



IVDP ANNUAL REPORT

2012

Welcome to

IVDP ANNUAL REPORT

2012



THE ROAD WE TRAVELLED IN 2012

'Giving' is the way of life and 'humble & giving heart' is required at this hour to see smiling faces in our family, neighbor, community and largely at society and this is what has been advocated by our forefathers.

IVDP also practices the above philosophy and strongly believes in 'transformation- through giving' and that's why IVDP offers-loans for diverse activities, gives training, awards scholarships, donates infrastructure facilities to schools, doles out welfare schemes to SHG members & staffs and so on.

'Educational service' is one of the unique features of IVDP and last year alone Rs. 2 crore was spent on it and cumulatively Rs. 4.29 crore was expended on this purpose. The seed that we have sown might be very little but it will have its great impact on the beneficiary and their family.

It is to be noted that last year alone we did give away Rs. 214 crore as sangha loan, Rs.7.2 crore as IVDP loan and Rs.200 crore as bank loan, totally Rs.421.2 crore. Since 1989 to till date **Rs.2,406 crore** was given cumulatively as all kinds of loans. We have planning to give away Rs.550 crore to SHGs of all kinds of loans in 12/13 and major portion of its loan will go for income generation activities.

We wish that all our 1.50 lakh members to be 'cheerful in their lives' by doing some economic activity and to realize our desire. We are planning to give away Rs.275 crore as bank loan for our SHGs in 12/13 and further major portion of the sangha loan will be given for construction of Toilets and consumption of safe drinking water.

The road IVDP travelled in 11/12 was smooth and many people were the source of inspiration for the happy journey and on this occasion I would like to remember them here as a gesture of goodwill and they are our partner Banks of SBI, IB, BOI, and PGB and also Homeless International-UK, Bella premier, V-shesh, LG, HUL, HCL, Mahalirhittam, and TVS Motors.

Special thanks to our beloved staffs, who really committed their time and energy in fulfilling our objects.

Appreciation, to each and every member of our SHGs who stood with us in 11/12 in all our activities.

Hope this 12/13 will greatly be beneficial to our SHG community.

Kulandei Francis,
President / IVDP.





Towards Transformation



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Towards Transformation

Flood gate

IVDP

INTEGRATED VILLAGE DEVELOPMENT PROJECT

"Whoever sows generously will also reap generously"

Motto

Towards Transformation

Goal

Helping women to move themselves out of poverty through SHG activities for comprehensive social and economic development.

Mission

To strive for the betterment of the marginalized, irrespective of caste, creed, color and religion, through socio-economic activities.

Vision

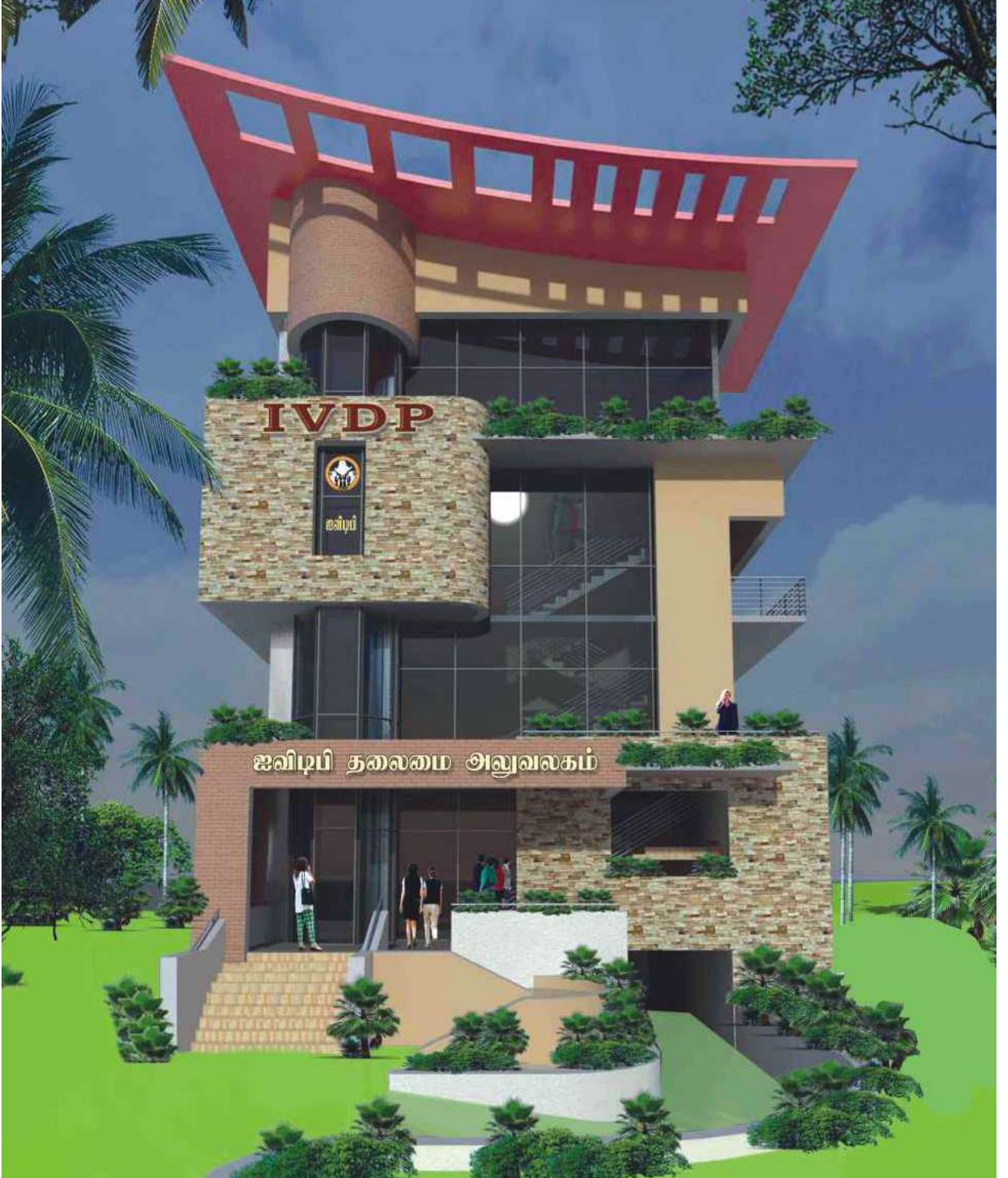
Transforming the life standard of the poor by drastically reducing their sufferings through SHG activities, related to their good health, social status and economy.





Towards Transformation

Chronicle of IVDP





Towards Transformation

Beginning

Mr. Kulandei Francis stepped into the Natrampalayam hilly area in the year 1975 and while treading to different places, he found people deprived of Health, Education and Economic development opportunities. These people were not relishing their lives as enjoyed by others in the city. He was very much moved, had compassion on them and decided to do his best to brighten their lives in a sustainable way. So he started the non-profit organisation called IVDP in 1979.

Watershed Program

The people in this Natrampalayam area were not able to cultivate anything due to shortage of rainfall. Hence they moved from one place to another for cultivation. Due to this frequent migration the young and the old died and some people succumbed to starvation also. Exploitation of people using cheap labour also took place. To avoid all the above unwanted, unpleasant things IVDP carried out watershed programmes in the Forest areas of Anchetty, Natrampalayam, Urigam, Kottaiyur in Thally block of Krishnagiri District.

No. of Major Check Dams constructed	:	92
No. of Minor Check Dams constructed	:	239
No. of Villages covered	:	60
No. of People benefitted	:	40,000
No. of Overhead Tanks	:	2
No. of Borewell	:	50

SHG Activities

To improve the Economic status of the poor, SHGs were started under IFAD programme from 1989 to 1997 and from 1997 to 2003 IVDP promoted SHGs in close association with Tamilnadu Women Development Corporation. Now IVDP's SHG activities are self reliant and it doesn't depend on any donor agencies for running its on going programme. We are happy to mention here that IVDP has 8,231 SHGs covering 1,53,990 women in Krishnagiri, Dharmapuri & Vellore Districts. It covers 1,300 Villages under 300 Panchayats, whose lives have been lifted above the poverty line. All the SHGs are owned by 37 SHG federations. Each federation has minimum of 200 - 300 SHGs. Now these women have been released from the clutches of moneylenders. They started Micro Enterprises, and their income level raised, life style changed and a harmonious community is created.





Towards Transformation

Cooperative progress



Self Help Groups (SHGs)

IVDP started initially with men SHGs in Natrampalayam, Thally block but soon it ended in failure. The 'Women SHGs' were mooted in 1989 under IFAD and for the last 23 years. IVDP has brought in 8,231 groups under its sunshade.

The groups have been formed in Krishnagiri, Dharmapuri and Vellore Districts with the help of its 37 cluster offices spread across in these Districts.

Around 330 Staff work round the clock delivering appropriate services to the SHGs.

District wise Groups

Name of the District	No.of Groups	Savings	No.of Members	No.of Cluster Offices
Krishnagiri	5,912	162 cr	1,10,328	28
Dharmapuri	1,660	51 cr	31,140	7
Vellore	659	8 cr	12,522	2
Total	8,231	221 cr	1,53,990	37

SHGs Savings

The basic norm of SHG activities is, each group member has to save certain amount in every meeting and the accumulated saving is to be revolved as internal loan among the group members.

