



*SOCIAL EDUCATION ECONOMICAL DEVELOPMENT SOCIETY  
(SEEDS)*

ANNUAL REPORT 2011-2012



Website : <http://www.seedsvo.org>

*Accredited by Credibility Alliance*

From secretary's desk

Dear friends,

Greetings from SEEDS.

The financial year 2011-12 is a milestone in the activities of SEEDS aiming to the empowerment of women and children, organizing farmers towards sustainable agriculture and strengthening the socio economic activities of poor and marginalized. I am happy to share that during this reporting period SEEDS activities as well as resource mobilized has been increased comparing the previous year. At present there are 20 new villages where SEEDS commenced its developmental activities by promoting 183 new groups. yet another development activity is 'financial inclusion' through Business Correspondence model experiment in association with State Bank of India. SEEDS has very much satisfied in bringing all poor and marginalized rural sections of the community towards banking services easily accessible at 5 village panchayats. Watershed activities is moved into the next phase, from Capacity Building Phase to Field Assessment report phase / aiming to treat each and every farmer targeted in Fully Implementing phase extending to 900 hect.

Through support from our donors especially like Give India, more no. of needy, poor and marginalized availed assistance to strengthen their children's health, education, protected water and livelihood promotion. From our experience, SEEDS proposes a strategic plan to in force the people's institutions towards more ventures in enterprises, undertaking value added activities, effective marketing, SEEDS will play the role of service provider.

In this respect, the management board of SEEDS has revitalized by including more committed volunteers and professionals, introduced computerized system in accountancy, management and information system. The success of the year is possible due to the active participation and cooperation of people's institutions, financial support organizations and volunteers and dedicated staff team, I acknowledged all of them and seek their continued support and involvement in the years ahead.

With regards,



S.D.PANDIAN.

## ANNUAL REPORT-2011-2012

### I.INTRODUCTION:

SEEDS since its establishment in the year 1995, has been sincerely working for achieving its mandate viz., enabling the marginalized and poor rural communities to attain their socio economic development. The right based empowerment activities of SEEDS is reached to around 12000 families in 90 villages located in the backward area of Virudhunagar district, Tamilnadu viz., Aruppukottai, Kariapatti, Thiruchuli and Narikudi. SEEDS takes its mission of organizing the target community and building their own institutions, capacitating them so as all the concern could claim their stakes in all the developmental process related to them.

The major activities undertaken in this year, have been happily shared herewith.

#### a.Activities under Women empowerment:

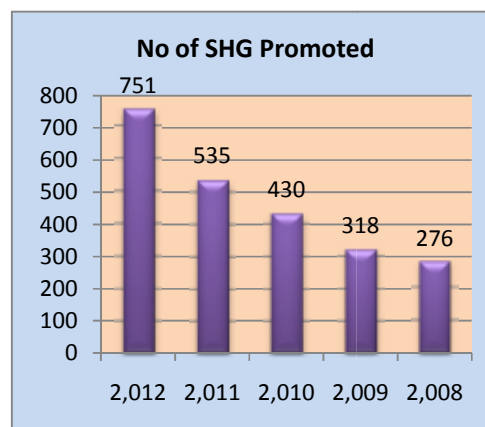
- Formation of new Self Help Groups and strengthening of existing groups
- Undertaking Micro Finance activities
- Organizing the unorganized women workers
- Enhancing their knowledge and skill for socio economic up-liftment
- Consolidating their energies and activities through federation and other appropriate organizations.

In the service area of SEEDS 216 new SHGs have been formed with the help of Mahalir Thittam, under Government of Tamilnadu. Capacity building exercise were undertaken to the newly formed SHGs to sustain their interest and skill in the management of SHGs.

SEEDS involved in capacity building to the representatives of newly formed SHGs of government approved. The duration of the training is 6 days covering the concepts like leadership, accounts keeping, book maintenance, meeting procedures, alliance building and net working besides strengthening of group morale. All the members of newly formed SHGs have also undergone a four days training on SHG principles.

