

ANNUAL REPORT

2016-17



**INSTITUTE OF RURAL
CREDIT &
ENTREPRENEURSHIP
DEVELOPMENT (IRCED)**

WORKS OFFICE: IRCED BHAVAN,
IRCED CHOWK, OLD DHAMNI
ROAD, SANGLI – 416416. Maharashtra
state, INDIA.

0233 – 2321190. Email id.:

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HEAD OFFICE: 6, NISHANT APT.,
NAGRAJ COLONY, VISHRAMBAG,
SANGLI

REGISTERED OFFICE: C/O Mr. M.S.
MATHPATI, KASHELE, TAL.
KARJAT, DIST. RAIGAD - 410201.



!! Jay Shramik !!

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इरसेड संस्था

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DIST. RAIGAD - 410201.

!! जय श्रमिक !!

INSTITUTE OF RURAL CREDIT & ENTREPRENEURSHIP DEVELOPMENT
(IRCED),

CHAIRMAN Dr. Pramod Nathaji Lad



This financial year started with lot of hopes, achievements and vigour. As per our vision of reaching 2.50 lakh poor and needy women for their empowerment, we had decided to reach at least 65000 women. All planning, strategies were designed to reach this goal. We had started new branches in Pune and Raigad districts. For effective monitoring and reaching the new resources, we established our regional office in Pune. We established new relationship with many CSR companies, NBFCs, Co-op Banks and Nationalised and private banks and were on the path to start 20 branches in the coming months.

But

Demonetization announced by Modi Govt. in the month of November 2016 (The detailed report is given inside). We actually welcomed this stand taken by the Govt. and were convincing our beneficiaries that now poor people will see the अच्छे दिन in the coming days. But somehow all the political parties looking at the upcoming elections disturbed the poor people and distracted them from their self development. In this scenario it was very difficult for NGOs as well as the Development oriented agencies to convince the people. Thus entire next season went fruitless, with full of frustration and efforts to bring people again on the developmental path. The Sangli and Satara district branches were supposed to reach 20000 beneficiaries, could not give good results. IRCED could learn a lot from the situation and started concentrating on employment, water and sanitation issues.

I am thankful to all the donors, bankers, individuals, volunteers and the IRCED Board members for continuous support to meet our vision of reaching 2.50 lakh poor and needy women by 2020 for their empowerment.

Secretary & CEO Mr. Kiran Kulkarni Mob. 09422407929.



Institute of Rural Credit & Entrepreneurship Development (IRCED)

Details of Board Member

Sr No	Name of the Trustee	Designation	Address	Occupation	Date of Birth	PAN No.
1	Dr. Pramod Nathaji Lad	Chairman	Krantisinh Bunglow, Near Kupwad Railway Gate, Vishrambag, Sangli	Social Worker	02/07/1962	AAZPL8904F
2	Mr. Kiran Bhalchandra Kulkarni	Secretary	103, Shantadurga Sahniwas, Behind Hotel Sarovar, 100 Ft. Road, Sangli	IRCED-Secretary & CEO	22/10/1964	AMZPK3513D
3	Mr. Ramnath Changdev Pachore	Treasurer	Shriramnagar, Dhamangaon Road, Akole, Dist. Ahmednagar	Social Worker	01/06/1963	BHVPP0018G
4	Mr. Madhav Sambhayappa Mathpati	Member	A & P Kashele, Tal. Karjat Dist. Raigad	Accountant	05/02/1951	BDWPM1404N
5	Mr. Vivek Madhukar Katti Retd. Wg. Cdr.	Member	'E' Park Xpress, Baner Balewadi Link Road, Baner, Pune	Regional Head – Mutthut Finance	04/02/1967	AAIPK2739C
6	Mr. Prasad Dilip Mudholkar	Member	Swargandh, Plot No.118 near Ganpati Temple Row house No. 1 Annad Nagar Talegaon Dabhade Pune 410507	Software Engineer	15/02/1977	AKKPM9149A
7	Mr. Rajesh Bhausahab Badakh	Member	Satyam Shivam Sundaram Apt., Opp. APMC Market, Manjri, Pune	SSK, Solapur – CEO	01/08/1977	AKUPB3323K

MANAGING BODY

Sr No	Name of the Trustee	Designation	Address	Date of Birth	PAN Nos.
1	Pramod Nathajirao Lad	Chairman	Near Kupwad Railway Gate, Vishrambag, Sangli	02/07/1962	AAZPL8904F
2	Kiran Bhalchandra Kulkarni	Secretary	6, Nishant Apts, Nagraj Colony, Vishrambag, Sangli	22/10/1964	AMZPK3513D
3	Mr. Gautam Shankar Kamble	Area Manager	Mali galli Mangalwar Peth, Miraj 416410	07/01/1981	AYHPK4088M

