

JAYA ORGANIC YOJANA

ANNUAL REPORT 2015- 2016

CREATING A SUSTAINABLE FUTURE

*Life begins anew as we rebuild
Microorganisms in the soil
The Task of our Generation
is the Rejuvenation of Soil*



Love and Blessings



Smt. Jaya Ben



VISION

- Rejuvenate land
- Sequester carbon
- Generate Rural Income
- Mitigate Migration
- Industry without power
- Organic farming at Scale



MISSION

Healthy Soil, Healthy Crop,
Healthy Food, Healthy Body,
Healthy Mind, Healthy Society



BENEFITS

- Good market price
- 10% higher than market rate for zero chemical produce
- Add a cow to your assets
- Avail benefits from Govt. schemes
- Obtain Organic Certification
- Loan paid back helps more people in same community
- Vibrant Village Economy



In this day and age our planet is in danger. The last century has seen the worst of progress. The earth's resources have been depleted. Too many plant and animal species have become extinct. Forests have been destroyed. Rivers are polluted. Even human nature has degraded. Corruption and greed are the order of the day. It is a veritable 'Kali Yuga'. Sadly, there are no heroes. Martin Luther King, Mahatma Gandhi, Florence Nightingale- can we find anyone of this calibre and command today?

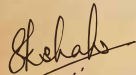
*Scientific and industrial paradigms, the cycle of production and consumption, coupled with multiplying human populations bring clouds bearing despair not rain. What intelligence we have is lost in onerous seminars and conferences. 'Awareness' parties, garlanding with complimentary speeches make waste of NGO development funds at grassroots levels. **How 'Jagrit' are we going to be?** Can we act? Can we reach the People? Can we even hope for change?*

The rejuvenation of soil has become the task of our generation. Mitigation and adaptation for climate has to begin on the ground - for the people, by the people. And at scale.

Personally, it has given me great joy and satisfaction to finally see Hope in the eyes of our underprivileged farmers, to see their spontaneous smiles. They appreciate repairing the soil, given that they see and experience the difference.

Yes, I believe 'The Soil Will Save Us' I request all of you to help JOY's efforts in achieving this objective so we can bring a sustainable livelihood to farmers and healthy food to all.

Please click on a digital copy of the link below to watch this important video on 'The Soil Story' produced by Kiss the Ground
<https://www.youtube.com/watch?v=08T11RKj54g>.



Smita Shah



SOIL HEALTH

Problems associated with subsoil constraints include compaction, soil dispersion, high or low pH, waterlogging, runoff and erosion. These problems can result in poor seeding emergence, poor plant growth, reduced yields, erosion, increased land management costs and other management issues.

Erosion is a big threat to soil health. Poor land and agriculture management practices allow wind and water to degrade the soil by removing organic matter, clay particles, and nutrients, thus destroying the community of soil organisms.

The soaring use of chemicals and monocropping beginning in the 1950s is finally identified as the root cause of depleted soil and water contamination. Synthetic fertilizers are nitrogen based and have negative impacts on soil health; they acidify the soil. Most farmers used manure and soil rotation. But when synthetic fertilizers came along, they supplied key nutrients. Nutrients are important, but the organic matter is also important because it sustains the life of the organisms in the soil. Organisms in the soil are all important to soil and plant health.

Modern agriculture's dependence on pesticides is another sore spot for soil. The use of pesticides on soil is like a vicious cycle. When soil is degraded and in poor health, it is less resilient to pests. Pesticides lower the biological diversity in the soil so that there are less beneficial organisms in the soil that might keep pathogenic organisms and insects in check. This results in farm management that is inclined to include more pesticides. Poor soil health leads to increased pesticides, inputs, and cost, which negatively influence the health of the soil.

A departure from the current practise of using fertilisers and using organic Vermicompost instead, results in carbon farming. This helps sequester carbon in the soil which improves and proliferates microbial life forms which are otherwise destroyed. The sequestering of this carbon in the soil and not having it released into the atmosphere can largely mitigate the effects of climate change, given large world communities are agrarian.

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JAYA ORGANIC YOJANA VERMICOMPOSTING PROJECT

WHAT

We conduct an innovative 'in-situ' 6 month Entrepreneur Development Program EDP training program using our unique 'JOY Starter Kit' with additional marketing support.

The 6 months training covers 2 harvests of Vermicompost:

- 1) The first harvest is after 60 days
- 2) The second harvest is 45 days after the first harvest.

Each student is expected to produce a minimum of 2.5 tons in each harvest amounting to a total of 5 tons. Each ton is sold at a price of Rs. 3,000.

Farmers are certified in quality Vermicompost production and are awarded a Certificate of EDP in Vermi Culture. Our curriculum has been developed by Professors and Consultants in the relevant fields, and has been fully approved by the National Skill Development Corporation NSDC.

