



RURAL COMMUNITY DEVELOPMENT
SOCIETY



Innovating the Future

ANNUAL REPORT 2019

Rural Community Development Society

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**ANNUAL
REPORT 2019**



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ACRONYMS

BoDs	Board of Directors
BEC	Beneficiary Enrollment Center
BHU	Basic Health Unit
BISP	Benazir Income Support Program
COs	Community Organizations
CLF	Community Livelihood Fund
CNIC	Computerized National Identity Card
CCB	Citizen Community Board
CRM	Complaint Redressal Mechanism
CMR	Child Mortality Rate
CWCA	Child Welfare in Commercial Agriculture
CPR	Cardiopulmonary Resuscitation
CV	Curriculum Vitae
DC	Deputy Commissioner
DHQ	District Headquarter Hospital
DH	Digital Hub
H S I	Helvetas Swiss Intercorporation
LSO	Local Support Organization
MMR	Mother Mortality Rate
NADRA	National Database and Registration Authority
O&M	Operation & Maintenance
PSDF	Punjab Skills Development Fund
PMIFL	Prime Minister Interest Free Loan
OPD	Outdoor Patients
RCDS	Rural Community Development Society
RCDP	Rural Community Development Programs
RHC	Rural Health Dispensary
SLICP	State Life Insurance Corporation of Pakistan
SSP	Sehat Sahulat Program
THQ	Tehsil Headquarter Hospital
TIDO	Thal Ittehad Development Organization
UVAS	University of Veterinary And Animal Sciences
WG	Women Groups
WTLM	Women Training in Livestock Management
VOs	Village Organizations

Chairman's Message



Mr. Muhammad Murtaza

RCDS enters into its 24th year (2019) with remarkable confidence. With sharpened clarity on approach and improved knowledge and talent-based, the organization is poised to leap ahead to cover other untouched marginalized communities. With the turn of this year, RCDS feels proud to present its Annual Report 2019, which provides you a glimpse of what we did and achieved this year through our synergized efforts. It is always a pleasure to present the annual achievement sport when there is good news to convey that RCDS and its team are doing such a great job for the poor and needy that reporting their achievements becomes a real joy. This year too, reaching the most marginalized section of our society, that is, 'rural and deprived community,' has been our primary goal. In the process, we successfully touched many communities' young lives through different projects spread across Punjab Pakistan.

At RCDS, we're fighting alongside hundreds of courageous women who are leaders in their families, their communities and their nations — to ensure their rights, improve access to education and economic opportunity, and ultimately realize their full potential. Our Capacity building program brings together millions of these women through the collaboration of different donors and supporters.

RCDS is 20 years old in 2020 and already we have crossed many milestones and achieved great results. In 2020, RCDS has won many projects and implemented very successfully through effective management and improved strategy. We will have reached out to 500,000 beneficiaries through our various programs. We are also aiming to be able to benefit 5 million beneficiaries by 2020. We have been concentrating mainly on mobilization, community organization, capacity building, health, agriculture, livestock, women empowerment education and the financial and social well-being of the people we work with. Our achievements have been far from modest!! Let me tell you about them:

Social Mobilizations largest program in terms of reach and is designed to give low-income families the knowledge and tools they need to organize, awareness, reduce financial risk and make informed, intelligent financial decisions. In 2020, RCDS reached out to 126,387 women from low-income families and the number of women trained through capacity-building projects further increased last year, proof that women who enroll in the program understand and acknowledge the benefit RCDS brings into their lives. This means that RCDS does not only make women financially literate but also positively changes their financial behavior and management skills. In terms of the way forward, we are looking at evolving this program to create a more holistic intervention where youth are not only tracked during and post their education but also helped in job placements, life skill training, etc. And so we look ahead to the next decade of work and progress with renewed hope and enthusiasm. RCDS team is a great group that is full of enthusiasm and so far they have achieved close to the miraculous!! In the months and years ahead, RCDS as an entity will prove hope for the deprived community and contribute to, making Pakistan prosperous.

Muhammad Murtaza
Chairman
Rural Community Development Society

Managing Director's Message



Mr. Qaiser Iqbal

RCDS has evolved two and a half decades of integrated development journey through the social mobilization, institution development leading towards the fostering and sustaining the communities in many ways. Despite the funding constraints and challenges, the organization succeeded in reaching out to new donors and strengthening the existing partnerships.

When a layman finds means of earning a livelihood, a woman is empowered & acknowledged and a child starts going to school through the support of RCDS' interventions, this gives more confidence and inner satisfaction to us to spread geographically. We have grown over the years from a relief, welfare, and development based organization, working towards providing long term sustainable solutions to the poor and rural communities.

The organization over years established itself as an organization committed towards welfare and empowerment of deprived communities with a special focus on rural development i.e. agriculture and livestock. The organization has worked with multiple stakeholders: governmental bodies, private sector, international and national NGOs and multilateral organizations to create a platform and an understanding towards this voiceless and sidelined section of the society. Taking impetus from its previous work RCDS this year articulated and highlighted issues of women's rights as well. The presentation also included how its work on sensitization and working with local governments and the justice system led to greater impact. The organization understands that development is not possible without taking on board the public institution and developing the ownership of local communities.

Leveraging and linking with the Public & Private institutions paved the way for sustainable development and implemented the broader impacts of the projects. In this context, the district line departments were taken on board and their support was sought in related matters. Ensuring opportunities for capacity building, education, health, nutrition, play and survival it was thus necessary to work with the private sector. RCDS, therefore, led consultations with the private sector in

both fields' education and health. All these initiatives made it possible for us to highlight a few issues. With the special focus on health and education, the organization provided treatment to the ultra-poor and through the construction of community school started providing quality education to the sidelined segments of society.

What happens when a laborer's son puts on a clean school uniform for the first time, a domestic worker's son learns about the solar system, or a beggar's daughter gets the best results in her class? Everything changes.

In view of a complex state of affairs about the tiresome funding perspective, I am pleased, with a hint, to reflect my view on RCDS's endeavors in 2019 to contribute towards the rural development. This year, seeking funds for facilitating efforts of the government in addressing gaps over the rural perspective, was the real test. I am well acquainted with the organization through BOD, operational information i.e. the management's feedback and prefer to opt for the contented attitude in connection with stimulating a span of volume, technically and financially supporting the rubric. Despite all odds, our teams kept up their professional zeal and zest and implemented the limited number of projects, having long-lasting impacts as assigned. I appreciate the support extended by the PPAF, Punjab Skills Development, State Life Insurance Corporation of Pakistan. Without their support and encouragement, it was not possible to make it a success. I am indebted to the worthy chairman, the BoDs that supported and facilitated at every inch, in every matter for dismantling the taboos and rituals of poverty present in many forms.

Qaiser Iqbal
Managing Director
Rural Community Development Society

Organizational Information

Board of Directors

Mr. Muhammad Murtaza	(Chairman)
Ms. Shahida Rafique	(Secretary BoD)
Ms. Hina Tahir	Member
Mr. Nauman Rehmat	Member
Ms. Humaira Saddique	Member
Mr. Chaudry Naeem Ahmed	Member
Mr. Akbar Ali Tariq	Member