Last year alone members had deposited Rs.37 crore as savings.

The total savings of 8231 group is Rs.221 crore as on Mar'12.

The five year old groups are eligible for Dividend Sharing.

The new members are keen to join IVDP SHGs as it protects their savings as well as life.



Towards Transformation

Together we can make a difference



A Glance on SHG Activities

The SHGs are the real agents for social changes and with the advent of SHGs the women and their families had significant development in all spheres. The group meetings are convened twice in a month and all the members actively participate in the meetings and pay certain amount as savings. This savings are rotated among them as internal loan and later on the group gets Bank loan on the basis of their overall performances especially the group's financial integrity.

Loans

It is quite amazing to note that IVDP has so far facilitated Rs.2406 crore loans such as Bank loan, sangha loan and IVDP loan to its members. The loans are available to members at hand and the members avail this amount to meet the educational needs of their wards, renovation of houses, purchase of cattle, home appliances & to carry out income generative activities.

Various types of Loans

Micro Credit Activities	As on March'2011	2011-2012	Cumulative as on March 2012
Sangha Loan	Rs.987 cr	Rs.214 cr	Rs.1201 cr
Bank loan (SHG direct linkage + Bulk lending)	Rs.956 cr	Rs.200 cr	Rs.1156 cr
IVDP Loan	Rs.41.5 cr	Rs.7.2 cr	Rs.49 cr
Total	Rs.1,984.5 cr	Rs.421.2 cr	Rs.2,406 cr

Bank-wise SHG loans (Consolidated)

Bank	As on March'2011	2011-2012	Cumulative as on March'2012
Indian Bank + IFAD loan (Rs.5 cr)	Rs.214.30 cr	Rs.28.48 cr	Rs.242.78 cr
Pallavan Grama Bank	Rs.310.74 cr	Rs.81.9 cr	Rs.392.34 cr
Bank of India	Rs.202.46 cr	Rs.26.32 cr	Rs.228.78 cr
State bank of India	Rs.228.74 cr	Rs.63.37 cr	Rs.292.11 cr
Total	Rs.956.29 cr	Rs.200. cr	Rs.1,156.01 cr



Towards Transformation

Credit for transformation

SHG-Bank Linkage 2011-2012

We have a very close association with IB, PGB, SBI & BOI and so far these banks have given Rs.1156.01 crores to IVDP SHGs and PGB alone accounts Rs.392.34 cr. The following table depicts the details of loans given by each bank.

Pallavan Grama Bank

Last year Rs.200 crore was given by all partner IVDP Bankers and PGB alone has disbursed 81.9 cr.in its 12 branches of Krishnagiri, Dharmapuri and Vellore Districts.



S.No.	Cluster Name	Total No.of Groups	No.of Groups received loan	Loan Amount
1	Veppanapalli 1	258	242	8.2 cr
2	Veppanapalli 2	265	223	7.4 cr
3	Denkanikottai	252	127	3.4 cr
4	Jagadevi	188	182	6.4 cr
5	Paiyur 1	222	183	7.2 cr
6	Paiyur 2	199	163	5.9 cr
7	Tirupattur	325	235	3.9 cr
8	Shoolagiri CLF 1	228	168	4.5 cr
9	Shoolagiri CLF 2	244	187	4.2 cr
10	Bargur CLF 1	250	195	6.3 cr
11	Bargur CLF 2	194	162	5.6 cr
12	Krishnagiri 1 CLF 1	257	225	8.3 cr
13	Krishnagiri 1 CLF 2	257	209	7 cr
14	Anchetty	221	133	2.8 cr
15	Kottaiyur	60	13	30 lakhs
16	Natrampalayam	32	23	58 lakhs
	Total	3,452	2,670	81.9 cr

Bank of India

We have a very limited cluster offices associated with BOI. Hence, this bank gave only Rs.26.3 cr to our SHGs during last year.



S.No.	Cluster Name	Total No.of Groups	No.of Groups received loan	Loan Amount
1	Krishnagiri 2 CLF 1	248	217	8.5 cr
2	Krishnagiri 2 CLF 2	253	223	7.7 cr
3	Thogarapalli	276	250	10.1 cr
	Total	777	690	26.3 cr



Towards Transformation

Indian Bank

One of our trusted partners is IB and they have been supporting IVDP-SHG's since IFAD program. Seven of our cluster offices do business with IB.



S.No.	Cluster Name	Total No.of Groups	No.of Groups received loan	Loan Amount
1	Varattanapalli	242	157	5.7 cr
2	Natrampalli	332	226	4.8 cr
3	Dharmapuri	185	121	3.2 cr
4	Karimangalam	265	156	6.2 cr
5	Barur	75	50	2 cr
6	Kurumbarapalli	190	95	3.3 cr
7	Hanumanthapuram	161	89	3.3 cr
	Total	1,450	894	28.5 cr

State Bank of India

2,543 IVDP SHGs are spread over in seven of our SBIs and last year these banks released Rs.63.5 crore to our members.



S.No.	Cluster Name	Total No.of Groups	No.of Groups received loan	Loan Amount
1	Kaveripattinam -1	255	119	4.5 cr
2	Kaveripattinam -2	232	137	5.6 cr
3	Palacode 1	221	173	6.9 cr
4	Palacode 2	228	141	5.6 cr
5	Marandhalli 1	255	206	7.5 cr
6	Marandhalli 2	260	230	8.5 cr
7	Pochampalli	311	273	10.1 cr
8	Royakottai	287	183	6.4 cr
9	Nagamangalam	82	28	70 lakhs
10	Krishnagiri 3	220	89	3.2 cr
11	Krishnagiri 4	192	126	4.5 cr
	Total	2,543	1,705	63.5 cr

Comparison of Banks Performance

The below table clearly shows the performance of each banks against the no. of groups they possess.

S.No.	Name of the Bank	Total No.of IVDP SHGs in the Bank	No. of IVDP SHGs received loan	Total Loan amount given	percentage
1	Bank of India	777	690	26.3 cr	88.8
2	Pallavan Grama Bank	3,452	2,670	81.9 cr	77.3
3	State Bank of India	2,543	1,705	63.5 cr	67
4	Indian Bank	1,450	894	28.5 cr	61.6



Towards Transformation

Mutual support



Rate of Interest for Loan

The bankers offer loan to members with certain interest and the interest is varied according to banks. The following is the bankers' interest rate for SHG loan:

It is to be noted that IVDP does not add any interest along with the bank's interest.

Bankers	Bankers Interest	Lending Interest to SHGs by IVDP
Indian Bank	13.5%	13.5%
(above 2 lakhs)	14.25%	14.25%
Pallavan Grama Bank	13.25%	13.25%
Bank of India	12.75%	12.75%
State Bank of India	12.5%	12.5%

Financial stability of Groups

SHGs Reserve Funds

Creation of reserve fund is mandatory for each and every group. This reserve fund is created in order to tide over any financial risks creeping in the group activities.

Amount of reserve fund expected to be created by SHGs

- 3-5 years old group has to deposit Rs.25,000.
- 5-7 years old group has to deposit Rs.50,000.
- 8 years and above group has to deposit Rs.75,000 to Rs.1 lakh.
- The total of groups' reserve fund is Rs.49 crore

Reserve fund details:

Bank	As on March'2011	2011-2012	Cumulative as on March'2012
Indian Bank	Rs.3 cr	Rs.4.34 cr	Rs. 7.3 cr
Pallavan Grama Bank	Rs.11 cr	Rs. 7.7 cr	Rs. 18.7 cr
Bank of India	Rs.4 cr	Rs. 2 cr	Rs. 6 cr
State bank of India	Rs.10 cr	Rs. 7 cr.	Rs. 17 cr
Total	Rs.28 cr	Rs. 21 cr.	Rs. 49 cr



Towards Transformation

Humane touch

Life Security Fund



One of the unique features of IVDP is protecting and supporting the families of the members enrolled in our SHGs i.e., the kins of the members who had natural death and those who have become differently abled, are given certain amount as a gesture of kindness.

For natural death Rs.40,000/-

For permanent disability: Rs.20,000/-

During 2011, 350 members of IVDP SHGs had natural death and the kins of the deceased were given Rs.40,000/- each, totaling Rs.1.40 crore, in a function held on 25.02.2012 at RC Fathima Boys High school, Krishnagiri, which was graced by thousands of members and Rev.Fr.Arulanthanam-Fathers of Holy cross, Bangalore, Dr.Vidya Sridhar, Mr.Manikandan-Manager of PGB, Krishnagiri, Mr.Ramiah, the Project Officer of Mahalirhittam-Krishnagiri and Mr.M.Baskaran, the CEO-SSA, Krishnagiri.

From 2012 onwards Rs.50,000/- will be awarded for natural death and Rs.25,000/- for permanent disability.

Altogether so far Rs.5.6 crore has been awarded as life security fund.