LOOKING FORWARD

Each farmer has the potential to easily earn the cost of the training program during the training period itself. After the training period, the starter kit is now owned by the farmer increasing their earning potential exponentially.

For example a schedule of 4 harvests per year or ~10 tons is an achievable target for each farmer. This is in addition to the sale of Worms & Vermi Wash which are marketable byproducts.

The farmers can save further by not buying expensive & soil depleting chemical fertilisers and by using their own Organic Compost, Organic Growth Promoter and Organic Pesticide. Yield and the water retention capacity also increases with use of Vermicompost.

JOY STARTER KIT

- Installation manual, Lesson booklets, Video, Audio & Printed lessons on Environment, Water, Soil, Vermi Culture and Organic Farming
- 6 Kgs of Eudrilus Eugenia earthworms and ISI quality 350 GSM Vermibeds

MARKETABLE BYPRODUCTS

- Vermi wash
- Vermi tea
- Earth worms

TRAINING & OUTREACH

Our in-situ training includes a weekly visit to each farmer by the trainer, at the site where they have their farm/home installation site. Theoretical and practical training is given accompanied with audio, video and print lessons. This personal training continues for 24 weeks.

There are also Group Classes at the village peer review meetings. The farmers give an exam at the end, after which they receive a certificate. For every one registered student, 3 to 5 people get trained. The training percolates to not only the farmer, but also to any member of their family or co-workers that are present.

The trainer not only supervises the installation of the beds, but has instructions for weekly follow up uploaded onto a digital tablet. The Tablet is also a monitoring device. Everyday the trainer uploads the report on his tablet which is sent to the head office, so data is analysed and meticulous planning can be tailor-made for particular requirements in the field.



ANALYTICAL LAB RESULTS OF VERMI COMPOST

Government of Karnataka Department of Horticulture

Bio- centre, P.O. Box 7648, Hulimavu, Bangalore-76
Phone(080) 6582784, 6582775, Fax: (080) 6584906

No: DH: BIOTECH: SADH (PN): AHO: 2:2015-16

ANALYTICAL RESULTS OF VERMI COMPOST

Date of receipt: 27-06-2015

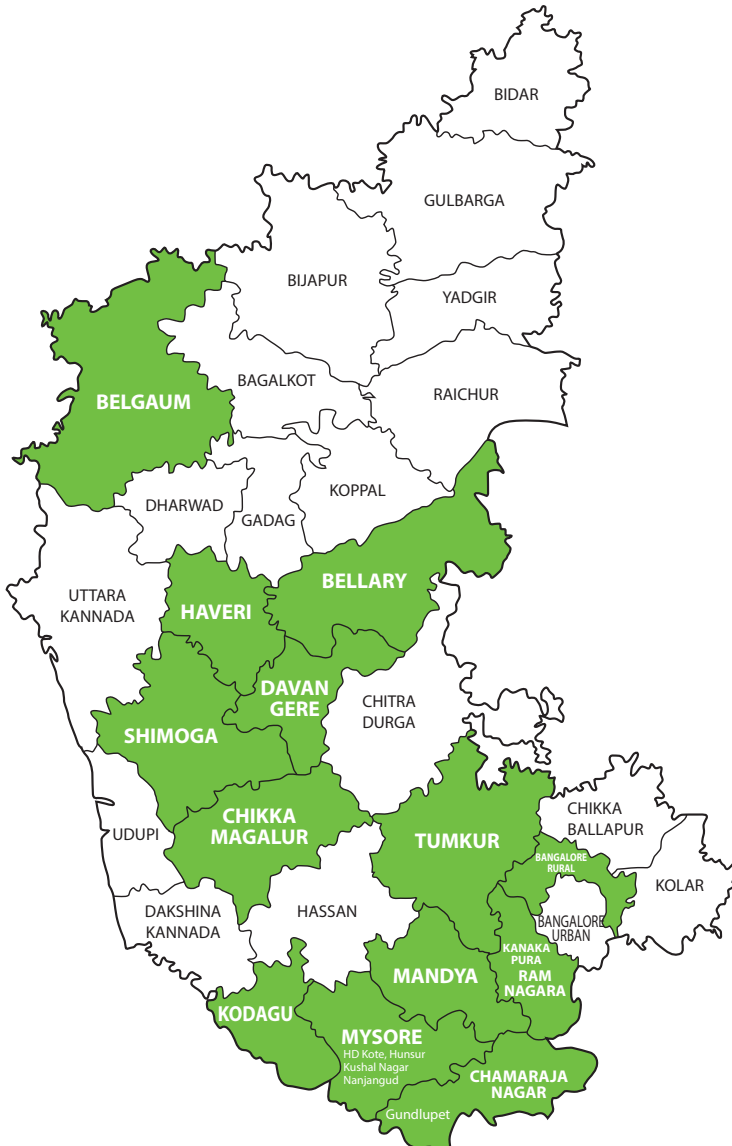
Date of report: 15-07-2015

1. Name of the manufacturer :
2. Sample sent by : Yathish. K.Ravugol, Sumangali Sevashrama, Hebbal, Bangalore
3. Batch No. :
4. Name of the Sample : Vermicompost
5. Sample number : 33

