



Creating Smiles.

Creating Confidence.



**CHOTANAGPUR CRAFT DEVELOPMENT SOCIETY
(CCDS)**

Road No. 3, Hawaii Nagar, Ranchi , Jharkhand- 834003
PH: 0651-2252561, FAX: 0651-2252561 E-mail: ccdrsranchi1@gmail.com



Message from our Secretary

Our hard work seem all the more worth it when we see the tensions fade away from the faces of the people and hope in their eyes.

We at Chotanagpur Craft Development Society (CCDS) have always believed in ‘creating smiles, creating confidence’ – through participation, integration, sustainability and networking. Over the last three decades we have developed a community-based approach to tackling endemic issues in India's most marginalised communities.

The same zeal is now seen with all associates of the organization making impressive strides in their respective areas of action. Nevertheless, it is always bent upon to build a professional attitude and approach to development. The management, until now has set professional standards of attitude and fitness for work which is characterized by responsiveness and quality consciousness.


Moreover, this is the main aptitude that will one day enable CCDS as one of the successful organizations in protection & promotion of disable and disadvantaged both at rural & urban level – at least in different parts of the intervened districts.

Perhaps that is due to the basic reason that organization has always accepted “change” as a dynamic eventuality of consistent development.

Meanwhile, it has observed people being able to articulate their aspirations and that is why it is making efforts to translate those into reality. Discovering this renewed commitment of people CCDS has prudentially made its approach quite community-driven to ensure people-centered justice at all levels.

Finally, we are now engaged to develop a new and innovative work plan to introduce the activities with coming /proposed programs related to Human Rights, value-added skill development, social inclusion, care & protection, conservation of natural resources, women empowerment, Conservation of Bio-diversity, Promotion of Renewable energy and arrangements of sustainable livelihood practices, especially in rural areas.

However, I am very much grateful to our friends, well wishers, Experts, our colleagues, workers/ volunteers and most importantly the support agencies, who has recognized us in initial days also and always supported towards the vision of the organization. Thanks a lot to all of you, I wish for your great future.



B. Chowdhury
Secretary

Rural impact

Institutionalizing dignity is an intrinsic part of development.



Livelihoods

Community health

Environment

Local self-governance

Chotanagpur Craft Development Society (CCDS) has been working in rural development sector since 1995, with a mission of socio economic development and to reach up to the last person of the society.

The objective is to address the issues of marginalized and deprived sections especially women and children through existing skill up gradation and by supplementing income generation activities.

Over the last three decades we have developed a community-based approach to tackling endemic issues in India's most marginalised communities.

Creating sustainable livelihoods

Filling critical gaps in the rural society.

CCDS is widening livelihood options, as one of the key adopted strategies, both farm and non-farm sectors for reducing poverty in the remote underdeveloped tribal pockets of Jharkhand. Popularization of sustainable agriculture practices, conservation of natural resources, promotion of people’s organization like Self-help group (SHG), farmers group, primary producers groups and their federations, facilitation of people’s access to microfinance and government schemes, enhancement of market linkages and provision of skill-building support for promotion of off and non-farm micro enterprise/ social enterprise are some of the key elements in this pursuit



OUR INTERVENTIONS (2019-20)

- Community Based Livelihood Development
- Training & Capacity building
- Health, Sanitation & Hygiene
- Women & Child Development
- Solar Infrastructure Development
- Marketing Support
- Farm & Allied Sector
- Non-farm sector

Our footprints

It's the journey that matters. Not the destination.

At present, CCDS is working in 12 districts of Jharkhand. Out of 12 districts, CCDS has effective presence in 6 districts of Jharkhand namely Ranchi, Lohardaga, Gumla, Simdega, Bokaro, East Singhbhum & Khunti where multi-dimensional development programme have been implemented.

