





*An areca nut plantation at Cherlopalli in Setturu Mandal of Anantapur District*



sustainable . human . nature

*Conserving Natural Resources and  
Strengthening Livelihoods since 1982*

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# **Towards development led by women and their institutions**

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## **ANNUAL REPORT 2024-2025**



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*Mylara Lingeswara Sasya Mithra Group members of Tenagallu village in Kundurpi Mandal display the Bajra Kernels grown on their land.*

## Vision

All people in rural areas lead a respectable and dignified life with economic security, food security, social equity, gender equity, in an atmosphere of democracy, peace, cooperation and community support;

And all the people and institutions flourish as 'Eternal Trustees of Mother Earth', and follow a culture of simple living and the ethics of conservation.

## Mission

Ensure livelihood security, self-reliance and human dignity for the poor rural farmers working through their institutions, led by women, promoting drought-climate resilient agroecology, social enterprises and non-farm livelihoods.

## Values

**Concern for people,** compassion, honesty, sincerity and hard work.

### **Integrity**

**Equality of human beings,** particularly women, poor, and the disadvantaged.

**Concern for nature,** biodiversity, ethics of conservation, and sustainability.

**Inclusive, participatory approach** in decision-making, planning and implementation.

**Pursuit of excellence** in execution of activities.

**Transparency** in all transactions and accountable to all stakeholders.

## Director's overview of 2024-25



*Accion Fraterna Ecology Centre Director Dr. Y.V. Malla Reddy*

The year 2024-25 was another eventful one for AF-EC and me personally. I completed 50 years of service in the development sector since joining the Rural Development Trust in 1974. We celebrated the occasion by conducting a workshop, "Role Transformation of NGOs in the past 5 Decades (1970s to 2020s): Past, Present and Future," involving about 50 NGO leaders in the region.

The NGOs collectively reflected on the journey of the voluntary sector and captured the milestones in the evolution of development thought, approach and action, in view of the changing aspirations of people, funding scenarios and statutory regulations. It was a fascinating and fruitful exercise. The reflections and recommendations were vivid and insightful. The workshop called on the NGOs to be more professional and relevant and to adapt to the "present context". They also emphasised importance of collaboration and networking among NGOs to maximise impact and reach. Moving forward, they agreed to work towards building stronger partnerships with government agencies and other stakeholders

to address emerging challenges and opportunities in the development sector.

That the AF-EC's strategy of "development led by women and their organisations" is being firmly rooted is heartening. In contrast to individualism, competition, aggression, violence, self-centredness, etc., it fostered human values such as concern, compassion, peace, inclusivity, equity, cooperation, and collective well-being. A "development led by women" strategy, in our opinion, would lessen the inhuman elements that are becoming more prevalent in communities as a result of materialistic lives. About 10,000 rural women have begun to engage in an alternative source of income, generating an extra Rs. 200 to Rs. 1,000 each day.

Additionally, we are fostering more than a thousand young women from the CBOs who have the potential to become community leaders and change agents. The effects of climate change on farming and other rural livelihoods are becoming more severe, which makes farmers' problems worse. Climate change requires adaptation and resilience in

agriculture and livelihoods. Thus, in 12 chosen communities, the AF-EC launched a thorough "Climate Adaptation and Resilient Agriculture" project this year. We were well aware that cooperation between academic and research institutions, the government, non-governmental organisations, and other stakeholders was necessary to increase climate resilience and adaptation. Thus, a 15-member Technical Advisory Committee was formed, comprising government officials, NGOs, research organisations, and distinguished scientists.

On October 9 and 10, 2024, the inaugural meeting of the technical advisory group was held at the AF Ecology Centre in Anantapur.

To facilitate convergence between CARA and government programmes, the District Collector established a district-level convergence group at our request. The body is chaired by the Collector and representatives from several government agencies, NABARD, and other non-governmental organisations. Through post-production activities like trade, processing, value-adding, and marketing, the AF-EC is supporting 16 Farmer Producer Organisations (FPOs) and its federation, "Rythu Nestham Food Producer Company Limited", to make agriculture profitable for farmers. Our goal is to develop these FPOs into successful, long-lasting social enterprises. Under the Central Government's Operation Green Scheme, the AP Food Processing Society is building primary processing facilities for the FPOs in Kalyandurg and Kundurpi. Three solar cold rooms have been constructed at Rapthadu FPO, Kuderu FPO, and Rythu Nestham FPC Ltd. with assistance from the AP Horticulture Department. Under the Rural Mart programme, the NABARD has also approved a mobile van for Kalyandurgam FPO. As part of advocacy initiative, AF-EC pioneered and coordinated a three-day event, 'Millet Mela' under the

theme 'Sustainable Agriculture: Our Crops, Our Cuisines and Health' in March 2025 to create awareness among farmers and consumers about climate change, the importance of growing and consuming millets, and about natural farming. The collaborative event was organised through a network of 18 NGOs and entrepreneurs, named 'Anantha Susthira Vyavasaya Vedika'. The event highlighted **a)** climate change adaptation measures for sustainable agriculture, **b)** growing, cooking and consuming millet foods for healthy living and **c)** adopting natural farming through 20 stalls, cultural activities and speeches of eminent scientists, experts and practitioners. More than 12,000 people, largely farmers and consumers, participated in the event.

I want to profusely thank our core partner, Bread for the World, on behalf of the Board of Trustees, employees, and people for their understanding and ongoing support. I express my gratitude to NABARD for its continuous and reliable support of Farmer Producer Organisations and watershed development initiatives and also to the governments of India, and Andhra Pradesh, the Rabo Bank, Say Trees Environmental Trust, and

***Our focus: Advocacy on Natural farming, climate change adaptation, growing millets***

the Fair Climate Network (FCN) for funding the projects. I sincerely thank the Agricultural Development & Training Society (ADTS), Rural Development Trust (RDT), Foundation for Ecological Security (FES), Watershed Support Services and Activities Network (WASSAN), Mahila Abhivruddhi Society Andhra Pradesh (APMAS), Krishi Vigyan Kendras (KVKs), Agriculture Research Station (ARS), Horticulture Research Station (HRS), and numerous friends, supporters, and well-wishers from CSOs, the government, practitioners, and experts for their collaboration and solidarity.



*AFEC Director Y.V. Malla Reddy receiving a Special Award for the Exceptional Contribution made by Accion Fraterna Ecology Centre to the horticulture sector, during Anantha Horticulture Conclave 2025 on 4<sup>th</sup> February 2025 at Anantapur from A.P. Finance Minister Payyavula Keshav. Also seen are District Collector Vinod Kumar and Rayadurg MLA Kalava Srinivasulu.*



*AF-EC Director Y.V. Malla Reddy presents his book "50 years in service", an anthology of articles to Mrs. Annie Ferrer, the Executive Director, Rural Development Trust, on 28th January 2025. Also seen are Ms. Doreen Reddy and Mr. Peter Lancet (Germany).*

I want to express my sincere gratitude to the people with whom we have worked this year, especially the women in the SMGs and their federations, farmer producer associations, watershed development committees, different CBOs under the CARA project, and other participating groups. Above all, I

wish to express my gratitude to our Board of Trustees, core team, and entire staff for their ardent pursuit of the organisation's aims and objectives.

**Dr. Y. V. Malla Reddy**  
**Director.**

## Acronyms

**ACORN:** Agroforestry Carbon Removal Units for Organic Restoration of Nature

**ADTS:** Agricultural Development and Training Society

**AF:** Accion Fraterna

**AF-EC:** Accion Fraterna-Ecology Centre

**AFYRC:** Accion Fraterna Youth Resource Centre

**ALP:** Alternative Livelihoods Project

**AP:** Andhra Pradesh

**APCNF:** Andhra Pradesh Community Natural Farming

**APDMP:** Andhra Pradesh Drought Mitigation Project

**APMAS:** Andhra Pradesh Mahila Abhivruddhi Society

**APF:** Azim Premji Foundation

**APWALTA:** Andhra Pradesh Water, Land and Trees Act

**APRLP:** Andhra Pradesh Rural Livelihoods Programme

**ASMS:** Apex Sasya Mitra Samakhya

**BftW:** Bread for the World

**BoD:** Board of Directors

**CARA:** Climate Adaptation and Resilient Agriculture

**CBBO:** Cluster-Based Business Organisation

**CBO:** Community-based Organisation

**CDM:** Clean Development Mechanism

**CER:** Carbon Emission Reduction

**CMSS:** Community-Managed Seed System

**CRU:** Carbon Removal Unit

**CSO:** Civil Society Organisation

**CSS:** Central Sector Scheme

**FCN:** Fair Climate Network

**FCRA:** Foreign Contributions Regulation Act

**FFS:** Farmers Field School

**FPO:** Farmer Producer Organisation

**GSMS:** Gram Sasya Mitra Samakhya

**HMV:** Heavy Motor Vehicle

**ICRISAT:** International Crops Research Institute for the Semi-Arid Tropics

**IWMP:** Integrated Watershed Management Programme

**KK:** Karyakartha (village volunteer)

**KVK:** Krishi Vigyan Kendra

**LMV:** Light Motor Vehicle

**MACS:** Mutually Aided Cooperative Societies

**MGNREGS:** Mahatma Gandhi National Rural Employment Guarantee Scheme

**MSMS:** Mandal Sasya Mitra Samakhya

**NABARD:** National Bank for Agriculture and Rural Development

**NCDC:** National Cooperative Development Corporation

**NGO:** Non-Governmental Organisation

**NPM:** Non-Pesticidal Management

**OBC:** Other Backward Class

**PMDS:** Pre-Monsoon Dry Sowing

**PPC:** Primary Processing Centre

**RDT:** Rural Development Trust

**RFC:** Rainfed Farmer Cooperatives

**RNNF:** Rainfed Nutri-Natural Farming

**RNFPCL:** Rythu Nestham Food Producer Company Ltd.

**SADLP:** Sustainable Agriculture and Diversified Livelihoods Project

**SC:** Scheduled Caste

**SMG:** Sasya Mitra Group

**ST:** Scheduled Tribe

**tCO<sub>2</sub>-e:** tonne of carbon dioxide equivalent

**UNFCCC:** United Nations Framework Convention on Climate Change

**VWDC:** Village Watershed Development Committee

**WASSAN:** Watershed Support Services and Activities Network

# Forty-three years of conserving natural resources



*Rama Lakshmi and Lakshmidevi from R. Yerraguntapalli village of Dharmavaram Mandal proudly display pearl millet growing in their field.*

## Accion Fraterna-Ecology Centre - milestones

The AF-EC was established in 1982 by Father Vincent Ferrer, also, the founder of the Rural Development Trust.

It is known in the development sector for its rootedness with people participatory approach, landscape-level watershed development works, agroecology-based drought-mitigation technologies, diversified crop models for rainfed agriculture, and farmer-centric policy advocacy and lobbying.

The AF-EC empowers rainfed farmers to achieve sustainable livelihoods through agroecology, drought mitigation, natural resources development, and policy advocacy in drought-prone Anantapur District.