Core Team

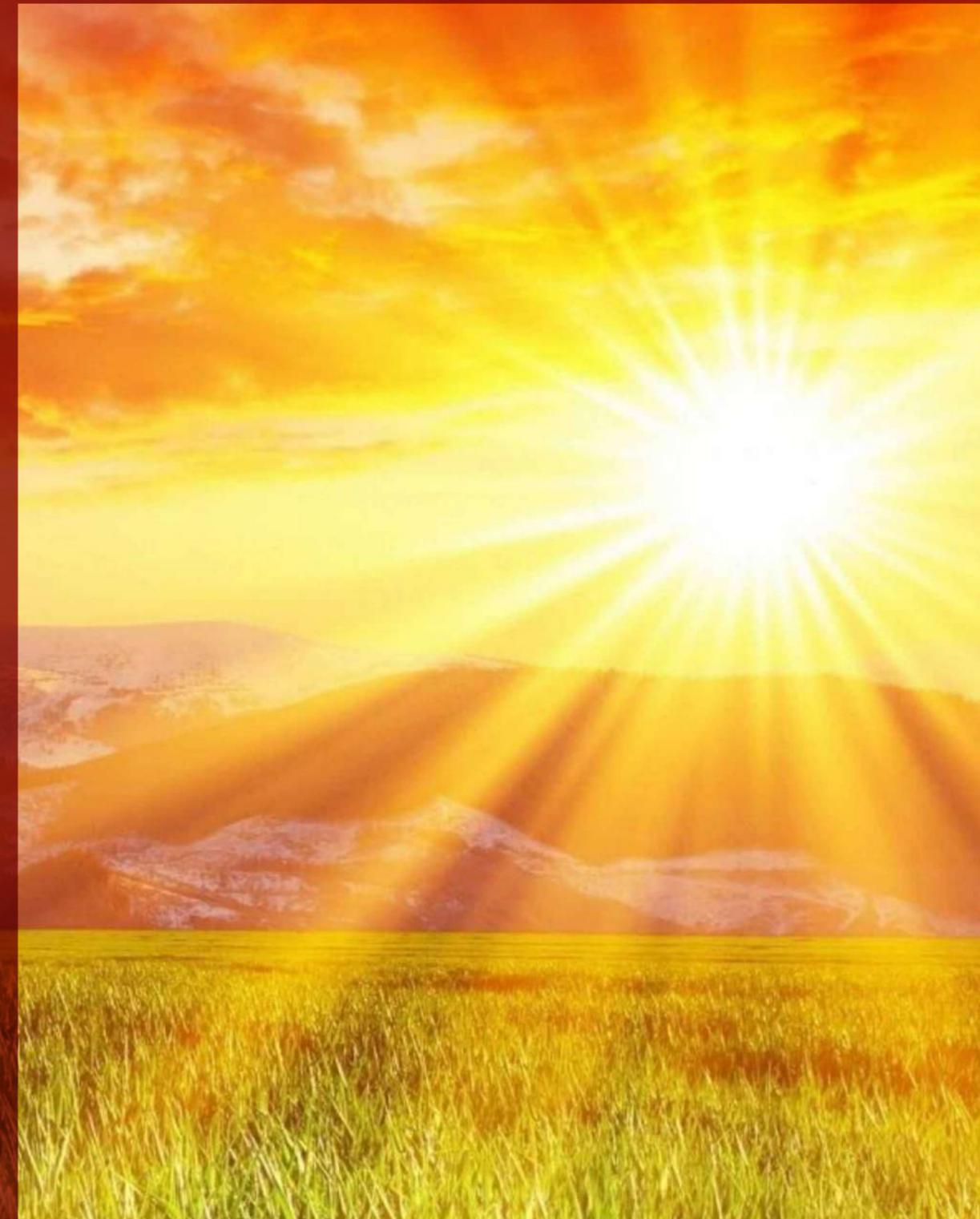
Mr. Qaisar Iqbal	(Managing Director)
Ms. Asma Rehmat	(Chief Operating Officer)
Ms. Anam Tariq Malik	(Principal RCDS Schools)
Mr. Kashif Chopra	(Finance & Accounts Department)
Mr. Sohail Zakir	(Reporting & Documentation Officer)
Ms. Ayesha	(HR Officer)



RCDS' Contribution towards Community Empowerment

The year under discussion opened new horizons for the Rural Community Development Society (RCDS) to tap the resources for the continuation of the community empowerment. So, RCDS succeeded in strengthening the partnership with Punjab Skills Development Fund (PSDF), State Life Insurance Corporation of Pakistan (SLICP) for the awareness-raising and distribution of Sehat Sahulat Program of Prime Minister. RCDS signed a consultancy agreement with Helvetas Swiss Intercorporation (H S I).

Program Description / Activity Detail	Beneficiaries HHs	Male Headed Families	Female Headed Families	Beneficiaries Population	Remarks
Social Mobilization & Capacity Building Program	4,219	2,097	2,122	29,533	
Women Training in Livestock Management 2019	1000	-	1000	7,000	
Sehat Sahulat Program	61,234	48,789	12,445	428,638	
Health (Nadeem Welfare Hospital)	5178	3,210	1,968	36,246	
Child Welfare in Commercial Agriculture	4191	1904	2287	29,337	Held in Tehsil Ferozwala with Education Department
School Dost Conference	500	300	200	3,500	
Tree Plantation (Beneficiaries)	1200	700	500	8,400	Per Family given Three Plants
Community Livelihood Fund (CLF)	209	73	136	1,463	Being Run by Thal Ittehad Development Organization under the supervision of RCDS
Digital Hub	2,460	1,310	1,150	17,220	
TOTAL	80,191	58,383	21,808	561,337	





Social Mobilization

Social Mobilization and Capacity Building

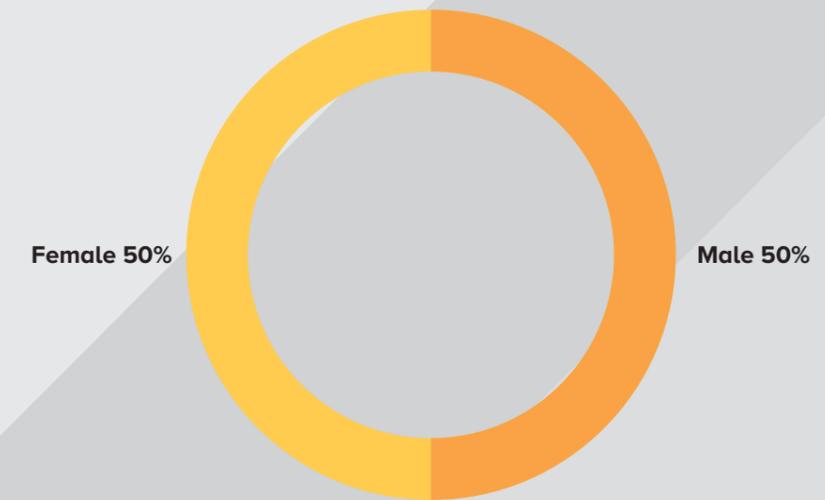


Social mobilization is the powerful pillar of sustainable development at the grass-root level. It not only ensures the inclusion of accountability at all levels of the concerned one but also paves the way for transparency. For this RCDS fortified the ties with the existing institutions (Already) formed in the working district and held capacity building sessions with them. Further to this, the women enterprises development groups in livestock development were also formed and their capacity was built. Following is the detail:

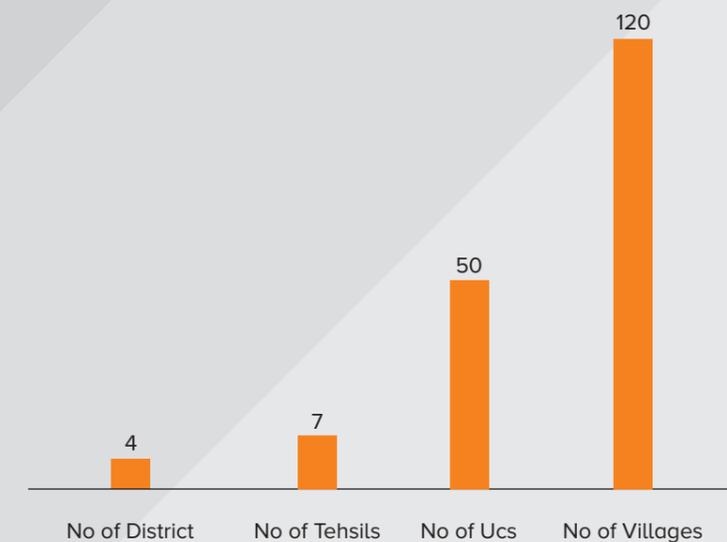
A Glance at Social Mobilization and Capacity Building

Description	Figures (Nos.)
Total Village Organizations	207
Total LSOs	5
Women Groups for Livestock Management	50
Villages Covered	120
UCs	50
Tehsils	7
Districts	2
Male	2,097
Female	2,122

Chart Showing the Gender Segregation



Geographical Coverage Chart





Women Training in Livestock Management 2019

Women Training in Livestock \ Management 2019



Building and fortifying partnerships is one of the key objectives of the organization. RCDS started a partnership with Punjab Skills Development Fund (PSDF) in 2017 for district Layyah. On the basis of its experiences and lesson learned RCDS once again submitted the project proposal to PSDF for "Women Training in Livestock Management and succeeded in winning the project for two districts i.e. Nankana Sahib & Hafizabad.

