and 1 lakh from Aide et Action and her elder brother supporting the remaining amount, she started her new venture at the end of March, 2018. She currently has around 30 permanent clients.

Her professional skills and experience as a beautician has equipped her for bridal makeup charging Rs 5000 per makeup till date besides the regular clients.

The loan provided to her by Aide et Action and Tata Trust had set up the pillar to start her venture. Now, she not only stands as an entrepreneur but also as an employer to the unemployed youth, whom she pays on commission basis.



**"THE DREAM OF BEING A FOOTBALL PLAYER
SEEMS POSSIBLE NOW"**

Bapenyimjong, or Bapen, a 14-year-old from Nagaland is a beneficiary of the sports program by CML. Coming from a football loving family, he started to play football at the age of seven and has big dreams of making Nagaland proud through his feats on field. Playing football from a young age, Bapen has had a fair share of warm memories on the football field but getting selected to the Centre of Excellence (COE) squad is, by far, the most precious. After becoming a part of the CoE, under a systematic, disciplined life under the watchful eyes of experienced coaches and teachers, Bapen has been able to make the best use of his time and talent. Undergoing the kind of training at the CoE, he has been enriched with increased confidence level, proper coaching, exposures to participation, better knowledge about the technicalities of the sport. He focuses whole-heartedly on football and his education and become an origin of encouragement for young football lovers in Nagaland.



Livelihood Propulsion and Support Services (LPSS), incubated by Centre for Microfinance and Livelihood; An Initiative of Tata Trusts






The enterprise was incorporated to create a market linked eco system by playing the role of a value enhancer as well as an accelerator in the areas focusing on hand loom, handicraft & other social enterprise areas. At the moment, the company is building forward linkages- online as well as offline, for various handloom and handicraft initiatives of North East India. LPSS has a high degree of experience in the areas of Sales & Marketing - online & offline, Brand Development, back end skill development, resource management & technology platform development. Hence, it is also engaged in the promotion and facilitation of micro enterprise organizations.

LPSS, currently, has interventions in the fields of Market Linkages & Market Research, brand and product development, value chain and business, institutional changes, and technology and innovation.

Assam
300 Weavers
1500 Fishermen
500 Artisans
350 Households

LPSS INTERVENTION AREAS:

During the FY: 17-18, LPSS was engaged in a number of initiatives with linkages in several areas pertaining to these fields of intervention.

				
Market Linkages & Market Research	Brand & Product Development	Value chain & Business	Institutional Linkages	Technology & Innovation
Retail, E commerce, Institutional Sales linkages & Market Research	Brand building & assistance to develop market oriented product lines	Sourcing of High quality & competitive priced Inputs. Business Strategy Support	Leading Institutional linkages for Grant & Knowledge partnership	Contemporary Technology Platform Development, facilitation. Innovation & Integration

PAN INDIA MARKET LINKAGES FOR RURAL WEAVERS & ARTISANS:

Through market linkage activities, LPSS has generated more than 5000 man days of employment for 300 weavers of Assam (this includes weavers under Grameen Sahara and MAC CTM Projects) with a business value of Rs. 10,00,000. This enterprise is with market linkage partners, Rangde Habba, Rallis India, and business associate, CoE CML- TATA TRUSTS.

AGRICULTURAL AND ALLIED ACTIVITIES:

LPSS played the role of a facilitator in the procurement of high quality Mustard Oil Cake for the Fishery Project at TSI & CTM MAC. Over 1500 beneficiaries, under this project, received the MOC at a rate which is 10 to 15% less than the market price. The business value of this intervention is 26,00,000 INR.

ONLINE SALES CHANNEL TO EMPOWER HANDLOOM & HANDICRAFT:

LPSS has continued to make efforts to lift the underserved communities, and has helped them to gain access, much more easily, to the wide market of Handloom and Handicraft. Along with this, as part of the organization's vision to create a market linked ecosystem, LPSS has partnered with the likes of amazon.in, Flipkart, habba.org, to promote handloom and handicraft initiatives and to improve the incremental growth in income for weavers & craftsmen.

With an average business value of 40,000 INR per month, these partnerships have built a permanent sales channel for the weavers and artisans of Tata trusts interventions and have affected the lives of more than 500 artisans. The partnerships will now generate revenues for weavers and artisan, and will also assist them in terms of Skill Building, Research, New Product Development, Sustainability, & Technical Collaboration.

amazon



Institutional Linkages with EXIM Bank & IIT Guwahati:



LPSS has entered into a Memorandum of Cooperation with EXIM Bank of India for the generation of funds, Training Supports & capacity building, and Global Market Linkages for Exporting handloom, handicraft & allied Products.