Tackling the climate-change impact and reducing the atmospheric carbon through carbon sequestration is the new focus of the AF-EC activities. It initiated a new project to saturate the outcomes of climate-resilient adaptation of agriculture at least



Women sowing seeds in an agriculture field after picking up stones from the plot in Kundurpi Mandal of Anantapur district four decades ago.

in 12 villages of undivided Anantapur District.

### Early years

#### Farm labour to farmers

The AF-EC's initial interventions were with the poor labourers - enabling those with government-

allotted uncultivated lands to grow their own food.

About 30,000 families of the Scheduled Caste & the Scheduled Tribe communities, who were working as farm labourers, could then move upwards in occupational ladder to farming - cultivating their



An aerial view of Accion Fraterna-Ecology Centre central office on Upparapalli Road in Anantapur (31 March 2025). The premises underwent several changes since 1982.

own land. Between 1986 and 1994, the AF-EC helped the new farmers make their lands cultivable by initiating work to clear the lands of stones, bushes and rocky outcrops, along with bunding for arresting soil erosion. And support financially to start farming their reclaimed lands.

### **Individual holding to a ridge-to-valley landscape approach**

Then, it turned attention on the catchments and scientific measures to improve water & soil endowments at a landscape level. In 1994, the AF-EC introduced a large-scale, participatory, integrated watershed development programme covering about 300 micro-watersheds and as many villages, treating a geographical area of 1.35 lakh ha. It benefitted over 60,000 farmers and made a visible, measurable

impact on vegetation, agriculture development, improved groundwater levels and expanded borewell irrigation for more and more farmers. This watershed programme influenced policies and schemes like APWALTA, participatory approach in watershed programmes, APRLP, MGNREGS, APDMP etc. Rainfed horticulture was later scaled up by the Government to an additional 1 lakh ha.

### **2007: Drought mitigation, sustainable agriculture**

The watershed programme was scaled down from 2007 to avoid duplication of MGNREGS works. The AF-EC shifted its attention to the drought-affected, rain-dependent farmers, introducing drought mitigation, low-cost

natural farming. Also began training rural youth in job-oriented skills. Then moved on to organise farmers as Sasya Mithra Groups, cooperative and participatory means of achieving on-farm and off-farm productivity.

The AF-EC began work in 230 villages, covering 8 revenue Mandals, with 40,000 farmers and farm labour, with multi-sectoral interventions.

### **Development led by women:**

From 2020, the AF-EC, recognising the role women play in initiating change from the ground up, invested in women-led development. All Community Based Organisations are now women-centric and representatives of the STs, SCs and OBCs have their say in the decision-making.



*The green campus of the Accion Fraterna-Ecology Centre Central office on Upparapalli Road in Anantapur.*

## The AF-EC Human Resources

*We wish to start our 43rd-year report by acknowledging the efforts and passion of our personnel.*

The Accion Fraterna-Ecology Centre today has a leadership collective that is a cohort of multi-disciplinary professionals with over 20 years of hands-on experience in sectors like natural farming, drought mitigation, natural resources management, institution development, community organisation, gender, rural livelihoods, human resources management, project management, monitoring and evaluation and financial management.

This senior management team directs work with a high level of conceptual clarity and commitment to the vision, mission, and objectives of the organisation.

As a collective, it takes responsibility for leading the organisation, beyond individual leadership. The mid and grassroots-level staff are rooted locally. Their ability to understand

### Trustees of Accion Fraterna



**Mr. Moncho Ferrer**  
Chairperson



**Dr. Y. V. Malla Reddy**  
Trustee and Director



**Mr. Thippe Swamy**  
Trustee



**Ms. Prameela Kumari**  
Trustee

local conditions, concerns, and influence community and uptake of organisational programmes and activities is their unique strength. They are qualified, well-trained and experienced in participatory approaches, with skills in community organisation and in technical aspects of programme implementation. As an employer, the AF-EC offers equal opportunities to women and the differently abled. The collective is a repository of deep-rooted values,

*As of 31<sup>st</sup> March 2025, the AF-EC has 98 full-time staff and 169 part-time volunteers working in the organisation.*

ethics, culture and ethos in development thinking and practice, which we have revised and improved upon through four decades of close work with the people of Anantapur district. Participatory decision-making, honesty, sincerity, transparency, accountability, and sensitivity towards gender, social equity, teamwork and inclusiveness are an integral part of the culture and values.

Being a learning organisation, the AF-EC reflects on its experiences and draws lessons for improvement on a continuous basis. The AF-EC is open to new ideas and learning from others' experiences, willing to adapt to changing situations and the needs of the people with whom it works.

## Fostering culture of innovation

I'm proud to be part of an organization that places a strong emphasis on ecology and environmental responsibility. Our focus on promoting agroecology systems not only helps preserve the planet but also fosters farmer wellbeing and public health. We constantly seek solutions that benefit both nature and future generations. It's a rewarding feeling to contribute to a cause that aligns with my values and makes a tangible impact on our environment." - **Amara Ujvala**, *Agro Ecological Associate*.



## Serving the needy

I worked closely with socially disadvantaged women's groups for over a decade, implementing the AF-EC initiatives, giving me the satisfaction of turning them as leaders and self-reliant. Be it showing them a means for diversified livelihood or making agriculture sustainable, it has been a joyful journey, though not devoid of challenges. - **P. Vikram Manipal Reddy**, *Socio-Technical Organizer*.



## Women-centric

Women never used to venture out of homes, but the AF-EC initiative has helped them be part of decision-making in the family and start businesses. AF-EC works for women's empowerment through mutual cooperation in groups. Members support each other, improving their confidence levels and enhancing leadership traits.

Women now, have a greater say in the family and community. I am glad to be part of this process of change.

- **Shaik Sabiha**, *Socio-Technical Organizer*



# Core principles and approach

**Women-led participatory approach to development** through self-governing community-based organisations.

**Cost-effective agroecology practices**, that are drought-resilient, provide food security, regenerative and remunerative for small and marginal farmers in rainfed and irrigated farms in arid landscape.

**Natural farming practices** to replace chemicals in agriculture to ensure income to farmers and safe food to all.

**Diversification of family livelihoods** into off-farm and non-farm sectors through skilling, enabling women and youth for employment or enterprise. Promotion of circular economies with local level agricultural processing, value addition; marketing and



*Farmers take their cattle back home crossing an overflowing watershed storage tank at Appilepalli in Kundurpi Mandal.*

consumption locally.

**Policy advocacy** through efficiently and extensively demonstrating effective practices and systems to policymakers, research bodies and other

stakeholders for their scaling up; representing concerns of small farmers and proposing solutions in policy fora, on rainfed agriculture, drought mitigation, agroecology, marketing of produce etc.



*A rainfed farmer Anjan Reddy grows organic tomatoes following all practices and protocols. Anantapur District Collector V. Vinod Kumar visits the plot and interacts with the farmer, at Yerraborepalli in Setturu Mandal.*

## Achievements at a glance (Since 1982)


<p><b>29,755</b> Kitchen Gardens plots</p> <p><b>29,722</b> beneficiaries</p>		<p><b>23,249.6 ha</b> Crop diversification (Food &amp; Fodder crops)</p> <p><b>53,836</b> beneficiaries</p>
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*Farmer Fathimabee at her agriculture land in Ayyagarlapalli Village of Setturu Mandal in Anantapur District.*

<p><b>6,593</b> Backyard Horticulture</p> <p><b>6,575</b> beneficiaries</p>		<p><b>7,999 ha</b> Natural farming practices</p> <p><b>11,150</b> beneficiaries</p>
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## Watershed and natural resources development

<p><b>1,580</b> Construction of Check Dams &amp; Repair</p> <p><b>4,477</b> beneficiaries</p>		<p><b>327</b> Restoration of Old Tanks</p> <p><b>2,224</b> beneficiaries</p>
<p><b>601</b> Construction of Farm Ponds</p> <p><b>608</b> beneficiaries</p>	<p><b>28,02,862</b> Dryland Horticulture plants</p> <p><b>16,035</b> beneficiaries</p>	<p><b>436</b> Construction of Mini Percolation Tanks</p> <p><b>3,128</b> beneficiaries</p>
<p><b>1,60,170 ha</b> Farm Forestry (Biomass)</p> <p><b>63,312</b> beneficiaries</p>		<p><b>1,42,924 ha</b> Soil &amp; Moisture conservation</p> <p><b>60,830</b> beneficiaries</p>

## Drought mitigation measures since 2000

<p><b>388 ha</b> Drought-climate resilient Five- Layer multiple fruit tree crops</p> <p><b>257</b> beneficiaries</p>	<p><b>31764.4 ha</b> Contingency / Relay cropping (for fodder)</p> <p><b>23,097</b> beneficiaries</p>	<p><b>15,146 ha</b> Mobile protective irrigation</p> <p><b>12,805</b> beneficiaries</p>
<p><b>600</b> Farm Pond with Lining for protective irrigation ponds</p> <p><b>600</b> beneficiaries</p>	<p><b>600 ha</b> Agro-ecological (tree crops) Landscape development</p> <p><b>332</b> <b>1.5 lakhs</b> beneficiaries      Plants</p>	<p><b>17827.6 ha</b> Drought-resilient mixed food crop models</p> <p><b>20,743</b> beneficiaries</p>

# Millet Mela: Our agriculture, crops, cuisine & health

– AF-EC’s collaborative initiative with 18 NGOs

Accion Fraterna-Ecology Centre, which has been working with farmers in the arid, undivided Anantapur District to make agriculture sustainable, has taken up advocacy for climate-resilient, natural farming systems towards improving the farmer outputs.

The Millet Mela-2025, christened Susthira Vyavasayam, Mana Pantalu, Vantalu, Aarogyam (Sustainable Agriculture, Our Crops, Cuisines and Health), was organised as a collaborative effort of 18 NGOs focused on Climate Resilience in agricultural practices. The event aimed at integrating the natural farming, food crops, cuisines and public health, bringing the multiple stakeholders onto one platform called: “Anantha Susthira Vyavasaya Vedika”.

Prominent speakers during the 3-day event (2025, March 22 to 25) included Mr. Vijaya Ram, an independent campaigner of the Subhash Palekar Natural Farming (SPNF) principles, the Millet Man of India Dr. Khadar Vali and eminent scientist and former Vice Chancellor and CRIDA Director General Bandi Venkateswarlu.



Natural farming practitioner Vijay Ram hailing from Vikarabad on March 22 at the Millets Mela 2025.

<p><b>Platform of</b></p> <p><b>30</b></p> <p><b>Stakeholders</b></p>	<p><b>Anantha Susthira Vyavasaya Vedika</b></p> <p><b>MILLET MELA 2025</b></p> <p><b>మన వ్యవసాయం, మన పంటలు, వంటలు, ఆరోగ్యం</b></p>
<p><b>30,000</b></p> <p><b>farmers &amp; visitors</b></p>	
<p><b>12,000</b></p> <p><b>people taste millet food</b></p>	<p><b>25</b></p> <p><b>Stalls display</b></p> <p><b>Millet-based products, Natural farming techniques</b></p>



Stalls of different NGOs at The Millet Mela to sell and popularise the millets-based value-added products.



Eminent scientist and former Vice Chancellor and CRIDA Director General Bandi Venkateswarlu and Dr. Khadar Vali, popularly known as Millet Man of India, addressing farmers at the Millet Mela in March 2025 at Anantapur.

