



**Socio Economic and
Educational Development Trust**

ANNUAL REPORT

2020 - 2021





Contents

2

About Us

3

Our Vision

4

Message from
our Chairperson

6

Child Labour Elimination and
Education Programme & Health

12

Village Uplift Programme

30

Our Board of Trustees

32

Key Executive List

33

Partners & Donors

34

Financial Statements

37

How to get Involved

ABOUT US

Socio Economic and Educational Development Trust (SEED) focuses on implementing Integrated Community Development Projects for poverty reduction. Headquartered in Kancheepuram, our initial work was to eliminate child labour through education. Over time, we expanded our interventions to address the multidimensional factors that foster poverty through our comprehensive interventions on health, education and solid waste management. This Annual Report focuses on our key projects and activities in 2020-21.



Vision

Alleviation of poverty with a focus on access to education, affordable healthcare, skill development, entrepreneurship, financial inclusion and clean environment

Mission

Working hand in hand with poor women, children and communities to provide them with dignity, hope and choice for sustainable development

Message from our Chairperson



2020-21 has been a successful year for SEED Trust. This year, our primary focus was on COVID-19 relief activities along with child labour elimination, medical camps, solid waste management and village upliftment activities. Each of the initiatives have had a lasting impact on several communities.

I thank our distinguished Board of Trustees and Advisors Padma Shri Dr. H. Sudarshan and Prof. Arun Kumar for their rich and valuable insights and continued support. The achievements of the last 17 years would not have been possible without our dynamic and passionate team. I wish to thank all my senior colleagues and the staff, who have been committed despite the challenges that faced us this year.

The new financial year moves along in tumultuous and uncertain times. Nevertheless, we are confident that we will tide over these with the relentless efforts of our dedicated team, guidance of our experienced Board and support from our trusted partners and donors.

DR. KALPANA SANKAR
Chairperson



Child Labour Elimination and Education Programme & Health

The aim of our Child Labour Elimination and Education Programme is to ensure education for all children by bringing them out of the vicious circle of poverty and child labour through a spectrum of activities.

Through our Health pillar we focus in areas of early childhood care, malnourishment, maternal health, anaemia control, water, sanitation, non-communicable diseases, and remote access to health care. Easy and prompt access to healthcare has always been the broader goal of our Health initiative.

A Prompt Aid

Guardian India supported 720 families with essential food rations across Kancheepuram, Chengalpattu and Tiruvallur districts of Tamil Nadu, India.

The COVID-19 pandemic has significantly devastated the ordinary lives of every Indian. This pandemic affected labour markets, households, health and well-being of marginalized populations, tribal children, Single-parent families, daily wage labourers and many more.

To prevent an impending nutrition famine during the COVID-19 pandemic in India, Guardian India Operations Private Limited has partnered with the SEED Trust to support 720 Below Poverty Line (BPL) families in rural Tamil Nadu with essential food rations and hygiene supplies. The timely support improved the nutritional status and immunity of the population, especially high-risk groups like women and children under the age of 5.

In addition to the above CSR project, Guardian India has donated 413 books worth INR 54,000 and 788 Gift boxes to 567 SEED Trust field staff, 17 vulnerable children of Child Sponsorship Programme (CSP) and 204 children studying in our Satellite Teaching Centres (STC) .



Boxes of Delight

Everyone requires some encouragement and recognition once in a while, and the team at Guardian India took cognizance of this.

A total of 788 gift boxes were distributed among 567 SEED Trust field staff (Green Friends and Supervisors of Solid Waste Management team-343, CLEP field staff - 147 and Health field staff-77), 17 vulnerable children of extremely poor families who are supported under our Child Sponsorship Programme (CSP) and 204 children studying in our Satellite Teaching Centres (STC).









The Joy of Giving

413 books worth INR 54,000 was donated by 154 staff members of Guardian India. This immense turnout and support rendered by the team were rather beneficial to the fundraiser. These books have had a major impact on a child's development and proved to be a wonderful and insightful gift to the vulnerable children under our care. The books act as tools that enhance the reading skills of the children.