#### **New Group Formation Details :**

S.No	Name of the Block	No of SHGs formed	A & R training Completed	SHG training completed
1	Aruppukottai	101	91	34
2	Kariyapatti	61	56	34
3	Thiruchuli	54	44	44
	<b>TOTAL</b>	<b>216</b>	<b>191</b>	<b>112</b>



### **Details of Economic Assistance through Banks and Mahalir Thittam :**

S · N o	Name of the Block	Direct Bank Linkage		Revolving Fund		Economic Activities	
		No of SHG	Amount	No of SHG	Amount	No of SHG	Amount
1	Aruppukottai	28	60,00,000	31	15,50,000	21	105,00,000
2	Kariyapatti	-	-	17	8,50,000	-	-
3	Thiruchuli	4	6,40,000	3	1,50,000	3	15,00,000
	<b>TOTAL</b>	<b>32</b>	<b>66,40,000</b>	<b>51</b>	<b>25,50,000</b>	<b>24</b>	<b>120,00,000</b>

With the help of NABARD, one day orientation programme to SHG leaders on leadership and group concept to the SHGs not connected Mahalir Thittam. So far,180 SHG leaders have been oriented in six batches.

The training helped in strengthening the participation of the members, availing need based credits and accessing eligible benefits of development schemes of government. In addition to the above mentioned trainings SEEDS took a special effort with the support of NABARD, to equip animators /coordinators, field workers and volunteers of SEEDS with basic skills to promote, strengthen and consolidate formations and promotions of SHGs. In the 6 days programme 30 persons were given training the topics like role of financial institutions in rural development, characteristics of rural credit needs, gender, issues of vulnerable, SHG linkage, networking, account and book maintenance and establishment of rural and need based enterprises.



Training to staff by Smt.Saroja, Project Officer, Mahalir Thittam, Virudhunagar



Capacity building for Staff and Animator & Exposure visit to WED Trust, Chellampatti

### **b. Micro Credit Programme :**

Our micro finance activities are mainly credit linkages to the SHGs with banks, and business correspondence model. During the reporting period SEEDS ventured into giving micro credit directly to the needy entrepreneurs in SHGs. Further through Rashtriya Mahila Kosh, Govt. of India with the Main Loan Scheme, Rs.20 lakhs have been sanctioned and 10.00 lakhs of the first installment has been distributed to 83 individual entrepreneurs who have real interest and attitude in livelihood engagements in animal husbandry, small and petty trade. Through HDFC bank, micro credit assistance was extended to 62 SHGS benefiting 810 members

Name of the Funding Agency	Total loan Given	No of SHG	No of Members
Rashtriya Mahila Kosh, New Delhi	10,00,000	25	83
HDFC Bank, Madurai	1,03,93,500	62	810



Fancy Store and Poultry opened & maintained by our Beneficiary through RMK Micro Credit

**c. Business Correspondent With State Bank of India :**

SEEDS efforts in ensuring financial inclusion of poor and marginalized have been fruitful in 5 village panchayats viz., Azhagianallur and thoppur of kariyappati block, Tamilpadi and Keelakandamangalam of Thiruchuli block, Kanjanaickenpatti of Aruppukottai block. Through business correspondence model of State Bank of India, in the above mentioned village panchayats each have a Customer Service Point (CSP) and following services are undertaken to the village people.

- A no frills SBI account through KIOSK banking Model
- Home loans / Loan against property
- Auto loans / gold loans /small & medium Enterprise (SME)loans
- General purpose credit card (GCC)/kisan credit card (KCC)
- Current account/Term deposit / Recurring deposit
- Regular SBI savings Bank Account
- Mutual fund on a Referral basis
- Loan against Term Deposit (TDR)/National Saving certificate (NSC)/kisan Vikas Patra (KVP)



**The activities and the achievements of the rural customer service centre (RCSC) are as follows.**

S. No	Name of the CSP	Code No	No of Account Holders	R.D.	F.D.Holders		Jewel/Agri.Loan		OAP A/C.	NREGS A/C.
					No	Amount	No	Amount		
1	Kanchanayakanpatti	3A680001	871	4	0	0	0	0	62	600
2	Alagianallur	3A680002	938	22	3	180000	14	1000000	142	300
3	Thoppur	3A680003	649	15	0	0	6	618000	133	350
4	Tamilpadi	3A680004	610	1	0	0	3	50000	64	300
5	Keela Kandamangalam	3A680005	270	0	0	0	0	0	106	150
<b>TOTAL</b>			<b>3338</b>	<b>42</b>	<b>3</b>	<b>180000</b>	<b>23</b>	<b>1668000</b>	<b>507</b>	<b>1700</b>

#### d. Farmers Club Activities :

SEEDS proposes to give focus on the promotion of agriculture production and strengthening of agri allied activities among the concern SHGs. By strengthening the activities of Farmers Clubs, it is proposed to form agricultural procedures organization so as their stake on the marketing of their products, adding value to the products, information empowerment of modern techniques on farming and its transfer could be fruitful to them. Further, activities like organic manure production, seed-banking, nursery raising, livelihood development, herbal plantation, production of bio energy and building of necessary storage facilities.