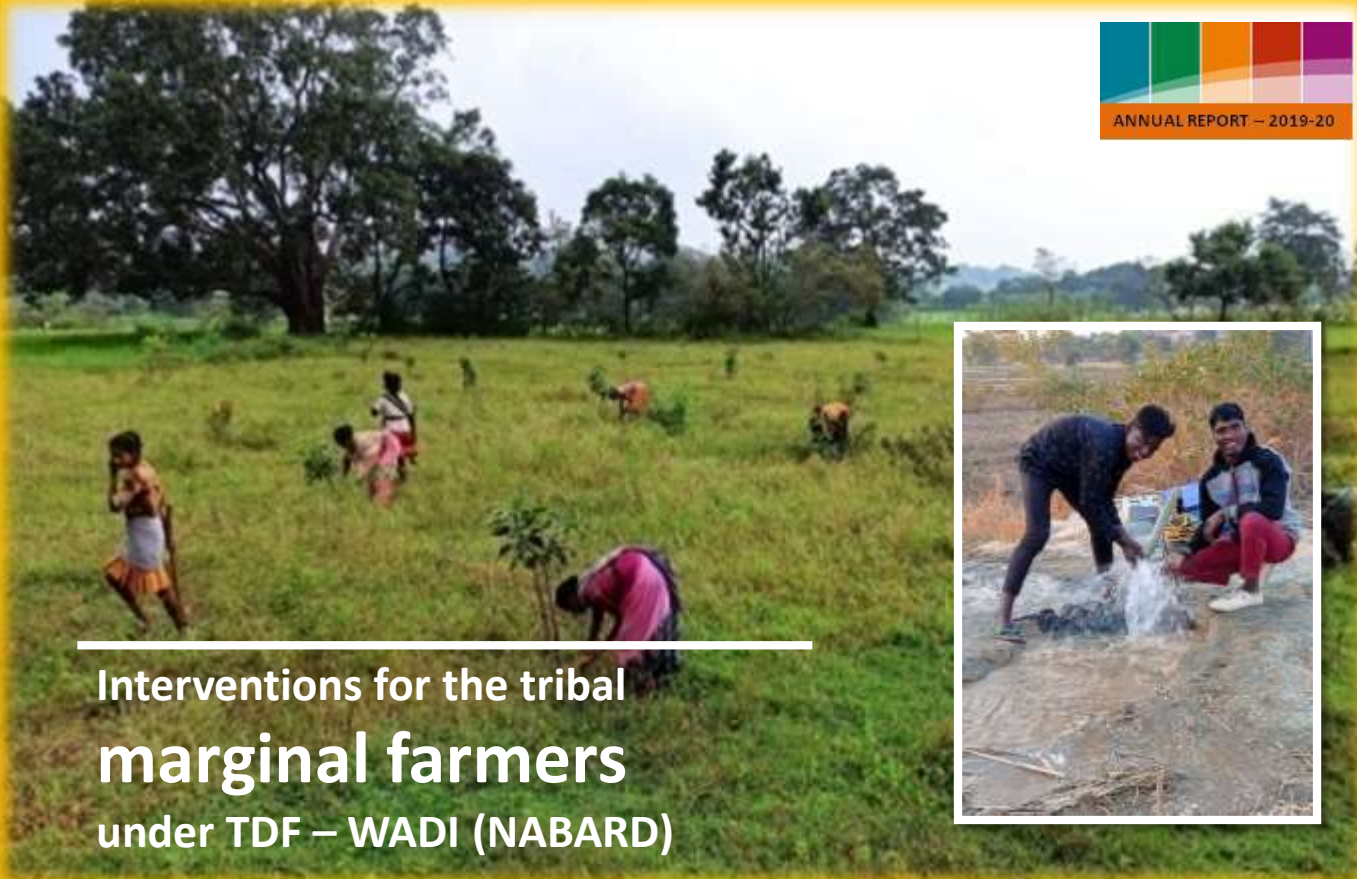
In the rest of the 4 districts, namely West Singhbhum, Deoghar, Dhanbad, Latehar, the organization has significant presence in craft development and promotion activities.



Strategic Interventions

Opportunities for meaningful involvement





Interventions for the tribal marginal farmers under TDF – WADI (NABARD)

This project is aimed at implementation of various farm sector initiatives aimed at conservation and management of natural resources, creating credit absorption capacity of farmers for accelerating ground level credit flow by the rural financial institutions, enhancing agricultural production and productivity by way of promoting modern farming technologies, good agricultural practices and skill building of farmers, generating rural employment and raising the standard of living of rural poor and enhancing farmers' income through nurturing and supporting farmers' collectives.