The project is fourteen (14) months starting from January 2019 to March 2020. The total number of the project for each district is one thousand (1,000), hence for both districts, we have to provide the training to two thousand (2,000) women. The project aims at equipping the rural women with full knowledge of home-based livestock rearing, managing, timely vaccination, and artificial insemination to get better optimal results. Above all to impart practical knowledge to rural women so that they may get optimum benefit from the animals. For having optimal coverage two classes are allowed for one Union Council i.e. forty (40) trainees per UC.

In district Nankana Sahib RCDS has the advantage of leveraging the Trainee graduate with RCDP Prime Minister Interest-Free Loan Program so that they may get a loan and enhance their livestock rearing business.+

Meeting with District Government

Before the project implementation, a detailed meeting was held with the Deputy Commissioner and project presentation was given. Parallel to this, he was also given briefing over the project dynamics, rules and regulations & basic criteria. The most concerned department of Livestock Extension Services department was taken in the loop and their support was sought for the formulation of classes and at the completion of the classes, the vaccination for the seasonal diseases.

Engagement Community Institutions

A series of meeting with the Village Organizations (That had been formed through PPAF Funding in Nankana Sahib) was held. In the same way, in district Hafizabad, we formed the Village Organization. In the meeting the VOs were given a detailed orientation of the project about the rules and regulations of the project with PSDF. The VOs played a promising role in the form of mobilizing women and solving local issues such as male teachers, and CNIC collection, etc. The people were told that a finally selected trainee would be provided a comprehensive book containing the basic knowledge of Home-based Livestock Knowledge. Further, they were told that a monthly stipend for the successful trainees (Having 90% attendance) would be given 1,500/- Rs stipend monthly.

Certification of Graduates

When the one and a half (1.5) training completes, the women who have maintained 90% attendance have to go through the certification process (Examination). The certification is carried out by the University of Veterinary Animal & Health Sciences (UVAS). The test is based on the verbal question answer and pictorial. The successful trainees are awarded the certificates by UVAS. The key criteria for the training is as follow;

- Permanent resident of district Layyah having valid CNIC of the target district
- Must be between the age of 18-45 years
- Must have at least 02-04 animals
- Certification from the local numberdar/ school teacher/ local veterinary doctor (Of livestock extension services)
- Must have livestock at home, and basic knowledge
- Preferably literate
- Must not have availed PSDF funded training before this
- Willing to attend the training for the two months with 90% attendance

Enrollment

The females fulfilling the criteria and committed to complete the two months' training was finally enrolled in the online MIS of PSDF with basic documents.

Training

The training comprises of two months. About 40% of training covered theory and 60% practical knowledge. For

practical, a toolkit was provided to every class. The practical was carried out to the nearby farm (Consisting of ten animals). During the training, Medical First Aid Boxes were given and standard classroom environment and decorum were maintained.

Linkages Development

Linkages (forward & backward) play a promising and pivotal role in rendering optimum benefit and project sustainability and definitely the up-gradation in their social and economic conditions having multi-dimensional effects. The linkages with the public-private players working in the area, play a healthy role in the economic conditions of the beneficiaries. The coupling and combination of soft and hard components harvest long-lasting impacts having multi-dimensional benefits. In this RCDS has developed practical linkages that are as following:

Linkages for financial services

Rural Community Development Programs(RCDP) is sister concern of RCDS that is working in District Nankana Sahib and has its one area office, five branches for Micro Finance Conventional Program and besides, Besides this some RCDP Gujranwala offices (Located near to Hafizabad) are also providing the loan facilities to the PSDF livestock program trainee graduates. Besides the financial services linkages following links have also been created:





Local Veterinary Dispensary

Local Veterinary Dispensary



The detailed visits of the trainee women were arranged at the local veterinary dispensary has coordinated and a meeting was arranged. Owing to which the vaccination of the livestock has been made easy on a seasonal basis. In the same way, the artificial insemination has been being provided at government rates for the quality semen. Besides this linkages with the following have also been developed through the meeting and strong coordination:

- Wanda Distributors
- Milk Collection Centers
- Dairy Farm
- Butcher
- Local Vendor (Usually deals in sale purchase of livestock)
- Private Practitioners
- Diagnostic Labs

Achievement versus Targets

From January 1st to June 30, 2019, one thousand women got training for livestock rearing, for breed improvement, increase in milk production, preparation of by-products so as to increase their income. So far as one thousand (1,000) trainees got the training and out of which 980 succeeded. In this way, the success ratio remained at 98%. Following is the table detail:

Total Trainees	No of Trainees certified by UVAS (Successful)	Success Ratio in %
1,000	980	98

Geographical Coverage

As the project is being carried out in two districts i.e. Nankana Sahib and Hafizabad, following is the detail of geographical coverage:

No of Districts	No fo Tehsils	No of Ucs	No of Villages
2	3	33	45

Project Output

- In-depth of local and national breeds of livestock
- Purchase of livestock with PMIFL Loan in Nankana Sahib
- Purchasing of livestock with convention loan in Hafizabad
- Increase in milk production
- Breed Improvement
- Developed linkages with the Maxim International for wanda and livestock extension services
- Reduction in livestock diseases
- Preparation of byproducts and selling in the markets
- Enhanced linkages with milk collection companies
- Developed linkages with district livestock extension services
- Provision of Chillers
- Safer milk and comparatively better prices





Prime Minister Sehat Sahulat Program

Prime Minister Sehat Sahulat Program



The health sector in Pakistan has been struggling for many years. People living in urban areas have an easy access to the best healthcare facilities whereas, in rural areas, accessibility to proper medical services is difficult. People either live far away from the clinics/hospitals or they don't have any such institutes in their areas.

The main health issues are due to lack of awareness, poor diet, and water pollution and hygiene problems leading to communicable and non-communicable diseases. Poor medical facilities are also resulting in the health deterioration of the underprivileged people of Pakistan.

About 70 million people are living below the poverty line i.e. earning less than \$2 a day. Around 78% of the population is paying for health expenditures out of their pockets which is manageable for the upper or middle class but for the lower class, it's a different story. With the income of merely 12000 to 16000 rupees a month, they have to pay for the food, bills, transport and also for the fees if their children are studying. On top of that, if any of the family members gets sick, they are left with less or no money to treat them.

In view of all this, the government started "Prime Minister Sehat Sahulat Program" and started delivering Sehat Insaf Cards to the poor families that are either living below the poverty line or poor having 40 Poverty Score. RCDS signed an agreement with State Life Insurance

Corporation of Pakistan for the six districts (Layyah, Jhang, Toba Tek Singh, Chaniot, Sheikhpura Hafizabad) to implement the project. The project aims at delivering Sehat Insaf Cards and imparting basic information related to its usage that:

- What kind of diseases it covers?
- In which condition this may be utilized?
- How much amount is allocated for one family?
- The people included in the Prime Minister Sehat Sahulat Program project are declared poor as per BISP Poverty survey
- For checking whether a certain person is eligible for the health card or not he or she may send CNIC at 8500. Besides this National Data Base & Registration Authority (NADRA) also call on the cell phones of the beneficiaries to get their health card from the concerned Beneficiary Enrollment Center (BEC)
- The whole family member is eligible for the treatment through this card
- If someone family member is missing he/she may get their family members registered while visiting their concerned BEC
- The total health coverage in rupees is Seven lac and twenty thousand 720,000
- The pregnancy coverage is also included in the package
- The Hepatitis, Cancer, Liver, kidney, and heart diseases are also added in this package.