S.No	Name of the Farmers Club & Village	Name of the Block	No of Members
1	Valayankulam Ulavar Mandram	Kariyapatti	14
2	Mela Alagianallur Ulavar Mandram	Kariyapatti	15
3	Keela Thulukankulam Ulavar Mandram	Kariyapatti	16
4	Mela Thulukankulam Ulavar Mandram	Kariyapatti	16
5	Kaluvanacheri Ulavar Mandram	Kariyapatti	15
6	Thoppur Ulavar Mandram	Kariyapatti	17
7	Sukilanatham Ulavar Mandram	Aruppukottai	15
8	Kurunthamadam Ulavar Mandram	Aruppukottai	15
9	Nanthikundu Ulavar Mandram	Kariyapatti	15
10	Kalkurichi Ulavar Mandram	Kariyapatti	15
	<b>TOTAL</b>		<b>153</b>



Farmers club inauguration & training supported by NABARD

#### e. Unorganized Women Labour Programme :

SEEDS major activities under this sector is facilitating the enrollment of all eligible women with the Tamil Nadu Manual Workers Board and guiding them to avail all welfare measures, entitled to them. In the reporting year 426 new members have their enrolment and 260 assisted to get their entitlement.

Since the enactment of National Social Security Act 2008, there is so many studies undertaken on the implementation of the existing social security scheme in the state of Tamilnadu. Especially availability of gender perception/gender gap in the enactment and its implementation have to be closely studied so as a proper intervention mechanism could be framed to ensure gender equity and justice in the delivery of National Social Security Act / provision in our state. Since SEEDS proposes to do a study and consultative meetings in this respect involving fellow institutions.

**f. Development of children:**

SEEDS engaged in the development of children through activities like children health care, educational support, children clubs and orientation in environmental protection/promotion through campaign and exposures. SEEDS encourages the children participation in the children Children Movement for Climate Justice, enrolling 1000 students in the movement. Further, 20 student volunteers are selected to participate in the State Level Campaign.

Further to consolidate all the activities of children, the concept of children's knowledge centres( CKC) is framed. The centre will serve as resource centre also. Activities like computer literacy , personality development, workshop , environmental protection, games, sports,. Self help life skills, preparation for their participation in grama sabha, inculcating of morale, ethical values will be undertaken.



CMCJ programme at Kodaikanal

**g. Towards sustainable agriculture:**

Under NABARD assisted watershed project, capacity building phase was completed. An extend of 100 hectares land was covered under various treatment activities as follows:

S.No	Name of activities	Quality of work	No. of farmers covered
1	Field bund	10,170 meter	80
2	Farm pond	2 nos. 1030.2 cu.m	2
3	Disc ploughing	14.7 ha	10
4	Bush cleaning	13.7 ha	10
5	Channel formation	1250 meter	
6	Agro horticulture	220 nos	2
7	Agro forestry	800 nos	6
8	Grass seedlings	750 kgs	80



Horticulture plantation under NABARD WDF



Form Bond created under NABARD WDF

As the CBP was successfully complemented, NABARD sanctioned to undertake field study/report for 900 ha planning to individual farmers need assessment and treatment accordingly. In the meantime to sustain the activities under watershed, NABARD sanctioned an interim phase activities for treating 100ha. SEEDS submitted proposal for the same.