CCDS is implementing this project in 7 villages of Bhandra block, Lohardaga district in Jharkhand in 450 acres, targeting 450+ tribal families – small and marginal.



Income generation through

Vegetable Value Chain

With the support of **Jharkhand State Tribal Cooperative Development Limited (JSTCDC)** has implementing vegetable value chain in Dhalbhumgarh, Gurubanda and Patamda of East Singhbhum. In this process total 6 Farmer's club have been formed and linked with local bank. With the support of **Jharkhand State Tribal Development Corporation Limited** under SCA and TSP programme, the organisation has implemented project on "Livelihood Development of Tribal Community through Strengthening of Vegetable Value Chain in Patamda, Dhalbhumgarh and Gurubanda in blocks of East Singhbhum. Total 552 tribal families in Patamda, Dhalbhumgarh and Gurubanda panchayats are engaged in the vegetable production through improved vegetable cultivation practices and value chain (VC) system.





Community Development through IFAD - Jharkhand Tribal Empowerment & Livelihood Project (JTELP)

Under this project during this year total 29 groups have been formed in Sesai block of Gumla District under Jharkhand Tribal Empowerment & Livelihood Project (JTELP). Total 29 SHGs have opened their saving bank account in regional and commercial bank. Approximately 12 trainings programs have been organized for SHGs leaders and their group's member in group's management and record keeping.

Under JTDS Gram Sabha Panchayat Executive Committee (GSPEC) GS-PECs will be responsible for implementing all activities relating to MANREGAS, Productivity Enhancement and crop diversification, Small - Scale Irrigation, Management of VDF accounts and implementation of IGA activities.



Empowering Community Health

TRAINING OF ICDS WORKERS



With the support of Department of Women, Child Development and Social Security, Government of Jharkhand, CCDS has organised different training programs for ICDS workers. The training programmes have been based on Aim, objectives and deliverable under the ICDS, distribution of Food & Nutrition, early childhood care, reproductive child health care, adolescent health, Job specific managerial skills and Community mobilization and development process.



Skill up- gradation and sustainable livelihood promotion



Mukhya Mantri Laghu Evam Kutir Udyam Vikas Board, Govt of Jharkhand

In accordance with this project, under Special Component Plan, CHOTANAGPUR CRAFT DEVELOPMENT SOCIETY, (CCDS) Ranchi has conducted Bamboo Handicrafts Training Specially for SC (Scheduled Caste) Community in 10 blocks of 8 districts in Jharkhand, for the sustainable and all round development of artisans, women and poor marginalized section of society.

The training was held for 30 days each with 20 male-female beneficiaries each in Hazaribagh, West Singhbhum, Bokaro, Ranchi, Lohardaga, Gumla, Khunti and Kodarma districts on different types of Bamboo Craft items like lamps/lampshades, pen stands, coin boxes, flower pots and other items. These products have huge demand in national and international as well as in local markets now a days. Products made by the trainees during training will be on sale in different exhibitions/handicraft melas.

Promotion of **Off-farm Producer Company** (NABARD)

CCDS is implementing OFFD project under NABARD in Lohardaga district for reducing rural India's over dependence on agriculture for income by encouraging alternate livelihood options.

Development of this sector also helps in arresting large-scale migration of small and marginal farmers and agricultural labourers to urban areas in search of livelihood opportunities on account of unemployment/ disguised employment in the agriculture sector. The crafts identified and being promoted are Jute, Dari and Dokra. A rural mart has been established to promote these products in the local market in Lohardaga.

For the marketing of the products made by these artisans, CCDS has formed and promoted an Off-farm Farmer Producer Organization – Lavapani Crafts, which takes care of the marketing and related activities so that the artisans get the best price for their produces.





Micro-enterprises for SHGs and Youth Groups



Livelihood Promotion through Animal Husbandry – ITDA Latehar

With the support of ITDA Latehar total 55 farmers have been linked with goat rearing activities in different blocks of Latehar District. 23 numbers of shades have been constructed for equal number of beneficiaries at Kaima Village of Latehar district. Also 5 female goats and 1 male goat has been distributed among each beneficiary after thorough medical check up of goats. This programme was sponsored by ITDA, Latehar for livelihood promotion in the targeted beneficiaries.