LSF distribution details

Life security fund distributed in 2011		Overall life security fund distributed till March'2012	
Members	Amount	Members	Amount
350	Rs.1.4 cr	2,170	Rs.5.6 cr

LSF Commentary

A kin of deceased SHG member



My name is Sathiya, my mother Palaniyammal had been in IVDP SHG for about 15 years and last year she died due to cardiac failure and really it was a great loss to all of us. I was really much worried about my studies. Thanks to IVDP for its contribution of Rs.40,000/-life security fund and this amount is very useful for my studies.

A differently abled beneficiary of LSF



My name is Vasanthi and my mother was in IVDP SHG for about 10 years and last year she passed away and due to the I was given Rs.40,000/- as life security fund and the amount is useful for my future.



Towards Transformation

Success of cooperation



Dividend

The dividend scheme is another feather in the cap of IVDP, unlike the other NGOs, the IVDP gives dividend to its members in proportionate to their savings and it can be harvested once in five years in the beginning and subsequently every two years. So, the members need not be afraid of their savings that they gradually build up in their groups. Because, the savings are lent internally at marginal interest and later on the accumulated interests are shared among the members.

In 2011, 1787 groups i.e., 34,824 members had a dividend amount of Rs.32 crores and the amount was disbursed in the first week of Jan'12 in order to celebrate the Pongal with full zeal and fervor.

Benefits of Dividend	Dividend Formula
1. Members continue to repose faith on IVDP.	$A - B = C$
2. New Members join IVDP.	A: Group's Total Interest
3. Hard earned amount reaped as dividend.	B: Deduction of Group Expenses
	C: Dividend

Dividend Distribution details from 2003 to 2011

Dividend Distribution Year wise	Total Groups	Total Members	Dividend in Crores
2003	420	8,520	Rs. 3.5 cr
2004	260	4,300	Rs. 2.5 cr
2005	497	9,540	Rs. 5 cr
2006	1,209	18,116	Rs. 10 cr
2007	839	15,905	Rs. 10 cr
2008	1,066	20,574	Rs. 16 cr
2009	1,453	27,929	Rs. 26 cr
2010	1,436	27,482	Rs. 28 cr
2011	1,787	34,324	Rs. 32 cr
Total	8,967	1,66,690	Rs.132 cr

Cumulative Dividend Rs.132 crores



Towards Transformation

Strengthening local capacity



Training to SHGs

Training and supervision goes hand in hand. The successful supervision depends on the diverse training received and practiced by the groups/members.

The training aims to have perfection in group activities which includes, conducting group meeting, ensuring members 100 per cent attendance, regular savings, availing loans, repayment, handling group issues, maintaining group's cohesiveness etc.,

In 2011/12 the trainings mentioned below were imparted to groups

Type of Training	No. of Groups	No. of Beneficiaries
Animators & Representative training	656	1,312
Members training	670	11,373
Training on maintenance of accounts	672	672
Group agreement training	510	8,653
Group Management training	5,900	99,151
Bank loan appraisal training	6,550	6,550
Total	14,958	1,27,711

Personality Development Training

More than 8300 groups are handled by less than 330 fulltime staffs and everyday they encounter various group issues and they have to successfully maintain the groups' inconsonance with SHG norms and Ethics.

On 20th and 21st Aug'11, 40 staffs had personality development training conducted by Mr.Arokiaraj, the Asst.professor of Sacred Heart college, Tirupattur.

The training strategies included skit, games, songs, puzzles, quiz, etc.,

The entire training focused on punctuality, crisis management, Management by objectives, supervision, integrity, and values of human beings.

The staffs were satisfied with the entire training inputs.



Towards Transformation

Better livelihoods



Standing on Own Feet

The Main object of the SHG is empowering women through an income Generative Activity. Since the Loan is easily accessible for the members, they avail it to pursue some income fetching activity known to them.

When we look into the last year's credit we can easily understand that the major part of the loan had gone for this economic activity alone.

Members pursue agricultural activity, run tiffin center, bakery, poultry, sell vegetables, rearing cattle, making toffees, etc., and earn sizable amount towards managing their family.

It is to be noted that we have 99.9 per cent record of repayment of loan and it happens because the members earn sufficient amount from their economic activity and repay their loans without a single day delay.





Towards Transformation

Pinnacle of excellence



Computer Academy

Needless to say that IVDP pays attention to cater the educational and technical needs of the rural youths and it came across lots of intellects exceptional. But due to paucity of funds they were not able to pursue IT related courses. To fulfill their desire IVDP started 'computer Academy' at Hanumanthapuram in 2009. Till last year 220 youths underwent one year DCA course and were placed on gainful employments.

It's fourth year inaugural function was held on 14th June'11 in its center and the newly admitted students in one year DCA were highlighted on the unique features of this training program, leading towards guaranteed placements. The special features of 1 year DCA course; English is the medium of instruction, Communicative English, Placement services and Personality development classes.

Interaction with 12th std students:

To make the students learn computing, an interaction with 12th students was held and around 100 students studying in various schools took part and came to know about DCA program.

Students' workshop:

Mr. Maria Leo Francis, the English instructor of Don Bosco Center spent a day with the students here and he imparted Life scope skills and gave career guidance to them.

Convocation award ceremony:

IVDP runs computer academy for rural youth at Hanumanthapuram and during 2010/11, 46 students those who had successfully completed their 10 months Diploma course on computer, were awarded certificates in a convocation ceremony held on 13th May'11 at Hanumanthapuram in the presence of Mr. Kulandei Francis, the President of IVDP and Fr. Thaddeus-Don Bosco center-yellagiri Hills and Mr. Karthikeyan, the Regional Manager of Indian Bank, Dharmapuri.

Summer course convocation:

In April'-May'11 as many as 256 students had one month course on computing and they too were awarded certificate on 26th May'11 by the president of IVDP and Mrs. Kosalaimary Francis, the first lady of IVDP.

Tailoring Training Certificate:

One year Tailoring training was given to 40 women SHG members on sewing, cutting, and embroidering at Hanumanthapuram center and these successful trainees were also honored with certificates on 13th May'11.



Towards Transformation

Tutelage - to the unreached



Tribal school

IVDP runs Nethaji Nursery & Primary School at Kottaiyur and around 200 students are studying from pre-KG to V std. These students are brought by school van from nearby tribal areas and given quality education giving importance to communicative English under the guidance of Fathers of Holy cross-Bangalore, who have been monitoring the school since 2010.

Now the school is going to be upgraded into middle school under matriculation syllabus. Hence additional 4 acres of land has been purchased and six class rooms constructed. Besides, separate Toilet blocks were constructed for boys and girls.

The school annual day and the inauguration of new class rooms were held on 14th April'12 in the presence of Fathers of Holy cross-Bangalore.

The students enacted skit, performed dances etc., as a part of exhibiting their talents.

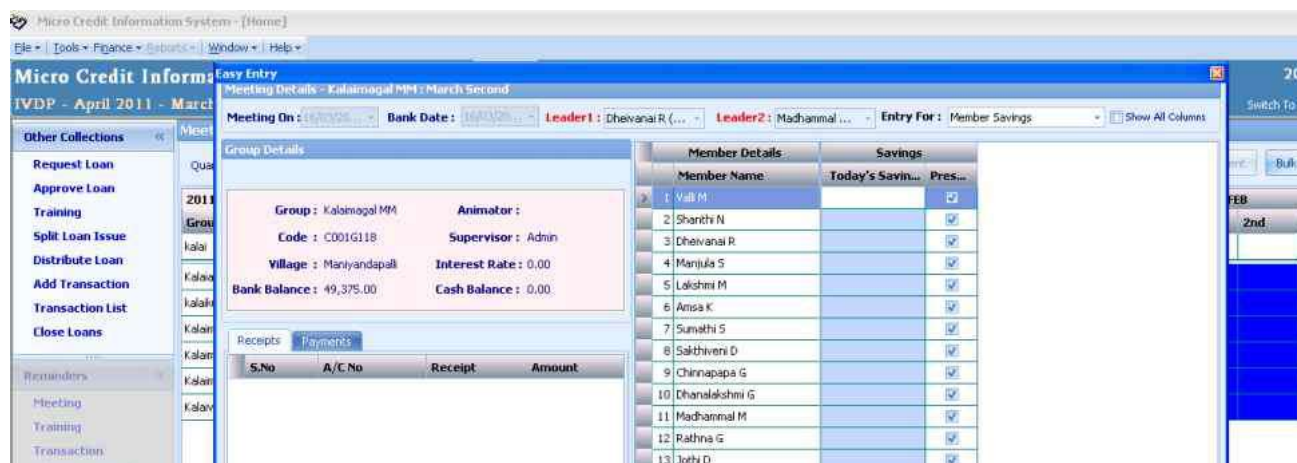
The first ever school magazine named 'SaraI' was released on this day.





Towards Transformation

SHGs in palm



SHG SOFTWARE

We are delighted to mention here that the much awaited software on IVDP-SHG's has finally taken off.

Thanks to Don Bosco center, yellagiri Hills for their constant support towards creating software for handling IVDP's mammoth SHG activities. Now the SHG's transactions are entered into this software system and vibrant software personnel are involved to bring financial discipline in the SHG's diverse activities.

The offices in charge and Assistants have been trained on software and now they are able to make entries of all SHG transactions in the software by themselves.

Now and then the staffs are refreshed with software issues to maintain perfect income and expenditure accounts.