- Bus fare up to 1000 rupees thrice a year maximum
- Besides these three days of medicines after discharging a patient

All the above-mentioned treatment is only possible when got admitted to a panel hospital.

The Disease not included. Following is the detail:

- The Outdoor Patient (OPD) treatment is not included in it
- Self-injury, injury through drinking/intoxication
- All the psychological cases
- Women/Men infertility
- Injuries occurred during quarreling, a natural disaster such as earthquakes, floods, etc.
- Teeth treatment, eye treatment

Initial Meetings with Stakeholders

Before starting the project, the detailed meetings with all the relevant stakeholders were carried out.

Meeting with District Management (DC)

A comprehensive meeting was held with the Deputy Commissioner, Executive District Officer health, District Officer Social, Welfare department and other key personals. A detailed presentation was given on the total beneficiaries, establishment of BECs. After this, DC appointed a focal person for this project to keep in touch for daily updates and day to day facilitation.

Meeting with Community/ Elected Representatives

A detailed meeting with national, provincial and union council chairmen was also held to involve them in the process and seek their guidance regarding the identification of the critical cases.

Establishment of Beneficiaries Enrollment

Sixteen Beneficiaries Enrollment Centers were established at central points to cover the maximum villages' population. Three counters were set up. Following is the detail:

General Awareness Counter

At this counter, the beneficiaries were completely guided about the process of having cards, its uses and family annual health coverage and kind of diseases which are covered and which are not.

Registration Counter

This counter was specified for carrying out the complete registration of the beneficiaries, and if his family members have not been registered, they are added to the system after retaining the soundproof.

Complaint Counter

The full-fledged Complaint Redressal Mechanism (CRM) was established to consider and proper guidance to the beneficiaries before and after delivery of the health card.



Achievement versus Project Target

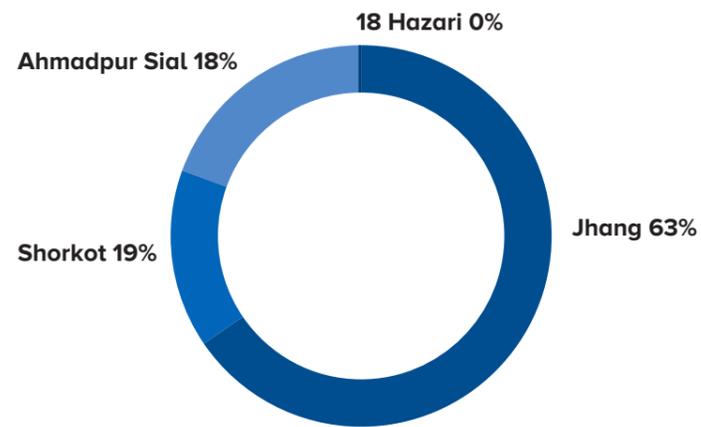
As per the agreement, the total number of cards (Families) are 171,976 (District Jhang) and District Chaniot 94,874 families are to be enrolled. Following is the district-wise detail of enrolled beneficiary families:

Jhang SSP Detail for Annual Report

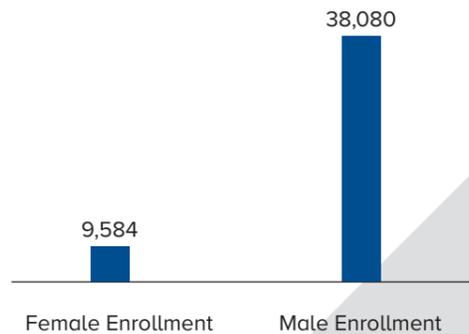
Tehsil	Male Beneficiaries	Female Beneficiaries	No of cards distributed
Jhang	24,335	5,844	30,179
Shorkot	6,907	1,926	8,833
Ahmadpur Sial	6,789	1,807	8,596
18 Hazari	49	7	56
Total	38,080	9,584	47,664

Following is the graphic description of Jhang District:

Tehsil wise enrollment in jhang



Gender wise enrollment in jhang

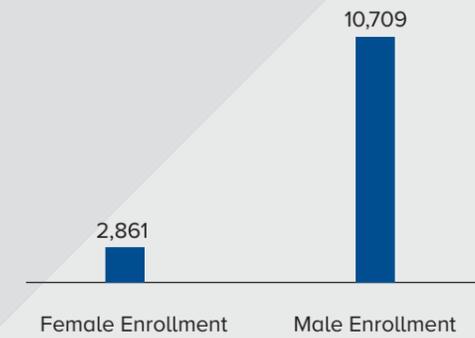


Following is the graphic description of Chaniot District:

Tehsil wise enrollment in chaniot



Gender wise enrollment in chaniot



Project Output

- Provision of 720,000 annually to poor
- Integration and Leveraging of resources
- Safeguarding of poor and vulnerable families against health shocks
- Saving of lost labor days
- Healthy People, Healthy Nation



**Nadeem
Welfare
Hospital**

Nadeem Welfare Hospital

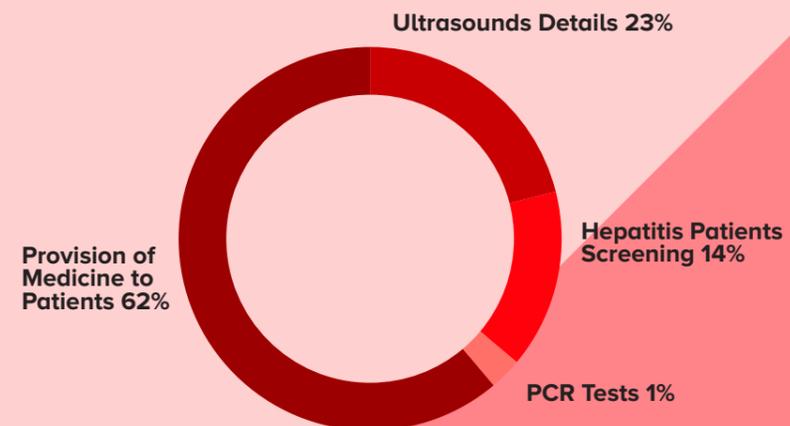


Mandi Faizabad, the remotest town of UC Rehan Wala, Tehsil and District Nankana Sahib, is deprived of basic human such as quality education, health, and rural infrastructure. The Mother Mortality Rate is too high and Child Mortality Rate also meaningfully affecting newborn babies. Since the last decade, RCDS is providing basic health services to the vulnerable and poor communities that are unable to make both ends meet.

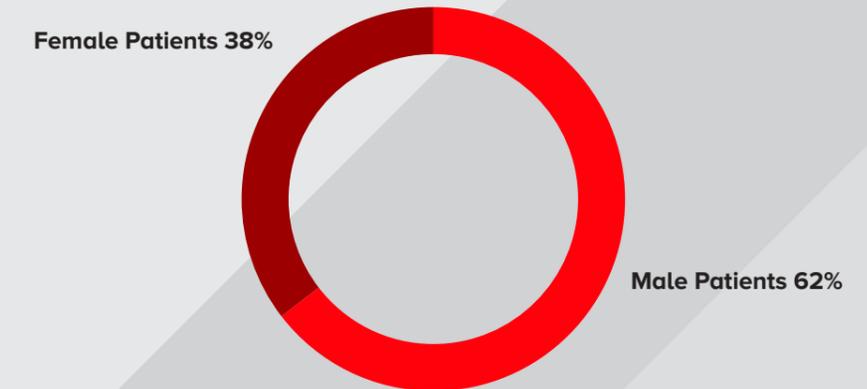
On one hand, the deserving patients are treated free of cost and on the other hand, the different types of tests are facilitated at 100% lesser rates that are being charged by other service providers.