Fruit & Timber based
plantation and
intercropping program –
**National
Mission for
Sustainable
Agriculture**

(Namkum block, Ranchi)



400 hectares of land has been utilised for Fruit & Timber based plantation in Namkum block, Ranchi to improve the livelihood of farmers. The promotion of mixed farming and inter-cropping with use of drip irrigation facilities and sprinklers in the field was initiated with the support of Department of Agriculture, Ranchi under NMSA guidelines.

Empowering the PRI members



CCDS was one of the Implementing agencies for Training program of Garam Samitee Members on Swatchh Bharat Mission (Sanitation, health and education) for 7 blocks of Lohardaga district.



Reducing vulnerability through

Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM)

The organisation successfully completed the training program on “Domestic Data Entry Operator” and General Duty Assistant under DAY-NULM programme in Ranchi district. Total 160 students in IT-ITes and 40 students in General Duty Assistant were trained as per Sector Skill Council Course Aligned with NSQF.

The training program on “Domestic Data Entry Operator” of 120 students were undertaken in Lohardaga district. Each student has completed 400 hours of training as per Sector Skill Council Course Aligned with NSQF.



OUR PARTNERS IN DEVELOPMENT (2019-2020)



NABARD

Mukhyamantri Laghu & Kutir Udyam Vikas Board, GoJ

Jharkhand State Tribal Cooperative Development Corporation

DRDA: Lohardaga, Ranchi, Gumla, Khunti districts.

Social Welfare Department, Govt. of Jharkhand

National Mission For Sustainable Agriculture (NMSA)

Integrated Tribal Development Agency

DAY-NULM

Ranchi Municipal Corporation

DC(Handicraft), Ministry of Textiles, Govt. of India

The World Bank

IFAD



CHOTANAGPUR CRAFT DEVELOPMENT SOCIETY
ROAD NO. 3, HAWAI NAGAR, RANCHI-834003
CONSOLIDATED BALANCE SHEET AS ON 31 MARCH 2020

LIABILITIES	AMOUNT (Rs.)	ASSETS	AMOUNT (Rs.)
RESERVE & SURPLUS		FIXED ASSETS	1,155,951.35
Add: Excess of Exp. over Income	158,090.25	(As per Schedule No. 14)	
Transferred to Assets Side	158,090.25		
Advance Grant In Aid	14,059,190.00	CURRENT ASSETS, LOANS & ADVANCES	365,101.00
(As per Schedule no:13)		Advance for Land	577,021.00
Unsecured Loan from Chotanagpur Craft	300,000.00	Loan to Farmer	
Less : Paid during year	10,540.00	Grant Receivable	
Mahindra & Mahindra Finance Services	532,650.00	ICDS	2,145,667.00
		Add:- During the year(19-20)	2,266,235.00
CURRENT LIABILITIES & PROVISION			4,411,902.00
V. Rohtagi & Co.	151,344.00	NABARD OFPO	67,000.00
(As Per Last A/C)	49,560.00	Program Advance	217,604.05
Less : Paid during year	101,784.00	(As per last a/c)	
Add: During the year	29,500.00	T.D.S.	
OTHER FUND (As per Last Account)	275,000.00	T.D.S.(As per last account)	237,849.00
		Add:- During the year(19-20)	42,531.00
Creditors for Expenses	6,209,032.57	Less: T.D.S. Refund during the year	220,743.00
(As per last Schedule No.12)			51,637.00
		Security Deposit with JSTDC	40,000.00
		Bank Guarantee [FROM NIIM]	197,096.00
		Fixed Deposit with UBI 17777	83,280.00
		NABARD (As per Last account)	577,021.00
		MISC. EXPENSES	
		(As per Last Balance Sheet)	393,360.10
		Transfer from Liabilities Side	158,090.25
			235,269.85
		CASH & BANK BALANCE	
		Bank of India, Ranchi (2698)	231,833.07
		Bank of India, Ranchi (4781)	53,302.88
		Bank of India, Lohardaga, Wadi	8,930,628.00
		Bank of Baroda	3,271.30
		Canara Bank	6,203.95
		Canara Bank(0177)	110,551.28
		Central Bank Ranchi (76328)	3,195,071.00
		Dena Bank A/c no. 126610038299	880,579.50
		IDBI Bank, Ranchi (75890)	6,371.00
		UCO Bank, Ranchi (18391)	9,842.58
		UCO Bank, Ranchi (1000063)	2,537.03
		UCO Bank, Gumla (15791)	5,417.95
		United Bank of India, Lohardaga (17777)	45,081.00
		SBI Bank	6,878.33
		Cash in Hand	31,672.46
			13,518,241.33
TOTAL	21,496,624.57	TOTAL	21,496,624.57