INSTITUTE OF RURAL CREDIT & ENTREPRENEURSHIP DEVELOPMENT

List of Branches:

Sr. No.	Name of Branch	District	State	Address	Opening date
1	Miraj	Sangli	Maharashtra	Flat No. 3, 1 st Floor, Smrooty Complex, Bramhanpuri, Miraj – 416 410	16-Feb-2008
2	Palus	Sangli	Maharashtra	Late Bapusaheb Deshmukh Complex, Flat No. 1, 3 rd Floor, Palus Karad Road, Palus	1-Sep-13
3	Patan /Umbraj	Satara	Maharashtra	Flat No. 02, 1 nd Floor, Sai Samarth Apartment, Kumbhar Galli Road , Umbraj, Tal: Karad ,Dist: Satara.	5-Mar-14
4	Karad	Satara	Maharashtra	Sarvoday colony ,Hirai Residency, Flat No -05, Gat No 207 B Agashiv Nagar Malakapur ,Tal Karad, Dist. Satara.	5-Mar-14
5	Kagwad	Belgaum	Karnataka	Branch less work	5-Jul-14
6	Kawathe Mahankal	Sangli	Maharashtra	Opp. Mahankali Highschool, Vidyanagar , House No. 2346, Kawathe Mahankal.	2-Mar-15
7	Kolhapur	Kolhapur	Maharashtra	E ward ,House No 780 ,Adhar Nirmiti First floor ,Flat No F 3 ,Shahupuri 5 th galli Kolhapur 416403	20-Mar-16
8	Karjat	Raigad	Maharashtra	Flat No 105, First floor, Avas Apartment , Nana Master Nagar, Karjat , Tal –Karjat ,Dist Raigad	15-May-16
9	Kothrud, Pune	Pune	Maharashtra	Flat No 8 , Anusaya Nivas, S No 87/9B+17k Shivkrupa Colony, Azad Nagar ,Kothrud ,Pune - 411038	1-Jun-16
10	Pachwad	Satara	Maharashtra	Samrat Motors ,IInd Floor ,Flat No 02 ,Pachwad {Near NH4}Tal-Wai Dist – Satara.	21-Nov-16

- 1. Volunteers training:** Volunteers are backbone of any organization. They are human resource. Hence it is necessary to train this manpower to mould them for the work to be done for the society. IRCED does this for all the staff every quarter and for Branch Managers, it does every fortnight. IRCED has well equipped training hall at Sangli and Pune with all the required amenities to train 30 and 15 trainees at a time.



- 2. Livelihood Opportunities for most backward tribe women:** Raigad district has 3 tribes namely – Mahadeo Koli, Thakur and Katkari's. Katkari tribe is most backward tribe among the other tribes. These women are from Karjat Branch area. They were doing fishing for their food need and were traveling 10 kms a day in searching. IRCED volunteers from Karjat branch brought these women together, formed their joint liability group, trained them in various skills, showed them the market and gave the necessary support to start vegetable business. They started the business on 28.7.2016. They are seating near Temple. All these women go together to Kalyan market early in the morning, purchase the necessary vegetables and come back to Karjat. They do traveling by local train.



3. The School Sanitation Programme Supported by HERO MOTOCORP through Habitat For Humanity:

HERO Motocorp gave CSR funds to Habitat for Humanity, Mumbai (HFH). IRCED is old partner of Habitat for Humanity. IRCED has built more than 1680 individual toilets and 512 houses for poor and needy women. This year HFH asked to submit school sanitation proposal. IRCED visited ZP to get the list of schools requiring sanitation facility for the students particularly girl students. To our surprise we got the answer that no school requires this kind of facility and it is already provided by the Govt.. Then we sent our team for actual survey in the nearby villages to see the situation of sanitation facility at the ZP schools. We saw most of the schools doesn't have proper facility and needs to be either rebuild or improve. Accordingly our team contacted school authorities and Gram panchayats directly. About 4 ZP school came forward with all the necessary formalities required to start this project in their premises. We built sanitation complexes with toilets, urinaries and hand washing place at schools in Bamnoli, Bedag, Kavalapur and Tanang villages.

After completion of the work the keys handovered to school authorities in front of the students and villagers. As an outcome of this project, we have received 30 more applications from other schools; the student enrollment is increased particularly Girls and school authorities feel pride in showing the complexes. The gap identified in the project is although school authority take responsibility of maintenance, NGO should have sufficient funds for future monitoring and maintenance say 10% of the project cost.



A. Toilet complex for Boys and Girls at Bedag ZP School.





B. Dedication Programme of School sanitation complex at Tanang, Tal - Miraj, Dist - Sangli



C. Dedication programme of School sanitation complex at Bannoli. Bannoli village is awarded as Nirmalgram Village.

4. Visit to District Collector Mr. Shekhar Gaikwad and his wife Mrs. Vandana Gaikwad during school inauguration programme. IRCED CEO presented him the notepad prepared by IRCED as publicity material. Vandana Gaikwad was president of Women's gathering organized by IRCED at Rajmati Bhavan.