Towards Transformation

Assessment for perfection

Auditing

Every year we examine and verify of SHGs financial records and supporting documents by exchange of staff in order to know the financial integrity of the SHGs and also to know how far the groups have adhered SHGs financial principles. The following groups were audited in 2011-12.

S.No.	Cluster Name	A++	A+	A	D.Funct. Group, but Loan Amount Paid Regularly	D.Funct. Group, Loan Amount Not Paid	Total Groups
Indian Bank							
1	Varattanapalli	5	44	190			239
2	Natrampalli		10	310			320
3	Dharmapuri		7	168			175
4	Karimangalam		15	239	2		256
5	Barur		2	61			63
6	Kurubarapalli	4	46	147			197
7	Hanumanthapuram		16	137			153
Pallavan Grama Bank							
8	Veppanapalli 1	6	81	168			255
9	Veppanapalli 2	10	37	214			261
10	Denkanikottai			198	15	3	213
11	Jagadevi	2	68	116			186
12	Paiyur - I	4	43	166	2	1	216
13	Paiyur - II		26	160		3	189
14	Tirupattur		1	309	1		311
15	Shoolagiri CLF 1		19	199			218
16	Shoolagiri CLF 2		24	208			232
17	Bargur CLF 1	3	22	216		1	242
18	Bargur CLF 2		8	178	1		187
19	Kottaiyur			60	1		61
20	Krishnagiri 1 CLF 1	19	92	140		18	269
21	Krishnagiri 1 CLF 2	6	65	165			236
22	Anchetty			204		2	204
23	Natrampalayam			40			40

continued...



Towards Transformation

...continued

S.No.	Cluster Name	A++	A+	A	D.Funct. Group, but Loan Amount Paid Regularly	D.Funct. Group, Loan Amount Not Paid	Total Groups
Bank of India							
24	Krishnagiri 2 CLF 1		42	204			246
25	Krishnagiri 2 CLF 2	5	26	214			245
26	Thogarapalli		21	246			267
State Bank of India							
27	Kaveripattinam -1		28	223	2		253
28	Kaveripattinam -2	1	39	184	2		226
29	Palacode 1		32	184	1		217
30	Palacode 2	1	32	174	1	1	209
31	Marandahalli 1	6	35	203	2	1	247
32	Marandahalli 2	3	31	218	1		253
33	Pochampalli	2	32	274			308
34	Royakottai	3	4	273			280
35	Nagamangalam		1	75			76
36	Krishnagiri 3	1	24	195			220
37	Krishnagiri 4	3	16	172			191
TOTAL		84	989	6,832	31	30	7,966





Towards Transformation

Grading SHGs



A+, A++

A sanitation day was celebrated on 14.08.2012 to honor the animators who successfully made their respective groups get A+ and A++ Grade.

It is not an easy task to get the group accredited with these grades.

The criteria for A+ grade are:

- There should not be any overdue
- No incidence of delayed payment
- Members attendance should be more than 90 per cent
- Participation in Animators review meeting and internal auditing
- Adequate amount should have been deposited according to the age of the group
- Members should use or should have used Pureit
- Battery should have been changed at least once in a year
- Group should have purchased at least four boxes of napkin
- Animator should have Toilet in her house.
- Animator should have made the members to construct Toilet in their houses.

To get the A++ grade the group should have had the below listed parameters:

- The group should have had all above the parameters
- All the group members should have toilets and it should be in use.

The role of the animator is important in achieving these grades. Hence they are every year honored with some gifts for their outstanding performances.

In 2011, 2,674 animators who got A++ were given Philips wood stove and 96 animators with D-lights for getting A+. The total values of these gifts are Rs. 15 lakhs.



Towards Transformation

Raised from the ashes



Hut Fire Accident Benefit

IVDP is widely well-known for its 'Good Samaritan' work. It gives Rs.10,000/- as a solace to the victims of Hut fire accident. Efforts are on to replace the thatched roofs into tiled one, for that housing loan both internal and external loans are available to members at easy reach.

So far 125 members have received Rs. 13,20,000/- as a relief of hut fire.

Beneficiary Comment-1



My name is Sivakami. I am a member of Magilampoo m/m. My house was completely destroyed due to fire. IVDP gave me Rs.10,000/- as relief, and with the special loan I have built a new house. Thanks to IVDP.

Beneficiary Comment-2



My name is Mrs. Sabina and I belong to Baba m/m. Five of our members were living in the small hut and it didn't have any partition. One day when I was cooking a spark of the flame reduced my hut into ashes and my belongings worth of Rs. 1 lakh were destroyed. On hearing it IVDP gave me a solace of Rs.10,000/- as well as arranged a special loan to reconstruct the house. Now I have a decent tiled house. Thanks to IVDP for it's timely help.



Towards Transformation

Start healthy and stay healthy



Sanitation Schemes

IVDP is very much concerned on the health of the members. 80 per cent of the diseases that women face come from open defecation and consumption of polluted drinking water. Besides, the women members suffer from Reproductive Tract infection and cervical cancer due to non-use of sanitary napkins.

Once the home maker falls in to sickness then the entire family's work suffers and in addition to that people have to spend huge amount for treatment.

Prevention is better than cure. Hence IVDP promotes safe drinking water, individual household toilets and sanitary napkins among its members and because of that not only the women members but the entire family members are benefitted.

Details of Health Promotional Activities

Sanitary items	No.of units sold	Amount
Sanitary Napkin (Bella)	77,954 boxes (28,06,344 pouches)	Rs.5.6 cr
Toilet loan	28,000 Toilet	Rs.28 cr
Water Pureit	81,795 Pureit	Rs.17 cr
Water Pureit Battery	70,304 Batteries	Rs.3.5 cr
Water bottle	35,000 Bottle	Rs.11 lakhs
Total amount spent for sanitation purpose as on today		Rs.54.2 cr

D-Light solar lamps:

Needless to say that still we are a developing country and power shortage is a part of our routine work. And when the power goes off during the night time, then we lit kerosene lights or candle to carry out household chores. And the emissions of these two are dangerous to human beings.

To prevent members succumb to this, IVDP has introduced D-light powered by solar and its special features are:

- Affordable price, un-breakable, zero maintenance, handy and release of too much light
- So far 25,000 D-lights worth of Rs.1.5 crore has been distributed to the SHG Members.





Towards Transformation

Envirofit Firewood Stove:

IVDP facilitates its members to purchase quality home appliances at cheaper rate.

Recently IVDP introduced 'Envirofit Firewood Stove' among its members and its features are:

- Low cost
- Emits least smoke
- Firewood chips are enough for flame
- Fast cooking
- Useful for picnic
- Free from danger



Micro Nutrient for Kids:

Micro nutrients and nutrients that are needed throughout our life in small quantities to orchestrate the whole range of physiological functions.

The children from 2 to 5 years suffer from anemia, night blindness mental retardation, stunted growth etc., due to the absence of micro nutrition in their foods.

To avoid this, IVDP introduced Nurturemate powder of Heinz foundation in a function organized on 16th Mar'12 at Shanthi Kalyana Mandabam, Krishnagiri, in which Mr.David Yeung the Director of Eurobe Heinz foundation, and Mr.P.Jagannivas, the Director of Indian Heniz foundation participated and explained the special features of this nurturemate powder.

Mr.Ramanathan and Mr.Rajasekaran too felicitated this program.

This program was witnessed by thousands of IVDP members.

The nurturemate has the following nutrients required for children:

- Vitamin A (retinol)
- Vitamin B complex
- Vitamin B1 (Thiamin)
- Vitamin B2 (Riboflavin)
- Vitamin B3 (Niacin)
- Vitamin B5 (Pantothenic)

Pureit:

Water is the basic necessity, needed to maintain a healthy body, a clear mind and a good balance within our tissues. IVDP closely works with HUL to provide safe drinking water to it's 1.50 lakh members. Already 81,795 Pureit devices have been availed by SHG families. People suffering from water borne diseases has been reduced significantly.



Towards Transformation

Water closet

Toilet Loan

"Flush toilet, is supreme among any single invention". In India 50% of the people do have cell phones but equal percentages of people do not have toilets in their homes and it is quite disgraceful. It shows how the people are still unaware of the ill-effect of open defecation and its worst consequences on their family members especially women and children. IVDP's desire is that all the SHG families should have a decent toilet. The IVDP members have all been well educated on the use of Toilet. Hence they do not hesitate to avail loans for construction of toilets in their homes and the IVDP also helps the members to get Toilet loans to fulfill their desire.

During 2005-2010 we were able to promote as much as 20,000 toilets among our group members, due to the implementation of UNICEF-CFVP program in the four Blocks of Krishnagiri District. In this period the masons were identified and given training on construction of low cost toilets and around 1 lakh women members were also made aware on the impact of individual household Toilets.

IVDP joined UNICEF and SCOPE and promoted 47 eco- friendly toilets with Rs.4.70 lakhs in Thimmapuram area. Here the human wastes are renewed as manure and used for cultivation.

In 2011 - 7,800 members got internal loan to the tune of Rs.7.8 crore and constructed 7800 toilets. Cumulatively Rs. 28 crore was given away at toilet loan.