SL No	Tests Parameter	Requirements Standard	Results
1	Colour	Brown to Black	Black
2	Odour	Absence of Foul Odour	No foul odour
3	Moisture % by weight Maximum	15.0-25.0	25.2
4	p ^H	6.5-7.5	7.42
5	Conductivity (as dsm ⁻¹) not more than	4	1.47
6	Total Organic carbon (%) by weight, minimum	18.0	21.75
7	Total Nitrogen (as N) % by weight, minimum	1.0	1.30
8	Total Phosphorous (as P ₂ O ₅) % by weight, minimum	0.8	0.96
9	Total Potash (as K ₂ O) % by weight minimum	0.8	0.54
10	C:N ratio	<20	16:1
11	Bulk density maximum	<1	0.78
12	Particle size after passing through 4mm IS sieve min	Not less than 90%	95%
13	a)Iron (mg/kg)	-	7203.57
	b)Manganese (mg/kg)	-	207.5
	c)Copper (mg/kg), Max	300.00	29.33
	d)Zinc (mg/kg), Max	1000.00	51.8
	e)Lead (mg/kg), Max	100.00	-
	f)Cadmium (mg/kg), Max	5.0	-
	g)Chromium (mg/kg), Max	50.0	-
	h)Arsenic (mg/kg), Max	10.0	-
	i)Nickel(mg/kg),	50.0	-

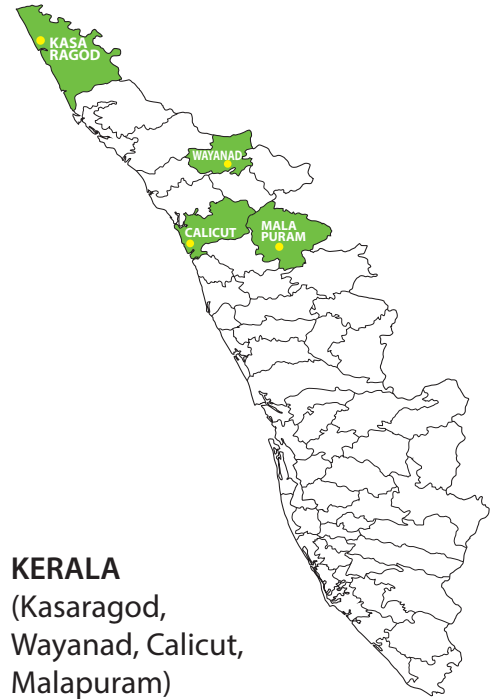
Remarks: Sample meets the standards fixed by the department.

FUTURE PLAN



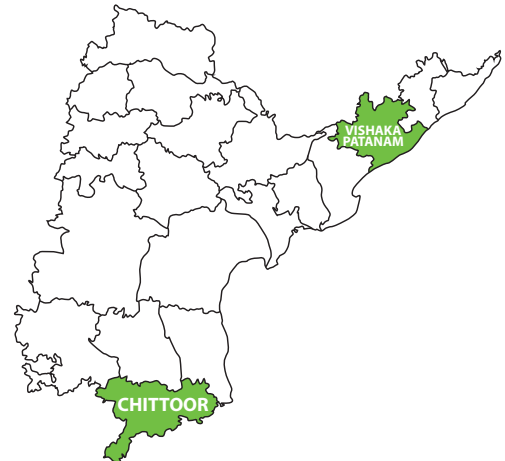
KARNATAKA

(Belgaum, Bellary, Haveri, Davangere, Shimoga, Chikkamagalur, Tumkur, Bangalore Rural, Kanakapura, Ramnagara, Mysore, Mandya, Kodagu, Gundlupet, HD Kote, Hunsur, Kushal Nagar, Nanjangud, Chamarajanagar)



KERALA

(Kasaragod, Wayanad, Calicut, Malapuram)



ANDHRA PRADESH

(Chittoor, Vishakhapatnam)

FUTURE PLAN

After experiencing banking delays we have decided to start an experiment of sorts. The model is simple; JOY provides the learning starter kit and the training at our own cost and this fee for the training will be repaid to us by the farmers in the form of Vermicompost and Earthworms.

With this model we are embarking on simultaneous projects and time frames in Kushal Nagar, H D Kote, Hunsur and Davangere. **These farmers are in Group 1, with 750 beneficiaries.**

Group 2 will be an experiment in re-motivating drop outs from Kanakapura, Dharwad & Haveri - 450 beneficiaries.

