

# TNS INDIA FOUNDATION



## Annual Activity Report

### TNS INDIA FOUNDATION 2017-18

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**Board of Directors**

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| <b>Sr. No</b> | <b>Name</b>       | <b>Occupation</b> | <b>Designation</b> | <b>Office address</b>   | <b>Email id</b>  |
|---------------|-------------------|-------------------|--------------------|---|--|
| 1             | Punit Naval Gupta | Social Worker     | Director           | B1-201, Centre Point,<br>Opp. Bawla Masjid<br>243A, N M Joshi Marg<br>Lower Parel (E), Mumbai<br>400013 | <a href="mailto:pgupta@tnsindiafoundation.org">pgupta@tnsindiafoundation.org</a> |
| 2             | Pritpal Marjara   | Social Worker     | Director           | B1-201, Centre Point,<br>Opp. Bawla Masjid<br>243A, N M Joshi Marg<br>Lower Parel (E), Mumbai<br>400013 | <a href="mailto:prtipal@psi.org.in">prtipal@psi.org.in</a>                       |

## About TNS India Foundation

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TNS India Foundation is a section 25 company founded in 2012, which works with small and marginal communities, underprivileged youth to develop business solutions to poverty by linking people to information, capital and markets. We conduct the activities under the following areas:

- **STRENGTHEN AGRI VALUE CHAINS:** We enable smallholder farmers to grow high-value products, engage with private-sector companies, and sell to profitable markets.
- **FOSTER SKILLS DEVELOPMENT AND ENTREPRENEURSHIP:** We provide business training and skills development to people in poor communities who want to create sustainable enterprises.
- **PROMOTE SUSTAINABLE LOCAL ECONOMIC DEVELOPMENT:** We increase incomes in target communities and in turn further catalyze economic and social development.
- **SUPPORT GENDER-INCLUSIVE COMMUNITIES:** We integrate custom support for women into our programs to expand their capacity and opportunity for sustainable livelihoods.

TNS India Foundation collaborates with development organizations and grant-making foundations to execute large-scale, multi-year programs, with staff deployed at the frontlines. We also associate with companies to directly implement customized Corporate Social Responsibility (CSR) programs based on our core areas of expertise.

## Activities under Local Economic Development program in Davangere, Karnataka

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In partnership with Cargill, TNS India Foundation had launched a 4-year Local Economic Development (LED) program to improve the livelihoods of small scale farmers. Through the program, we plan to create a model for sustainable and scalable economic development in the villages in Davangere, Karnataka. Following are the activities undertaken in that program:

### Farmer Trainings

A total of 1192 farmers were trained on agricultural best practices including pre-showing to transplanting and sowing, new planting, weed control, nutrient and irrigation management, integrated pest and disease management, business model development. The expected impact of the training was as follows:

- Soil testing and adoption of recommendation will save INR 2,648, 25% of cost in Paddy and INR 1250, 33% of cost in Maize respectively
- Seed treatment practice will save INR 1,250 (20% of input cost) in Paddy and INR 1,200 (40% of input cost) in Maize
- Mechanical transplanting in Paddy will save labour cost of transplanting and weeding of INR 3,000 and increase productivity by 2 quintals per acre
- Use of Cono-weeder, in mechanically transplanted paddy can save 3-4 man days, saving INR 800-1000 per weeding
- Ability to identify pest and diseases will enhance use of judicious pesticides for controlling pest and diseases will save input cost
- Adoption of package of practice in Betel vine will increase productivity by 60 bundles (pendi) per acre, equivalent to an increase in income of INR 1,50,000

### Work with Farmer Producer Company (FPC)

The FPC was incorporated on 27th December 2017 under the name "Bhadra Farmers Producer Company Limited". A total 4 formal BOD meetings were conducted to discuss mainly about selection of CEO, increasing membership, agri-input and output business and setting-up of FPC retail outlet. There have been multiple Farmer Producer Group (FPG) meetings across project villagers to acquaint the farmers with FPC and its benefit. As required by the law, an Annual General Meeting was conducted on 23<sup>rd</sup> of March and more than 500 members, including women farmers and eminent guests attended it. The eminent guests included Dr. Prakash Bhat from Dharwad (Guest Speaker on IFS and FPC), scientists from TKVK Davangere and AHRS Kathlagere, Agriculture Officer from Hariharaa Taluka, Founder and CEO of Mother India Farms; Mr. Kavan Kaveriappa from Cargill and other project team members attended the AGM.