Individual household toilets constructed

Year	No. of Toilets Constructed	Amount Spent (in crores)	Source of Fund
2004 - 05	1,000	1 cr	Bank of India
2007	1,000	1 cr	IVDP
2007	5,077	5 cr	Bank of India
2008	10,000	10 cr	Bank of India
2010 - 2011	3,000	3 cr	IVDP
2011 - 2012	7,800	7.8 cr	IVDP & Group fund
Total	27877	27.8 cr	

Comments from beneficiaries



Selvi

I am in a joint family and five females and three males live together under one roof and till Aug'11 we all chose open field as lavatory, and nobody in our family felt the importance of toilet. But in the middle of Aug'11 our animator intervened on it enlightened about the toilet and because of her motivation now we have constructed a toilet with the loan given by IVDP.



Jagadheswari

It was a great horror for me to go to open field for defecation. And I felt very bad whenever I used to go for night soil. But now I am relieved because I have constructed a toilet in my house itself and I enjoy every time when I enter in it.



Towards Transformation

SHG friendly



Eco-Stove

On learning the benefits of cost effective 'Philips wood stove' given to staffs, the IVDP gave away 100 such stoves to its animators in June '11, with the help of sangha loan.

Having understood the ill-effect of kerosene stove, IVDP started promoting Eco friendly Philips stove, which is very cheap, emits little smoke, produces too much heat, and cooks food fast.

Fire wood is not needed for the stove only its sticks and chips are enough.

New Cluster Offices

For easy access of IVDP services, numerous cluster offices are opened.

The 36th and 37th cluster offices were opened at Kurubarapalli and Hanumanthapuram respectively by the president of IVDP. Each cluster has been bestowed with adequate staffs, furniture, stationeries, and Banker's service.

Long travel and waiting stretched hours for transactions by the members have been reduced significantly.

Banks' friendly

Our partner banks namely IB, SBI, PGB and BOI extend their full support to IVDP SHGs to realize the members' desires. And they love to sanction loan to IVDP SHGs.





Towards Transformation

Doing the most GOOD

'My mother suffered a lot for my collegiate education and such pain should not be faced by any aspiring students'

- Kulandei Francis



Educational Services

90% scorers in X & XII among SHGs children honored:

The SHG is the backbone of all IVDP's philanthropic activities. Hence the very basic members are remembered and helped by way of dividend, life security fund, scholarships, Vetri un kaiyil and so on.

To honor the 90 per cent scorers among the children of SHGs children in X and XII public examination, every year they are given Rs.5,000/-each as cash gifts and the top fives in X and XII are recognized with 8 gm gold coins and lap-tops respectively.

In 2010/11, 524 ninety per cent scorers were given Rs.5,000/- each and top fives in X were given 8 gm Gold coin each and five toppers in XII were bestowed with lap-tops in a function held on 16th July'11 at RC Boys High school, Krishnagiri. And this function was graced by Mr.M.Baskaran CEO (SSA) and Mr.Moorthi, CEO and other dignitaries.

Altogether Rs.29 lakhs was awarded to the 90 per cent scorers on this day.

Good news to the IVDP's widows children:

The women are the one, shouldering the responsibility of maintaining the family and they are very keen in upbringing their wards to good positions. But due to the sudden demise of their husbands, the dreams of the wives and their children are shattered.

But IVDP comes to their help as an Atlas to help such widows enrolled in IVDP-SHG's under the novel scheme of 'scholarship to widow's children'.

Around 112 children of such widows, who were pursuing collegiate education were helped each with Rs.10,000/- in a function organized on 4th Dec'11 at Shanthi Kalyana Mandabam, Krishnagiri.

Around 11 lakhs were awarded on this day and altogether Rs.20 lakhs were given as scholarships under this scheme.

Scholarship to staff's children:

IVDP pours out copious welfare schemes to its staffs and one among them is 'scholarship to their wards'.

The purpose is to share the burden of staffs and also recognize their flawless service put into IVDP minimum for 5 years.



Towards Transformation

Scholarship Details:

- Rs. 3,000/- for pre-KG to V Std.
- Rs. 5,000/- from VI to XII
- Rs.10,000/- for colleges

To award the scholarships IVDP organized a function on 14th may'12 at Shanthi Kalyana Mandabam, Krishnagiri in which Rs.11 lakhs was given to 220 staffs' children in the presence of Mr.Kulandei Francis, the president of IVDP, Mr.Baskaran, CEO(SSA), Mr.Gowtham, the Regional Manager of LG, Mr.Karthik Natarajan from V-Shesh and Mr.Gowrappan, the sales Manager of Bella.

Being a staff in IVDP is a proud and boon.

Vetri Un Kaiyil:



For five consecutive years IVDP has been giving away 'Vetri Un Kaiyil' (simplified question and Answer Guide) for 10th and +2 to the students studying at Govt. and Govt. aided Schools, in the entire Districts of Krishnagiri and Dharmapuri and partly in Vellore District.

The purpose of the book is to help the weak students to get through the exam, thereby increasing the pass percentage and reducing the dropout rate.

Last year alone Rs.25 lakhs was spent for this purpose.

Cumulatively Rs.80 lakhs was spent on it for the last five years.



Towards Transformation

Kind - kinds to kinders



Contribution to Institutions

Water bottles.....to consume safe drinking water

Sixty percent of the diseases that children encounter come from consumption of polluted drinking water. The students are constantly advised to bring pure water to the school. So, they are given free water bottles.

In 11/12, Rs. 75,000/-worth of water bottles was distributed to the school students in the areas of Karadikuri, Periyakottapalli, Melpatti, MC Palli and Poosaripatti.

Service to RC Boys primary and High school:

The RC Boys primary school run at Krishnagiri was facing inadequate class rooms. Last year IVDP donated towards molding for 4 class rooms and for want of money the four class rooms were left incomplete without walls, doors and windows quite for a long time and on seeing it IVDP again contributed to complete the entire four class rooms.

So far IVDP has contributed Rs.7 lakhs towards this building.

The neighboring RC boys high school was given lab materials worth of Rs.1 lakh by the IVDP.

Till date both these two RC Boys schools have received Rs.17 lakhs from IVDP.

RO water plant to Govt. Girls HSS

Around 4,500 girls are studying at Govt. Girls HSS, Krishnagiri and for many years they have been here without safe drinking water and they were exposed to the risk of cholera, dysentery, jaundice etc.,

A request came from this school to set up a RO water plant to quench the thirst of the students and IVDP immediately acted in response to it and contributed Rs.3.5 lakhs towards it.

Other than this IVDP had already donated Rs.9 lakhs towards establishing computer lab here under Namakkunname Thittam.

Help to IELC Middle school:

The hundred year old Building of IELC School was in a dilapidated condition and the classes I to III were run in it and at anytime this building could collapse causing great injury to students.

Considering its pitiable condition, IVDP gave Rs.2.50 lakhs towards molding, bricks and doors to three class rooms. Totally the school was in receipt of Rs.4 lakhs contribution from IVDP.



Towards Transformation

100 Desk and benches to St. Joseph's school:

St. Joseph's High school run at Sesurajapuram accommodates thousands of Tribal students hailing from Anchetty and Thally areas and this school is a boon to children in the surrounding area to complete 10th std.

Alas, grown up students both boys and girls had to study squatting on the floor due to the shortage of Desks and Benches. On receiving a request from the school authority concerned, IVDP helped the school with 100 pairs of Desks and benches worth of Rs.4.5 lakhs.

Kids with school bags:

The Kattinayanapalli panchayat union primary school students were coming to school hardly bringing school bags and it was a matter of concern to the parents and teachers.

So, in order to help the students bring their books and notes, IVDP donated school bags to all of them at a cost of Rs.50,000/-.

Now the students are always seen with the school bags.

Scholarship to college students :

Nowadays rural students aspire to continue higher studies, but because of their poverty their ambitions are not achieved. But IVDP extends its helping hand towards bringing their dream in to reality.

In 2011/12 Rs.4 lakhs was given to 40 students of various colleges to pursue their higher studies.

Scholarship at Don Bosco Teacher Training College, Dharmapuri.

The 13 rural poor students studying various courses at Don Bosco Teacher training College, Dharmapuri were helped each with Rs.10,000/-towards their education.

Of course, this is a tiny help, but a timely aid which helped them to go a long way.

IVDP in Our Lady's high School:

IVDP spares no time in helping any school deserving assistance. Our lady's high school run at Madagondapalli was lacking science equipments to its lab.

This was brought to the knowledge of IVDP and the president of IVDP immediately took action on their request and provided lab equipments at a cost of Rs.80,000/-.

It is learnt that the X std students enjoy doing experiments in the science lab.

Roofing to the Auditorium:

The renowned Auxilium Girls HSS in Vellore renders exceptional educational services to 3500 girl students studying here and this school is a regular recipient of contribution from IVDP.

This year the school constructed an Auditorium with an estimate of Rs.80 lakhs and IVDP donated Rs.7.5 lakhs towards roofing for this auditorium. This building was opened on 21.01.2012 by Mr.Kulandei Francis the president of IVDP.

And so far this school has received Rs.19 lakhs worth of contribution from IVDP.

Besides, the Auxilium College adjacent to this school has received Rs.29 lakhs donation from IVDP.