Village Uplift: A pathway to change

Our Village Uplift Programme is designed to build self-reliant communities that bring about integrated development in rural India. We consolidate our experience and expertise in working with children, women, microfinance, health, and the environment into one large-scale programme that delivers practical development solutions.

SEED Trust is fully committed to adhering to the SDG agenda, 2030 by promoting self-reliant and inclusive rural village communities, through our VUP activities. Working across our interlinked five pillars of education, health, skill development, women empowerment and environment, we seek to promote sustainable communities to alleviate poverty, protect the planet and ensure that all people enjoy peace and prosperity.



Sowing the Seeds of Change

A tribal day labourer now earns more than INR 24,000 per harvest through her vegetable farm. Soram Bai is a part of the Village Uplift Programme of SEED Trust in the Dhar district of Madhya Pradesh.

The objective of the project was to train women farmers in sustainable vegetable farming to improve their livelihood conditions. Under VUP, Soram Bai participated in various training such as SHG Management, Group Dynamics, Financial Inclusion, Digital Financial Literacy, and Business Development. She also participated in vegetable cultivation and organic farming skill training conducted by Krishi Vigyan Kendra (KVK) Dhar in partnership with SEED Trust, where she received certified vegetable seeds from KVK Dhar.

The training attained encouraged her to start vegetable farming with the credit access rendered to her. With the amount, she purchased a water pipeline (from the nearest bore well to her field) and started vegetable cultivation of gilki, bottle gourd, brinjal, beans, lady finger, and coriander in her 2-acre land. Within 6 months, her monthly income doubled and profits increased considerably. She has also started to save more for the future and hopes to buy a mini loader (vehicle) to transport and sell vegetables in nearby markets, which would increase her profit margin more. Soram Bai's life has certainly turned for the better since her collaboration with the SEED Trust.

Never too late to rebuild yourself

Leela Bai is a single mother who cares for three children. Managing a flour mill is the only skill she has handy to create a livelihood. With an estranged husband who disowned her and the children, she only had the flour mill to fall back on. But she lacked the necessary skills required to manage the flour mill and struggled immensely to manage the enterprise all by herself.

When the SEED Trust implemented a VUP programme in her village, Leela grabbed the opportunity that was readily available at her doorstep and joined the Jay Hanuman SHG. Through the support of the SHG, she started to save a little every month and participated in a training session to improve her skills and to increase her income flow. The training implemented enabled her to manage the mill efficiently while the savings helped her open a small grocery store.

She also participated in a three-day training on poultry farming organized by SEED Trust in partnership with Krishi Vigyan Kendra (KVK) Dhar. This training motivated her to start poultry rearing, and with the support of a small credit she invested in developing a poultry shed and procured 30 chicks. Leela Bai's story sets a perfect example that when you put your mind to it then absolutely anything is achievable!





Lives Upturned

The intervention of SEED Trust's Village Uplift Programme at Mazhuvankaranai panchayat in Chengalpattu district, Tamil Nadu paved the way for the community members. This initiative changed the livelihoods of two women, Chitra and Jothi who were previously struggling to make ends meet at their households.

Chitra always knew that she wanted to make a difference in her community and wanted to break away from the norm. She sought the help of the SEED Trust staff to start her milk collection centre. Through credit support, she was able to start her centre and today earns INR 5,440 per month by procuring 4,000 liters of milk per month.

Jothi sold clay pots for a living and the income generated was hardly enough to run the family. She took the help of the SEED Trust and with the minimum credit support she and her husband together were able to turn the pot business for the better. They now earn an additional income of INR 3,000 per month and jointly manage the household expenses.

A Team Effort

Three SHG women, Gunasundari, Selvi and Ammu were a part of a skill training session on manufacturing Herbal Spice Tea organized by the SEED Trust. The three partnered together and started their own brand of Herbal Tea Powder in the name of Ayush. The product has been a huge hit in the shops and the market, and earned them quite a lot of publicity.

SEED Trust has supported 149 such members from the panchayat to start family-based enterprises for income generation. The SEED Trust continues to support vulnerable rural women from gram panchayats to achieve financial stability.