Notes on account as per Schedule-24
in forms of our report of even date

PLACE: RANCHI
DATE: 13.01.2020
UDIN NO:20076038AAAIP8133

Recd
SECRETARY
Attested


V.ROHTAGI & CO
(CHARTERED ACCOUNTANTS)
FRN:000980C

CA A.K. MISHRA
CA A.K. MISHRA
(PARTNER)
M.NO.076038

CHOTANAGPUR CRAFT DEVELOPMENT SOCIETY

ROAD NO. 3, HAWAI NAGAR, RANCHI-834003

CONSOLIDATED INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 ST MARCH 2020

EXPENDITURE	AMOUNT (Rs.)	INCOME	AMOUNT (Rs.)
To Expenses in A/c of Integrated Child Development Scheme (As per Schedule - 1)	2,266,235.00	By Grant in Aid (As per schedule-13)	17,277,854.00
To JTDA, Khunti (As per schedule - 2)	209,250.00	By Interest on Bank Deposits	49,233.00
To Expenses in A/c of NMSA, Namikum (As per schedule - 3)	2,717,353.00	By Misc Receipt	537,892.00
To Operational Costs of JTDS, Sisi Gumla (As per schedule - 4)	1,786,447.00	By Interest Form Income Tax	18,687.00
To Shelter Home Lohardaga (As per schedule - 5)	201,148.00	By Grant Receivable(ICDS)	2,266,235.00
To Expenses in A/c of NABARD (WADI) (As per schedule - 6)	6,987,882.00		
To Expenses in A/c of J.S.T.C.D.C (As per schedule - 7)	3,916,621.00		
To Expenses in A/c of CINI (As per schedule - 8)	449,946.00		
To Expenses in A/c of DPMU JTCLP, LOHARDAGA (As per schedule - 9)	71,560.00		
To Jila Panchayati Ra, Lohardaga (As per schedule - 10)	788,392.00		
To General Expenses of CCDS (As per schedule - 11)	368,204.00		
To Bank Charges	9,337.81		
To Depreciation	182,206.83		
To Audit Fee	29,300.00		
To W/o Fixed Assets	5,698.11		
To Excess of Income over Expenditure	158,090.25		
Total	20,149,891.00	Total	20,149,891.00