Towards Transformation

Synopsis

All Students from 1st to 12th std

Activity	Fund provided
10th and +2 guide 'Vetri Un Kail' Distribution in 2008 to 2012	Rs.81 lakhs
Mathematical Kid	Rs.11 lakhs
Water bottle	Rs.11 lakhs
Total	Rs. 1.03 crore

Scholarship to the Students @ SHG members children

Activity	Fund provided
Students who had scored 90% and above in X & XII std in their public examination	Rs. 79 lakhs
IVDP SHG widow member's children scholarship (College students)	Rs. 25 lakhs
IVDP SHG staff children scholarship last two years	Rs. 21 lakhs
Total	Rs. 1.25 crore

IVDP Nethaji School - Kottaiyur

Activity	Fund provided
School Establishment work (land purchase & 6 classrooms with toilet block)	Rs. 60 lakhs
School Van expenses	Rs. 9 lakhs
Total	Rs. 69 lakhs





Towards Transformation

Educational services for Non-SHG Categories

Activity	Fund provided
Scholarship to College students	Rs.27 lakhs
Kitchen Equipment & Water Treatment plant & Computer lab, Open Auditorium to Auxilium school, Auxilium college – Vellore & Donbosco college- Yelagiri	Rs.54 lakhs
RC Fathima Boys Primary & High School – Toilet renovation, Building Construction, Desk & bench, Uniform & Science lab distribution	Rs.17 lakhs
Govt. Girls Hr sec school, Krishnagiri Computer lab, Water Treatment plant and Solar lamp distribution	Rs.15 lakhs
Vellore Central Prison computer lab donation	Rs.4.5 lakhs
I.E.L.C school Uniform & RCC molding & construction material	Rs.4 lakhs
Anganwadi school (Uniform, Bag, Belt, Mic, Chair)	Rs.1.75 lakhs
Kattinayanapalli school Bell, water tank, water bottle & School Bag and Karichandrem village residential school & Track Suit to Games students	Rs.3 lakhs
Science lab to Our lady school – Madhakondapalli	Rs.1 lakhs
St. Joseph Hr.Sec. School, Denkanikottai, Desk, Bench Distribution	Rs.4.5 lakhs
Solar Lamp to Govt.Girls High school & St.Anne's School, Krishnagiri	Rs.0.5 lakhs
Total	Rs. 1.32crores

AS ON TODAY IVDP HAS SPENT RS.4.29 CRORE FOR EDUCATIONAL SERVICES





Towards Transformation

Beyond SHGs



Other Activities

Support to Night shelter Home:

The Krishnagiri Municipal administration (KMA) has opened a night shelter for the Homeless in association with an NGO and 15 beggars are staying here. Based on the request of the KMA, IVDP contributed cots, and furniture at a cost of Rs.80,000/- to this center.

Exhibition of Home appliances:

The women are the real home makers and they are the right people to decide the things that they need for their homes. To choose their best, an Exhibition on Home appliances was held on 27th and 28th of April '11 at Parish hall of RC Fathima Church, Krishnagiri, in association with our trusted partner LG.

The home appliances such as fridge, washing machine, AC, TV, Home theatre, etc., were displayed and demo was held. Thousands of women members thronged the exhibition and enquired about the LG articles to be purchased through their SHGs concerned.

It is to be noted that the LG gives Home appliances to IVDP members at Institutional rate.

New Year Celebrations:

The new year was celebrated with full fervor and gaiety on 1st of Jan '12 at Shanthi Kalyana Mandabam, Krishnagiri as "Staff Day". All the staffs who served last year were remembered and honored with Ultra Grinder and other kitchen articles.

On this day the staffs staged skit, performed dances and sang songs. In short, they entertained everyone.

Rs.33 lakhs was given as 'Staff Gifts' during 2011/12.



Towards Transformation

Hello..

Visitors Column



Top Brass of Bella, Poland:

It was an honor for IVDP to have the Poland based bella's top brass Mr.Pawel Kasia herein our office on 30th June'11 and it was his desire to meet the president of IVDP and also the staffs who had been promoting the bella napkins among the women members. His desire was relished on this day when he met both of them. He appreciated the health promotional activities carried on by the IVDP. As a token of recognizing our services, he gifted bella bags to all the staffs.

From Philippines:

On 6th Mar'12 Ms.Zealand R.Somodio and Ms.Lisa Inez C.Antonio visited IVDP and interacted with Mr.Kulandei Francis, the President of IVDP on SHG activities especially on the utility value of credits.

Media Journalist from London along the HUL Staff:

On 8th Mar'12, Mr.Tom Morphy, Media Journalist of Harvard Business Review financial Times, London, visited IVDP along with Mr.Tanvi Shukla, Mr.Srikanth Bhargava, Mr.Saxena and Mr.Prakash of HUL and Mr.Tom Morphy interviewed Mr.Kulandei Francis on the Health initiatives of IVDP. His article appeared in Huffington post-London on 8th Mar'12 under the Title of 'using microfinance to bring clean water to India's poor'.

UNICEF, Chennai-WES Specialists:

Mr.Arun Dobhai, the WES specialist of Chennai UNICEF, visited IVDP on 17th Aug'11 along with Mr.Velusamy, UNICEF consultant, Krishnagiri unit and they had an intensive discussion with the president of IVDP on the promotion of Toilets in the rural areas and the IVDP assured all its possible help for the toilet promotion.

Students of Holy cross, Bengaluru:

Around 6 students from Holy cross, Bangalore visited IVDP from 17th Sep'2011 to 1st of Oct'2011 to have rural exposure and during their stay they were involved in verifying the toilets constructed by the SHG members.

Top Brass from Bella:

Ms.Alina Postujlly, the General Manager of Bella-premier visited IVDP on 14th Sep'11 and 22nd Nov'11 in order to see the possibilities of promoting bella sanitary napkins into unreachable areas and she gifted a wrist watch to all the fulltime staffs as a token of appreciating their services.

From Homeless International-UK:

Ms.Asta, International Program Officer of Homeless International-UK visited IVDP from 21st Aug'2011 to 23rd Aug'2011. During her stay she visited cluster offices, met Bank Managers, interacted with the community people, and had first hand information on savings and credit activities. She was very much impressed by IVDP's work.

From Japan:

Mr.Richiro Takahashi from Japan visited IVDP on 02.11.2011 along with Mr.Rama Tantry of Banyan Institute, Mr.Sachin and Mr.Karthick from V-shesh. They had an intensive talk on creating a model village in our area.



Towards Transformation

Laurels

Awards

IVDP for its stupendous work put in SHG has won many laurels across Tamilnadu and some of its awards received are stated hereunder:

International Award:

- World Habitat Awards 2010

National Award:

- 2004 Bank of India Excellence Award at National Level

State Award:

- 2001-02: State Level II prize given by NABARD for SHG Bank linkages
- 2002-03: State Level II prize awarded by NABARD for SHG Bank linkages
- 2003-04: State level I prize received from NABARD for SHG Bank linkages
- 2004-05: State level II prize bestowed by NABARD for SHG Bank linkages
- 2005-06: State level I prize received from NABARD for SHG Bank linkages
- 2006-07: State level I prize received from NABARD for SHG Bank linkages
- 2007-08: State level II prize received from NABARD for SHG Bank linkages
- 2005: SBI, Star Performance Award

District Awards (Krishnagiri and Dharmapuri Districts level):

- 2003-04: SGSY Revolving Fund DRDA.
- 2004-05: Indian Bank for Best Performance on SHG-Bank Linkage.
- 2005-06: Adhiyaman Gramma Bank for SHG Performance.
- 2011-12: Award from The Fathers of Holy Cross, Bangaluru.





Towards Transformation

External annotations

P.Velusami, Puducherry

After completing three years of commendable service in UNICEF, I have been officially relieved. I convey my heart felt thanks for your excellent support and cooperation. During my association with IVDP, I learned a lot on SHG empowerment, sustainable income generation programme with top priority to hygiene and sanitation. Above all I see the 'IVDP model' as the best model for elimination of poverty from India.

Joseph Rozario, West Bengal

It's amazing to view the web site of IVDP of Krishnagiri.

I am a priest hailing from Dharmapuri diocese under the Kadagathur parish but working as a missionary priest in the diocese of Krishnagar in West Bengal. I am working among the Santal Tribal people, who are highly populated in West Bengal and particularly in the district of Murshidabad. I was just looking for some funding agencies who can help for the "integrated village development programme" and suddenly IVDP of yours appeared and found that it is my neighbouring town.

Anyway your reports reveal the miracles that you are making in the field of social service. India is told that it is a 5th powerful country in the world. However we see more than 80% of people still in poverty. that means power/wealth is accumulated/ stored with 20% of the people of the nation. Unless and until people become like Francis Kulandei of IVDP India cannot become Human loving Nation.

I like you and your activities. Please keep going.

Lucie Klarsfeld, United Kingdom

I wanted to thank you for your time on Tuesday and for allowing me to see how great a work you are doing, notably with the Pureit teams.

I was very impressed by the impact of IVDP on the community, in particular the confidence that emanated from the SHG members whom I had the opportunity to meet.

Thanks again for all, and congratulations for achieving such amazing results!