Farmer Producer Groups (FPG) Formation: The total number of FPGs formed till date is 27. The team has planned for their regular meeting; at least once in two months. These meetings will be used for the imparting trainings on Leadership and Roles & Responsibilities; Financial Management of FPGs and discussion about input and market linkages with the FPC. Gradually, a robust governance structure would be formed through these FPGs where every FPG representative will have equal opportunity to get a seat in the board of the FPC, provided he is elected/nominated by its FPG at various level.

Trading License: The Bhadra FPC was granted APMC license on March 16<sup>th</sup> '2018. By using this license, the FPC will do trading business of Maize and Paddy.

FPC Input License: Early in the fourth quarter, the team had applied for obtaining Input Dealer's License from the Department of Agriculture, to trade in the agri-inputs such as seed, fertilizers and pesticides. All these three licenses are expected to be granted by June, marking a start of the FPC input business.

### **Training on Entrepreneurship / Youth Employability**

The program has set up Cargill Agri-Fellows (CAF) component to empower young men and women by training them in the best agricultural entrepreneurship practices, which will enable them to set up their own agro-based enterprises.

Under this CAF component, a total of 30 youth were trained on agri allied enterprises on various modules such as dairy farming, sheep and goat rearing, poultry, apiary, sericulture, fishery, mushroom cultivation, vermicomposting etc. Out of 30 Agri fellows, 24 Fellows have been able to set up their enterprises and 1 CAF has been employed with TNS India Foundation. Along with working at his own enterprise, 1 CAF is also working in Bilasanur Veterinary Hospital and another is employed with Koeleman India Pvt. Ltd.

In 2 batches 30 CAFs have undergone a 1.5 months training in University of Agricultural Sciences, Dharwad and a 4.5 months' field apprenticeship with project team. They are now supporting their families in income generation. During the year, CAFs from both the batches together generated an incremental revenue of INR 31.05 Lakh.

### **Kitchen Garden Development**

Our experience on field indicates that many households in rural areas may not be able to meet their daily nutritional requirements owing to factors such as:

- Cost
- Quality of vegetables available in the market
- Awareness
- Lack of access

Kitchen Garden Development essentially aims to address these four issues in order to improve the intake of nutrients through the daily diet of beneficiary households. A total of 71 new Kitchen Gardens have been established in this year, and about 315 have been re-sown. The participating women are reported to have saved close to INR 400-500 per week on vegetables in the peak drought months from March-May and INR 100-200 per week during other seasons with greater water availability. They also report consumption of fresh vegetables, which are organic, on a daily basis in their households.

### **Training on Financial Management and Health & Nutrition for Women Farmers**

A total of 206 training programs have been conducted within the Financial Literacy and Nutritional Literacy modules. 1,098 women have received training on Nutritional Literacy and 1,091 women on Financial Literacy. Training modules related to Nutritional Literacy include topics such as Safe Water consumption, Sanitation and hygiene, Anemia awareness, importance of vegetables, nutrients available in vegetables and their deficiencies, etc. And training modules of Financial Literacy cover topics like bank account opening, importance of government schemes, postal schemes, Aadhaar card, gas subsidy linkages with bank and cheque writing.

## Community Development

Infrastructure such as Toilets, water purification systems, books and learning materials in schools & anganwadis were set up in the earlier years. Currently, the team is constantly monitoring and supporting schools and anganwadis for proper usage of facility in the adopted villages. The Project team has visited anganwadis and schools and helped them in repairing water filters.