Women Empowerment from the Grassroots

The Village Uplift Programme was implemented in the areas of Self Help Groupd, Microfinance, and Health in the Molasur village of Viluppuram District. The integrated development approach has not only brought out a progressive change but has also laid the path for a better quality of life for the villagers.

As of 31st July 2021, a total of 15 self-help groups have been formed with 255 active members, and the act of saving was inculcated among the SHG women. Through the initiative, a total of 210 family-based enterprises (Tailoring, Aari Embroidery, Dairy Farming, and Petty Shops) were created and these enterprises increased the income capita of the members.

The interventions have also improved the knowledge of the beneficiaries on innovative techniques like intercropping method, agricultural-based drone spraying, and usage of chaff cutters, to name a few. With the continuous handholding rendered by the SEED Trust staff, the beneficiaries have become the breadwinners and decision-makers in their respective families. They are also treated as an equal by their family members and by the members of the society. The community has also thrived as many women have transformed from homemakers to entrepreneurs.

The Community Orchard

The community members of the Karunilam Panchayat were provided with interventions on the Women Empowerment and Health fronts. But what they lacked was a land-based sustainable source of income. There was a great need to generate an Agro-based business model that would ensure perpetual income to the community.

Hence it was decided by the community that a portion of Government land, situated at the foreshore of the village tank (water body), that remained shallow, be developed to create an income-yielding asset. The members of the community consented to contribute their labour in creating and maintaining the orchard, while SEED Trust's CSR partner would provide the financial support in procuring high-yielding horticultural grafted plants.

With proper planning, the area was cleared of weed growth, leveled and 300 numbers of high-yielding hybrids of Guava, Acid lime, Pomegranate, Nelli, Jack, Jamun, and Sapota were planted, utilizing the labour from the community for pitting, planting, and other post-planting cultural operations.

Today, we have a well-grown stock of 550 numbers of well-established horticultural plants. The community continues to provide its support by helping with some labour work like repairing fencing, watering, and maintaining the plantation. It has also collectively supported financing the installation of an electric pump motor to irrigate the orchard.

The proactive and willing participation of the community has resulted in creating a durable, eco-friendly common asset that would generate revenue and sustain the community for years to come. As the orchard has been raised with adequate interspaces between the trees, the community can scientifically raise vegetable crops as intercrops that would augment its revenue further.



Kadadhe Panchayat women are now cooking in a smoke-free environment

In Kadadhe Panchayat of Maharashtra, 20 families have replaced the traditional Chulha with Smokeless Chulha with the support of SEED Trust. Traditional Chulha consumes more fuel and causes adverse health effects in women because of indoor pollution and the work involved in fuelwood collection. A time-consuming practice, the traditional cooking method kept the women away from income generation and self-development. Since the introduction of smokeless chulhas, the families now consume less firewood, 4 kg approx. every month, which means less time for women in polluted environment and more time in income generating activities. A sustained income thereby improved the living standards of these families in Kadadhe village.





Mass Awareness Camp on social schemes at Devale Panchayat

A mass awareness camp in Devale panchayat on the Jan Dhan scheme of the Government of India helped local women in opening a Savings Account at the nearby bank. 315 women from multiple SHGs enthusiastically took part in the awareness camp and applied for a Jan Dhan Savings Account in the Bank of Maharashtra. The Jan Dhan account is vital in receiving benefits from all types of Government schemes. The initiative will also encourage women to save money, a right direction in achieving financial independence and sustainability for these rural women.

Ensuring potable water for school children

Now, school going children at the Dahuli Panchayat can avail potable water at their school premises itself, by means of the SEED Trust initiative. Two new water tanks have been installed at the government schools in Dahuli Panchayat to aid 282 students who attend the classes travelling from different localities within a 2 km radius. The 2000 liter capacity water tanks have significantly reduced the burden on students who faced difficulties in carrying the water from distant localities. The students now have more time to concentrate on their studies rather than worrying about access to drinking water in their school campuses.



Our Board of Trustees

DR. KALPANA SANKAR

Dr. Sankar is a microfinance and gender expert with over two decades of experience. She holds two doctorates in nuclear physics and gender studies. Passionate about empowerment of women, she co-founded Hand in Hand in 2004. She has been pivotal in replicating the model globally across 8 countries and across 17 states in India. She is also the Managing Director of Belstar, one of India's top ten microfinance institutions.