Group 3 will be an experiment in re-aligning those who have been affected by politically motivated forces in the Mysore District - 500 beneficiaries.

Group 4 will be a study in perfect planning and execution for best results - beginning right from the first flash point of awareness and surveys. In this case we weed out in the very first round those who do not qualify as per requirements:

- Access to water
- Cow dung
- Agri waste
- Some land
- Enthusiasm and motivation

In Group 4 we will aim at a **mix of 40% Women 30% Youth and 30% Men**. Our target is at least 500 people in each of the 11 districts of Karnataka that we have identified.

We will work with surveys maps obtained from the VAO right from the start, to identify farmers with contiguous lands to create blocks of clean water and land, leading to Organic Certification and good health for all.

To help us in our endeavor to improve the quality of our training and performance we are partnering with The International Institute for Art, Culture and Democracy (IIACD) to monitor and evaluate the outcome of the program. A dedicated team of researchers and analysts will conduct impact assessment on health of the soil and health of the farmer and submit annual reports.

We are also partnering with Mysore Institute of Technology (MIT) for 10,000 Sq. ft. of learning space at 2 campuses, and courses in Vermi Composting, Dairy, Bee keeping, Horticulture, Agriculture, Organic farming, Climate change mitigation & Food preservation.

We have an ambitious plan with ICCOA to train an additional 7,000 Organic farmers in Vermicompost production in the coming year in Kerala, Andhra Pradesh & 6 districts of Karnataka.

Smt. Lakshmma
Sri. Paramesrshwar Aadgowdar
Hirekanage, Hangal Dist.



STORIES FROM THE FIELD

TOUCHING LIVES

Smt. Lakshmama and Sri. Parameshwar from Aadgowdar Hirekanage of Hangal District.

Jaya Organic Yojana's EDP for Vermi composting has brought hope to the lives of village folks in heartwarming ways. We thought we were opening new avenues for developing skills and enhances rural income. But we are touched to see that the program has even brought a new found happiness and family bonding.

Parameshwara had become a drunkard and hung about the day with layabouts of the village gambling on a game of 'SPIT' (playing cards), draining the meagre income his wife made. Jaya Organic Yojana EDP program then reached the village and Lakshmama enrolled with the program. She laboured alone to get the Vermi beds going. One day Parameshwar started collecting cow dung from the nearby fields for his wife. He started working every day, supporting his wife, collecting cow dung and other materials his wife needed for the vermi beds. Rejuvenating soil and rebuilding microbial life,

seeing the change and healthy growth of plants in such an affordable way brought hope which is what we need in these time of despair.

Looking at the vibrant spontaneous smiles of the couple, one can see that Parameshwar and Lakshmama have found each other again.

Today, Parameshwara has not returned to 'SPIT' or to alcohol!



Sri. Vishwanatha Wodeyar
Chowdayyadanapura,
Haveri Dist., Ranibennur Taluk.



SENSING THE OPPORTUNITY

Sri. Vishwanatha Wodeyar of Chowdayyadanapura, Haveri Dist., Ranibennur Taluk.

The broad grin of Sri Viswanatha Wodeyar is not just an expression of happiness but that of outstanding self-esteem and pride. Sensing the opportunity for rejuvenating his farm land and earning enhanced income Jaya Organic Yojana provided, he enthusiastically enrolled himself, his wife and his mother. With the nine Vermi beds and earthworms he acquired from the training program, today, he has not only cleared his loan with the bank but has and continues to earn large sums of money. He is a valid model of success and a contributor to the vibrancy of the village economy.



Today Viswanatha Wodeyar has graduated to a mid level entrepreneur. He has expanded his production capacity to 14 vermi beds. He says he spends each morning gathering leaves from his border of 400 teak trees, dried leaves from his banana fields and saving every bit of fallen cow dung. He sells 100's of kilos of his Eudrilus Eugeniae Earthworms.



SIEVING, DRYING & PACKING AT DAVANGERE





A FEW LESSONS THAT WE LEARNT



- A couple of bad Mangoes - they give the whole effort a bad name. Better to choose our beneficiaries with care from the beginning.
- Despite the Banking Head Office having visionary leaders looking to integrate financial inclusion and financial literacy, some of the banking staff in the rural hinterland have proven to be counterproductive, often lacking imagination and commitment to say the least. Banking delays put us in such a compromised position that we have had to rework our entire strategy to exclude bank loans - which is a pity for financial literacy.
- Due to the prevailing structure, farmers have become dependant on subsidies. We therefore have geared education and awareness and put in efforts to promote pride, self-reliance and productivity for meaningful growth and sustainability.
- Certain elements are busy promoting their own circles of power, which one has to watch out for.

We need to change the mindset of writing off loans. A vibrant village economy can only be achieved by sustainable enterprise.