## Visits by Stakeholders

- Mr. Pankaj Mahajan, Head-Corporate Affairs, Cargill India visited project area along with team on 23<sup>rd</sup> September 2017.
- Cargill APAC CR team visited the project area on 27<sup>th</sup> September '2017. The team was led by Ms. Michelle Grogg, Cargill Global lead – CR & SD, escorted by Ms. Dipanwita, and comprised of other team members representing China, Indonesia, Malaysia, Singapore, Thailand, Vietnam and India.
- The Project Steering Committee Meeting was held on Feb 28<sup>th</sup> '2018 at Cargill Gurgaon office. The meeting was attended by Jan Bosman, Managing Director of Cargill Foods Starch and Sweeteners Division; Aromal Jkoshi, Merchandising Manager-Feed Grains; Reena Bhattacharya, Communication Lead-India; Pankaj Mahajan, Cargill India Head Corporate Affairs; Dipanwita Chakraborty, Regional Director – CR & SD APAC and Garima Singh, Corporate Responsibility Lead, from Cargill and Ashutosh Deshpande and Shivtej Singh Sandhu from TNS India Foundation.

## Activities under Sustainable Guar Initiative (SGI) in Bikaner, Rajasthan

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Sustainable Guar Initiative (SGI) is a partnership between TNS India Foundation and Indian guar gum manufacturer HiChem. The program aims to promote best practices in rain-fed guar cultivation and enhance farmer revenues. SGI empowers farmers with the tools and knowledge required to cultivate guar using good agricultural practices, resulting in a continuous, high-yield production, whilst also protecting local resources.

### Farmer Trainings

A total of 917 males and 307 females from smallholder farming households have been trained. The training content, is divided into three modules. These training modules were developed in consultation with local agriculture university, government line departments, forest department and Central Arid Zone Research Institute (CAZRI). The module I training was delivered on pre-sowing, which encompasses the method and importance of land preparation, the selection of good and high yielding seed variety, seed treatment and sowing methods. On the other hand, module II training was on post sowing, focusing on intercultural operations and pest management practices. The module III captured the business aspects of farming. Further, it facilitated seed selection from the respective farmlands for the next cropping season. This module trained farmers on post-harvest management of guar produce. It was also designed to build the farmers' capacities on record keeping on aspects like input costs, labor and revenue. Farmers were also trained on yield projection and capturing cost of cultivation.

Through the trainings, the adoption rate for land preparation, weeding and hoeing, improved seed and plant protection was more than 50%. The change in the adoption rate (in % points) of best practices for improved seeds (51% points), land preparation (31% points) has improved the most compared to the baseline.

### Work with Farmer Producer Company and procurement of Guar

The FPC is in the process of being formed, and is expected to be fully incorporated in the first quarter of the next financial year. A total of Three board of directors, will be elected to represent the project villages in the first annual general meeting of the FPC, which will be held immediately after the incorporation. The proposed name of the FPO is Marudhara Guar Agro Producer Company Limited (MGAPCL),

The next step in the process is the formation of the FPC steering committee (SC) which would be acting as a bridge between the FPC and the farmers. Identification of three members from each FC is to be done. Amongst all, 21 members would be selected as the member of the SC. In addition, an individual steering committee (later they will become part of main SC) exclusively for female farmers comprising of 15 progressive women would be formed. Workshops on capacity building of the farmers at regular intervals would be conducted.

To facilitate the market supply chain improvement, the FPC was formed and would be an integral part of this project. Therefore, in the first year in consultation with the registered farmers, seven Farmer Committees – one in each village was formed and further proceedings with regards to market facilitation were carried out.

### Kitchen Garden development

As part of the gender outreach strategy to create a social change, the SGI engaged with women on enhancing their nutritional status by promoting KGs for vegetable cultivation. As part of this component, 129 women have

established kitchen gardens in their homes. This intervention was designed around our validation of the hypothesis that households in the project areas are not traditional vegetable consumers. The typical daily diet involves coarse cereals, legumes and milk products. This skewed consumption pattern often leads to the deficiency of vitamin and iron that has an adverse impact on the health of household members, with a more significant impact on women. One of the key factors restraining the consumption of vegetables is the poor access to fresh vegetables. While vegetables are available at local markets, households do not prefer to invest much on its purchase. Hence, the project was not only faced with the task of sensitizing the community on the importance of vegetable consumption but also enhanced their access to vegetables. The establishment of kitchen gardens also lead to increased savings, and in some instances, an extra source of income as well.