7.



5. **Demonetization:** On 8th Nov. 2016, our Prime Minister Mr. Narendra Modi Cancelled Rs.500 and Rs.1000 notes from the currency. This currency was 86% in the market. At the same time RBI could not made available the equivalent or required currency in the market. Due to this demonetization lot of havoc created in the society. The opposition party took advantage of this situation and targeted Micro finance companies. The poor people particularly the Muslim people were the traditional vote bank of the Congress. To attract this vote bank the opposition parties started organizing rallies against micro finance system. Due to this political support the adamant women leaders who were not regular in loan repayments came forward and started organizing other innocent women against the micro finance companies. Hence the repayments have affected by 15% in case of IRCED and for others it is more than 50%. IRCED is lucky enough to get the repayments due to its social activities and people's participation in it. The situation worsened in Sangli and Satara districts after December 2016. For IRCED, in total overdue figure reached to Rs.1.94 Crore by March End. Thanks to Prathamesh Kulkarni and his team that no portfolio from Raigad and Pune district had any effect.



All the micro finance companies working in Sangli district came under the banner of IRCED and discussed to resolve the issue. As a outcome it was decided to meet District collector, Addn. SP and start more social activities.



6. CSR Activity:

Envirofit's Village Level Entrepreneurs (VLE) Training: Training dates 21st Dec. to 23rd Dec. 2016 (3 days Entrepreneurship development training): About 15 VLEs from Miraj Branch attended the training.



Cookstove distribution to Bhakti MBG, Rajopadhyenagar, Kolhapur. IRCED has given more than 1200 cookstoves to 1200 women thereby helped them to improve their health condition, saved more than 500 trees from cutting and brought down the level of pollution.

7. **IRCED's Sanitary Mart programme:** While working on SHG/JLG programme, many women were demanding for work by sitting in their home. For many years IRCED was searching for various opportunities. IRCED was already working in Housing and Sanitation sector since 2010. The Prime Minister of India Mr. Narendra Modi and his Govt. gave more importance to "Swachh Bharat, Sundar Bharat Mission. The Village Level Entrepreneur programme was necessary for empowering poor women and become self reliant. Accordingly it is decided that 1000 VLEs will be identified and trained thoroughly in Entrepreneurship Development, costing, marketing, etc. to start their own enterprise. Thus IRCED will establish 1000 sanitary mart in its area of operation and give sustainable livelihood to poor and needy women.



Sanitary Mart Training at IRCED Bhavan on 24th March 2017. Shramik Swachata Seva Kendra Started Sanitary Mart for Gramudyogini. Our 1st Training programme 11 Gramudyogini Participated and understood the way forward. Mr.Kiran Kulkarni Secreatry of IRCED Guided to Gramudyogini.



VLE in village Arag, earning her livelihood through Sanitary Mart developed by IRCED. She has started earning Rs.3000 by investing just Rs.10000/-. Now she helps other new Les to start this activity. All her family members are helping, because whatever she earns that is for their family purpose.

8. Appreciation of IRCED's work by Dignatories:

The Reserve Bank of India (RBI) sent its officers to study the work done by IRCED for the benefit of the Society. Accordingly Mr. P.S. Mathpati visited IRCED, did study and presented the outcome to RBI for making policies. During his visit Mr. MATHpati visited some of IRCED's beneficiaries at their homes or work places, saw the help given by IRCED for making poor and needy women self reliant. IRCED is not discriminating any caste, creed, religion, etc. It is not part of any political party or participates in any such events. It is solely working for women empowerment.



Indian Bank DGM Mr. Gupta and his staff handovered RS.1.50 Cr. TL Cheque to Chairman Dr. Pramod Lad and Secretary Mr. Kiran Kulkarni of IRCED for giving required credit to poor and needy women. (See Below Photo).



9. World Women's Day Celebration at Karjat on 8th March 2017:

Every year IRCED celebrates this Day in respect to Women for their empowerment. Every year it celebrates this day at Sangli. But this time our board decided that after having meeting at Pune, it can be celebrated at Karjat i.e. where IRCED is registered. After 22 years IRCED team could start some activities for the tribals and people of Karjat area. People wanted to come together, hence with the help of Kamal Nagari Pat Sanstha, IRCED team organized about 400 women. These women were from 46 SHG/JLGs.

All these women exhibited their strength and their products. The respectful people called for this celebration were from all walks of life but all of them were women. This was a very successful programme and all credit goes to Karjat team, our trustees and Kamal Nagari Pat Sanstha.