Tragedy
of misuse



Neglected
by trainers &
supervisors

JOY TEAM OVERVIEW



Smita Shah - Founder Trustee

Smita Shah's spirit was captured by M F Hussain who sketched her portrait as a woman leader wielding forth on a happy elephant!

Shah has been an active community leader. With a conscience for the underprivileged and brimming with creativity, her ideas for change have been innovative design and simple interventions that work; bridging the gap between the haves and the have nots, right from her college days.

In 1985 after a decade in the USA, Shah returned to find drought in India again. Determined to find solutions for change, Shah consulted professors at UAS and IISc and discovered one experiment in watershed management at Chikballapur.

With her experience in media, Shah soon persuaded the DG Doordarshan to run a series on Krishi Darshan "Rain Harvest". She ran a campaign of pamphlets sent to all the members of the Lok and

Rajya Sabha, lobbied with the PMO, explained the concept to Sam Pitroda who then took up water as part of his Technology Mission. Soon the Rain Harvest series was translated into 14 languages and Shah threw herself into educating officials from all parts of the country, including 60 officials from Nabard.

Such other simple solutions - "Seeds are everywhere so train women and children, give them a small fund, get instant green cover everywhere" - train them in "clusters" of villages - (origin of cluster concept in development) - importance of medicinal plants for use in rural kitchen gardens - train women and children in villages - (origin of Kitchen Herbal Garden) - give rural women training in entrepreneurship and thus the first EDP for Rural Women - and so on and on.

Seeking solutions, opening doors. Through the years, Shah conducted pilot programs - to innovate design and dream, to take to the grassroots with compassion and zeal. Since 2014 Shah came up with a new project - with a Large Dream - to rejuvenate land at Scale. We have seen support from NSDC and Canara Bank, to bring organic food, not as a fad of certified expense but rather as clean and healthy food - for ALL.

And it has begun to work. The Agri industry in Vermi compost has taken root anew.

Ambrose Christy A

Currently Consultant at JOY, he will soon occupy the driver's seat at JOY as Chief Project Manager, in charge of all field activities related to the program, perfecting the quality of the end product and building a new market in a 'Green Industry'. He has an MA Degree from Pondicherry University and a PGDPM in Industrial relations and personnel management. He did a Diploma in Development Studies with Coady International Institute, St. Francis Xavier University, Canada and has been deeply involved in sustainable developmental work with CARITAS India. He has worked extensively in South India and the Andaman Islands for the Tsunami rehabilitation program and Grass root Networking. His has overseas experience in community mobilisation in Mozambique, Africa and also worked with Mensen met een Missie, Netherlands.

M Jayasheelan

Previously a Senior Banking Professional with Canara Bank and prior to retirement, he served as Director General of RUDSETI (Rural Urban Development Self employment Training Institute) sponsored by Canara Bank, Syndicate Bank and SDME Trust where he trained 640 directors. Armed with an MBA in Finance he has in depth knowledge of rural retail bank operations and micro finance. He is currently JOY's General Manager.

Eugene Lawrence

A BA (hons.) graduate Eugene was attracted to the development sector where he found a need for forward linkage market programs for women self help groups. His inputs elevated the self help SHG groups of MYRADA and IDPMS (Indo Dutch Project Management Society). His concern for the environment led him to the Climate Change Desk of Pipal Tree – Fireflies Intercultural Centre where he edited a magazine on climate change, mitigation, adaptation and climate justice issues, brought out in several languages. He is currently JOY's Assistant General Manager.

K Manjunatha

Head of Corporate Communication, he is well versed in Graphic Design, production co-ordination, visualising and has been a Consultant for Art Direction and Art Work. With a Diploma in Printing Technology, he has developed skills in creative analysis and image manipulation.

Sujeeth Narayan

Currently the Video Editor at JOY, he has Degree in Computer Science and has worked as Process Executive in a Fortune 500 company. He also has experience with Societe Generale as Process Executive and IT experience with Apollo Hospitals.

Lakshmi M R

Currently the Senior Coordinator at JOY, she is an MSc (Agri) Graduate with specialisation in microbiology. She has to her credit a thesis on 'Development and Evaluation of Compost based microbial consortia for cowpea (Vigna unguiculata)'. Lakshmi has had exposure to several National and International seminars and her technical abstracts and articles have been published in symposiums and newsletters.

Pragathi V G

is a BSc Graduate in Horticulture. Supports Lakshmi as a coordinator.

Poojitha N

is a BSc Graduate in Agriculture. Supports Lakshmi as coordinator.

Sunitha J

Deeply committed grass root workers supervising our farmer clusters in Ramanagaram District, she is also engaged in training of our farmers.

Papanna A M

Deeply committed grass root worker supervising our farmer clusters in Ramanagaram District. He is also engaged in training of our farmers.