## Combating Drought & Desertification Day 17th June 2024

As part of its advocacy, Accion Fraterna-Ecology Centre has been organising World Day for Prevention of Droughts and Desertification in Anantapur every year for more than 4 decades. Continuing the tradition, the AF-EC organised an awareness campaign for the farmers and the general public on 17<sup>th</sup> June 2024 at the RDT Inclusive School ground. Anantapur District Collector Dr. Vinod Kumar, who participated in the campaign, gave a call to the farmers to stop depending on rainwater only for agriculture and to engage in good integrated water management practices.

“Do not keep your lands fallow, which has become the practice in recent years, but grow something at least for the fodder to reverse the signs of desertification,” the Collector told farmers.

He promised to provide all support to the Non-Governmental Organisations taking up this cause and said, “We will collectively face this problem.” Dr. Vinod Kumar said Anantapur District had been in the forefront in taking up Watershed Projects, Farm Ponds, seed dribbling on bunds and appreciated A.F. Ecology Centre Director Y.V. Malla Reddy for taking up this cause effectively for the past more than 4



*Anantapur District Collector Vinod Kumar going round the stalls put up as part of the Desertification Day 2024 organised by the AF Ecology Centre in Anantapur on 17<sup>th</sup> June 2024.*

decades. The A.F. Ecology Centre had been working on water conservation projects for the past 40 years in eight mandals of Anantapur district and developed some climate-resilient varieties of crops and patterns of sowing using demonstration plots and spread the technology to 25,000 acres, while working with 30,000 farmers, said its Director Y.V. Malla Reddy. During the campaign, District Forest Officer Vineeth Kumar

offered to give 100 saplings free-of-cost to each farmer for planting as border trees on their farmland. He offered Teak, Mahogany, Sandalwood, Red Sanders, and Tamarind saplings available at Forest Dept. nurseries, which farmers could pick-up anyone of the drought-tolerant varieties.

### **Severe drought in 2023**

Anantapur saw the worst Hydrological Drought ever in 2023, and in June this year, 140 mm of rain was seen out of an annual expected rainfall of 515 mm (Divided Anantapur District), said Mr. Malla Reddy, and the A.F. Ecology Centre helped the farmers in 5,000 acres in providing protective irrigation through farm ponds and other water conservation structures.

A massive exhibition showcasing water conservation techniques, crop management practices, natural farming methods, and various efficient farm tools was on display. District Agriculture Officer Umamaheswaramma had asked farmers to have at least one farm pond in their land or any other structure to conserve water.



*Farmers from various parts of Anantapur and Sri Sathya Sai Districts gather at the RDT Inclusive School for the Desertification Day 2024, organised by the AF-Ecology Centre in Anantapur on 17<sup>th</sup> June.*

## CBOs churn out 1,000 women leaders

Women-led Community-based Organisations (CBOs) functioning effectively, leading the development initiative and processes, are the backbone of AF-EC's community development initiative in the Anantapur District of A.P. In **230** out of the **941** Sasya Mitra Groups (SMGs) supported by the AF-EC, function autonomously and do not need handholding any more to run their own affairs. More than **1,000** dynamic and empowered woman leaders have emerged by **March 2025**, in the decade of existence of these SMGs. These leaders can now mobilise, organise and lead the members and assert their own rights. Stringent norms for financial and operational discipline in **750** SMGs helps them smoothly continue the thrift and lending activity. New-found unity helps resolve problems in a jiffy. The families are encouraged and assisted in adopting natural farming practices, including the Kitchen Gardens. The Youth in the families are trained in job-oriented skills and opt for either employment or

entrepreneurship. Financial discipline in SMGs helped members access sizable amounts of credit at low interest rates. A visible change is the economic security of families. With the women getting into the financial decision-making and management, one can see a major change in the Community-based Organisations (CBO)s. While concern for others, solidarity and mutual cooperation among group members got a boost, women have learnt to be considerate with fellow human beings in all spheres of life, a cherry on the icing of the cake called CBOs.

“ Before joining the SMG facilitated by the AF-EC, I had no voice in the house, as I was not contributing to the family income. Today, thanks to the thrift activity in my SMG (Yamuna), I can bring money for family emergencies. Now, I have respect in the family and am part of decision-making. My group management skill has brought me recognition in the village, also. - **Shivamma, Kaluvapalli (V)** ”

### Membership of women in SMGs & their federations

<b>No. of SMGs</b>	<b>Total members</b>	<b>Women</b>	<b>Men</b>
<b>941</b>	<b>16,618</b>	<b>16,160</b>	<b>418</b>
<b>No. of GSMS</b>	<b>Total members</b>	<b>Women</b>	<b>Men</b>
<b>218</b>	<b>3,414</b>	<b>3,346</b>	<b>68</b>
<b>No. of MSMS</b>	<b>Total members</b>	<b>Women</b>	<b>Men</b>
<b>8</b>	<b>452</b>	<b>402</b>	<b>50</b>
<b>No. of ASMS</b>	<b>Total members</b>	<b>Women</b>	<b>Men</b>
<b>1</b>	<b>42</b>	<b>34</b>	<b>8</b>



A group of women, members of the Sasya Mithra Group, discusses a mutual cooperation strategy during a training on several aspects of community-based activities aimed at improving their collective bargaining power through cooperation and thrift activities to fund their small enterprises in Borampalli village, Kalyandurg Mandal, Anantapur District.

# Empowering women to lead development

 <p><b>16,618</b> Membership in women-based Sasya Mitra Groups</p>		<p><b>Rs. 20.19 Cr</b> Group fund accumulated by savings &amp; revolving credit</p>
	<p><b>941</b> Sasya Mitra Groups (SMG)</p>	
 <p><b>2000</b> women assisted with credit per month (average)</p>		<p><b>Rs. 15,000</b> average loan size</p>

## Towards self-sufficiency

By March 2025, women's thrift and credit activity from **16,618** women in **941** Sasya Mithra Groups had accumulated Rs. **20.19** crore, giving SMGs the means to support members in income-generating enterprises.

## Training the leaders

Akkamma from Deepa SMG of Karutlapalli was a meek woman barely able to talk in a group of 20 two years ago, but today she represents 6 groups to get their due in programmes implemented by the AF-EC. This transformation happened

thanks to the focused training conducted for the SMG members, active women, conveners, co-conveners, and sub-group leaders. Training enabled her to independently manage her group dynamics and monitor the implementation of different projects at the village level. Facilitating the adoption of norms/SoPs in the groups and ensuring everyone followed them was a cakewalk for her. Training women leaders presented numerous challenges,

given the low literacy rates, but AF-EC initiated this process for 1,823 women.

“  
I was shy and hardly mingled with people as I had studied only up to 7th Standard. As a member of the Sasya Mithra Group, I developed confidence and leadership skills. Today, I serve as a village and mandal-level Convenor, representing our progress at district forums.  
– Akkamma, Karutlapalli (V)”



A group of women farmers' Sasya Mithra Group leaders being trained in several aspects of community-based activities to improve their collective bargaining power through cooperation and thrift activity to fund their small enterprises at Rappthadu village (Mandal) of Anantapur District.



*Farmer Lavanya Bai from Yalagalavanka Thanda in Belguppe Mandal in Anantapur District proudly displays her produce.*

# PROJECTS



*Natural farming practitioner Yadava Mamatha of Thumkunta village in Kunderpi Mandal at her plot. - Pic: Ramesh Susarla.*



## Sustainable Agriculture Programme

The Accion Fraterna-Ecology Centre has been working to promote sustainable agriculture, converting as many farmers as possible to adopt Natural

Farming and proven models of agricultural practices by convincing them through proven models. The Sustainable Agriculture under the Sustainable

Agriculture and Diversified Livelihood Programme (SADLP) is the core of the AF-EC. The AF-EC works with approximately 17,000 families

of small rainfed farmers and farm labourers across 8 revenue Mandals of Anantapur district, to reduce vulnerability to drought.

<p>Families growing <b>8,422</b> kitchen gardens for self</p>	<p><b>88</b> ATF farmers <b>37.2 ac</b></p>	<p>Cow urine pits <b>254</b> established</p>	<p>Area under <b>15,173 ac</b> Natural Farming</p>
<p>Farmers adopting <b>10,743</b> crop diversification</p>	<p><b>117</b> Any Time Money farmers <b>60.8 ac</b></p>	<p><b>5020</b> Contingency Crop Farmers, in <b>19,021 ac</b></p>	<p>Seed collected from <b>5214.5 kgs</b> farmers for seed banks</p>
<p>Farmers adopting <b>6,665</b> Natural Farming practices</p>	<p><b>6</b> Five-Layer crop farmers <b>4.3 ac</b></p>	<p>NHS Farmers <b>33</b> Plots</p>	<p>Area covered by rain-fed <b>14,569 ac</b> crop diversification</p>



A woman farmer, A. Sujatha, at her groundnut field in Ayyavaripalli village of Rappthadu Mandal.

## Mixed cropping with fruit & Vegetables under Natural Farming

### A model farmer for Upponka

A multi-vegetable plot promoted by the AF-EC in the midst of a 5-acre mango plantation at Upponka village in Kalyandurg Mandal is profitably being grown by Mukkanna and his wife. This quantity of vegetables provides them with all the nutritional needs for their household and also enough to get some additional income to maintain the Mango orchard. While eggplants (brinjal) yield every alternate day, allowing them to sell in the local market, the green leafy vegetables are seasonal supplements for their household, in addition to beans grown on the borders. He is a model farmer for Upponka village.



### Mutual cooperation to the fore

A group of Sasya Mithra Group members from Setturu in Anantapur district engaged in de-weeding activity on a woman farmer's finger millet (Ragi) plot as part of mutual cooperation promoted among the SMG members by the AF-EC.

Farmers are encouraged to grow millets as they are less water-intensive and need no fertilisers or pesticides, thus promoting natural farming practices. This kind of cooperation in work ensures lower production cost per acre of any crop sown by the farmers, who are part of the AF-EC-supported self-help groups.

### Torchbearer of Natural farming

With support from AF-EC, Yadava Thippeswamy (69) of Thumukunta village in Kundurpi Mandal, turned a practitioner of natural farming. He scaled up natural farming to one acre after getting trained in the process of deriving ecological and economic benefits of multi-cropping. Cultivates a diversified mix of fruit crops and vegetables preparing Jeevamrutham and Ghana Jeevamrutham himself to improve soil fertility. The initiative generated Rs. 50,000 annually, while ensuring food security. He has turned a model for the entire village with his sustainable practices.



## Any Time Fodder (ATF) increases milk yield, fat content

Adding dairying to farming cannot only increase the income to the farmer but also add to their livelihood security. However, fodder shortage restrains the farmers from taking up dairying. So, the AF-EC promoted a model called Any Time Fodder (ATF). It enabled the production of multiple varieties of fodder sufficiently in a small area. The AF-EC assisted women in adopting the ATM crop model and incorporating dairying into their farming. It made a big difference to the milk yields and income security.