LPSS has also signed a Memorandum of Understanding with Indian Institute of Technology (IIT) Guwahati in the field of Joint Training, Skill Building, Research, Social Development, Market linkages, Sustainability, and Technical Collaboration.

SOCIAL ENTERPRISE INITIATIVES:

LPSS assisted the Organization for Development of Economic and Self Help (ODESH) in areas of product diversification, brand building, market linkages & packaging and has created great business opportunities for ODESH Supported Kauna Artisans and created over 1300 Man Days of employment for them. LPSS has been instrumental in bringing forward linkages and B 2 C learning experiences to Kauna Artisans, generating more than 200 orders, has benefitted over 350 households and has a business value of 5,50,000 INR.

The activities that are being undertaken by LPSS are:



Activities	Outcome
Brand Registration & Logo Design	Creation of Brand Identity
Appointment of Designers	To Design Product lines out of Kauna Craft
Raw Materials for Product Sampling	To Create Product lines out of Mulberry Silk
Product Photo shoot	To demonstrate production capacities , these images are used for E commerce listing & catalogue making
Catalogue preparation –Design & Printing	To be used as marketing tools
E commerce Market Place Product Placement	Sales of product & product visibility
Geographical Indication	To prevent unauthorized use of a Registered Geographical Indication by others. It will provide legal protection to Indian Geographical Indications which in turn will boost exports.
Exhibitions Participations	Sale of Product & Business Enquiries
Engagement of PAN India Distributors	Sale of Product
Promote Products through Retailers	Sale of Product
Product packaging design & procurements	Quality packaging for Products

Partners and Collaborations

Livelihood	Collaboration-Corporate Partners	NABARD
	Collaboration-NGO	Pabhoi Greens, Resource Upliftment Centre for Human Interest (RUCHI), Self-Employment Voluntary (SEVA), Diya Foundation, Grameen Sahara, Gramin Vikash Mancha, Seven Sisters Development Assistance, Volunteers for village development, Youth Volunteers Union, The Plain and Hills Development Organization (PHDO)
	Collaboration-Institution./Tech	Nabkisan Finance Limited
	Collaboration-Govt. Organization	Mising Autonomous Council, Krishi Vigyan Kendra, RARS Lakhimpur, Department of Agriculture Engineering Dhemaji, Assam Agricultural University, Department of Agriculture Dhemaji, Department of Agriculture Lakhimpur, Department of Agriculture Majuli, Department of Agriculture Golaghat, Assam State Seed Certification Agency, Spices Board of India, Animal Resource Development Department, Tripura Government.
Skills & Microenterprise Development	Collaboration-Corporate Partners	Asian paints ltd. TCS Manipur Creations Tata Strive
	Collaboration-NGO	Aide et Action, WSDT, Priscilla Center, Youth 4 Jobs
	Collaboration-Institution./Tech	Sualkuchi Institute Of Fashion Technology
	Collaboration-Govt. Organization	National Institute For Automotive Inspection, Maintenance & Training-Silchar, ITI-AMBASA, Tripura Bamboo Mission, District Administration-Tamenglong Govt. Of Manipur
Education	Collaboration-Corporate Partners	-
	Collaboration-NGO	Vikramshila Education Resource Society & Navniti Foundation
	Collaboration-Institution./Tech	-
	Collaboration-Govt. Organization	Govt. of Assam, Govt. of Tripura
SPORTS	Collaboration-Corporate Partners	-
	Collaboration-NGO	Aizawl Diocesan Education Society (ADES), North East Initiative Development Agency (NEIDA), Mary Kom Regional Boxing Foundation
	Collaboration-Institution./Tech	All Manipur Football Association, Mizoram Football Association
	Collaboration-Govt. Organization	Sarva Shiksha Abhiyan Mizoram, Mizoram Armed Police, Mizoram Govt.

