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| **Short description of proposal – Project Name** | |
| Name of the Agency | Jnana Jyothi FLCC Trust, Manipal |
| Project Objectives | * To build the capacities of farmers to calculate profits of farming enterprises * To make farmers understand the implication of various best practices on their expenditures, incomes and profits. |
| Project Context /Background  /Rationale /Scope | * The main traditional occupations are Agriculture, Fisheries, Animal Husbandry, Sericulture, Horticulture, Beekeeping and Leather Works etc. (<http://uttarakannada.nic.in/aboutus.html>) * Though nearly 80% of the total area is under forest (814455 hectares) agricultural sector still continues to occupy a place of importance in the economy of Uttar Kannada district. * Major crops of the district are rice, sugarcane and areca nut, along with a great diversity of other crops. * Tree crops include coconut, cocoa, cashew, mango, banana, pineapple, garcinia, and sapota; vegetables include onion, radish, cucumber, cauliflower, sweet potato, eggplant (brinjal), and amaranth; * Spices include pepper, cardamom, ginger and nutmeg. Millet and cotton are grown in the drier portion of the district east of the Western Ghats. * Agricultural sector constitute 37.4 percent of the total workers i.e., Cultivators (18.3 percent) and Agricultural Labourers (19.1 percent) and 1.6 percent of the total workers are engaged in Household Industry. * 90.55% farmers are small and marginal farmers, cover 40.05% of agricultural land. * Agricultural (crop cultivation) Growth Rates of Gross State Domestic Product (GSDP) at Basic Constant (2011-12) Prices is estimated to be -7.7% which shows poor contribution of the sector in GSDP. * Due to urbanisation, people are moving to industry sector from agriculture sector (<http://www.thehindu.com/news/cities/Mangalore/farmers-leaving-agriculture-in-uttara-kannada/article6602560.ece>) |
| Key Activities | Impart and educate farmers on Financial Literacy |
| Methodology/ Process | 1 Day training of 4-5 hours |
| Expected Project Output/ Outcome   1. Training Target 2. Enterprise target 3. Batch size | 7000 farmers  -  30 |
| Start Date End Date | October 1st 2018 – March 31st 2018 |
| Geographical locations/ State/ Districts | North Kanara District: - (1) Karwar, (2) Kumta, (3) Bhatkal, (4) Sirsi, (5) Yellapur and (6) Mundgod |
| Expected Result from the Complete Implementation of  Proposal | Farmers will be able to do :   1. Accounting & Financial Concepts to calculate income and expenditure of Farming Enterprise (capital cost, operating cost, depreciation, interest rate, cess, material cost, labour costs etc.,) 2. Income & Expenditure Statement of the farm 3. Profitability Calculation 4. Adoption of Best Practices and their costing 5. Profitability Scenario building (for various best practices, their expenditure and incremental income) |
| Target group/ age/ education level (general/ technical) | Farmers Community. Should Be More Than 21 Years Of Age And Should Be Engaged In The Crop For Which Programme Is Being Implemented. |
| Skills area/ certification, if any |  |
| Training curriculum, name of the module, practical as well as theory (number of hours) | 4-5 Hours of Training on Paddy/ Pulse/One Horticulture/ One Spice |
| Market linkages - suppliers/ wholesalers, website of buyers, if any |  |
| Income – Minimum and  maximum for each participant | NA |
| Implementation responsibilities: who will do what   * Mobilization methods and stakeholders * Training/ facilitation * Market Linkage * Setting up legal entities/ producer groups | * Jnana Jyothi FLCC Trust, Manipal * Jnana Jyothi FLCC Trust, Manipal * NA * NA |
| Budget share:   * Govt-cash/ kind * Partner * Private sector   - Beneficiary, if at all |  |
| Timelines (month-wise for each activity) | 1170 Famers to e trained in each month |

# Template for detailed concept note/proposal:

# Project Title: Financial Literacy Programme for Farmers of Uttara Kannada

## Background/ Problem Statement

The Uttara Kannada district has varied geographical features with thick forest, perennial rivers and abundant flora and fauna and a long coastal line of about 140 KM in length. It encompasses a geographical area of 10,277 sq km and has a population of 14,37,169 (persons) including 7,26,256 (males) and 7,10,913 (females) 2011 census. There are 1289 villages, 11 Statutory Towns and 7 Census Towns in the district.The major population lives in rural area undertaking agriculture as their main occupation. The main traditional occupations are Agriculture, Fisheries, Animal Husbandry, Sericulture, Horticulture, Beekeeping and Leather Works etc. (<http://uttarakannada.nic.in/aboutus.html>)

## Rationale

* With abundant natural resources at disposal, higher income generation of an Uttar Kannadiga farmer is imperative.
* While multiple agriculture alternatives is possible, ability of an average farmers to handle multiple sources of income is need of the hour and critical.
* This calls for not only investments into agriculture but also staying viable to recover the investments.
* In this backdrop, financial Literacy of farmers is considered to be game changer.
* Ability to calculate cost of cultivation and Profit- Revenue Expenditure of the particular crop or multiple income generation activities can yield good results.
* This includes not only the personal finances but also taking benefit of institutional credit finances

## Brief about the organisation

Jnana Jyothi Financial Literacy and Credit Counseling Trust was formally inaugurated on 20th October 2010 (85th Founder’s day of Syndicate Bank) at Manipal by Dr. V.S. Acharya, Hon’ble Minister for Higher Education, Government of Karnataka. In pursuance of decision taken in the Karnataka State Level Bankers Committee meeting held on 28th July, 2010, Syndicate Bank and Vijaya Bank who have Lead Bank responsibility in 10 districts (viz. Udupi, Dakshina Kannada, Uttar Kannada, Ballari, Vijayapura, agalkot, Belagavi, Dharwad, Haveri and Mandya) of the state have jointly sponsored Jnana Jyothi Financial Literacy and Credit Counseling Trust ® with its headquarters at Manipal.