Within one and a half months of sowing Jowar, Bajra, CO 1, Horsegram, African Gram, Hamata, Greengram, Hyacinth Bean, Subabul, drumsticks, and Avisha (*Sesbania grandiflora*), she began saving Rs. 2,000 per week. The fat percentage in the milk also improved, helping her get Rs. 40 a litre of milk instead of Rs.32 earlier. Lakshmi Devi and Ramalakshmi from Yerragunta Village adopted the ATF model and grew a variety of grasses intensively in a small plot to feed their milch animals. On feeding with nutritional fodder, the milk yields increased from 21 litres a day to 30 litres a day, along with an increase in the fat percentage of

“ The Any Time Fodder model grass, grown on 50 cents of land, helped me earn an additional income of Rs. 4,800 due to increased milk yield, which is a result of the sumptuous green fodder available for the cattle. This model has freed me from the fodder shortage and provided an additional income of **Rs. 7,100**. I used to buy 3 bags of cattle feed, which has come down to 1 bag, saving me Rs.2,300. ”

- **Lakshmi Devi,**  
Yerragunta Village,  
Raphthadu Mandal.



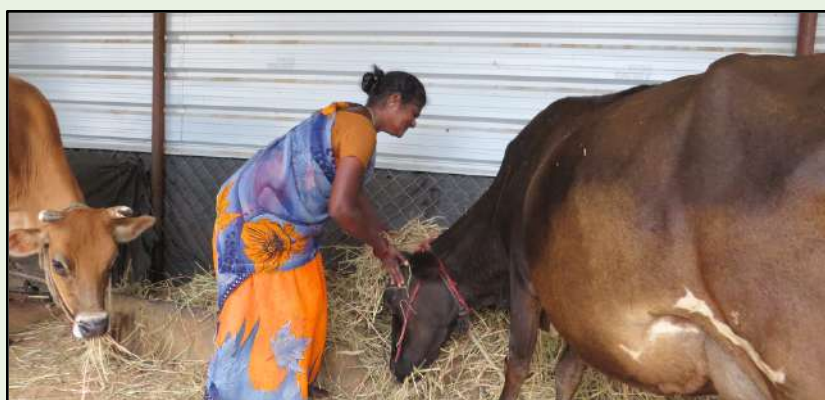
Uppara Gowthami, a woman leader visits the Any Time Fodder plot of Ramalakshmi at Yerragunta village.

<b>No. of villages Supported</b> <b>73</b>	<b>No. of SMGs Supported</b> <b>85</b>	<b>Total Beneficiaries</b> <b>127</b>
<b>Monthly Avg. increase in income</b> <b>Rs. 8,100</b>	<b>Animals Owned (Sheep, Goats, Cows)</b> <b>1,102</b>	<b>Total extent</b> <b>63.4 ac</b>

milk. With support from their spouses Anjanappa and Seenappa, these women’s efforts stand as a testimony to what the ATF Model can do. The Any Time Fodder model helped Ramalakshmi grow sufficient grass for her four cows even during the acute shortage in the summer months. In the 40 cents of land, she could save Rs. 3,900 a month.

“ It is not about the amount of money we saved on buying branded fodder, but the quality of the type of grass we grow gave the cows a good nutritional supplement, resulting in healthy cattle giving birth to healthy calves that helped us in tilling and increasing the number of milch cattle. ”

- **Ramalakshmi,**  
Yerragunta village.



J. Krishnaveni, who has five milch cows, grows grass on 1-acre ATF model plot and feeds the bovines on it in Yerrampalli village of Kalyandurg Mandal.

# Climate Adaptation and Resilient Agriculture Project



A team from WASSAN helping the AF-EC CARA project team to conduct e-PRA along with the beneficiaries at Yerraborepalli in Setturu Mandal.

The severity of the effects of climate change on farming and rural livelihoods is on the rise. To address this worsening problem, the AF-EC launched the "Climate Adaptation and Resilient Agriculture" project in 12 chosen communities. It is a 4-year project from 2024-28.

• **Major Objectives:**

- \*Build awareness, sensitize and capacitate the rural communities.
- \*Promoting climate-change adaptation, resilience in agriculture and livelihoods.
- \*Promote climate-resilient cropping systems like short-duration crop varieties, mixed cropping, contingency cropping, relay cropping, fodder crops etc.
- \*Promote water conservation and demand management systems by restoring the water bodies, soil and moisture conservation, crop water budgeting, micro-irrigation, protective irrigation, etc.

• **Project coverage:**

12 villages in 5 mandals of Anantapur district with 4,500 Households, total land covered is 15,706 acres, and Cultivable area is 14,157 acres.

• **Technical Advisory Committee:**

Inputs from key members of the technical advisory committee - climate experts N.H. Ravindranath, retired professor, IISC, Bangalore,

Bandi Venkateswarlu, retired Vice-Chancellor & Director CRIDA, and A. Ravindra, of WASSAN, formed the basis of the project design.

\***Project Convergence Committee:**

Project Convergence Committee with District Collector as the chairman, has District Agriculture Officer, DHO, PD-DWMA, PD-APMIP, and PD-GWD as members. The AF-EC has allocated **Rs. 8 crore** and intends to raise additional funds from government programmes, banks, and the NABARD.

\***The progress of the project:**

The 15-member Technical Advisory Committee met on October 9 and 10, 2024, at the AFEC.

For convergence between CARA and government programmes, the District Collector established a Project Convergence Committee and met online on 24th December 2024. The key staff members for the project were recruited: 4 field organisers, 2 engineers and an agriculture associate.

\***Resource mapping** was done through e-PRA, and a household survey was conducted in all villages to establish project baselines.

\***The Village Committees** were formed, and orientation meetings were conducted.

\***Reverse Osmosis plants** for safe drinking water were installed in Lingadrilapalli and Mahanthapuram villages as entry point activities. Local offices were set up in all the villages.

\***Cattle troughs** were constructed in Vitlampalli and Mucharlapalli villages.

Trainings were provided to staff on PRA and Natural Farming. Crop Water Budgeting was done in 3 villages with support from FES Madanapalli.

The process of selection of Village Volunteer (Rythu Mitra) was also conducted meticulously.



Small ruminants and bovines making use of Cattle Troughs constructed as part of the CARA Project at Mandalapalli village in Kundurpi Mandal.



## Agroecology Programme

**\*Being** implemented in 8 mandals of Anantapur and Sri Satya Sai Districts.  
**\*Vegetables** cultivated between tree rows using a drip irrigation system help farmers earn **Rs. 60,000** per year.  
**\*The** farm may generate income from carbon in future.

Mixed cropping with fruit trees & Vegetables	<b>896</b> Acres
Farmers benefitted	<b>244</b>
Saplings planted Fruit Tree species	<b>1,91,000</b>
Saplings planted Forest Tree species	<b>46,000</b>
No. of villages	<b>52</b>
Protective irrigation given to No. of farmers	<b>26</b>



Gundlapalli Mukkanna, agroecology farmer on his field at Upponka village in Kalyandurg Mandal of Anantapur District.

## Conserving biodiversity through five-layer climate-resilient crop model

**Crop** diversity in a five-layer model helps create a nature-positive microenvironment by reducing temperatures and minimising evaporation. The Accion Fraterna-Ecology Centre promoted this model among **244** farmers to adopt 5-layer model instead of mono-culture practices to a mix of fruit trees and native annual crops. This model is climate-resilient and focuses on sequestering carbon from the atmosphere in the future, boosts biodiversity and biologically controls pests and diseases. It provides continuous income throughout the year and for several years and rejuvenates soil fertility by ensuring soil coverage with year-round shading. Optimally utilising space, soil and sunlight, the model enhances



farm productivity. It helps farmers with crops like fruits, fodder, timber and biomass for a consistent income round-the-year. The farmers are tasting its benefits and earn over **Rs. 50,000** per acre annually. They grow fruit trees like Mango, Jamun, Guava/Amla, along with annual crops.

## Diversity akin to nature

Diversity in the type of fruit trees and annual crops grown on a 10-acre plot of Gundlapalli Mukkanna is a feast for the eyes at Upponka in Kalyandurg Mandal. The *Accion Fraterna Ecology Centre* helped Mukkanna in 2022 by supplying grafted saplings through *Say Trees*, and today he has mango, Jamun, and Guava trees with jowar, maize and groundnut crops sown in between rows of trees. Groundnut yield is 3 qts./ acre, in addition to chillies and maize, for the 4<sup>th</sup> consecutive year. He follows natural farming and prepares Jeevamrutham. Vegetables for use at home, foxtail and pearl millets grow on the borders bringing him some revenue. He spent Rs. 23,000 on drip irrigation and mulching and recovered it from the sale of the yield.



## Participatory watershed development projects

The Accion Fraterna-Ecology Centre, with active support from the NABARD, has taken up the watershed development projects with the basic objective of reducing soil erosion and improving the eroded and degraded natural resources. It also aims at strengthening the indigenous resources base - land, water and human beings, for increasing their productivity, and to regenerate the ecology by increasing vegetative cover for drought-proofing. Creation of sustainable livelihood opportunities for all inhabitants is the key objective. Interventions include soil and water conservation activities, improvement of the greenery through the implementation of Horticulture plantation with community participation.

Promotion of sustainable and climate-resilient farming practices. Capacity building and knowledge management for social capital formation. Promotion of the Village

Watershed Development Committee/Farmer Producer Organisation to implement the project and maintain the structures built for water conservation on a sustainable basis.

### What did we achieve and the way forward

Yerraborepalli watershed 2020-2024	Appilepalli watershed 2023-2027	Mayadarlapalli watershed 2024-2028
Yerraborepalli and Kambalapalli Outlay Rs. <b>1.92</b> cr. <b>228</b> households <b>1150</b> hectares	Appilepalli, Janampalli and Mandalapalli Outlay Rs. <b>1.85</b> cr. <b>831</b> households <b>1506</b> hectares	Mayadarlapalli and B. Kotturu Outlay Rs. <b>2.13</b> cr. <b>550</b> households <b>1100</b> hectares
Reverse Osmosis <b>1</b> Plant installed	Reverse Osmosis <b>1</b> Plant installed	Livelihood & Women Development <b>32</b> Members <b>8</b> Groups



NABARD Anantapur District Development Manager Kumanduri Anuradha inspecting the Reverse Osmosis Plant commissioned by Appilepalli Village Watershed Development /Committee at Mandalapalli in Anantapur district.

## Rainwater harvesting transforms arid Appilepalli

The rainwater harvesting in Appilepalli village has caused a transformative change in the agriculture, livestock and other livelihoods.

The successful implementation of the NABARD WDF Project demonstrates how small-scale water harvesting structures can have a significant impact on rural livelihoods and sustainability.

### Background

Appilepalli village, located in a drought-prone region, faced acute water shortages, particularly affecting agriculture and livestock. The groundwater levels had declined significantly, resulting in dry borewells and a lack of drinking water for the cattle. This situation posed a serious challenge to the sustainability of all livelihoods in the region.

### Intervention

Under the NABARD WDF Project, measures were implemented to enhance groundwater recharge. The objective was to ensure the availability of ground and surface water for irrigation, livestock, other livelihoods and also for birds, wildlife, etc.

#### ● Outcomes & Impact

Improved groundwater recharge, significant improvement in surface water storage and the groundwater table. Borewells that had dried up have now been recharged, reviving the primary source of irrigation and drinking water. It also enhanced the availability of surface water in the check dams and farm ponds.