Institution building for farmers is one of the focus activity of SEED. In this respect 10 Farmer's Club were organized in Kariapatti block with the support of NABARD. Representatives from small and marginalized farmers, landless agricultural labourers, SHG federation, retired officials cum service oriented volunteers and a representative from dalit community are the members in each club. The club is taking steps to avail kisan credit card from the service area bank, SB account opening, credit linkages, training in farm technologies, farmers meet and exposure. Assistance and encouragement of NABARD extended in this regard is very much helpful. The involvement of farmers clubs will strengthen the following activities proposed:

- Establishment of nursery
- Seed bank
- Live stock management training
- Herbal plants
- Vermicomposte production

#### *h.Rural housing :*

Based on our last year experience in rural housing, SEEDS in participation with Antenna Trust provided 5 houses (3 in Kambali village and 2 in Melathulukkankulam ) benefitting 5 poor families belonging to dalit community. The credit assistance was carried out thorough SHGs. The beneficiaries are promptly repaying the installment as agreed.

SEEDS takes necessary step to equip itself in the construction of eco friendly rural housing. In this respect with the help of Antenna trust, SEEDS secretary got exposure on the eco friendly house building to construct a model house using compressed dry bricks technology and after orienting the needy poor families 100 houses are going to be constructed in the coming years.



New houses built with the housing loan of Antenna Trust



**i.Environmental camp:**



Under Environmental promotion activities of Ministry of Environment and Forest, green coverage of rural area was undertaken in Alagiyanallur village. An awareness camp was held and 500 tree saplings of Neem, Pungai and Tamarind were planted in the common area including school campus. 50 women from SHGs actively participated in this programme.

Environment Awareness Programme under NEAC

**i.Community health through Spirulina:**



To ensure the nutritional status among the children and women, the widely practiced Spirulina is proposed to introduce staff team/volunteers of SEEDS had undergone an exposure cum orientation on the production of spirulina plants at the campus of WED trust, Chellampatti. Necessary arrangements are being taken for the establishment of spirulina production centre at community training centre located at Pannaimoondradaippu village of Thiruchuli block.

In association with CHAI, SEED was selected as one of the (MNGO) mother NGO for the control of Tuberculosis in Virudhunagar district. It is a period of three years. In this reporting year, SEEDS conducted 10 awareness camps involving VHN, SHG women, Balwadi teachers identified about 50 positive individuals out of 500 participants and took referral services for proper follow up through PHC. Further during the incoming year, the medicines under DDT- (Direct observation and treatment), SEEDS could directly distribute medicines to the affected person. Under TB free village, Savasparam village panchayat of Thiruchuli was selected and activities for the same would be taken in the coming year.



**k.Give India Activities :**

SEEDS was sustained its association with Give India by implementing the programmes in proper manner. Realizing the significance of philanthropy which is one of the age old practice in helping the poor and needy and its rejuvenation in the present context, SEEDS in consultation with poor and needy families identified the important intervention activities viz, livelihood promotion, nutrition, education etc. provided financial support to 397 real poor and needy families and the details are as follows:





Education support & Livelihood Support to beneficiary by GIVE INDIA Project

The type of support provided by Give India,

Type of Support from Give India	No of beneficiaries
Nutrition Support to Poor Children	290
Educational Assistance to Poor Children	88
Livelihood Assistance(Sewing Machine) to Unorganized Women Labour	10
Livelihood Assistance(Milch Cow) to Unorganized Women Labour	7
Livelihood Assistance(Goat) to Unorganized Women Labour	2
Install a Water Tank facility to Rural School	8 school children
<b>TOTAL</b>	<b>397</b>



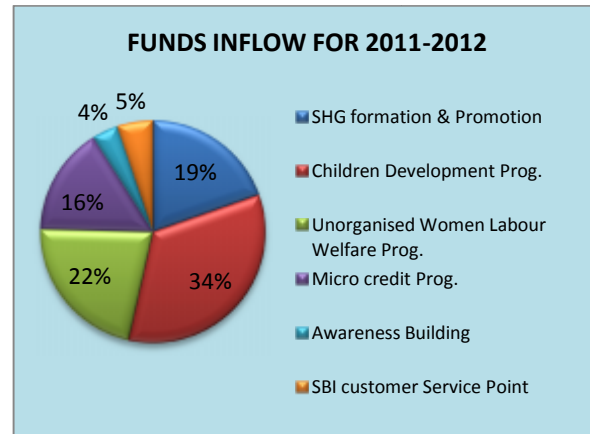
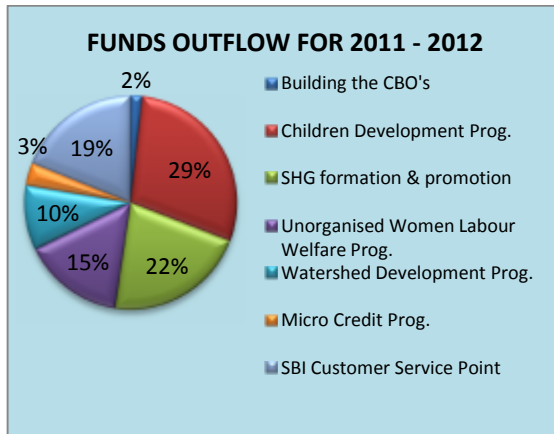
Pure Water to School Students provided by Give India Project