Ramesh Naik D

A BSc Graduate in Agriculture, he has worked in the fertilizer industry for 9 years. He has held senior field positions and has good exposure in the farming community. His involvement in Jaya Organic Yojana's Vermicompost program with farmers as Area Coordinator is significant in the context of his experience with the chemical fertilizer industry which has damaged greatly our soil. His work with the farmers in North Karnataka region to use vermicompost for rejuvenation of the soil carries authenticity in view of his past experience in the chemical fertilizer industry.

M R Ramesh

Comes with an experience of 37 years in the Private, Public and Defence sectors. He is well acquainted with personnel, operations in Administrative and Personnel Management Functions. He currently manages JOY's administration.

H R Somashekar

Is an accountant with Jaya Organic Yojana.

Natraj Shanker

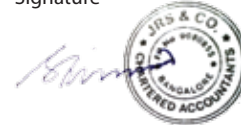
An MA Graduate, he gravitated to his actual calling to IT Hardware Networking and Software Installation. He is engaged with systems upkeep and Software Solutions at JOY's Head Office and Field Offices.

AUDITED ACCOUNTS

BALANCE SHEET AS AT 31st MARCH 2016

LIABILITIES	DETAILS	AMOUNT	ASSETS	DETAILS	AMOUNT
CAPITAL ACCOUNT:			FIXED ASSETS:		
Trustee Account		9,795,086.00	Computer & Printers	102,370.00	
			Vehicle - Bikes	530,000.00	632,370.00
Current Liabilities			Current Assets:		
Eugene	8,390.00		Cash-on-hand	83,780.00	
Manjunath	1,970.00	10,360.00	Canara Bank A/c.	44,966.00	128,746.00
			Loans & Advances:		
			Rent Advance - Prameela		30,000.00
			Sumangeli Seva Ashrama		533,457.00
			Shivalingaiah D		11,670.00
			Miscellaneous Assets:		
			Excess of Expenditure over Income		8,469,203.00
		9,805,446.00			9,805,446.00

Signature



G Srikumar, FCA
Membership No.: 071610
Firm : JRS & Co CHARTERED ACCOUNTANTS

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2016

EXPENDITURE	AMOUNT	INCOME	AMOUNT
To. Worms/Compost Payments	3,233,779.50	By Training Receipts/Vermi Bed	
" Salaries & Wages	4,138,442.50	Compenstaion Received	575,000.00
" DIRDS Expenses	136,194.00		
" NGO Donation	74,384.00	" Excess of Expenditure over Income	8,469,203.00
" Polythen Bags	24,212.00		
" Programme Developer	311,000.00		
" Bank Charges	2,736.00		
" Electricity Bill Expenses	8,101.00		
" Exhibition Expenses	20,000.00		
" Internet Expenses	14,231.00		
" Labour Charges	30,533.00		
" Material Handling Charges	4,700.00		
" Office Maintance	72,167.00		
" Postage & Courier	3,799.00		
" Printing & Stationary	71,962.00		
" Professional Fees	190,799.00		
" Rent	103,775.00		
" Staff Welfare	89,067.00		
" Survey Expenses	19,200.00		
" Tele Phone Expenses	10,123.00		
" Transportaion Expenses	149,697.00		
" Travel Expenses - TOT	120,988.00		
" Travelling Expenses	98,159.00		
" Vehicle Maintance	116,154.00		
	9,044,203.00		9,044,203.00