#### ● Enhanced Irrigation

While the intervention has increased the groundwater and established over 200 borewells

from fluctuations, the rainwater harvesting brought an additional 38 acres of previously rainfed or barren land under assured irrigation. This has enabled farmers to grow multiple vegetable and fruit crops, reducing their dependency on uncertain rainfall and rainfed crops.

#### ● Horticulture Promotion

Farmers have gone for high-value fruits and vegetable crops and increased the agri-production manifold. The survival rate of horticulture plantations has reached 100%, indicating proper water availability and maintenance.

#### ● Support for Livestock & local ecology

Availability of water for cattle improved, directly supporting the dairy and animal husbandry activities in the village. Water for birds, wildlife, and trees etc.

## Impact of NABARD-supported watershed project



A check-Dam constructed at Appilepalli as part of the NABARD WDF Project (watershed project) that is helping hundreds of farmers revive agriculture and people to access drinking water in their borewells.



# ACORN - Carbon sequestration programme

*-The farmers are expected to receive the first carbon income in 2027*

**The objective** of the Agroforestry Carbon Removable Units for the Organic Restoration of Nature (ACORN) project is to support smallholder farmers in transitioning to sustainable agroforestry practices. This initiative of the AF-EC in cooperation with the Rabo Bank of the Netherlands aims to:

**Unlock the international voluntary carbon market** for smallholder farmers, helping them transition from monoculture to agroforestry systems.

**\*Promote** carbon sequestration by enabling farmers to plant varieties of trees in their orchards, which not only improves their livelihood but also contributes to environmental conservation.

**\*Enhance** biodiversity and resilience against climate risks by diversifying income sources for farmers.

Facilitate the sale of Carbon Removal Units (CRUs) generated from the planted trees, ensuring that the sale proceeds go directly to the farmers.



Farmers at Bommaganipalli Vanka Thanda village in Brahmasamudram Mandal of Anantapur enrolled in the ACORN Carbon Sequestration project.

## Progress in 2024-25

**2,189** Carbon Removable Units generated  
**Agroforestry model adopted by 2,690** farmers  
**501** Farmers newly onboarded on ACORN platform  
**Ineligible farmers removed from programme: 1,300**  
**Forest species seeds given to 7,000** farmers  
**1,40,000** Saplings distributed to farmers  
**Area newly covered under programme 529** hectares

## Cumulative

**Total No. of farmers onboarded 8,193**  
**in Total No. of hectares 9,688**



Acorn Carbon Monitoring and Reporting specialist Laura Zanchi. da. Silva meeting farmers at Narsapuram village of Belguppa Mandal of Anantapur enrolled as part of re-validation process of programme in the Carbon Sequestration Project in Anantapur District of Andhra Pradesh.

## An effort to turn village Carbon Positive

A hamlet in Bhrahmasamudram Mandal of Anantapur District aspires to become one of the first carbon-positive villages in the district. A group of 14 farmers in Vanka Thanda made a modest beginning by adopting Natural Farming in 2019. They got wedded to the ACORN Project when the AF-EC representatives broached the topic and immediately agreed to convert their horticulture plots to Agroforestry model ones by planting 10% of the 14.64 hectares with other species of saplings in their mono-crop plantations. Sowing saplings of tall trees on the borders (like mahogany and red sanders) was diligently followed. B. Govinda Bai and Palthe Sathya Bai now have 275 trees of mango,

100 red sanders and 220 saplings of Sri Gandham or white sandalwood on their plot. They prepare Jeevamrutham and use bio manure to ensure no chemical fertilisers or pesticides are utilised. This practice also helps them get a good price for their mango/ guava yield. Black bears are regular visitors to their plots, eating fruits, but Kishore Naik and Govinda Bai believe in co-existence. Govinda Bai made Rs.45,000 profit in 2024 from the fruits and intercrop. **Laura Zanchi da. Silva** and Marta Radinovic Lukic from Acorn, Sophia Joseph Vellilamthodukayil and Riya Sharma from Preferred by Nature conducted a social audit (Survey) of **105** farmers out of the **6,715** farmers in February 2025.

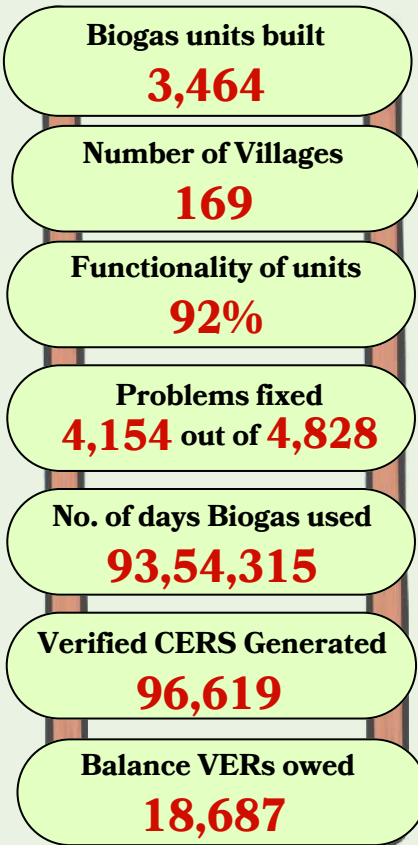


## Accion Fraterna Biogas CDM Project

The biogas CDM project is an ongoing climate change mitigation project started in October 2014. The project was financed by InterGlobe Aviation Pvt. Ltd. (IndiGo) through the forward sale of **66,523** yet-to-be-generated GSCERs (Gold Standard Carbon Emission Reductions) in advance to the Fair Climate Network (FCN) for **₹ 9,35,78,398 (100%)**, and the value of verified & retired VERs is: **₹ 6,97,15,261 (74%)**. **Balance owed to IndiGo: ₹ 2,38,63,137 (26%)**.

The total amount has been received from IndiGo/FCN and spent on the project.

The AF-EC registered this project under the Kyoto Protocol, Clean Development Mechanism (CDM) with the UNFCCC.



Under the project as of 31 March, 2025, in 169 villages, 3,356 rural women of Anantapur district built 3,464 domestic Biogas units near their kitchens.

They have, in effect, switched over to renewable energy and avoided firewood.

Three mandatory third-party verifications have been conducted by UNFCCC-accredited carbon auditors—the last being in mid-2025.

Of the **96,619** tCO<sub>2</sub>-e generated as of today, **54,593** have already been verified and retired in the Gold Standard Registry, acknowledging the contribution of IndiGo passengers.

Balance due in terms of carbon credits is **18,687 VERs**.



*Kummari Maruti, Anantasagaram Village, Malyavantham Gram Panchayat, Bathalapalli Mandal, utilizing a household bio-gas unit for clean and sustainable cooking.*



Funders: NABARD, ICRISAT, APMAS, Walmart, NCDC.

## FPOs enhancing market gains for farmers

Sticking to the long-term goal of making agriculture profitable for the farmers and ensuring better prices than offered by the middlemen for their produce, the AF-EC has actively promoted **16** Farmer-Producer Organisations (**6** supported by NABARD), **1** by the NCDC, and **4** by the ICRISAT.

### Objectives

The objectives of Farmer-Producer Organisations (FPOs) are to enhance the market gains to farmer by selling primary, processed and value-added agricultural produce.

### Empowerment:

The 16 FPOs led by women in 8 mandals aim to empower small and marginal farmers by providing them with the collective strength to overcome challenges such as access to technology, quality seeds, other inputs, financial support and ensure better prices for their produce.

### Market Access:

They improve market access for farmers by aggregating their produce and negotiating collectively, thereby achieving economies of scale and securing better prices.

### Value Addition:

FPOs offer value-added services such as grading, sorting, packing, and processing, cold storage, which help in making the produce more marketable and increasing the farmers' income.

**Capacity Building:** The FPOs offer training and capacity-building programmes to equip farmers with the skills and information needed.

<b>Business done</b> <b>Rs. 4.14 cr</b>	<b>Shareholders</b> <b>8,185</b> <b>Women: 79.3%</b> <b>Men: 20.7%</b>	<b>4</b> <b>Primary Processing Centres</b>
<b>Turnover in Farmer Shops</b> <b>Rs. 2.49 cr</b>	<b>Financial Year</b> <b>2024-25</b>	<b>Capacity of PPCs</b> <b>18</b> <b>Tonnes per day</b>
<b>Output marketing</b> <b>Rs. 1.63 cr</b>	<b>FPOs Share Capital</b> <b>Rs. 81.85 lakh</b>	<b>RNFPCL Factory</b> <b>3</b> <b>Tonnes capacity</b>



*Setturu Mandala Rythu Utpatthidarula Paraspara Sahayaka Sahakaraka Sangham Limited (FPO), with 598 shareholders, has 15 Directors on the Board. In the 2024-25 FY, its turnover was Rs. 48.48 lakh. It procured 245 Quintals of groundnut and horse gram. The farmer shop turnover was Rs. 32.50 lakh while the FPO earned Rs. 15.97 lakh through output business, making a profit of Rs. 21,836.*

## A lucrative business opportunity for farmers' collective — Story of Rappthadu FPO

The Rappthadu Mandala Rythu Uthpaththidarula Paraspara Sahayaka Sahakara Sangham Limited (FPO) did a business of procuring and selling groundnut and horse gram to earn a profit of Rs. 2,20,403 in the 2024-2025 FY. The Board of Directors is aspiring to improve its profit margin from the multiple crops produced by the shareholders. While vegetables are grown in large volumes, they can be sold in the wholesale market in Bengaluru to earn handsome profits for the shareholding farmers. While a woman Board of Director, Kantamma, played a key role in identifying the prospective buyers and ensuring the drip pipelines were bought every season from the FPO as part of the “Input” business, others showed their mettle in procuring and selling the agricultural produce of the shareholding farmers. The FPO earned good profits thanks to Bhoginipalli Board of Director Purushottam Reddy, selecting the potential seller of groundnut and ensuring quality produce is procured.



The Rappthadu Rythu Angadi (Farmers' Shop) run by the FPO has a large demand for drip irrigation pipelines.

### **Bhoginipalli BoD Purushottam Reddy helps Rappthadu FPO procure 269 quintals of groundnut to earn a handsome profit**

Among the 16 FPOs for which the AF-EC does the handholding as the CBBO, Rappthadu FPO, led by its Chief Executive Officer, Golla Manjunatha, could procure 269 quintals of quality groundnut along with 140 quintals of horse gram. Along with a small amount of

traditional input items, the FPO also sold 200 kits of essential grocery items during the 2025 Sankranti festive season to its shareholders and outsiders, making a decent profit.

The Rappthadu Mandala Rythu Uthpaththidarula Paraspara Sahayaka Sahakara Sangham Limited registered a total turnover of **Rs. 28,45,859** and earned a net profit of **Rs. 2,20,403**.

The Farmer Shop (Rythu Angadi) run by the FPO did a business of **Rs. 13,58,613**, and from the Output business the turnover was **Rs. 14,87,246** with a profit of **Rs. 88,090** despite offering incentives of the BoDs for bringing extra business. The FPO has 450 shareholders, of whom 282 are women and 127 are men.