**L .Partnership with Antenna Trust:**

Based on the rich experience of them in various projects on rural development implemented, the Antenna Trust has come forward to make partnership with fellow NGOs to strengthen the rural development activities. Since making partnership with Antenna Trust in the year 2011, SEEDS could have involved new ventures like, providing micro finance directly to the needy and potential entrepreneurs of SHGs, housing to poor and equipped through orientation for the production and promotion of spirulina a complete natural supplement for health living delivers more micro nutrients than meat, egg, milk, green

etc. SEEDS was able to mobilize of about 34.00 lakhs from Antenna trust and the details of activities are as follows:

SEEDS ANETNNA MICRO CREDIT PROGRAMME					
No of SHG	No of Members	Total Loan Given	Loan Recovery	Outstanding	repayment Status
133	1582	9362000	3161600	6200400	100%



#### m. Credibility Alliance Norms Compliance Report

##### **IDENTITY**

- ❖ SEEDS Society is registered under Tamilnadu Societies Registration Act of 1975. (Reg. No. 55/95, dated April 21, 1995),
- ❖ SEEDS Society is registered u/s 12A (a) of the of the Income Tax Act, 1961, and with the Commissioner of Income Tax (Exemptions) u/s 80G (v), Valid till March 31, 2013. (F.No.101/238/CI T - II 2007 - 08)
- ❖ SEEDS society is registered u/s 35AC of the Income Tax Act, 1961 (43 of 1961) under Notification No.S.O.743 (E) dated.11.4.2011
- ❖ SEEDS Society is registered under section 6 (1)(a) of the Foreign Contribution (Regulation) Act, 1976 with the Secretary of Ministry of Home Affairs, New Delhi (FCRA Reg.No. 076110002)
- ❖ Visitors are Welcome to the address given "Contact Us" link on our Website.
- ❖ Name & Address of Main Bankers : Indian Bank, Pandalkudi Road, Aruppukottai Branch.
- ❖ Name & Address of Auditors: M/s .T.M.Uduman Ali, Chartered Accountants, 273 - C Main Road, Kovilpatti 6280501.

## VISION AND IMPACT

**Vision:** SEEDS envisages, a society, where poor and marginalized women are socially, Economically developed with environmental consciousness and gender equity; and the children enjoy their childhood.

**Mission :** Enabling the poor and marginalized families by organizing themselves, and facilitating their empowerment process to achieve their socio economic development through a process of organization, institution building, and effective participation.

### n. Receipts and Payments Accounts for 2011 - 2012

SOCIAL EDUCATION ECONOMICAL DEVELOPMENT SOCIETY,

1/435-LAKSHMI NAGAR, ATEPATTI,SEMPATTI POST,ARUPPUKOTTAI 626 101, VIRUDHUNAGAR DISTRICT.

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31.03.2012					
RECEIPTS	SCHDL	AMOUNT	PAYMENTS	SCHDL	AMOUNT
<b>To OPENING BALANCE:-</b>			By Programmes Expenses	5	1,512,773.00
Cash in hand		16,167.35	By Administrative expenses	6	1,324,042.50
Cash at Bank		706,357.81	By Interest & Charges	7	53,845.00
To Donations	1	770,926.08	By Purchase of Assets	8	1,380,176.00
To Grant Received	2	589,598.00	By Repayment of Loan	12	561,155.00
To Incentive Received	3	352,217.25	By Tax Deducted by HEDC		9,641.25
To Other Income	4	1,491,252.64	By Advance to Staff		9,333.00
To Loan from Secretary		175,000.00	By Loan to SEG's		933,320.00
To TDS Received		17,035.00	By Loan to SEEDS ANTHELM MCF		5,564,000.00
To Loan Received	9	612,000.00	By Repayment of Loan to Antenna		6,837,500.00
To MCP Programme	10	5,983,900.00	By Payment of SEI-CSP Advance		6,000.00
To Loan from RMK- SHG's		1,000,000.00	<b>By CLOSING BALANCE:-</b>		
To Sale of Two & Four Wheeler	11	378,750.00	Cash in hand		1,431.40
To Loan from Antenna		6,882,050.00	Cash at Bank	15	608,533.08
		18,603,754.18			18,603,794.18