DATE: 29th July 2016
PLACE: BANGALORE

Signature



G Srikumar, FCA
Membership No.: 071610
Firm : JRS & Co CHARTERED ACCOUNTANTS

FARMER LOAN REPAYMENTS

Partial list of Beneficiaries who have repaid their loans

Sl. No.	Beneficiary Name	Village	Loan Amount	Remarks
RAMANAGARA CENTRE				
1	Yallamma S Sidaganala	Tirumaladevarakoppa	11,000	Loan closed
2	Santhosh Malladad	Choudayyadanapura	11,000	Loan closed
3	Hasanasab P Kittur	Choudayyadanapura	11,000	Loan closed
4	Balram Narayanappa Kuravatti	Choudadanapur	11,000	Loan closed
5	Yallappa Chikkappa Kamtkar	Chandapur	11,000	Loan closed
6	Jagadish L Depavali	Chandapur	11,000	Loan closed
7	Kotrayya Paramayya Poojar	Chandapur	11,000	Loan closed
8	Sunita Maheshwarayya Patil	Chandapur	11,000	Loan closed
9	Nagamma Guddappa Honnatti	Chandapur	11,000	Loan closed
10	Dodda Linge Gowda	Shettikere Doddi	11,000	Loan closed
11	Mari Gowda	Shettikere Doddi	11,000	Loan closed
12	Motegowda S K	Shettikere Doddi	11,000	Loan closed
13	Lakshmiddevamma	Shettikere Doddi	11,000	Loan closed
14	Puttegowda	Shettikere Doddi	11,000	Loan closed
15	Partha M	Shettikere Doddi	11,000	Loan closed
16	Muni Gowda	Alanatta	11,000	Loan closed
17	Veere Gowda	Alanatta	11,000	Loan closed
18	A P Neelappa	Alanatta	11,000	Loan closed
19	Shivalingegowda	Alanatta	11,000	Loan closed
20	Puttegowda	Padarahalli	11,000	Loan closed
21	Renuka V S	V G Doddi	11,000	Loan closed
22	Virupaksha	Megaladoddi	11,000	Loan closed
23	Sadashivaiah	Megaladoddi	11,000	Loan closed
24	Rajanna M S	Megaladoddi	11,000	Loan closed
25	Rajanna	Megaladoddi	11,000	Loan closed
26	Rajanna	Megaladoddi	11,000	Loan closed
27	Mahadevamma	Megaladoddi	11,000	Loan closed
28	Chandrashekaraiah	Megaladoddi	11,000	Loan closed
29	Lokesh	Megaladoddi	11,000	Loan closed
30	Siddalingaiah	Megaladoddi	11,000	Loan closed
31	Renukamma	Megaladoddi	11,000	Loan closed
32	Mahadevaiah	Megaladoddi	11,000	Loan closed
33	Mallesha	Megaladoddi	11,000	Loan closed
T NARASIPURA CENTRE (MADAPURA BRANCH)				
34	Basavanna B	Madapura	12,500	Loan closed
35	J b Murudasha	Madapura	12,500	Loan closed
36	Guruswami	Madapura	12,500	Loan closed
37	Pradeep M N	Madapura	12,500	Loan closed
38	Anil Raj	Madapura	12,500	Loan closed
39	Channasappa	Madapura	12,500	Loan closed
40	Nanjuda	Madapura	12,500	Loan closed
41	Doddamani	Madapura	12,500	Loan closed
42	Prasad	Madapura	12,500	Loan closed

Partial list of Beneficiaries who have repaid their loans

Sl. No.	Beneficiary Name	Village	Loan Amount	Remarks
42	Prasad	Madapura	12,500	Loan closed
43	Umesha M	Madapura	12,500	Loan closed
44	Savitramma	Madapura	12,500	Loan closed
45	Rajesh	Madapura	12,500	Loan closed
46	Muddappa	Madapura	12,500	Loan closed
47	Ramesh	Madapura	12,500	Loan closed
48	Marudesh	Madapura	12,500	Loan closed
49	Rajendra M	Madapura	12,500	Loan closed
50	Rajashekara	Madapura	12,500	Loan closed
51	Ramachandra S	Madapura	12,500	Loan closed

Partial list Beneficiaries repaid their loan & earned in excess of loan amount

Sl. No.	Beneficiary Name	Village	Loan Amount	Amount paid for Compost and Worms	Remarks	Income Exceeding Loan Amt.
RANEENNUR CENTRE (HULIHALLI BRANCH)						
1	Veerupakasappa Anishettra	Choudayyadanapura	11,000	36,000	Loan closed	25,000
2	Parameshwarappa S Hiremat	Guddabevinahalli	11,000	39,223	Loan closed	28,223
3	Lingaraj Bannikod	Guddabevinahalli	11,000	38,761	Loan closed	27,761
4	Dhoddabasappa Nandigavi	Guddabevinahalli	11,000	29,735	Loan closed	18,735
5	Shivandha Hediya	Guddabevinahalli	11,000	27,900	Loan closed	16,900
6	Geeta Vishwanath Wadeyar	Guddabevinahalli	11,000	44,700	Loan closed	33,700
7	Chandrappa Gubbi	Guddabevinahalli	11,000	31,988	Loan closed	20,988
8	Gudappa Hombardi	Guddabevinahalli	11,000	31,161	Loan closed	20,161
9	Gouramma Saravand	Guddabevinahalli	11,000	19,400	Loan closed	8,400
10	Basavaraj Giriappa Hadimani	Ukkunda	11,000	19,358	Loan closed	8,358
11	Kottarappa P Harijana	Chandapura	11,000	22,500	Loan closed	11,500
12	Veerappa Basalingappa Sangapur	Guddabevinahalli	11,000	18,551	Loan closed	7,551
13	Chikkappa Honnati	Choudayyadanapura	11,000	20,766	Loan closed	9,766
14	Shivaraj Gadagyaappa Kotihal	Ukkunda	11,000	22,145	Loan closed	11,145
15	Sadashivappa Guddappa Hombardi	Guddabevinahalli	11,000	17,200	Loan closed	6,200
16	Shivakumar Negalur	Asundi	11,000	16,310	Loan closed	5,310
17	Nagappa Gadiyappanavar	Asundi	11,000	26,557	Loan closed	15,557
18	Shantavva Shadaksharimath	Asundi	11,000	17,720	Loan closed	6,720
19	Ganesh Kariyaladappanavar	Sunakalabidari	11,000	14,272	Loan closed	3,272
20	Viramma N Vadeyar	Choudayyadanapura	11,000	29,832	Loan closed	18,832
21	Ramappa B Siddammannavar	Ukkunda	11,000	16,769	Loan closed	5,769
22	Prabhu k harijana	Chandapura	11,000	14,140	Loan closed	3,140
23	Hanamanatapapa Honappa Belkeri	Ukkunda	11,000	14,016	Loan closed	3,016
24	Ismilsab Rajsab Budamanavar	Ukkunda	11,000	13,713	Loan closed	2,713
HANGAL CENTRE (AKKIALUR BRANCH)						
25	Kantesh Timmakkanavar	Kanchinegalur	11,000	15,614	Loan closed	4,615
26	Lakkappa Giriannanavar	Kanchinegalur	11,000	20,000	Loan closed	9,000
27	Somalingappa N Kaler	Hirekannagi	11,000	16,000	Loan closed	5,000