### **Trainings for women**

A total of 286 women were trained on Health & Hygiene and Kitchen Garden development. The following modules formed a part of the training:

- Importance of a balanced diet
- Meeting nutritional requirements through Organic Kitchen Gardens (OKGs)
- Preparation, application of organic manure and repellent
- Benefits of consuming pearl millets and value addition through various recipes

### **Visits by donor or govt. officials**

A 3-day workshop was organized by TNS India Foundation from 6th to 8th March, 2018 with its stakeholders. The objective of this workshop was to evaluate the progress of SGI and chart a way forward. The workshop was helpful in building better understanding among the partners and appreciating each other's perspectives. Various aspects of the program were discussed and assessed with a special focus on Climate Smart Agriculture (CSA), Farmer Producer Company (FPC), Natural Resource Management (NRM) and women empowerment components. The key takeaways from the workshop were discussed internally and have been added to the plan for next year.



## Activities under Accelerator Program for Women-led Businesses in Bangalore, Karnataka

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TNS India Foundation, in partnership with Intuit, undertook a business accelerator program for small women entrepreneurs in Bangalore. The program would help businesses run by women entrepreneurs scale up into successful enterprises and reach their full potential and was targeted towards growth-constrained, women-led small and micro-enterprises.

### Outreach activities

The outreach efforts undertaken mainly followed two strategies:

- Direct outreach to entrepreneurs identified, mainly through social media channels
- Indirect outreach to entrepreneurs through other networks, peer groups, other accelerators and incubators

Through these channels, an initial expression of interest (EoI) was requested through an online form that led to having a further screening process.

### Screening and selection of entrepreneurs

The team designed a detailed online application form covering a lot of details including personal information, co-founder information, business details & history, and some key metrics. These questions helped the Project Team to understand the businesses better. Revenues, indicative profitability, number and type of customers, the major types of problems faced, and their growth ambitions in the near term were the main objects of query – in addition to gathering background information of the founder, and some basic demographic information. The current year revenues and the number of employees were indicators of the scale of the business, and their suitability for program participation. At the end, a total of 20 promising entrepreneurs were selected to receive support from this program.

### Training and advisory activities

IIM-training: A tailor made course for startups at Indian Institute of Management, Bangalore (IIM-B) was planned. The course was a business course for 5 days', non-consecutive weekend classroom courses. The course contents and discussions were requested to be tailored to suit the needs of the entrepreneurs. Given the profiles and experience of entrepreneurs was made available to IIM-Bangalore's Program Director for the Intuit RISE accelerator classroom course, it was used to customize content and delivery to a fair extent – more from a practitioner approach.

Business advisory activities: The breadth of this activity ranged from identifying customer and market types, to hands-on understanding of digital marketing techniques, all the way to identifying which marketing channels to use for each business. This is the part where most of the advice was customized for the needs of each specific business – translating knowledge into practice, and contextual implementation.

- This was mostly done with a planning horizon of 2-4 quarters – to serve as a springboard for the financial (revenue) goals of the businesses, and then allocating resources to drive up revenues towards those goals.
- It also involved making data-driven strategic choices about which revenue streams to emphasize on, which to stop pursuing, and which to maintain as add-on channels – using past and current customer and revenue data.

- Given the nature of small businesses, it also involved helping some of the founders / co-founders to prioritize what they need to spend their time on with priority, and which activities to delegate out from their schedules.
- Quite often it also involved working out the 'how to' of the delegation effort – mostly as a starting orientation for someone who was doing such an exercise for the first time. Quite often, delegation seems to be an area of potential improvement for the founders who seem to try to do everything by themselves.
- This is driven mostly by the combination of high expectations, and the impatience to get things done - as well as they can do it themselves, rather than building the capacity and capability of their teams.

### **Impact Assessment**

On conducting an impact assessment study of the entrepreneurs, 11 of the 20 businesses had shown increase in revenue growth ranging between 10% to 200%. There was an overall growth of INR 290 lacs in revenue of all the businesses over last one year attributable to our intervention. The growth rate was 63.5% over last year's revenue.