DR. MANGALA AYRE

Dr. Mangala Ayre is an educationist with over 30 years of experience, specialising in kindergarten and pre-school teaching. She is a frequent lecturer and counselor for teachers and parents and has developed various alternative teaching methods using music, storytelling, and dance.

Dr. S. CHINNAPPAN

Dr. S. Chinnappan has vast experience in gender issues, microfinance and self-help groups, and is the founder of the Tamil Nadu-based NGO Kalvi Kendra. He also edits Muttram, a government-sponsored monthly magazine for self-help groups. He has worked in the policymaking team for Dutch development organisation, Cordaid.

MR. S. CHANDRASEKAR

Mr. S. Chandrasekar has more than 25 years of corporate experience. His career graph includes stints at AF Fergusson, Cooper & Lybrand, and National Finance Company – Oman. A visiting faculty in several B-Schools, Mr Chandrasekar has had diverse exposure in team management.

MR. AMUTHASEKARAN NACHIAPPAN

Mr Nachiappan's experience spans education, monitoring, evaluation and grass-roots activities. He started his career with the Indian social-service organisation Vivekananda Kendra. He has worked on watershed management, renewable energy for rural areas and rural development issues. He is currently Senior Vice President at Hand in Hand India.

PADMA SHRI DR. H. SUDARSHAN

Dr. H. Sudarshan is a social worker who has worked for over 30 years towards improving the health of rural and tribal people in India. He is the founder of Vivekananda Girijana Kalyana Kendra and Karuna Trust. He has been awarded the Padma Shri and the Right Livelihood Award (Alternative Nobel Prize).

DR. ARUN KUMAR GOPALASWAMY

Dr. Arun Kumar Gopaldaswamy is currently a Professor in the Department of Management Studies at IIT (Indian Institute of Technology), Madras and an adjunct faculty at School of Management, AIT, Thailand. His specialisation is in empirical research in Finance, while his teaching modules include Mergers & Acquisitions, Investment Banking, Financial Accounting and Advanced Corporate Finance. Apart from teaching and research, Dr. Arun conducts workshops and author's books on management, accounting and financial management.

Trustees

DR. KALPANA SANKAR

DR. MANGALA AYRE

DR. S. CHINNAPPAN

MR. S. CHANDRASEKAR

MR. AMUTHASEKARAN NACHIAPPAN

Advisory Trustees

PADMA SHRI DR. H. SUDARSHAN

DR. ARUN KUMAR GOPALASWAMY

Key Executives 2021

Muthusamy K	Senior Consultant
Princess Beula	Chief General Manager
Ganesan R	Chief General Manager
Robert Rajathilagam B R	Deputy General Manager
Nagarajan P	Assistant General Manager
Arumugam B	Assistant General Manager
Unnikrishnan R	Assistant General Manager
Tamil Selvan R M	Assistant General Manager

PARTNERS AND DONORS

Guardian India Operations Private Limited

Sahasankha Advisory and Consulting Services Pvt Ltd.

Hand in Hand Sweden

Dr. Percy Barnevik

Bygg Gota Goteborg AB

Eklof Jacobsson

Tiger of Sweden

BDO

6 shares

Bona AB

Gekås i Ullared AB

Erik Mittegger

Brigo

Nordic Capital NC

Mindville

Mattssons Fastighetsutveckling

Altor Equity Partners

Elisabeth Jancke Brandberg

Brunswick Invest

Pharma Relations

Bombay Works

Per Vannesjo Invest AB

SBC Sveriges BostadsrättsCentrum AB

Finja Betong

Sätila Foundation

Rustan Panday AB

AD Company Sweden AB

Socio Economic and Educational Development Trust

Balance Sheet as at 31st March, 2021 (All amounts are in Indian Rupees unless otherwise stated)