So far as 5,178 patients are treated, out of which 1,002 different types of tests (Including hepatitis screening & PCR) have been carried out. Parallel to this 1,635 patients have been provided 100% free medicine. Following is the detail:

Services segregation chart



Gender Segregation



Free Ambulance Service

To tackle emergencies, either at the hospital level or emergencies due to roadside accidents, the ambulance service, is being provided as well. For emergency cases such as roadside accidents, the ambulance service is free and for routine service of shifting the patient to Lahore hospital, the 1,200 to 1,400 is charged.

Program Outputs

- Provision of 24 hours of emergency treatment
- 100% free treatment to the deserving patients
- Different types of medical tests at 100% reduced cost
- The holding of different types of camps in far off villages
- Provision of emergency ambulance services





Child Welfare & Decent Work

Child Welfare and Decent Work Environment for Rice Transplanters of Shiekhupura

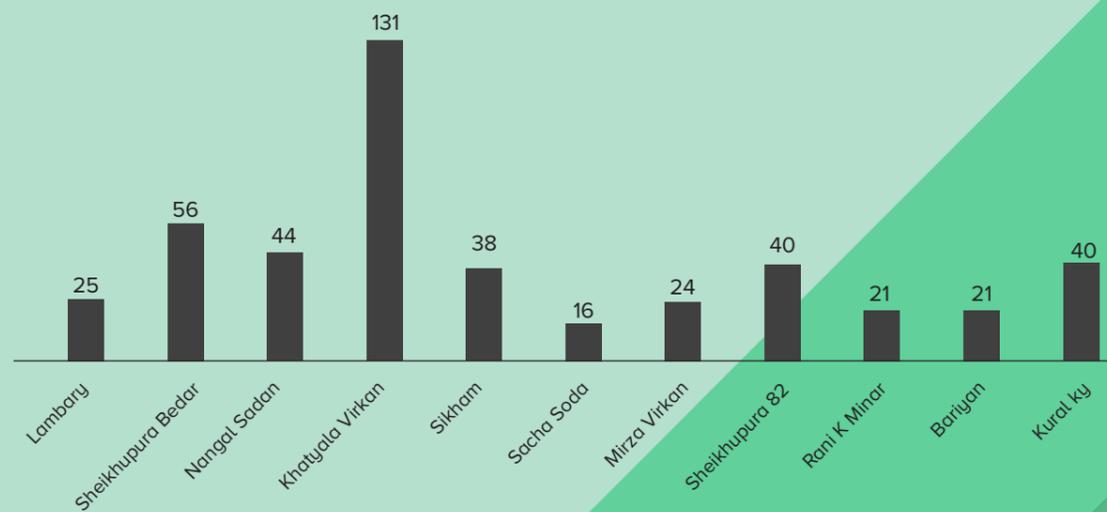


District Shiekhupura is one of the famous areas for the production of the best quality basmati rice in the world. Rice is cultivated in the area of about 430,000 acres of the district. The major portion of the rice is cultivated through the transplanting technique which is performed by the specialized group of the community. The highest part of the transplanting work is carried out by the women. During working in the majority of the field, the women accompany their children to the farms due to several reasons.

Children on the farm are exposed to many hazards like highly humid temperatures, pesticides, insect bites, etc. Similarly, there are no alternative arrangements available for the children to stay when their mothers are working in fields.

Child Welfare in Commercial Agriculture (CWCA) project with the funding assistance from Swiss Solidarity and Helvetas Swiss Intercooperation was initiated in two tehsils of District Shiekhupura namely Shiekhupura and Muridke in 2019. The aim of the project is to support workforce families in commercial agriculture value chains for protected, healthy, dignified and child-friendly environment.

UC wise number of families contacted



Rice transplanting families are usually organized into different groups under the leadership of their group leader to perform transplanting job. Through the baseline survey, 2,138 rice planter families were interviewed and basic baseline information was collected. The project has identified 137 groups during the transplanting season 2019. Initially, the project has conducted a meeting with the transplanting workforce to brief them about the project and farmers who employed rice transplanters. This year's project has reached 456 families in 36 villages of 12 union councils.

During the year 2019 project has provided first aid training to 132 men and 186 women rice transplanters. These pieces of training were based on the provision of basic emergency treatment like CPR, wound bandages, insect bites and protection from pesticides. The project has also provided 70 first aid kits having basic first aid items to 46 men and 44 women. Children from the age of 15 - 18 years also participated in first aid pieces of training.

To sensitize the parents on the importance of immunization project has also conducted awareness walks in Shiekhupura and Muridke tehsils. Parents were briefed about the importance of vaccination specifically for minors from birth to the age of one year. They were told that vaccinations are available free of cost at the government health facilities i.e. BHUs, RHCs, THQs, and DHQ hospitals. It is important to ensure the child vaccination on time and obtain vaccination cards to maintain the proper record of vaccination.

Likewise, the project has identified children accompany their mothers to farms with support from farmers and group leaders. The 2019 project has provided canopy kits to 29 families having 127 children accompany farms however these canopy kits will benefit all the children of families working in a group on the same farm. These canopy kits were designed keeping in mind the protection from flies and insects. Nets were installed on both edges and polythene sheets on the floor to cover from all ends to stop insects from entering the canopy and shelter for the children while they are on the farm.



The project will further support these families in developing linkages with the service provision departments working for children, school admissions, registration with NADRA and establishment of child care facilities back home when their partners are at work in farms.



Linkages Development & Leverage

Linkages Development & Leverage



The creation of linkages and leverages of the activities of public-private sectors leads to sustainability and pave the way for economic development through the involvement of all the stakeholders at the grass-root level. The utmost important thing and the prime purpose of the organization are to have onboard the district administration, to seek their expertise on the projects and offer the possible available support.

In this context, RCDS holds an education-friendly conference in tehsil Ferozwala (District Sheikhpura) with the collaboration of the Assistant Education Officer (Female). For making the event more effective and get the optimal results to disseminate the message to the masses about the importance of education. Following were the event objectives:

- Promote the importance of education
- Child-friendly school environment
- To increase the enrollment in school
- To strengthen the staff teacher relation
- To encourage the teachers to provide a better education environment
- To recognize the efforts of the teachers
- To present the challenges and problems of schools (Missing Facilities) to concerned educational officials and public representatives besides
- To invite the philanthropist to contribute

RCDS supported the education department is holding the event and besides this the IC material development and provision of souvenir to the best performers so as to provide better education to create the competition among the teachers and students.





Green Pakistan

Supporting the vision of the government of Pakistan (Prime Minister) and contributing to the Sustainable Development Goals, RCDS every year launches a campaign "Plant for Pakistan". Through this, the mass level awareness campaign is carried out.

Pakistan was once home to beautiful and endless stretches of lush green trees but now most of its regions have a deserted look as the country has one of the highest deforestation rates in Asia. The forest cover of Pakistan has diminished to 5 percent as against the expected minimum of 25 percent.

Every year 27,000 hectares of land is deforested and degraded in Pakistan," according to data by the Government of Pakistan, which calls for serious and timely measures. RCDS has ever been conscious of the environment due to deforestation. It has been taking measures to support the environment through different initiatives. During the year under discussion RCDS, with its community Institutions, planted 1,200 plants. The plants are being provided by RCDS to the communities free of cost but the communities made the commitment to water it and take care of it.

Further to this, with the collaboration of the district government, Nankana Sahib RCDS rehabilitated the Ladies Park in the city. For this, the plants of different types were provided by RCDS and planted by the district government concerned department. This thing had a healthy effect on the environment and parallel to this provided the enriched place to the community to have walking, early in the morning.