### **Donor visits or events**

On 5<sup>th</sup> April 2018, the concluding event for the Intuit RISE program was hosted by Intuit at their office in Bangalore. The occasion brought to a close the Accelerator for Women Entrepreneurs (AWE) program that TNS India Foundation jointly implemented with Intuit as the funding partner. The program was hosted by Intuit's CSR and Communications team with representation from the leadership team of Intuit including their Global SVP and Country Director Mr. Vijay Anand, their India finance controller Mr. V. Padmanabhan, and their Communications Director Mr. Anshuman Kumar.

## Activities under Access to Finance for Women Entrepreneurs in Bihar (AFWEB)

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TNS India Foundation worked on a program supported by the Goldman Sachs Foundation, to increase Access to Finance (A2F) for agri-based women entrepreneurs in Bihar. Our program identified and addressed A2F-related issues for small holder women farmers and entrepreneurs in order to strengthen the entrepreneurial ecosystem in rural Bihar.

### Identification of Women Entrepreneurs

A total of 453 women entrepreneurs were identified, basis criteria such as potential in the agri and allied sector along with a feasibility study of their business ventures. The women were trained on topics such as market linkages, financial literacy, technical assistance & literacy, training on available government schemes. Of the identified entrepreneurs, 30 agri-enterprises were supported, out of which 16 loans were disbursed to by public sector banks.

The project was able to engage with 3 formal financial institutions through a letter of understanding acknowledging their interaction with TNS India Foundation in identifying and sanctioning loans for the women entrepreneurs with business plans and loan applications.

The bank officials engaged with the entrepreneurs on bank visits orienting on the repayment process for approved loans to make them understand their accountability. Field visits by bank officials to access and understand the feasibility and viability of businesses to be undertaken by the loan applicant, guiding them alongside on their business idea to make it financially resilient.

### Access to Finance Assessment Study

The AFWEB Assessment Study was developed with the objective of understanding the key challenges and opportunities that rural women face, the study entails the following:

- Situational assessment of A2F in Bihar in context of rural women entrepreneurs
- Analysis of the Micro, Small & Medium Enterprises (MSME) sector in India, Bihar focusing on intervention districts and women entrepreneurs
- Demand-supply gap analysis for A2F
- Best practices in the A2F for women entrepreneurs
- Recommendations and way forward

### Events with donors or govt. officials

A consultation event for strengthening access to finance for women entrepreneurs was conducted on 27<sup>th</sup> March 2018 in Purnea. The event started with the sharing of A2F assessment report findings, which included the key outcomes of the A2F study, highlighting the women-led enterprise scenario, A2F situation, demand and supply gap analysis, best practices, key recommendations and way forward. An open house was conducted where the inputs and feedback of stakeholders were captured. Bank managers from Canara Bank and SBI highlighted the bank schemes, loan KYC requirements and communication to WE on loan usage and repayment. The BRLPS District Project Manager of Purnea spoke about BRLPS' role in promoting women entrepreneurship in agri & allied sectors and learning from the AFWEB pilot. The DAO and DDM NABARD discussed key schemes for promoting women entrepreneurship.

## Financial Summary

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### TNS India Foundation

B-201, Centre Point, Opposite Bawla Masjid, 243-A, N.M. Joshi Marg, Lower Parel (E) Mumbai, India 400013  
Balance Sheet As On 31st March 2018 (All amounts in INR)

| Liabilities                    | Amount            | Assets                        | Amount            |
|--------------------------------|-------------------|-------------------------------|-------------------|
| <b>Shareholders' Funds</b>     |                   | <b>Non-Current Assets</b>     |                   |
| Share Capital                  | 100,000           | Tangible Assets               | 114,000           |
| Reserves and Surplus           | 37,701,483        | <b>Current Assets</b>         |                   |
| <b>Non-Current Liabilities</b> |                   | Cash and Equivalent           | 40,465,957        |
| Long Term Provisions           | 612,502           | Short-term Loans and Advances | 1,295,037         |
| <b>Current Liabilities</b>     |                   | Other Current Assets          | 136,550           |
| Outstanding Dues               | 1,526,065         |                               |                   |
| Other Current Liabilities      | 2,068,252         |                               |                   |
| Short-term Provisions          | 3,242             |                               |                   |
| <b>Total</b>                   | <b>42,011,544</b> | <b>Total</b>                  | <b>42,011,544</b> |