List of Ongoing projects during the year 2017-18

SL. No	Theme	State	Short Name	Project Name
1	Livelihood	Tripura	FISHERY	Sustainable enhancement of livelihoods of fishers through community institutions
2	Livelihood	Assam	NSPDT	Establishing Business Systems for Growth of Small-holder Poultry in Assam
3	Livelihood	Manipur	PROMOTION OF CROPS	Promotion of Crop intensification of rice and major crops to enhance food security and nutritional security among small and marginal farmers of Manipur
4	Livelihood	Assam	MAC	CML-Tata Trusts & MAC Collaborative Multi-theme Livelihood Initiative in Mising Autonomous Council areas of Assam
5	Livelihood	Assam	APPL	Introducing access to clean drinking water in four Amalgamated Plantations Private Limited (APPL) tea estates through provision of TATA Swacch filters
6	Livelihood	Assam	MKSP	Empowering Women in Agriculture under Mahila Kisan Sashaktikaran Pariyojana
7	Livelihood	Assam	WADI	Intensifying Livelihood for Tribal Households of Boko Block in South Kamrup District of Assam
8	SED	Manipur, Nagaland	WEAVERS	Upgradation and Promotion of Weaving and Tailoring Centres in Manipur and Nagaland
9	SED	Tripura	ITI - TRIPURA	Tripura State Initiative - ITI Upgrade and Program Unit
10	SED	Manipur	EMPLOYMENT GENERATION	Employment Generation Through Skill Development in Tamenglong, Manipur
11	SED	Assam	MEPP	Micro Enterprise Promotion and Development in North East India
12	SED	Tripura	SKILL AND HOSPITALITY	Skilling and Hospitality Management in Tripura
13	SED	Tripura	Y4J	Skilling and Employability of person with disability in Tripura
14	SED	Manipur	TAAP - 2	Tata Affirmative Action Program for Youths in the North east Region
15	Sports	Mizoram, Manipur	FOOTBALL	Grass-Root Development of Indian Football
16	Sports	Manipur	WOMEN POLO	Grassroots Development of Women Polo in Manipur
17	Digital Literacy	Tripura	INTERNET SATHI	Implementation of Internet Saathi Initiative in Tripura
18	Education	Tripura	EDUCATION	Improvement in learning levels of children in Maths and Science

* SED stands for Skills & enterprise Development

INDEPENDENT AUDITORS' REPORT

**TO THE MEMBERS OF
CENTRE FOR MICROFINANCE AND LIVELIHOOD**

Report on the Financial Statements

We have audited the accompanying financial statements of **CENTRE FOR MICROFINANCE AND LIVELIHOOD** ("the Society"), which comprise the Balance Sheet as at 31 March, 2018, the Income and Expenditure Account for the year then ended, and a summary of the significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements


The Society's Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position and financial performance of the Society in accordance with the Accounting Standards as issued by Institute of Chartered Accountants of India and other accounting principles generally accepted in India.

This responsibility also includes maintenance of adequate accounting records for safeguarding the assets of the Society and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

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

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

 We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

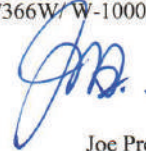
**Deloitte
Haskins & Sells LLP**

Opinion

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements, give a true and fair view:

- (a) in the case of the Balance Sheet, of the state of affairs of the Society as at 31 March, 2018; and
- (b) in the case of the Income and Expenditure Account, of the excess of income over expenditure of the Society for the year ended on that date.

For DELOITTE HASKINS & SELLS LLP
Chartered Accountants
(Firm Registration No. 117366W/W-100018)



Joe Pretto
(Partner)
(Membership No. 077491)

MUMBAI,
Dated: September 25, 2018

CENTRE FOR MICROFINANCE AND LIVELIHOOD

BALANCE SHEET AS AT 31 MARCH, 2018

Registration No.:

E.16/5 of 2012/97

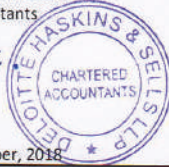
Particulars	Note No.	As at 31 March, 2018 (In Rs.)	As at 31 March, 2017 (In Rs.)
FUNDS AND LIABILITIES			
FUNDS			
(a) Corpus fund	3	300,000	300,000
(b) Earmarked Funds	4	68,472,726	30,041,800
(c) Reserve Fund	5	290,688	59,276
(d) Capital Grant Fund	6	10,609,723	4,996,824
(e) Income and Expenditure Account	7	1,097,799	708,024
		80,770,936	36,105,924
LIABILITIES			
Current Liabilities	8	923,765	779,203
		923,765	779,203
ASSETS			
TOTAL		81,694,701	36,885,127
(a) Fixed assets			
(i) Tangible assets	9	10,748,096	5,159,684
(b) Loans and advances	10	949,240	3,103,055
(c) Cash and bank balances	11	69,997,365	28,622,388
TOTAL		81,694,701	36,885,127
See accompanying notes forming part of the financial statements	1-20		

In terms of our report attached.