Baskaran, CEO-SSA (Retd.), Krishnagiri

I'm happy to mention a few words about the educational services of IVDP. In 2007-08 the pass percentage of X and XII in Krishnagiri District was below 70% and the 30% who failed did not continue their education. In order to increase the pass percentage I came with the novel idea of publishing and giving free guides for X and XII students studying in Govt. & Govt. aided schools. I was searching philanthropists to print guides and I came across IVDP's selfless service and immediately I met Mr. Kulandei Francis the president of IVDP on this matter and he welcomed this move at once and assured to meet the entire cost of the guides. Thanks to IVDP for the last five years it has been giving 'vettri un kaiyil' guides to school students. In 11/12 the pass percentage of X std rose to 87% and XII std to 70% due to this guide.

I pray the lord almighty to continue to bless Mr. Kulandei Francis to do his service to the deprived.



Towards Transformation

HUL, Mumbai

IVDP joined hands with HUL to promote safe drinking water among the SHG families through its pureit range of world class water purification devices and till now 75,000 families do consume germ free water through pureits. In this regard IVDP has gone one step forward and it is giving the product to members at zero interest and zero processing fee, which helps 'safe drinking water project' to reach unreachable area.

IVDP has been an invaluable partner to HUL in its efforts to reach our affordable water purifiers to poor people. We look forward to our vision protecting 1 lakh families to be fulfilled and exceeded shortly.

Bella Premier, Dindigul

With the continuous efforts of Mr.Kulandei Francis to educate about self hygiene and use of sanitary napkins, BellaPremier Happy HygieneCare Pvt Ltd., provides trainings to the women about menstruation, hygiene during this time and use of sanitary napkins.

With a good start of IVDP with Bella Premier Happy Hygiene Care Pvt Ltd., in 2007 to buy sanitary napkins for the hygiene of its members, till now they have purchased for around 6 crores, which proves their concern on women hygiene. In India the one and only NGO that has created awareness of hygiene is IVDP. We express our hearty congratulation for the best service of IVDP for a good cause.

As a reward, by raising the hygiene awareness and importance of using sanitary pads, IVDP contributes to decreasing mortality caused by uterus cancer. They have done it purely with 'Service Motive'. Krishnagiri district can be called as 'Hygienic District' by the best service rendered by IVDP.

Huffingtonpost, UK

A unique public-private partnership involving private sector giants like Unilever and Heinz is improving the health of Indian children. Two hours outside India's tech hub Bengaluru is Krishnagiri the IVDP is using interest-free microfinance loans to increase access to products people could not afford on their own. "I care about the safe health and education of children. If I do business with people and don't care, it is not development. This is not development." explained Kulandei Francis, founder/president of IVDP.

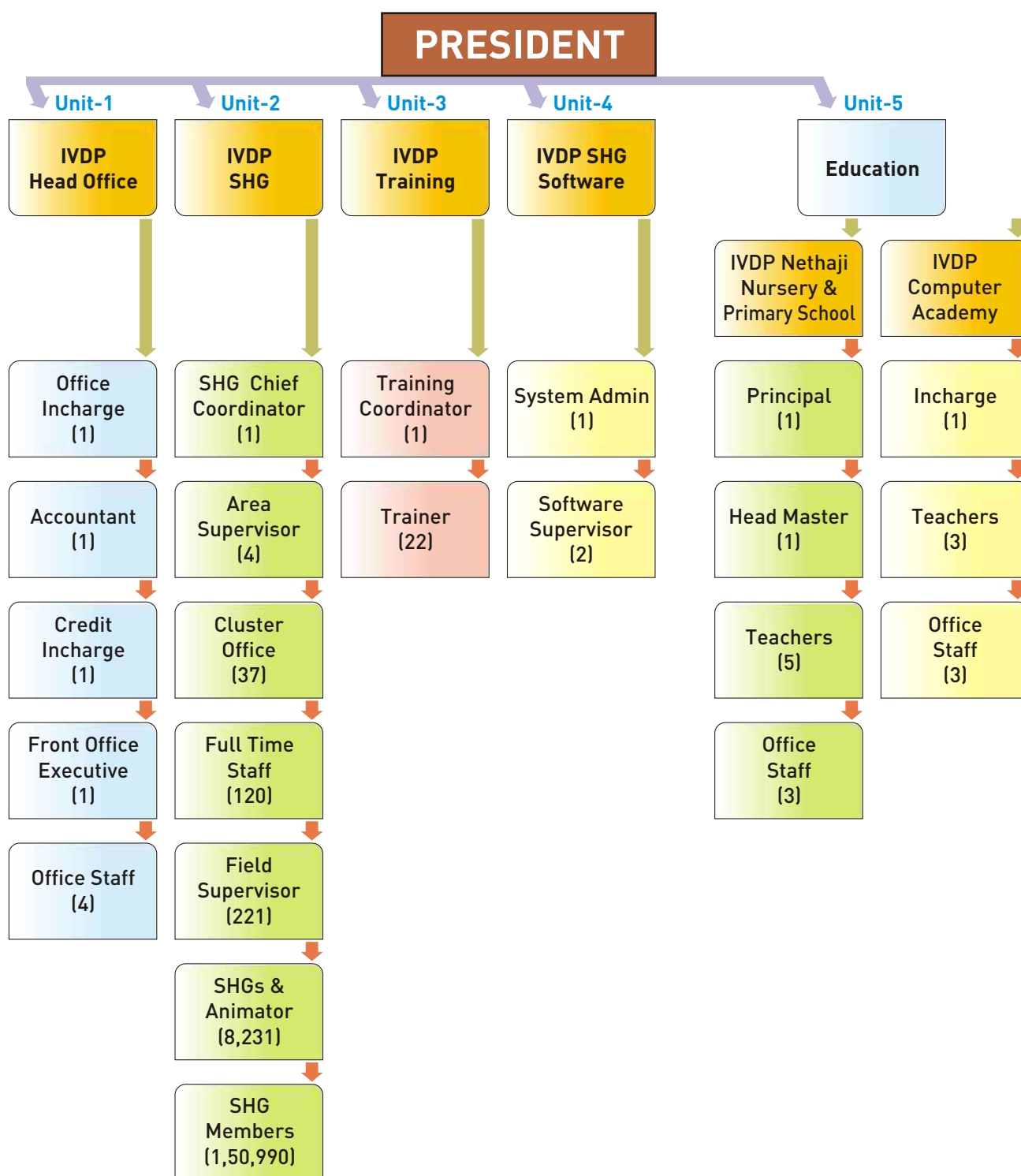
Mr. Kulandei Francis offers additional products to his clients including nutrition packets by Heinz and solar lamps from d-light. Such partnership help to achieve his goal of improved health and education opportunities for the children of Krishnagiri.