PREPARED FROM THE PARTICULARS GIVEN TO US

For ANANTHAN & SUNDARAM  
Chartered Accountants



*CA. T.M. Uduman Ali*

CA.T.M. UDUMAN ALI B.Com, F.C.A.  
M. No. 019379

*p. Income and Expenditure account for 2011-2012*

**SOCIAL EDUCATION ECONOMICAL DEVELOPMENT SOCIETY,**

1/425-LAKSHMI NAGAR, ATHIPATTI, SIZAMPATTI POST, ARIPPICKOTTAI-626 101, VIRUDHUNAGAR DISTRICT.

**INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31.03.2012**

EXPENDITURE	SCHDL	AMOUNT	INCOME	SCHDL	AMOUNT
To Programme Expenses	3	1,113,773.00	By Donations	1	770,595.00
To Administrative Expenses	6	1,024,042.50	By Grant Received	2	380,508.00
To Interest & Charges	7	55,845.00	By Incentive Received	3	769,217.25
To Loss on Sale of Assets		83,276.00	By Other Income	4	1,491,252.69
To Excess of Income over expenditure		229,088.52			
		2,903,904.02			2,903,904.02



For ANANTHAN & SUNDARAM  
Chartered Accountants  
*[Signature]*  
CA. T.M. UDUMAN ALI B.Com., F.C.A.  
M. No. 019370

*p. Balance Sheet for 2011 -2012*

**SOCIAL EDUCATION ECONOMICAL DEVELOPMENT SOCIETY,**

1/425-LAKSHMI NAGAR, ATHIPATTI, SIZAMPATTI POST

ARIPPICKOTTAI - 626 101, VIRUDHUNAGAR DISTRICT.

**BALANCE SHEET AS ON 31.03.2012**

LIABILITIES	SCHDL	AMOUNT	ASSETS	SCHDL	AMOUNT
Capital Fund	13	949,772.00	Fixed Assets	14	1,305,510.00
Loan for MOP Account		5,083,000.00	Short Advances		1,000.00
<b>Current Assets</b>			Trading Advance		20,000.00
Chakra Finance		25,000.00	Staff Advances	15	23,209.00
Bojay Finance		22,000.00	TDN (UDPC)		20,698.25
Mahindra Finance		918,210.00	SIS-LSI Advance		6,000.00
Secretary		475,000.00	SECT. Advance, MOP		2,041,000.00
PNB-SEC's		1,000,000.00	SEC's		933,220.00
Arundhan Trust		4,350.00	<b>CLOSING BALANCE:</b>		
			Cash in hand		1,48,170
			Cash at Bank	16	600,553.00
		8,771,271.00			6,074,241.00



For ANANTHAN & SUNDARAM  
Chartered Accountants  
*[Signature]*  
CA. T.M. UDUMAN ALI B.Com., F.C.A.  
M. No. 019370

**q. The salary and benefits of the NGO Head, the highest paid staff member and the lowest paid staff member.**

Slab of Gross salary per month (In Rs.) plus benefits paid to staff	Male Staff	Female Staff	Total Staff
Less than 5000	3	5	8
5000-10000	3	5	8
10000-15000	1	-	1

<b>Head of the Organization (including Honorarium)</b>	<b>Rs.2,40,000/- per year</b>
<b>Highest paid full time regular staff</b>	Rs.1,32,000/- per year
<b>Lowest paid full time regular staff</b>	Rs.24,000/- per year

**r. GOVERNANCE - DETAILS OF BOARD MEMBERS :**

S.No	Name	Age	Sex	Position in the Board	Occupation
1	Mrs. S. Chellammal	28	F	President	Social Worker
2	Mrs. M.Shenbagadevi	33	F	Vice President	Social Worker
3	Mr. S.D.Pandian	46	M	Secretary	Social Worker
4	Mr. G.Jeya Kannan	37	M	Treasurer	Film Industry
5	Mr.S.Inbakumar	47	M	Member	Social Worker
6	Mr.M.A.Thirunavikkarasu	53	M	Member	Social Worker
7	Mrs. R.Kalavathi	30	F	Member	Social Worker