Among the shareholders, 62 are from the SC community, 261 from Backward Communities (261 of them women), and Other Castes: 127. During the 2024-2025 financial year, the FPO provided services to 223 shareholders by selling their produce at a better price than the prevailing rates and selling drip pipelines or Sankranti Kits.



The Rappthadu FPO president, Anuradha, and BoD Shyamala selling a pack of essential kit of grocery to AF-EC Director Y.V. Malla Reddy.



## AFYRC skilling youth to be job-ready



**A**ccion Fraterna Youth Resource Centre (AFYRC), which began operations in 2008, aims to create employment opportunities for the undereducated rural youth.

### Interventions:

\*Training rural undereducated youth in employable skills in AFYRC.

\*Enabling employment/self-employment opportunities for trained youth.

\*Organising job-melas for youth with potential employers.

\*Facilitating the youth for training in other vocational training institutions run by the government, NGOs and industry.

### Integrated training offered:

\*Light Motor Vehicle Driving,

\*Heavy Motor Vehicle Driving,

\*Cellphone Repair,

\*Two-wheeler Repair,

\*Electrical wiring,

\*Self-Learning Course in Computers,

\*Autorickshaw Driving (Women).

### Other subjects covered in courses:

\*Personality development

\*Life Skills & Workplace Ethics,

\*Spoken English

The AFYRC's short-term vocational courses are in demand as it has well-equipped training centres at Anantapur and Kalyandurg. Besides enhancing technical skills, it helps in personality development.

Trains in work culture, spoken English, and interview-facing skills. Awareness on customer care, first aid and AIDS is created.

Trade & Year	Up to 2023-24	In 2024-25	Total 2008-25
<b>LMV Driving</b>	<b>3,197</b> <b>1872</b>	<b>279</b> <b>176</b>	<b>3,476</b> <b>2048</b>
<b>HMV Driving</b>	<b>597</b> <b>386</b>	<b>92</b> <b>76</b>	<b>689</b> <b>462</b>
<b>Cellphone repair</b>	<b>278</b> <b>94</b>	<b>0</b> <b>0</b>	<b>278</b> <b>94</b>
<b>Two-wheeler repair</b>	<b>814</b> <b>440</b>	<b>29</b> <b>16</b>	<b>843</b> <b>456</b>
<b>Electrical wiring</b>	<b>286</b> <b>205</b>	<b>67</b> <b>37</b>	<b>353</b> <b>242</b>
<b>SLC Computer</b>	<b>148</b> <b>86</b>	<b>193</b> <b>116</b>	<b>341</b> <b>202</b>
<b>Auto Driving (women)</b>	<b>124</b> <b>60</b>	<b>0</b> <b>0</b>	<b>124</b> <b>60</b>
<b>Job fairs &amp; collaborations</b>	<b>3,728</b> <b>1090</b>	<b>610</b> <b>217</b>	<b>4,338</b> <b>1307</b>
<b>Grand Total</b>	<b>9,172</b> <b>4,233</b>	<b>1,270</b> <b>638</b>	<b>10,442</b> <b>4,871</b>

■ Trained  
■ Employed

Some of the best companies and recruiters from all over the country root for the talent produced at the AFYRC in several batches, round the year. By leveraging new skills 660

youth were trained in seven trades; 421 were placed in various jobs, and each trained youth is earning between Rs. 12,000 and Rs. 30,000 monthly on average.

## Supporting youth to achieve better opportunities, future



Youth trained in integrated course at the Self Learning Centre, and raring to go, display job offers by a company.

### Empowering women to be self-reliant

Enduring Cervical Pain, a professional hazard of brick-kiln labourer, Kandukuri Nagedramma, 38, struggled to manage family finances till she was trained in auto-rickshaw driving (exclusively for women) in 2024 by the Youth Centre. Today, she chooses her work hours and caters to her school and college-going children’s needs. All this while earning **Rs. 20,000** a month after meeting all expenses from her **Rs. 80,000** gross income from ferrying school children in her auto in Anantapur. “I was initiated into tailoring, but that was not my cup of tea. Watched my husband drive a car and learnt road rules, but the AFYRC training gave me courage,” she says.



A confident K. Nagendramma steers the family destiny by driving passengers safely to their destinations.

### Trainings and employment in 2024-2025

Trade	Electrical & Motor rewinding	HMV Driving	LMV Driving	SLC/ Computer	Two-Wheeler Mechanism
<b>Trained</b>	<b>67</b>	<b>92</b>	<b>279</b>	<b>193</b>	<b>29</b>
<b>Employed</b>	<b>37</b>	<b>76</b>	<b>176</b>	<b>116</b>	<b>16</b>
<b>Total 660 trained</b>			<b>Total 421 employed</b>		

## Stories filled with hope

### A college dropout takes to bus driving, supports family

Naveen Kumar Pujari, a 26-year-old undergraduate dropout, could not find a stable job despite trying his hand at a two-wheeler mechanism and learning Light Motor Vehicle driving in **2017** at the AFYRC. “I helped parents Adeppa and Obulamma on our 5-acre agriculture plot, but the family income was just **Rs. 25,000** annually on groundnut, coriander, and castor,” said Naveen. Later, tried my hand at part-time taxi driver, but that was not remunerative. He joined the Heavy Motor Vehicle driving course at the AFYRC in **2024** and earns **Rs. 20,000** a month driving Suzlon staff buses, adding to the family’s farm income. He hopes to make heavy vehicle driving his permanent career in a major fleet of vehicles.



*Pujari Naveen Kumar from Kammuru in Kuderu Mandal works as driver for Suzlon driving contractor.*

### Learning at Youth Centre upscales her work profile



*Jogi Chandrakala, at work in Rithvikaa Tata Motors car showroom in Anantapur*

Customer Relationship Manager at Rithvikaa Cars Pvt. Ltd, Jogi Chandrakala, 30, feels indebted to the AFYRC for the scope it gave through the Self Learning Course. She learnt the basics of computers, personality development, work ethics and spoken English and utilises them at the TATA Motors showroom. She quit her job in 2024, as she was forced to stand for 10 hours, affecting her health. Now she manages the customers’ calls/visits to buy new cars. Earning **Rs. 13,000** a month, she supplements her husband Bhairava’s income from auto-rickshaw driving. “Mother of two kids, now I can take care of their studies too,” says Chandrakala. A graduate, she found the multiple-skills training at the AFYRC to be useful, enhancing her personality. The job exposes her to customers’ varied needs, giving her experience in dealing with loans/insurance policies.

### Driving skills help youth set up ‘Fizzy’ business on wheels

Dudekula Vazeed, 21, a farm labourer, now sells fizzy drinks to youth near Anna Canteen in Kalyandurg town, where the affordability of pricey cool drinks is low. Hailing from Chapari village, Vazeed tried selling fried chicken, but failed and learnt Light Motor Vehicle driving at the AFYRC. He then bought a vehicle-mounted soda-making machine for **Rs. 7 lakh** and now sells **Rs. 6,000** a day, making a profit of **Rs. 80,000** a month.

People make a beeline from 10 a.m. for 10 different flavours at Rs. 10 each. Paying Rs. 40 a day to the Municipality, and sharing profits with two sleeping partners, he toils till night to eke a living and support his family, while clearing all his debts.



*A vehicle-mounted Soda-making machine at Kalyandurg.*



## ALP: Adding additional income, livelihood security

Earning an assured income from agriculture in the rain-deficient Anantapur District is a major challenge. So the AF-EC has been promoting livelihood diversification by creating alternative sources of income for poor farming families. Economically empowering rural poor women through diversified livelihood initiatives and enterprises, the Alternative Livelihoods Project (ALP) has become a catalyst for social change. By March 2025-end, 11,477 families have earned enough to create livelihood security.

The ALP, funded by Bread for the World, and in the past by Anupama V. Nadella, proved effective for addressing the problem of gender-inequality within families. In the age of selfishness and competition, these women, through a collective decision-making process in their Sasya Mithra Groups, lent the Rs.13 crore for entrepreneurial initiatives in the past five financial years.

### Collective strength

Women got business opportunities with investment from the pool money of their SMGs, which in turn, produced some women leaders of grit who promoted compassion and concern for the needy. The collective strength of SMGs changed the bargaining capacity of hitherto meek womenfolk in the rural area. Kallagala and Mallapuram women have shown to the world what can be achieved as a cohesive collective at the village level. As the project reached its fifth year, the efficacy improved with the SMGs choosing to lend to women, who showed business acumen and improved the scale of their enterprise. Some new types of businesses like Shamiana suppliers, tamarind procurement and processing got loans.

“After availing an ALP loan, I started selling fruits at the toll plaza. Seeing the improvement in our income, my husband also began fruit vending. Today, both of us earn between Rs.1,000 and Rs.1,800 per day each, enabling us to support our family with dignity.”  
 – **Vadde Erramma, Jallipalli (V)**



Vadde Erramma, from Anjaneya Swamy group in Jallipalli village, Kuderu Mandal, is a shining example of entrepreneurship. - Photo: Priyanka.

### Financial Year 2024-25 at a glance

<b>533</b> New Woman entrepreneurs	<b>213</b> Women's Groups	<b>5,548</b> Revolving Loans	<b>Rs. 39.82+39.82</b> lakhs
---------------------------------------	------------------------------	---------------------------------	---------------------------------

### ALP: How did it impact the rural poor in Anantapur?

Year	Number of women assisted	Quantum of financial assistance given to women in Rupees
2020-2021	66	4,57,500
2021-2022	1,235	90,07,500
2022-2023	943	70,00,500
2023-2024	1,526	1,14,69,500
2024-2025	533	39,82,500
<b>Total</b>	<b>4,303</b>	<b>3,19,17,500</b>
Revolving loans Grand total	<b>7,867 + 4,303 = 12,170</b>	

## Enumuladoddi village: Women lead the change !

**E**numuladoddi Blossoms through Grassroots Entrepreneurship. The ‘never-say-die’ attitude of 47-year-old Bharatamma, combined with her entrepreneurial spirit, has ensured that all three of her daughters are well-educated and settled in jobs at Bengaluru. Beginning her journey a decade ago with a small cool-drinks shop, Bharatamma, with the financial and moral support from the Alternative Livelihood Project (ALP) four years ago, and a matching loan from her 25-member Sasya Mithra Group, today runs a busy hotel in Enumuladoddi village.

In all, 144 women in this village, located in a remote corner of Kundurpi Mandal, have created opportunities for self-reliance through the collective bargaining strength of six Sasya Mitra Groups (SMGs), supported by the Accion Fraterna-Ecology Centre (AF-EC)’s intervention. Out of 144 members of the Enumaladoddi collective, 28 are single women, 39 are landless, 50 are irrigated landowners, and 55 are dryland farmers, who have scaled their businesses, improved household incomes, and gained greater respect within their families



*Kota Bharatamma, a shining example of rural woman entrepreneurship at Enumaladoddi in Kundurpi Mandal of Anantapur District.*

and communities. While 46 women across the six groups received a grant of Rs. 3.45 lakh from the AF-EC, a matching amount came from their SMGs. This grant has grown to **Rs. 10.35** lakh in 3 years. The corpus of the village collective now stands at **Rs. 29,69,091**, giving the women and their families financial independence, prosperity and dignity. It also enhanced their social security and status. Five tranches of ALP loans helped Bharatamma and Nagaraju expand their business and the couple fulfil their daughters - Jyothi, Chinni &

Swathi’s dreams of becoming an engineer and an academician. These loans were primarily used for scaling up businesses. To mention a few: Sarees business was enhanced by getting a sewing machine. A spice grinder was added to the flour mill. The dairy business has been enhanced to include goats/ramlambs. Hotel and shop owners are getting new stock to enhance the scale of operations.