CORPORATE SUPPORT



Thank you Bajaj

For your kind contribution of
117 Motor Cycles (CT 100 spoke wheel).
Your generosity has given JOY
a drive of encouragement to
reach the last mile!



Thank you Featherlite

JOY Offices in Bangalore, Kalghatgi, Hangal,
Harihar, Davangere, Tumkur, T-Narasipura,
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are furnished courtesy of you.

A STORY OF LORD MALAI MAHADESHWARA



The awareness of the importance of soil integrity and fertility was very much in existence in our history where our farmers practiced the traditional methods of agriculture. An ancient folklore still sung as a ballad in our villages is a testimony to this.

Applying traditional agriculture practices, our village farmers would follow the seasons and sow and harvest. Each occasion was a festival heralded with much celebration and joy. At the end of the harvesting season, the villagers would invite Lord Male Mahadeshwara to bless the festival and partake with them a special meal.

Lord Mahadeshwara would descend from his heaven and join the villagers and enjoy the sumptuous menu consisting of fruits, vegetables, rice and a variety of millets followed by an array of natural deserts made with exotic millets.

However, with the advent of the emergence of chemical fertilisers, and the push for soil productivity in order to get greater yields of crops, our farmers were encouraged to use these fertilisers. Over the years, the farmers prospered, financially benefitting from greater yield and higher volumes of sales. The farmers forgot their traditional practices and they also forgot about Lord Malai Mashadeshwara.

Soon however, the soil became unproductive and the yields became less and less. Farmers found that more and more of newer generations of chemical fertilisers had to be used in order to get the desired yield. In this frenzy of staying productive, farmers began noticing that their lands were getting unproductive and the soil was getting poisoned. Then then they realised that their crops were getting contaminated with poisonous matter from the fertilisers and even their fruits, although washed man times, had residual poison. They began to see not only their soil dying but their families also suffering from various horrible diseases.

Then they remembered their Lord Malai Mahadeshwara.

The villagers gathered and appealed to their Lord to intervene, to help them and remove the catastrophe visiting them. Lord Mahadeshwara heard the prayers and the lament of the villagers and, pitying them, he descended upon the earth and visited the villages. He saw how the land had deteriorated and he felt devastated. He tasted a morsel of food that the villagers had prepared and spat it out.

He vehemently exhorted the villagers, saying " Oh! You fools! Have you not enjoyed better times when you ate wholesome, healthy and nutritious food? And did you have to use all these chemical fertilisers to enjoy such good food? And now, what do you have? This poisonous foul tasting and rancid food? I shall never visit you again. You do not deserve my blessings!" Saying that, he ascended to his abode and did not visit the villagers again.

The villagers realised that, unless they changed their ways and reverted to the traditional methods of agriculture, they will never be bestowed with the Lord's Blessings again and be abandoned forever. They stopped using chemical fertilisers and went back to using vermicomposting which had enriched their soil so much in the past. Soon they noticed that their soil was healing and regaining its fertility. They discovered next that they were now getting better and healthier crops. Once they saw the change in their crops and the resultant improvement in their own health, they decided to approach Lord Malai Mahadeshwara.

Lord Mahadeshwara gave them his ear and heard about their labour to change the land and their lives. He inwardly approved of it and announced, "I will visit you in the next harvest season and see it for myself".

He visited them as promised and after the ceremony, he tasted the food laid out for him. He tasted it, savouring the natural flavour of the food. He said, "Oh! You wonderful people! Now you have understood the meaning of Good and Healthy food!"

The soil has saved you all!



*The task of
our generation
is to
Rejuvenate Soil*