- 🌈 The SEEDS Board met in FY 2011-2012 on  
24/6/11,27/6/11,29/7/11,3/8/11,16/9/11,26/10/11,11/11/11 & 9/3/12
- 🌈 Minutes of the Board meetings are documented & circulated.
- 🌈 A Board Rotation Policy exists and is practiced.
- 🌈 The Board approves programmes, budgets, annual activity reports and audited financial statements. The Board ensures the organization's compliance with laws and regulations.

s. ACCOUNTABILITY AND TRANSPARENCY:

- ✚ Total cost of National & Local Travel by all personal including staff, volunteer and board members Rs.49,429/-
- ✚ No reimbursements were made to any Board Member during 2010-2011
- ✚ No International travel by all personal including Staff, Volunteer and board members.

SEEDS determination to ensure in promoting a society where poor and marginalized women are socially and economically developed with environmental consciousness and gender equity; and the children enjoyed their childhood, is strengthened from the activities of the reporting year . SEEDS thanks and registered its acknowledgement to all our partners and well wishers and seek their support in the coming years also.

t. SINCERE THANKS TO DONORS, PARTNERS & NETWORK MEMBERSHIP

SEEDS is in partnership with the following networks and organizations to promote solidarity and mutual learning besides advocacy and lobbying for the cause of poor and marginalized.

- ✚ Udayam network ,Virudhunagar
- ✚ Tamilnadu Voluntary Health Association,Chennai
- ✚ Give India, Mumbai
- ✚ National Centre for Labour (NCL)
- ✚ Children's Movement for Climate Justice (CMCJ),Madurai
- ✚ Antenna Trust ,Madurai
- ✚ Antenna Nutritech Foundation, Madurai
- ✚ NABARD, Chennai
- ✚ Credibility Alliance, Mumbai
- ✚ B.Radhakrishnan, Chennai
- ✚ Tamilnadu Women Development Corporation, Chennai
- ✚ Agriculture Technical Management Agency, Virudhunagar
- ✚ Rashtriya Mahila Kosh, New Delhi
- ✚ Ministry of Labour & Employment, New Delhi
- ✚ Ministry of Textiles, New Delhi
- ✚ Peace Trust, Dindugal
- ✚ Tamilnadu Water Board, Virudhunagar
- ✚ Catholic Health Association of India
- ✚ Birla Sunlife Insurance, Madurai
- ✚ Our beloved consultants

**Thanks to Our Bankers :**

Indian Bank - Aruppukottai and Kovilankulam  
HDFC – Madurai  
Pandian Grama Bank – Aruppukottai & Kalkurichi  
State Bank of India – Region II, Madurai  
State Bank of India – Aruppukottai, Thiruchuli, Mallankinar & Kariyapatti

**OUR STAFF**

**Project Director :**

S.D.PANDIAN B.A

**Social Organizer :**

S.DEVADOSS

**Project Coordinators :**

G.MUTHUKUMAR D.T.Tech

P.SIVAKUMAR M.S.W

**Block Coordinators :**

T.MALAVATHY

U.LAKSHMI

M.KARUPPASAMY

R.MARIMUTHU

P.SHANTHA

**Manager cum Accountant**

K.ANNAPACKIAM D.C.T

**Community organizers :**

R.S.SELVI

R.KALAVATHI

**SBI Kiosk Operators :**

S.GURUVAMMAL

M.NAGALAKSHMI

S.PULIYAMMAL

G.SHERLI

M.SOLAIMALAI

**Asst coordinator :**

M.MUTHURAJA

**DRIVER :**

S.MARICHAMY

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**ADDRESS :**

**SOCIAL EDUCATION ECONOMICAL DEVELOPMENT SOCIETY (SEEDS)**

**1/435, LAKSHMI NAGAR, ATHIPATTI,**

**SEMPATTI POST,**

**ARUPPUKOTTAI – 626 101,**

**VIRUDHUNAGAR DISTRICT, TAMILNADU**

**SOUTH INDIA**