Community Livelihood Fund (CLF)

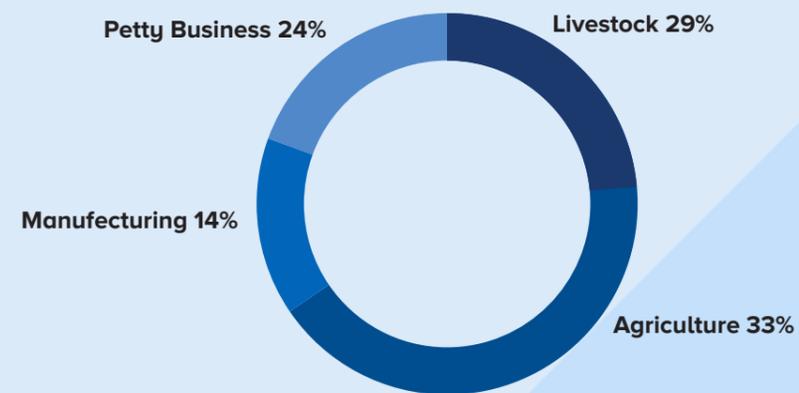
Community Livelihood Fund (CLF)



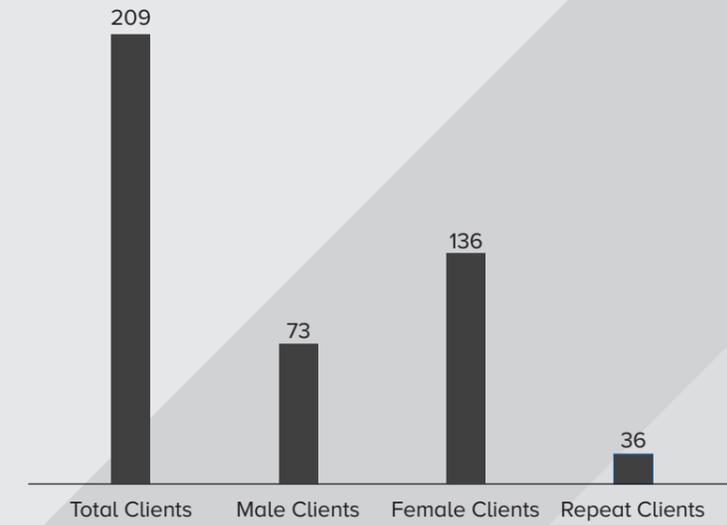
To strengthen and sustain the Local Support Organization (LSO), the CLF proved an effective tool. The CLF not only fulfills the financial necessities of the local communities but also have tied the communities in social ties. Two years have passed since the one million amount was transferred from Subhan Citizen Community Board (CCB) to Thal Ittehad Development Organization

Total Clients	209
Male Clients	73
Female Clients	136
Repeat Clients	36
Total Amount Disbursed	4,405,000

Sectorial Segregation of the loans disbursed



UC wise number of families contacted

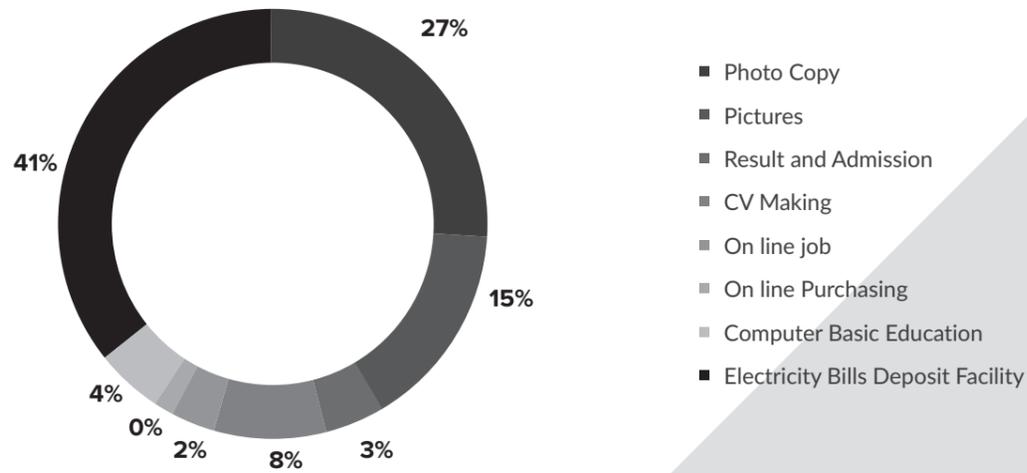


Provision of Digital Services through E-Centre

The importance of digitalization in every walk of life has gained much importance. Every sphere of life is being digitalized. In this era of revolution and digital world, no progress can be made without introducing and establishing Technology Hubs as our villages are far from this. RCDS' established Digital Hub is now developed as E-Centre, not only providing digital services to the people to impart computer literacy but also digital photography, photocopy, paying of electricity bills, and receiving of easy paisa and mobicash etc. Besides this, basic internet education is also being provided. The online registration and forms of admission of different universities are also a part of the DH. The professional CVs are also prepared. Following is the detail:

Description Of Study	Male Beneficiaries	Female Beneficiaries	Total Beneficiaries	Revenue Generated
Photo copy	300	370	670	3,000
Pictures	160	200	360	8,000
Result and Admission	50	30	80	4,000
CV Making	100	90	190	2,700
On line job	30	15	45	1,500
On line Purchasing	10	5	15	1,200
Computer Basic Education	60	40	100	12,000
Electricity Bills Deposit Facility	600	400	1000	5,500
	1,310	1,150	2,460	37,900

Sectorial Segregation





RCDS Educational Complex & Knowledge Centre

RCDS Educational Complex & Knowledge Centre



Once visualized the dream of quality education institution construction and gradually providing the distinctive facilities in the arena of education and skills has been materialized. The first portion of the RCDS Educational Complex & Knowledge Centre has been constructed. Ten million grant was provided by the Embassy of Japan. Ten Kanals of land were provided by RCDS and besides this for the eight million were contributed by RCDS for the boundary wall, school equipment, and tree plantation/landscaping etc.

The total covered area of the school is two and a half kanals having eight study rooms, one e-library and an e-learning center besides two rooms for administrative purposes. All the systems of the schools would be digitalized. Besides the quality education, the training of the students would also be provided. The classes of the school would start on January 1st, 2020.





Annual Operation & Maintenance of the Safe Drinking Water Schemes

Annual Operation & Maintenance of the Safe Drinking Water Schemes



The participatory development approach through the involvement of all the stakeholders at grass root level ensures the ownership leading to the annual operation and maintenance of the Community Physical Infrastructure. For the collection of annual O&M costs, the community has devised its own local method, which is acceptable to all. In a year the community collects money twice i.e. at the harvest of wheat and rice. After the collection of Agri produces they sell it to the market and spend it for the

purpose of operation and maintenance as per need and necessity.

In this regard, the safe drinking water schemes built almost a decade ago in district Nankana Sahib are being maintained by the local community organization. Out of which three were visited by the Senior Management Executive (Ch. Abdul Ghaffar) from the PPAF CPI unit. Following are the pics:





Audit Report 2019



**RAFAQAT MANSHA
MOHSIN DOSSANI
MASOOM & CO.**
Chartered Accountants

INDEPENDENT AUDITOR'S REPORT

To the Management Committee

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of **RURAL COMMUNITY DEVELOPMENT SOCIETY ('the Society')**, which comprise the statement of financial position as at June 30, 2019, and the statement of income and expenditure, statement of changes in funds and statement of cashflows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements gives true and fair view of the financial position of the Society as at June 30, 2019, and of its Surplus, its cash flows and statement of changes in funds for the year then ended in accordance with approved accounting and reporting as applicable in Pakistan.

Basis for Opinion

We conducted our audit in accordance with the International Standards on Auditing (ISAs) as applicable in Pakistan. 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 Society in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants as adopted by the Institute of Chartered Accountants of Pakistan (the Code), and we have fulfilled our other ethical responsibilities in accordance with the Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Board of Directors for the Financial Statements

Responsibilities of Management and Those Charged with Governance for the Financial Statements The Management Committee is responsible for the preparation and fair presentation of the financial statements in accordance with the approved accounting and reporting standards as applicable in Pakistan, and for such internal controls as the Management Committee determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, Management Committee is responsible for assessing the Society'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 management either intends to liquidate the Society or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Society financial reporting process.

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 ISAs as applicable in Pakistan 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.