*A beneficiary of ALP and volunteer of the Enumaladoddi collective Shanu Begum conducting a village SMG members’ meeting.*

“ Access to ALP loans proved to be a turning point for our group. Entrepreneurship began with 4 members 3 years ago and has grown to 10 members running businesses. Combined turnover now is Rs. 2.24 lakh. With the AF-EC support, I upgraded the flour mill into a spice powder-making unit. I sell powders of chillies, coriander, ragi, jowar, chickpea and turmeric from my home-cum-shop. We have built sustainable livelihoods for self-reliance. ”

– **Patil Mangala Gowri**, member of Radha Swamy SMG



## Agriculture value chain development through RNFPC

A federation of nine Farmer-Producer Organisations that are supported by the Accion Fraterna-Ecology Centre, Anantapur, has been incorporated into a “Producer Company” - **Rythu Nestham Food Producer Company Limited (RNFPC)** to provide value-added services to the member farmers of the FPOs.

As part of the value-chain development initiative, the RNFPC procures and takes up primary and secondary processing of the agricultural produce and sells millets and groundnut-based finished goods under the “**Anantha Samruddhi**” brand.

### Objective

Anantha Samruddhi Products are hygienically manufactured by the company owned by **6,000** small and marginal farmers. These value-added products are developed with the technical support of ICRISAT in a state-of-the-art manufacturing unit at Muddalapuram village, in Kuderu Mandal, of Anantapur District. All profits from sales go back to the farmers. The Accion Fraterna Ecology Centre has been facilitating the RNFPC since 2019 to make agriculture viable for small and marginal farmers.



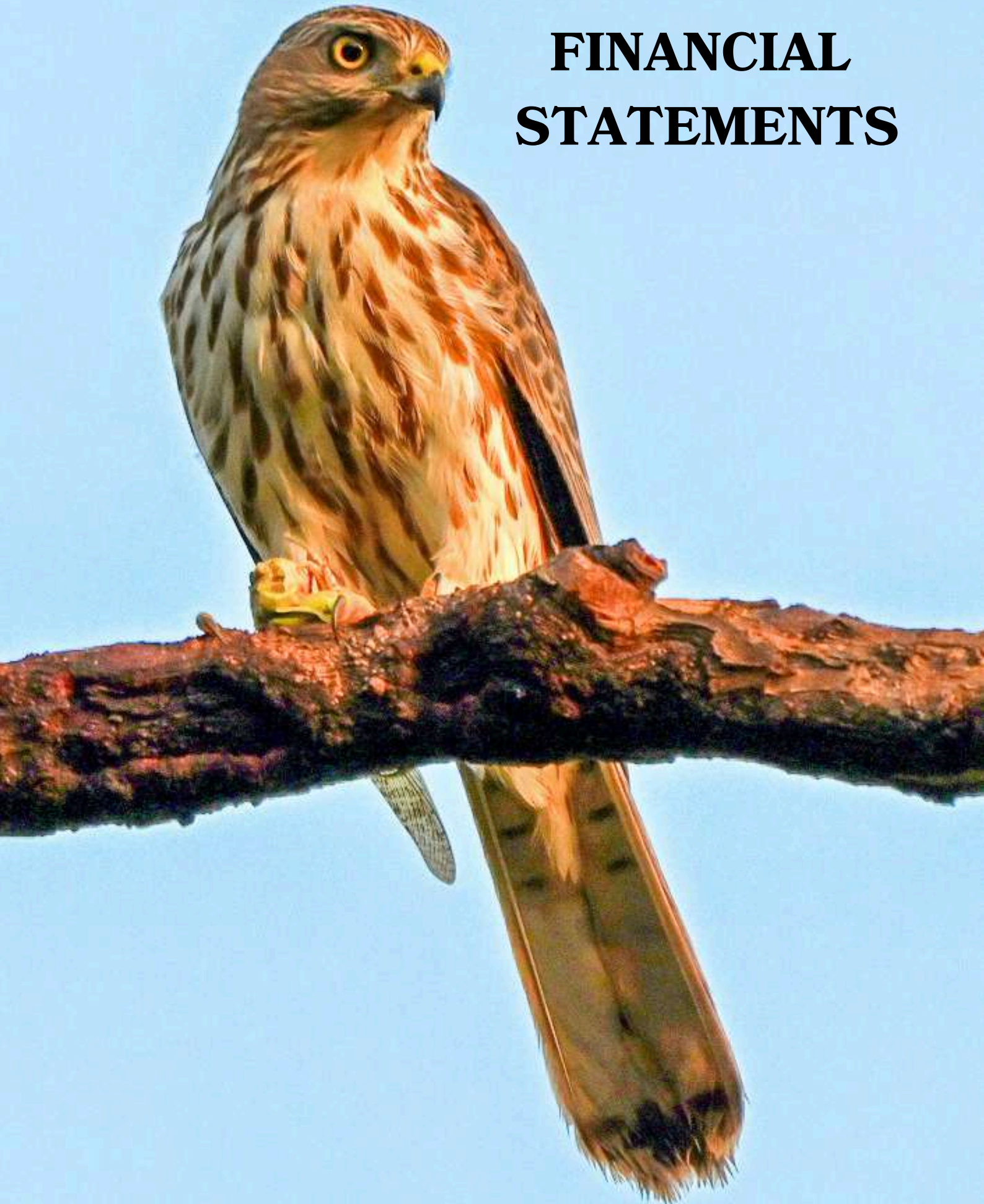
Rythu Nestham staff engaged in a manufacturing process in Anantha Samruddhi factory premises at Muddalapuram in Anantapur District.

<b>Groundnut Oil</b>	Sold <b>704 kgs</b>	Sale value <b>Rs. 1.78 lakh</b>
<b>Cookies</b>	Sold <b>497 kgs</b>	Sale value <b>Rs. 2.60 lakh</b>
<b>Millet Meals</b>	Sold <b>992 kgs</b>	Sale value <b>Rs. 1.25 lakh</b>
<b>Chikkeis &amp; Snacks</b>	Sold <b>1,879 kgs</b>	Sale Value <b>Rs. 4.95 lakh</b>
<b>Other products</b>	Sold <b>321 kgs</b>	Sale Value <b>Rs. 27,195</b>
<b>Total</b>	<b>4,393 kgs</b>	<b>Rs.10.85 lakh</b>



The Board of Directors (BOD) of Rythu Nestham Food Producer Company Limited and 9 FPO representatives at the Annual General Body meeting on the Anantha Samruddhi factory premises at Muddalapuram.

# FINANCIAL STATEMENTS



**K SUBBULAKSHMI AND CO**  
CHARTERED ACCOUNTANTS

**Independent Auditors' Report**

To,  
The Board of Management (Trustees),  
Accion Fraterna  
Anantapur

**Report on the Audit of the Financial Statements**

**I. OPINION :**

We have audited the attached Financial Statements of Accion Fraterna, Anantapur which comprise the Balance Sheet as at 31<sup>st</sup> March 2025 and also the statement of Income and Expenditure Account for the year ended on that date and notes to the financial statements, including a summary of Significant Accounting Policies.

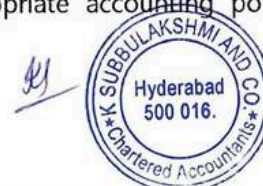
In our opinion, the accompanying financial Statements give a true and fair view of the financial position of the Trust as at 31<sup>st</sup> March,2025 and of its excess of Income over Expenditure for the year then ended in accordance with the Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI).

**II. BASIS FOR OPINION:**

We had conducted the audit in accordance with auditing standards on Auditing (SAs) issued by ICAI. Our Responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements Section of our report. We are independent of the Trust in accordance with the Code of Ethics issued by ICAI that are relevant to our audit and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**III. Responsibilities of Management and Board of Trustees for the Financial Statements:**

Management is responsible for preparation of these financial statements that give a true and fair view of the state of affairs, results of operations and cash flows of the Trust in accordance with the accounting principles generally accepted in India. This responsibility also includes maintenance of adequate accounting records for safeguarding of the assets of the Trust and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies;



Off: 1-11-252/9/1, Flat No. 301, Phani Raja Niwas, Motilal Nehru Nagar, Begumpet, Hyderabad - 500 016.  
Ph : +91 9885995889, 93485 86854, Email : ksubbulakshmi97@gmail.com

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.

In preparing the financial statements, Management is responsible for assessing the Trust's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Management either intends to liquidate the Trust or to cease operations, or has no realistic alternative but to do so.

The Management is also responsible for overseeing the Trust's financial reporting process.

**IV. Auditor's Responsibilities for the Audit of the Financial Statements:**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one



**K SUBBULAKSHMI AND CO**

CHARTERED ACCOUNTANTS

Continuation Sheet...

- resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing our opinion on the effectiveness of the Trust's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Trust's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Trust to cease to continue as a going concern.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Date: 10-Oct-2025