Towards Transformation

Pillars

IVDP Organisation Structure

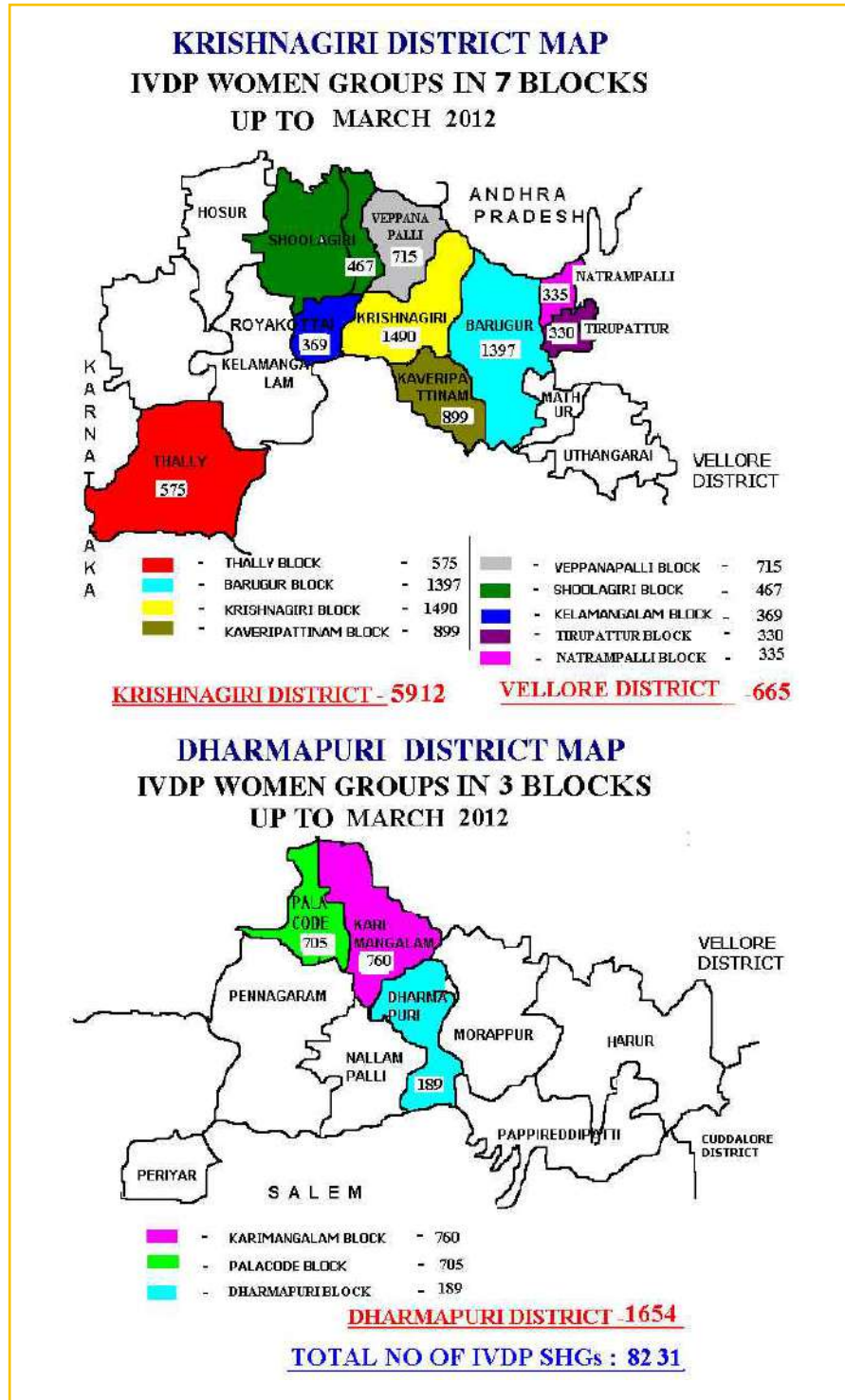




Towards Transformation

Where we are . .

IVDP Women Groups in Krishnagiri & Dharmapuri District





Towards Transformation

Service delivery

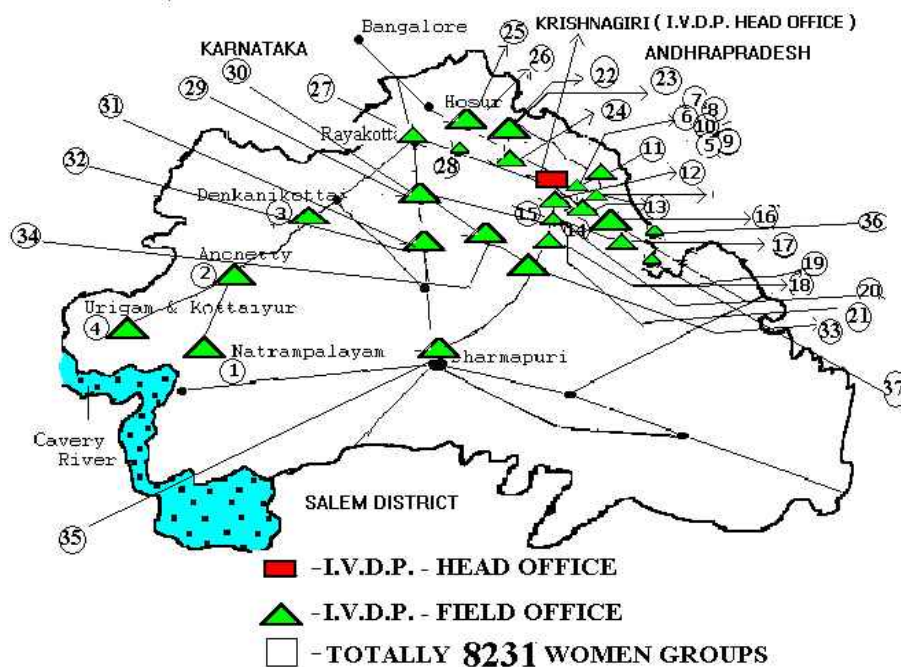
Sites of SHG Federation Offices

Integrated Village Development Project (I.V.D.P)

9 -E , SHANTHI NAGAR III CROSS , KRISHNAGIRI - 635 001

LOCATION OF HEAD OFFICE AND FIELD OFFICES OF IVDP

AS ON MARCH 2012



1. Natrampalayam	- 41	20. Kaveripattinam CLF 1	- 255
2. Anchetty	- 222	21. Kaveripattinam CLF 2	- 234
3. Denkanikottai	- 252	22. Veppanapalli CLF 1	- 259
4. Kottaiyur	- 60	23. Veppanapalli CLF 2	- 265
5. Krishnagiri 1 CLF 1	- 258	24. Kuruparapalli	- 191
6. Krishnagiri 1 CLF 2	- 255	25. Shoolagiri CLF 1	- 223
7. Krishnagiri 2 CLF 1	- 248	26. Shoolagiri CLF 2	- 244
8. Krishnagiri 2 CLF 2	- 250	27. Royakottai	- 287
9. Krishnagiri CLF 3	- 222	28. Nagamangalam	- 82
10. Krishnagiri CLF 4	- 196	29. Marandahalli CLF 1	- 253
11. Varattanapalli	- 242	30. Marandahalli CLF 2	- 226
12. Thogarapalli	- 276	31. Palacode CLF 1	- 226
13. Jagadevi	- 189	32. Palacode CLF 2	- 261
14. Bargur CLF 1	- 250	33. Karimangalam	- 267
15. Bargur CLF 2	- 194	34. Hanumanthapuram	- 161
16. Pochampalli	- 317	35. Dharmapuri	- 189
17. Barur	- 77	36. Natrampalli	- 335
18. Paiyur CLF 1	- 223	37. Tirupattur	- 330
19. Paiyur CLF 2	- 191		



ஐயியடி தொண்டு திருவனம் சாட்சி

மகளிர் குழு உறுப்பினர் வாரிக்களுக்கு
₹1.40 கோடி வாழ்க்கை பாதுகாப்பு நிதி

3. பஞ்சவர்ண நகரம்: 1975-76 ஆம் ஆண்டு நகராட்சித் துறையின் கீழ் கட்டப்பட்ட பஞ்சவர்ண நகரம், தற்போது பஞ்சவர்ண நகராட்சி ஆகியுள்ளது. இது நகராட்சித் துறையின் கீழ் கட்டப்பட்ட பஞ்சவர்ண நகரம், தற்போது பஞ்சவர்ண நகராட்சி ஆகியுள்ளது. இது நகராட்சித் துறையின் கீழ் கட்டப்பட்ட பஞ்சவர்ண நகரம், தற்போது பஞ்சவர்ண நகராட்சி ஆகியுள்ளது.



செட்டியூர் கிராமத்தில் அமைந்து வந்திருக்கிற பெரியார்.

[illegible][illegible][illegible]

சேகராஜபுரத்தில் உள்ள

[illegible]

செப்டம்பர் 9, 2012

Group 4: Graduate 2012



Towards Transformation

News at a Glance



16 தினகரன்
சென் 16 ஏப்ரல் 2012

கிருஷ்ணகிரியில் ஐ.வி.டி.பி தொண்டு நிறுவனம் சார்பில் மாணவர்களுக்கு கல்வி உதவித்தொகை வழங்கும் விழா நடைபெற்றது. இதில் மாணவர்களிடம் கல்வி உதவித்தொகையை வழங்கும் விழா நடைபெற்றது. இதில் மாணவர்களிடம் கல்வி உதவித்தொகையை வழங்கும் விழா நடைபெற்றது.

ஐ.வி.டி.பி நிறுவனம் சார்பில் 103 மாணவ, மாணவிகளுக்கு ₹11 லட்சம் உதவித்தொகை

கிருஷ்ணகிரியில், ஐ.வி.டி.பி தொண்டு நிறுவனம் சார்பில் 103 மாணவ, மாணவிகளுக்கு ₹11 லட்சம் உதவித்தொகை வழங்கும் விழா நடைபெற்றது. இதில் மாணவர்களிடம் கல்வி உதவித்தொகையை வழங்கும் விழா நடைபெற்றது. இதில் மாணவர்களிடம் கல்வி உதவித்தொகையை வழங்கும் விழா நடைபெற்றது.

ஐ.வி.டி.பி தொண்டு நிறுவனம் சார்பில் கிருஷ்ணகிரியில் ககாதார திருவிழா

கிருஷ்ணகிரியில், ஐ.வி.டி.பி தொண்டு நிறுவனம் சார்பில் ககாதார திருவிழா நடைபெற்றது. இதில் மாணவர்களிடம் கல்வி உதவித்தொகையை வழங்கும் விழா நடைபெற்றது. இதில் மாணவர்களிடம் கல்வி உதவித்தொகையை வழங்கும் விழா நடைபெற்றது.



16 தினகரன்
சென் 16 ஏப்ரல் 2012

ஐ.வி.டி.பி சார்பில் ₹7 லட்சத்தில் அரசு உதவி பெறும் பள்ளியில் கூடுதல் வகுப்பறை கட்டடம்

கிருஷ்ணகிரியில், ஐ.வி.டி.பி தொண்டு நிறுவனம் சார்பில் அரசு உதவி பெறும் பள்ளியில் கூடுதல் வகுப்பறை கட்டடம் கட்டப்பட்டது. இதில் மாணவர்களிடம் கல்வி உதவித்தொகையை வழங்கும் விழா நடைபெற்றது. இதில் மாணவர்களிடம் கல்வி உதவித்தொகையை வழங்கும் விழா நடைபெற்றது.



Thanks for
patiently traveling
through our Annual Report and
we will meet in the next edition in 2012/13
with fascinating community oriented activities.

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