Mohsin Dossani

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Telephone: 042-35408708-9 Fax: 042-35408710
Website : www.rmdm.com.pk
Other Offices at:
Karachi Islamabad Dera Ghokri



**RAFAQAT MANSHA
MOHSIN DOSSANI
MASOOM & CO.**
Chartered Accountants

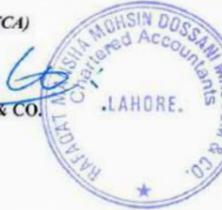
As part of an audit in accordance with ISAs as applicable in Pakistan, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- 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 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 an opinion on the effectiveness of the Society'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 Society'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 Society's to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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.

The Engagement Partner: *Mohsin Nadeem, (FCA)*

Rafiqat Mansha Mohsin Dossani Masoom & Co.
Rafiqat Mansha Mohsin Dossani Masoom & CO.
Chartered Accountants
Lahore, Pakistan



Date: September 26, 2019

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Other Offices at:
Karachi Islamabad Dera Ghokri

**RURAL COMMUNITY DEVELOPMENT SOCIETY
STATEMENT OF FINANCIAL POSITION
AS AT JUNE 30, 2019**

	Note	2019 Rupees	2018 Rupees
FUNDS AND LIABILITIES			
General Funds		<u>162,339,950</u>	<u>157,271,881</u>
		162,339,950	157,271,881
NON CURRENT LIABILITIES			
Deferred Income	4	4,298,160	10,968,915
CURRENT LIABILITIES			
Trade and other payables	5	3,456,093	2,036,477
		<u>170,094,202</u>	<u>170,277,272</u>
ASSETS			
Property, plant and equipment	6	58,569,573	46,646,644
Capital work in progress		13,356,406	-
Long Term Investment	7	65,022,378	65,022,378
CURRENT ASSETS			
Advances, prepayments and other receivables	8	7,719,606	11,208,195
Advance income tax		23,606,548	23,559,019
Cash and bank balances	9	1,819,691	23,841,036
		<u>170,094,202</u>	<u>170,277,272</u>

The annexed notes (1-17) form an integral part of these financial statements.


CHAIRMAN


MANAGING DIRECTOR

1/11

**RURAL COMMUNITY DEVELOPMENT SOCIETY
STATEMENT OF INCOME AND EXPENDITURE
FOR THE YEAR ENDED JUNE 30, 2019**

	Note	2019 Rupees	2018 Rupees
Revenue			
Profit on bank deposits		1,026,574	1,212,470
Other Income	10	8,533,528	8,553,122
Deferred grants amortized		22,887,961	13,526,620
		<u>32,448,063</u>	<u>23,292,212</u>
Operating expenses			
	11	27,379,994	26,221,017
Net (deficit) / Surplus for the year		<u>5,068,068</u>	<u>(2,928,805)</u>
Discontinued operations			
Surplus from discontinued operations			
		<u>5,068,068</u>	<u>(2,928,805)</u>

The annexed notes (1-17) form an integral part of these financial statements.


CHAIRMAN


MANAGING DIRECTOR

2/11

RURAL COMMUNITY DEVELOPMENT SOCIETY
STATEMENT OF CHANGES IN FUNDS
FOR THE YEAR ENDED JUNE 30, 2019

	Endowment Funds	General Funds	Total Funds
	Rupees	Rupees	Rupees
Total as at June 30, 2017	-	160,200,686	160,200,686
Net Surplus for the year ended	-	(2,928,805)	(2,928,805)
Total as at June 30, 2018	-	157,271,881	157,271,881
Net Surplus for the year ended	-	5,068,068	5,068,068
Total as at June 30, 2019	-	162,339,950	162,339,950

The annexed notes (1-17) form an integral part of these financial statements.


CHAIRMAN


MANAGING DIRECTOR

3/11

RURAL COMMUNITY DEVELOPMENT SOCIETY
STATEMENT OF CASH FLOW
FOR THE YEAR ENDED JUNE 2019

	2019 Rupees	2018 Rupees
CASH GENERATED FROM OPERATIONS		
Excess / (Shortfall) of Income over expenditure	5,068,068	(2,928,805)
Surplus from discontinued operations		
Adjustment for non cash items and other charges		
Depreciation on property, plant and equipment	2,696,098	3,638,367
Deferred Income Ammortize	(22,887,961)	(13,526,620)
Gain on sale of fixed assets	(3,026,237)	(2,168,374)
	(23,218,100)	(12,056,627)
Net cash flows before working capital changes	(18,150,032)	(14,985,432)
Profit before working capital changes	(18,150,032)	(14,985,432)
Working capital changes		
Increase / (decrease) in current liabilities		
Microfinance loan portfolio		
Trade and other payables	1,419,616	(2,504,325)
Decrease in finance cost payable		
Advances, prepayments and other receivables	3,441,060	(9,303,398)
	4,860,676	(11,807,723)
Net cash (used in) operating activities	(13,289,356)	(26,793,155)
Cash flow from investing activities		
Additions in fixed assets	(15,783,576)	(17,492,743)
Sale proceed of fixed assets	4,190,786	2,334,000
Capital work in progress	(13,356,406)	
Long term loan extended to RCDP	-	35,000,000
Sale proceeds through transfer of assets to RCDP		
Net cash generated from investing activities	(24,949,196)	19,841,257
Cash flow from financing activities		
Deferred income	16,217,206	19,340,144
Net cash generated from financing activities	16,217,206	19,340,144
Net increase in cash and cash equivalents	(22,021,346)	12,388,246
Cash and cash equivalents at the beginning of the year	23,841,036	11,452,791
Cash and cash equivalents at the end of the year	1,819,691	23,841,037

The annexed notes (1-17) form an integral part of these financial statements.


CHAIRMAN


MANAGING DIRECTOR

4/11

**RURAL COMMUNITY DEVELOPMENT SOCIETY
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED JUNE 30, 2019**

1. LEGAL STATUS AND NATURE OF BUSINESS

RURAL COMMUNITY DEVELOPMENT SOCIETY was registered on July 03, 1998 under the Societies Registration Act, 1860. It shall be a non-religious, non-political and non-governmental organization working for the empowerment and capacity building of the youth by promoting peace, tolerance, mutual understanding and non-violence amongst nations and religions. The registered office of the Trust is situated at D-4, Phase 2, Al-Rehman Garden, Sharaqpur Sharif Road, Lahore, Pakistan.

2. STATEMENT OF COMPLIANCE

These financial statements have been prepared in accordance with the accounting and reporting standards as applicable in Pakistan. The approved accounting and reporting standards applicable in Pakistan comprise of:

- International Financial Reporting Standard for Small and Medium-sized Entities (IFRS for SMEs) issued by the International Accounting Standards Board (IASB).
- Provisions of and directives issued under ICAP.

Where provisions of and directives issued under ICAP differ from the IFRS for SMEs or the Accounting Standard for NPOs, the provisions of and directives issued under the Companies Act, 2017 have been followed.

3. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

3.1 Basis of preparation

These financial statements have been prepared under the historical cost convention except as otherwise stated in the respective policies and notes given hereunder.

3.2 Significant Accounting Estimates and Judgments

The preparation of financial statements in conformity with the Financial reporting guidelines for NGOs/ NPOs engaged in microfinance issued by the Institute Chartered Accountants of Pakistan requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimates are revised.

Significant areas requiring the use of management estimates in these financial statements relate to the useful life of depreciable assets and provisions for doubtful receivables. However, assumptions and judgments made by management in the application of accounting policies that have significant effect on the financial statements are not expected to result in material adjustment to the carrying amount of assets and liabilities in the next year.

3.3 Revenue

Revenue is recognized to the extent that the economic benefits will flow to the entity and revenue can be reliably measured. Revenue from different sources is recognized on the following basis:

- Donations in kind are recognized at fair market value as and when donated items are
- Return on investments is recognized on accrual basis.
- Revenue received from rental income is recognized on the basis of accrual accounting standards (recorded to the extent of economic benefit given).



5/11



5/11

3.4 Borrowings

Loans and borrowings are recorded on the cash basis. In subsequent periods, borrowings are stated at amortized cost using the effective yield method. Financial charges are accounted for on accrual basis and are included in current liabilities to the extent of amount remaining unpaid, if any.