Particulars	As at March 31, 2021	As at March 31, 2020
Trust Funds and Liabilities		
Trust Funds		
a. Corpus		
Initial Contribution	6,127	6,127
Corpus Fund	21,20,48,775	21,20,48,775
Interest Surplus - Corpus Fund	7,09,77,380	7,19,54,776
	28,30,32,282	28,40,09,678
b. Surplus in Income and Expenditure Account	3,96,13,787	3,28,08,856
c. Grants		
Capital Grants	11,62,76,230	12,36,15,457
Revenue Grants	1,73,88,098	2,16,86,473
	13,36,64,328	14,53,01,930
Total (a + b + c)	45,63,10,396	46,21,20,464
Non Current Liabilities		
Long term provisions	31,01,135	43,89,310
Total	31,01,135	43,89,310
a. Sundry Creditors	24,44,269	1,01,69,278
b. Other current liabilities	4,85,794	4,81,254
c. Short term provisions	59,420	3,84,960
Total	29,89,483	1,10,35,492
Total (A + B + C)	46,24,01,014	47,75,45,266

Particulars	As at March 31,2021	As at March 31,2020
ASSETS		
Non Current Assets		
a. Fixed Assets		
Tangible Assets	11,62,76,229	12,36,15,457
Intangible Assets		
Total	11,62,76,229	12,36,15,457
b. Long term Investments	24,81,86,002	24,37,66,038
c. Long term Loans and Advances	83,74,819	1,36,73,768
Total (a + b + c)	37,28,37,050	38,10,55,263
Current Assets		
a. Cash and bank balances	4,23,36,248	4,96,12,362
b. Short term Loans & Advances	4,30,10,853	4,05,57,498
c. Other current assets	42,16,863	63,20,143
Total	8,95,63,964	9,64,90,003
Total (A + B)	46,24,01,014	47,75,45,266

The Financial Statements of Socio-Economic and Educational Development Trust for the year ended March 31, 2021, was audited by M/s. Sundaram & Srinivasan, Chartered Accountants (ICAI Firm registration number: 004207S).

The audited Financial statement can be viewed on our website.

Statement of Income and Expenditure for the Year ended 31st March, 2021

(All amounts are in Indian Rupees unless otherwise stated)

Particulars	Year ended March 31, 2021	Year ended March 31, 2020
INCOME		
Revenue Grants	1,71,43,088	4,74,89,544
Interest Income	1,86,97,067	4,47,24,545
Other Income	2,39,947	1,68,448
TOTAL	3,60,80,102	9,23,82,537
EXPENDITURE		
Programme Expenses	2,60,13,550	8,62,16,892
Administrative and other expenses	32,61,622	55,51,395
Depreciation / Amortisation	79,55,405	87,23,756
Less: Amortisation from Capital Grants-being depreciation/Amortisation	-79,55,405	-87,23,756
TOTAL	2,92,75,172	9,17,68,287
Excess of Income over Expenditure carried forward to balance sheet	68,04,930	6,14,250

The Financial Statements of Socio-Economic and Educational Development Trust for the year ended March 31, 2021, was audited by M/s. Sundaram & Srinivasan, Chartered Accountants (ICAI Firm registration number: 004207S).

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HOW TO GET INVOLVED

Our activities have expanded rapidly over the past few years and so has the need for funding and support. If you would like to help us with funds or by volunteering, we welcome you to join us!

Our commitment to transparency and accountability ensures that the end-use of funds is clearly identifiable in all activities and at all times. Attention to productivity, with help from our local employees and 50,000+ volunteers has helped us to keep costs low. We limit our overhead costs to 8-10% in India.

SOCIO ECONOMIC AND EDUCATIONAL DEVELOPMENT TRUST BANK DETAILS

FCRA

Account Name: Socio Economic and Educational Development Trust

Bank Name and Address: State Bank of India, FCRA CELL, 4th Floor,
New Delhi Main Branch,

11 Sansad Marg, New Delhi – 110001

Account Number: 40094529059

IFSC: SBIN0000691

SWIFT: SBININBB104

Domestic

Account Name: Socio Economic and Educational Development Trust

Bank Name and Address: CANARA BANK, Theradi Branch
293, Gandhi Road, Kancheepuram - 631501

Account Number: 0939101025842

IFSC: CNRB0000939

MICR No: 600015107

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Dr. Kalpana Sankar

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VISCOM and all Pillar teams

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and pillar heads for their contribution in bringing
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