Trust is providing education on below mentioned points:

1. Disseminating information on Financial Services and General Banking.
2. Extending Financial Education:I) Need for savings, advantage of having Bank Accounts.II) Deposits and Advances Schemes.III) Banking services through Electronic mode i.e., ATMs, Smart Cards, Mobile Banking.IV) Remittance, Money transfer and insurance.
3. Preventive Credit Counselling: Bringing awareness of credit facilities available from Banks, need for availing credit on the basis of repaying capacity.
4. Curative Credit Counselling: Working out individual debt management plans for resolving unmanageable debt portfolio in consultation with Bank taking into account income level and size of the loan etc.

## About the intervention

Give a brief synopsis of the proposed intervention.

To meet the above, the key objectives are:

* Increases the ability of farmers to calculate Operating expenditure, capital expenditure, interest, depreciation and profits of farming enterprises
* Creative tools such workbook exercises, role play are deployed to enable the farmers learn easily, the complex financial concepts.
* Farmer get to understand the implication of investments and credits on their finances and profits.

## Implementation Arrangements:

## Modules for Training Delivery:

1. Accounting & Financial Concepts to calculate income and expenditure of Farming Enterprise (capital cost, operating cost, depreciation, interest rate, cess, material cost, labour costs etc.,)
2. Income & Expenditure Statement of the farm
3. Profitability Calculation
4. Adoption of Best Practices and their costing
5. Profitability Scenario building (for various best practices, their expenditure and incremental income)

## Methodology:

* 39 training programmes to be taken up in each mentioned region (1) Karwar, (2) Kumta, (3) Bhatkal, (4) Sirsi, (5) Yellapur and (6) Mundgod (6 places), covering 7,000 farmers
* The CSR Partners with local district administration and transfer the methodology of financial literacy
* Beyond these training programmes, local administration may like to scale up the programme through own resources

## Budget:

Budget break up could be specified in the following template:

|  |  |  |  |
| --- | --- | --- | --- |
| **Particulars** | **Unit** | **Amount** | **Total** |
| Training Material for participants (Workbook) and Kit (Folder, Note Book, Pen) | 30 | 60 | 1800 |
| Trainer Fee | 1 | 500 | 500 |
| Training Hall (Including Chairs) | 1 | 1700 | 1700 |
| Tea & snacks to Trainees | 30 | 30 | 900 |
| Training Equipment (White Board, markers, flip charts, charts, pens) | 1 | 500 | 500 |
| Attendance Registrar | 1 | 20 | 20 |
| Projection Equipment (rental charges) | 1 | 1280 | 1280 |
| **Per Training Cost** | | | **6700** |
| Total Target | 5000 |  |  |
| Number of locations/ Talukas | 11 |  |  |
| Number of Farmers/ participants in each location to be attended | 30 |  |  |
| Number of programmes to be conducted in each location | 15 |  |  |
| Total Number of Programmes to be conducted in 11 Locations | 167 | 6700 | 1118900 |
| Branding / Promotion expense (Banner, Posters, Standee etc) |  | 30000 | 30000 |
| Administrative cost (8%) |  |  | 100000 |
|  |  | **Grand Total** | **1248900** |

**Expected outcomes and outputs, indicators and time line for completion**

|  |  |  |
| --- | --- | --- |
| **Objectives** | **Outcomes** | **Outputs** |
| * To build the capacities of farmers to calculate profits of farming enterprises * To make farmers understand the implication of various best practices on their expenditures, incomes and profits. | Farmers to get to know - Income & Expenditure Statement of the farm and would be able to adopt best agriculture and management practices | * Less investment on inputs and considerable profit than earlier |

**Month**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Location** | **January** | **February** | **March** | **Total** |
| **Bhatkal** | 8 | 7 |  | **15** |
| **Honnavar** | 8 | 7 |  | **15** |
| **Kumta** | 8 | 7 |  | **15** |
| **Ankola** | 8 | 7 |  | **15** |
| **Karwar** | 8 | 7 |  | **15** |
| **Sirsi** |  | 8 | 7 | **15** |
| **Siddapur** |  | 8 | 7 | **15** |
| **Yellapur** |  | 8 | 7 | **15** |
| **Mungod** |  | 8 | 7 | **15** |
| **Haliyala** |  | 8 | 7 | **15** |
| **Joida** |  | 9 | 8 | **17** |
| **Total** | **40** | **84** | **43** | **167** |

**Money Disbursement Phase/s:**

|  |  |  |
| --- | --- | --- |
| **Sl.No.** | **Particular** | **Remarks** |
| 1 | 30% of total budget to be given as advance money in the first phase (First 50 Batches) | Proof of candidates enrolment and photographs of the programmes need to be shared |
| 2 | 30% of amount to be given to PIA after the completion of 50% of total target | Proof of candidates enrolment and photographs of the programmes, location details need to be shared |
| 3 | 20% of amount to be given to PIA after the completion of 75% of the total target | Proof of candidates enrolment and photographs of the programmes, location details need to be shared |
| 4 | 20% of amount to be given to PIA after the completion of 100% of the total target | Proof of candidates enrolment and photographs of the programmes, location details need to be shared |