Place: Hyderabad

**For K Subbulakshmi and Co.,**

Chartered accountants

Firm Registration Number: 021716S



*K Subbulakshmi*  
K Subbulakshmi

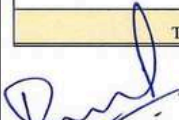
Proprietor

Membership number 205983

UDIN: 25205983BMLARR5269

**ACCION FRATERNA  
RECEIPTS & PAYMENTS  
FOR THE PERIOD FROM 01.04.2024 TO 31.03.2025**

RECEIPTS	SCHEDULES	AMOUNT (Rs.)	PAYMENTS	SCHEDULES	AMOUNT (Rs.)
To Opening Balance:		-	By Ecology Programme	SCH-VIII- A	57,886,693
Cash:	SCH- I	-			-
Bank:		21,218,161	By Administration	SCH-VIII- B	21,357,564
Opening Balances Subsidiary accounts :	SCH- I-A	6,994			-
To Grants Received : General Grants		-	By Capital Expenditure	SCH-VIII- C	1,729,791
(a) Foreign -Direct :		45,046,501			-
To Grants Received : Specific Grants		-	By Rev.Exp.-Other Liabilities		27,238,898
(a) Foreign -2nd recipient	SCH- II	-	Gratuity & Welfare Fund	SCH-VIII- D	1,088,021
(b) Local Government / Donor Grants :		-	Health Subsidy fund		-
Donation		9,306,708	By Expenditure related to Consultancy Services	SCH-VIII- E	-
		705,500	By Specific Grants - Refunds	SCH VIII F	-
To Consultancy Services	SCH- II-A	-	By Advances:		-
To Beneficiary Contributions:	SCH- III	-	Advances to other programmes:		28,956,274
		-	Tax Deducted at Source (TDS)		1,876,738
To Other Receipts/Income		-	Accounts receivable from AF-LC of TDS		1,829,552
Interest		35,325,900	Provident Fund (PF)	SCH- VI	-
Income from Sale of vehicles		246,444	Other Advances		4,133,544
Profit on sale of vehicles	SCH- IV	68,267	Accounts receivables_ other party		284,160
Income from GH,GR & Other Misc Income		1,754,654	Program Advances		9,260,834
Income from NABARD-CBBO & NCDC		2,153,052	Accured interest_2024-2025		16,878,943
Income from Training centre fees		2,717,751	Receivable from NABARD		2,153,052
Interest on IT refund		137,652	Staff Salary Advances		1,303,750
To Other Receipts/Liabilities		3,273,365	nts Receivables- Program Advance-Revolving Fund		-
Project Internal Transfers		209,307,534	By Fixed Deposits/Investments		-
Gratuity & Welfare	SCH- V	1,864,156	Bank Investments:		255,903,997
Current Liabilities Statutory Payments		22,502,756	Gratuity & Welfare		-
Current Liabilities Others		3,897,124	Fixed deposits Corpus fund		205,608,956
To Advances:		-	Health Subsidy	SCH- VII	11,083,401
Advances from other programs		28,955,774	Driving school Deposits		3,499,307
Tax Deducted at Source (TDS)		1,776,117	Earnest money deposit		-
Rate and Taxes	SCH- VI	69,799	Other Security Deposits		-
Accounts receivables_ other party		277,128	Inter Project Transfers		-
Program Advances		7,542,903			-
Staff Salary Advances / Payables		1,361,096	By Inter Project Transfer	SCH- VI A	-
To Fixed Deposits/Investments		-	Donation Repayment		-
Bank - Investments :		250,111,118	By Closing Balances:		-
Gratuity & Welfare	SCH- VII	-	Cash:	SCH- I	-
Health Subsidy		10,401,351	Bank:		11,212,452
Driving School		3,273,641	Closing Balances Subsidiary accounts :	SCH- I A	15,519
<b>TOTAL</b>		<b>663,301,446</b>	<b>TOTAL</b>		<b>663,301,446</b>

  
T David Soloman  
Head - Finance

  
J Murali Krishna  
C.O.O.

  
Dr. Y. V. Malla Reddy  
Director

As per our report of even date attached  
For K Subbulakshmi and Co. H.M.M.D.  
Chartered Accountants (Reg. No. 0247165)  
Subbulakshmi & Co. Hyderabad  
Proprietor  
M.No.205933  
500 016.  
Chartered Accountants C.O.O.

Place: Hyderabad  
Date: 10-10-2025

**ACCION FRATERNA**  
**INCOME & EXPENDITURE**  
**FOR THE PERIOD FROM 01.04.2024 TO 31.03.2025**

EXPENDITURE	SCHEDULES	AMOUNT (Rs.)	INCOME	SCHEDULES	AMOUNT (Rs.)
To Ecology Programme	SCH-VIII-A	57,886,693	By Grants Received :		
To Administration	SCH-VIII-B	21,357,564	(a) Foreign :	SCH-II	45,046,501
		-	(a) Foreign-2nd receipt		-
To Specific grant to the extent utilisation during the year - Program	SCH-X-D	-	(b) Local Government / Donor Grants :	SCH-X-D	10,012,208
To Specific grant to the extent utilisation during the year - Administration		-	By Specific grant to the extent utilisation during the year - Program		-
Unspent returned		-	By Specific grant to the extent utilisation during the year - Administration		-
To Expenditure related to Consultancy Services	SCH-VIII-E	-	By Consultancy Services	SCH-II-A	-
To Inter project Expenditure	SCH VI A	-	By Beneficiary Contributions:	SCH-III	-
To Depreciation	SCH-IX-C	3,592,011	By Inter Project Income	SCH-VI A	-
		-	By Other Receipts/Income		-
To Excess Expenditure over Income transferred to B/S ( General Fund A/c )		14,379,718	Interest		35,325,900
			Income from Training Centre Fees		1,754,654
			Income from GH.GR & TRAINING HALL	SCH-IV	2,704,231
			Income from NABARD-CBBO & NCDC		2,153,052
			Interest on IT Refund		137,652
			Reimbursement of services from NABARD		13,520
			Profit on sale of vehicles. Two wheelers		68,267
			By Excess of Expenditure over Income transferred to B/S ( General Fund A/c )	SCH-X-A	-
<b>TOTAL Rs.</b>		<b>97,215,986</b>	<b>TOTAL Rs.</b>		<b>97,215,986</b>

*[Signature]*  
T David Soloman  
Head - Finance

*[Signature]*  
J Murali Krishna  
C.O.O.

*[Signature]*  
Dr. Y. V. Malla Reddy  
Director

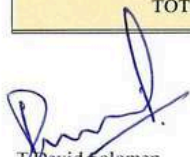


As per our report of even date attached  
For K Subbulakshmi and Co  
Chartered Accountants (Reg.No.500016S)  
Hyderabad  
500 016.  
*[Signature]*  
Subbulakshmi K  
Proprietor  
M.No.205983

Place: Hyderabad  
Date: 10-10-2025

**ACCION FRATERNA  
BALANCE SHEET  
AS AT 31st MARCH 2025**

LIABILITES	SCHEDULES	AMOUNT (Rs.)	ASSETS	SCHEDULES	AMOUNT (Rs.)
			CURRENT ASSETS :		-
<u>GENERAL &amp; CAPITAL FUND ACCOUNT:</u>			CLOSING BALANCE:		-
General Fund :		273,278,405	Cash :	SCH - I	-
Capital Fund :	SCH - X - A	136,904,923	Bank :		11,212,452
Driving School Fund:		4,694,614	Bank :	SCH - I A	15,519
Corpus Fund		346,142	DEPOSITS / INVESTMENTS : General Deposits		234,461,501
<u>GRATUITY &amp; HEALTH FUND ACCOUNT:</u>		-	Gratuity Fund Investments		13,147,952
Gratuity & Welfare Fund:	SCH - X - B	9,636,001	Health Subsidy Deposits	SCH - IX - A	11,083,402
Staff Health Subsidy Fund:		9,256,069	Corpus Fund Deposit		346,142
Staff Performance incentive Fund:		-	Driving School Deposits		3,499,307
		-	Other Security Deposits		35,950
<u>CURRENT LIABILITIES / ADVANCES</u>	SCH - X - C	16,535,614	<u>SPECIFIC GRANTS RECEIVABLE</u>		1,657,344
Others - Intra project for CARA		4,133,544	Others - Intra project for CARA	SCH - X-D	4,133,544
Accounts receivable from AF LC of TDS	SCH - X - C	1,829,551	ADVANCES : Advances to Other Programmes		13,047,726
		-	Accounts Receivable - TDS		3,317,803
<u>Unspent SPECIFIC GRANTS</u>	SCH - X-D	996,915	Accounts Receivable - Provident Fund		734
		-	Program Advances		4,067,606
		-	Program Advance-Revolving Fund	SCH - IX - B	45,864
		-	Accounts receivable from AF LC of TDS		1,829,552
		-	Accured Interest_2024-2025		16,878,943
		-	Salary Advances		4,150
		-	Sundry Debtors/Rec.		2,178,207
		-	FIXED ASSETS:	SCH - IX - C	136,648,080
<b>TOTAL</b>		<b>457,611,778</b>	<b>TOTAL</b>		<b>457,611,778</b>

  
David Solomon  
Head - Finance

  
J. Murali Krishna  
C.O.O.

  
Dr. Y. V. Malla Reddy  
Director

As per our report of even date attached  
For K Subbulakshmi and Co  
Chartered Accountants (Reg. No. 027185)

  
K. Subbulakshmi  
Subbulakshmi & Co  
Proprietor  
M.No.205983



Place: Hyderabad  
Date: 10-10-2025



Funds Received Directly by the CBOs

Programme Funds received directly by Community Based Organizations, facilitated by Accion Fraterna for the financial year 2024-25				
S.no.	Programme and Funding Agency	Name of the CBO	Amount (Rs.)	Purpose
<b>A</b>	<b>FPO's NABARD &amp; NCDC</b>	<b>FPO-wise Grant Received for FY 2024-25</b>		
1	NABARD	Bhumiputra raithula utpattidarula sahayaka sahakara sangham Ltd.,	391,000	NABARD equity and management grant.
2	NABARD	Annadatha raithu utpattidarula sahayaka sahakara sangham Ltd.,	389,200	NABARD equity and management grant.
3	NABARD	Dahrani raithu utpattidarula paraspara sahayaka sahakara sangham Ltd.,	261,000	NABARD equity and management grant.
4	NCDC	Sree anjaneyaswamy sendriya vyavasaya raithu utpattidarula paraspara sahakayaka sahakara sangham Ltd.,	202,000	NCDC Equity and management grant.
5	Saytrees Environmental Trust	Sree anjaneyaswamy sendriya vyavasaya raithu utpattidarula paraspara sahakayaka sahakara sangham Ltd.,	250,000	Towards establishment of Neem Soap production unit.
6	NABARD	Settur mandala raithu utpattidarula paraspara sahayaka sahakara sangham Ltd.,	144,000	NABARD equity and management grant.
7	NABARD	Sramajeevana raithu utpatti darula paraspara sahayaka sahakara sangham Ltd.,	261,000	NABARD equity and management grant.
8	APMAS	Bhumatha mahila raithu utpatti darula paraspara sahayaka sahakara asangham Ltd.,	97,962	APMAS-AGEEWA grant for management costs.
		<b>Sub Total (A)</b>	<b>1,996,162</b>	
<b>B</b>	<b>Watershed Development Projects</b>	<b>Watershed wise grant received by the Village Watershed Development Communities</b>		
1	NABARD	Appilepalli Village Watershed Development Committee	583,013	Watershed Development Activities
2	NABARD	Mayadarlapalli Village Watershed Development Committee	3,617,167	Watershed Development Activities
		<b>Sub Total (B)</b>	<b>4,200,180</b>	
<b>C</b>	<b>Community Based Organizations</b>	<b>Mobalization of Community Savings (SMG's)</b>		
			34,393,474	Family savings & revolving credit
		<b>Grand TOTAL (A+B+C)</b>	<b>40,589,816</b>	

Note: Management costs are received directly by Accion Fraterna and Programme Funds are received by CBO's at field level.

  
T David Soloman  
Finance Manager

  
Dr Y. V. Malla Reddy  
Director

Date: 10-10-2025

Accion Fraterna - Ecology Centre

Upparapalli Road, Bangalore Highway, ANANTAPUR - 515 002. Andhra Pradesh, India

☎ 91001 02811, 93905 05905 ✉ mallareddy@accionfraterna.org ; yvmallareddy@yahoo.co.in

🌐 www.af-ecologycentre.org

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Accion Fraterna Ecology Centre (AFEC)

@AFecologyCentre

Accion Fraterna

afecology centre



Tel: +91-9100102811



mallareddy@accionfraterna.org



www.af-ecologycentre.org



**Accion Fraterna-Ecology Centre**

Upparapalli Road, Bangalore Highway,  
Anantapur – 515 002  
Andhra Pradesh – India



- Accion Fraterna Trust is registered under Indian Registration Act 1908.
- Registered under 12A & 80 G of Income Tax Act
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