3.5 Taxation

The income of the organization is exempt from the levy of tax under clause (c) of sub-section 36 of section 2 of the Income Tax Ordinance, 2001. Accordingly, no provisions for taxation has been made in the financial statements.

3.6 Property, plant and equipment

Property, plant and equipment are initially recognized at acquisition cost including any costs directly attributable to bringing the assets to the location and condition necessary for it to be capable of operating in the manner intended by the management.

Subsequently, property, plant and equipment are stated at cost less accumulated depreciation and any identifiable impairment loss. Subsequent costs are included in the asset's carrying amount or recognized as a separate cost, as appropriate, only when it is probable that future economic benefits associated with the item will flow to the organization and the cost of the item can be measured reliably. All other repairs and maintenance costs are charged to income statement during the year in which they are incurred.

Depreciation is charged to the Income and Expenditure account on reducing balance method by applying the depreciation rates as disclosed in Note 6 so as to write off the depreciable amount of assets over their estimated useful lives. Depreciation on additions is charged from the month the asset is available for use, while no depreciation is charged in the month in which the asset is disposed off.

An item of property, plant and equipment is derecognized upon disposal or when no future economic benefits are expected from its use or disposal. Any gain or loss on de-recognition of assets (calculated as the difference between the net disposal proceed and carrying amount of the asset) is included in the income statement in the year the asset is derecognized.

The assets' residual values and estimated useful lives are reviewed at least at each balance sheet date and impact on depreciation is adjusted, if significant.

3.7 Recognition of grants

Grants received for capital expenditure are presented in the balance sheet as "Deferred Income" that is recognized as income in line with depreciation charged on respective assets over the useful life of the assets.

Grants received for revenue expenditure are recognized as grant income as per terms of agreement with donors.

3.8 Trade and other payables

Trade and other payables are stated at cost which is the fair value of consideration to be paid in the future for goods and services.



6/11



6/11

3.9 Advances, prepayments and other receivables

These are stated at their nominal values net of any allowance for uncollectable amounts. Other receivables are recognized at nominal amount which is fair value of the consideration to be received in future.

3.1 Cash and cash equivalents

Cash and cash equivalents are carried in the balance sheet at cost. For purpose of cash flow statement, cash and cash equivalents include cash in hand, demand deposits, other short term highly liquid investments that are readily convertible to known amount of cash and which are subject to an insignificant risk of change in value.

3.11 Provisions

Provisions are recognized when, and only when, the Company has a present obligation (legal or constructive) as a result of a past event and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation. Provisions are reviewed at each balance sheet date and adjusted to reflected the current best estimate.

3.12 Use of Estimates

The preparation of financial statements requires the use of certain critical accounting estimates. It also requires the management to exercise its judgment in the process of applying the Company's accounting policies. Estimates and judgments are continually evaluated and are based on historical experience, including expectation of future events that are believed to be reasonable under the circumstances. The areas where various assumptions and estimates are significant to the Company's financial statements or where judgments were exercised in application of accounting policies are below:

- Operating fixed assets - Tangible and intangible
- Micro credit loan portfolio
- Advances, prepayments and other receivables
- Creditors, accrued and other liabilities



7/11

4. DEFERRED INCOME

	2019 RUPEES	2018 RUPEES
Opening Balance	10,968,915	5,155,391
Add: Cash received from donors	16,217,206	19,340,144
Less: Amortization of grants	(22,887,961)	(13,526,620)
	<u>4,298,160</u>	<u>10,968,915</u>

5. TRADE AND OTHER PAYABLES

Withholding tax payable	5,527	5,527
Staff saving payables	900,468	325,526
Accrued expenses	1,188,445	88,350
Payable to RCDP	1,232,561	1,232,561
Other payables	129,092	384,513
	<u>3,456,093</u>	<u>2,036,477</u>

7. LONG TERM INVESTMENT

	2019 RUPEES	2018 RUPEES
Loan to RCDP-related party	65,000,000	65,000,000
Investment in EFU saving plans	22,378	22,378
	<u>65,022,378</u>	<u>65,022,378</u>

8. ADVANCES, DEPOSITS AND OTHER RECEIVABLES

Advance to staff against salaries	227,000	200,000
Advance to staff against expenses	9,697	20,000
Advance against the purchase of Land	-	5,500,000
Advance against the purchase of Agri Machinery	2,000,000	2,000,000
Unadjustable advance	157,000	50,000
Security to StateLife against health card program	3,665,022	798,822
Receivable from Rural Community Development Programmes	672,882	1,612,783
Other Receivables	988,005	1,026,590
	<u>7,719,606</u>	<u>11,208,195</u>

9. CASH AND BANK BALANCES

Cash in hand	56,136	2,153
Cash at bank		
-Current account	179,161	178,106
-Saving Account	1,584,394	23,660,777
	<u>1,819,691</u>	<u>23,841,036</u>

10. OPERATING INCOME

Profit on sale of vehicle	3,026,237	1,835,177
Rental Income	5,447,205	5,558,610
RCDP Contribution	-	1,110,000
Exchange Gain	52,086	22,395
Other Income	8,000	26,940
	<u>8,533,528</u>	<u>8,553,122</u>



8/11

11. OPERATING EXPENSES

	NOTE	2019 RUPEES	2018 RUPEES
Director's remuneration		2,390,000	1,795,573
Salaries and other benefits		9,032,694	11,856,788
Project and Allied Expenses		4,765,000	480,000
Training Expenses		1,996,432	2,953,695
Office Rent		781,947	383,107
Printing and stationary		1,752,073	1,137,178
Petrol and Maintenance		936,826	1,307,217
Utilities		366,365	36,300
Communication and Courier		281,103	377,409
Depreciation	6	2,696,098	3,638,367
Office Supplies		1,034,450	1,322,137
Audit Fee		108,889	80,000
Legal aid Expenses		2,800	114,500
Travelling Expenses		58,207	23,568
Registration Expenses		66,485	15,960
Bank Charges		21,000	13,170
Consultancy		741,564	439,848
Donation		298,736	156,500
Others		49,325	89,700
		<u>27,379,994</u>	<u>26,221,017</u>

12. REMUNERATION OF CHIEF EXECUTIVE, DIRECTORS AND EXECUTIVES

12.1 The aggregate amount charged in the financial statements for the year for remuneration, including certain benefits, to the full time working directors and executives of the Company is as follows:

	2019		
	Chairman	Chief Executive	Managing Director
Manegetrial remuneration	-	-	2,390,000
Allowances and other benefits	-	-	-
	<u>-</u>	<u>-</u>	<u>2,390,000</u>
Number of persons	-	-	1
	2018		
	Chairman	Chief Executive	Managing Director
Manegetrial remuneration	-	-	1,795,573
Allowances and other benefits	-	-	-
	<u>-</u>	<u>-</u>	<u>1,795,573</u>
Number of persons	-	-	1

13. NUMBER OF EMPLOYEES

The number of employees of the company including permanent and contractual as at June 30, 2019 were 31 (2018: 12).

14. RELATED PARTY TRANSACTIONS

The related parties comprise subsidiaries, associated under takings, post employment benefit plans, other related companies, and key management personnel. The company in the normal course of business carries out transactions with various related parties. Amounts due from and due to related parties are shown under receivables and payable respectively. Other significant transactions with related parties are as follows:-

Name of related party	Nature of transaction	2019 -----RUPEES-----	2018
Rural Community Development Programmes	Loan provided	65,000,000	100,000,000
	Rental Income	5,447,205	6,780,000

15. DATE OF AUTHORIZATION FOR ISSUE

These Financial Statements have been authorised for issue by Management Committee on September 26, 2019

16. EVENTS AFTER THE BALANCE SHEET DATE

There are no reportable subsequent events occurring after the balance sheet date.

17. GENERAL

- Corresponding figures have been reclassified wherever necessary for the purpose of better comparison, however no material reclassification has been done.
- Figures in these financial statements have been rounded off to the nearest rupee.


CHAIRMAN


MANAGING DIRECTOR

11/11