For Deloitte Haskins & Sells LLP
Chartered AccountantsJoe Pretto
Partner

Place : Mumbai

Date : 25 September, 2018



For Centre for Microfinance and Livelihood

Dr. Sanjiv Phansalkar
Chairman

Place : Guwahati

Date : 25 September, 2018

Partho Sakti Patwari
Executive Director

Place : Guwahati

Date : 25 September, 2018

Chairperson
Governing BoardExecutive Director
Centre for Microfinance & Livelihood (CML)

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH, 2018

Particulars	Note No.	For the Year ended 31 March, 2018 (In Rs.)	For the Year ended 31 March, 2017 (In Rs.)
Income			
Transfer from Earmarked funds	12	196,637,757	175,382,526
Transfer from Capital Grant fund	12	1,345,876	1,375,234
Other income	13	505,807	990,180
Total Income		198,489,440	177,747,940
Expenses			
(a) Expenditure on objects of the Trust			
(i) Onward grant paid		26,258,503	21,703,270
(ii) Project Expenses	14	160,616,137	146,100,600
(b) Employee Benefit Expenses	15	4,395,855	4,056,432
(c) Establishment Expenses	16	5,458,807	4,033,835
(d) Depreciation and amortisation expenses	9	1,370,363	1,413,449
Total expenses		198,099,665	177,307,586
Excess of Income over Expenditure		389,775	440,354
See accompanying notes forming part of the financial statements	1-20		
<p>In terms of our report attached. For Deloitte Haskins & Sells LLP Chartered Accountants</p> <p>Joe Pretto Partner</p> <p>Place : Mumbai Date : 25 September, 2018</p> <p>For Centre for Microfinance and Livelihood</p> <p>Dr. Sanjiv Phansalkar Chairman</p> <p>Place : Guwahati Date : 25 September, 2018</p> <p>Partho Sakti Patwari Executive Director</p> <p>Place : Guwahati Date : 25 September, 2018</p>			

Chairperson
Governing Board



Executive Director
Centre for Microfinance & Livelihood (CML)

CENTRE FOR MICROFINANCE AND LIVELIHOOD

RECEIPT AND PAYMENT ACCOUNT FOR THE YEAR ENDED 31 MARCH, 2018

Registration No.:

E.16/5 of 2012/97

For the Year ended 31 March, 2017 (In Rs.)	Receipts	For the Year ended 31 March, 2018 (In Rs.)	For the Year ended 31 March, 2017 (In Rs.)	Payments	For the Year ended 31 March, 2018 (In Rs.)
12,876,392	Opening Balance B/f		21,703,270	Grant paid	26,258,503
73,123,000	Bank Balance	5,308,891	146,100,600	Project Expenditures	160,616,137
1,481	Fixed deposit	23,313,497		Less :- Gratuity payable	(711,793)
	Cash	-	142,728,213	Less :- Advance paid in previous year	(2,166,501)
	Grant received	246,507,798			
	Training fees transferred to Earmarked fund	1,489,200	3,522,347	Employee Benefit expenses	4,395,855
111,754,999	Less: Grant refunded to Tata Trusts	(6,530,897)		Less: Statutory Payables	(163,369)
6,914,816	Interest earned on Grants	792,769		Establishment expenses	5,458,807
	Less: TDS Receivable	(7,823)	3,867,454	Less: Khowai office deposit adjusted	(12,000)
	Interest earned on other than grants	174,363		Less: Statutory Payables	
92,168	Less: TDS Receivable	(8,363)	2,352,500	Security Deposit paid	8,500
8,093	Commission Income		166,501	Advance paid to Vendors	
857,050	Training Fees Received		9,634	Fixed assets purchased	6,958,775
14,000	Advance to Employee Recovered		306,750		
	Sale of Assets		193,570	Statutory Liabilities paid	148,678
19,000	Miscellaneous Income			Gratuity Paid	630,522
3,494	Registration Fees received		15,060	Closing Balance C/f	
			48,600	Bank Balance	4,860,881
				Fixed deposit	65,136,484
				Cash	
205,664,493	Total	271,419,479	351,765,093	Total	271,419,479



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