Notes on account as per Schedule-24
in forms of our report of even date

PLACE: RANCHI
DATE: 13.012.2020
UDIN NO:20076038AAAAIPB133

Ref
SECRETARY

V.ROHTAGI & CO
CHARTERED ACCOUNTANTS
FRN:000980C

Ref
CA A.K.MISHRA
(PARTNER)
R/NO.076028

Attested
Ref



CHOTANAGPUR CRAFT DEVELOPMENT SOCIETY

ROAD NO. 3, HAWAI NAGAR, RANCHI-834003

CONSOLIDATED RECEIPT & PAYMENT ACCOUNT FOR THE YEAR ENDED 31 MARCH 2020



RECEIPT	AMOUNT (Rs.)	PAYMENT	AMOUNT (Rs.)
To Opening Balance			209,250.00
Bank of India, Ranchi (2698)	3,014.17	By ITDA, Khunti (As per schedule - 2)	
Bank of India, Ranchi (4781)	15,507.60		
Bank of India, Lohardaga, Wadi	6,852,297.00	By Expenses in A/c of NMSA, Namkum (As per schedule - 3)	2,717,353.00
Bank of Baroda	69,834.50		
Canara Bank	6,203.95	By Operational Costs of JTDS, Sisai Gumla (As per schedule - 4)	1,706,447.00
Canara Bank(0177)	157,000.00		
Central Bank Ranchi (76328)	1,722.30	By Shelter Home Lohardaga (As per schedule - 5)	201,148.00
Dena Bank A/c no. 126610038299	704,027.40		
IDBI Bank, Ranchi (75890)	6,149.00	By Expenses in A/c of NABARD (WADI) (As per schedule - 6)	6,987,882.00
UCO Bank, Ranchi (18391)	8,541.73	Fixed Assets(Laptop)	65,000.00
UCO Bank, Ranchi (1000063)	2,450.03	Fixed Assets(Furniture)	26,786.00
UCO Bank, Gumla (15791)	5,232.95		
United Bank of India, Lohardaga (17777)	44,253.00	By Expenses in A/c of J.S.T.C.D.C (As per schedule - 7)	3,918,621.00
SBI (4201)	155,096.05		
Cash in Hand	575,246.46	By Expenses in A/c of CINI (As per schedule - 8)	449,946.00
		By Expenses in A/c of DPMU JTCLP, LOHARDAGA (As per schedule - 9)	71,560.00
To Grant in Aid (As per Schedule - 13)	23,225,136.00	By Jila Panchayati Raj, Lohardaga (As per schedule - 10)	788,392.00
To Bank Interest Received	49,233.00	By General Expenses of CCDS (As per schedule - 11)	455,554.00
To TDS Refund	247,430.00	Fixed Assets(Bolero)	833,618.00
To Misc.Receipts 1	537,882.00	By Payments to Sundry Creditors (As per schedule - 12)	1,367,981.00
To Mahindra & Mahindra Finance Services	740,000.00	By Bank Charges	9,357.81
		Closing Balance	
		By Bank of India, Ranchi (2698)	231,833.07
		By Bank of India, Ranchi (4781)	53,302.88
		By Bank of India, Lohardaga, Wadi	8,930,628.00
		By Bank of Baroda	3,271.30
		By Canara Bank	6,203.95
		By Canara Bank(0177)	110,551.28
		By Central Bank Ranchi (76328)	3,195,071.00
		By Dena Bank A/c no. 126610038299	880,579.50
		By IDBI Bank, Ranchi (75890)	6,371.00
		By UCO Bank, Ranchi (18391)	8,842.58
		By UCO Bank, Ranchi (1000063)	2,537.03
		By UCO Bank, Gumla (15791)	5,417.95
		By United Bank of India, Lohardaga (17777)	45,081.00
		By SBI (4201)	6,078.33
		By Cash in Hand	31,672.46
Total	33,407,137.14	Total	33,407,137.14

Notes on account as per Schedule-24
in forms of our report of even date

PLACE: RANCHI
DATE: 13.01.2020
UDIN NO:20076038AAAAIP8133

Deep
SECRETARY

V.ROHTAGI & CO
CHARTERED ACCOUNTANTS
FRN:000980C

Chaitanya K Mishra
CHAITANYA K MISHRA
(PARTNER)
F.NO.076088

Attested





M No.:- 9117525639 (O)
email.id:-mc.vrc@gmail.com

V. ROHATGI & CO.
Chartered Accountants
Arjan Place, 4th Floor
5, Main Road, Ranchi-1
Date: 13.12.2020

INDEPENDENT AUDITOR'S REPORT

The Members of
CHOTANAGPUR CRAFT
DEVELOPMENT SOCIETY, HAWAI
NAGAR, ROAD NO:
3, HATIA, RANCHI-834003,
JHARKHAND

We have audited the accompanying standalone financial statements of " CHOTANAGPUR CRAFT DEVELOPMENT SOCIETY, HAWAI NAGAR " ("the Society"), which comprise the Consolidated Balance Sheet as at 31st March, 2020, and the Statement of Consolidated Income and Expenditure Account and the Consolidated Receipts and Payments Account for the period then ended and a summary of the significant accounting policies and other explanatory information.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of the Society as at 31st March, 2020, and of its financial performance for the period then ended in accordance with the Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI)

Basis of opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by ICAI. 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 Trust in accordance with the Code of Ethics issued by ICAI and we have fulfilled our other ethical responsibilities in accordance with the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management of the Trust is responsible for the preparation of these financial statements that give a true and fair view of the state of affairs and results of operations of the Trust in accordance with the accounting principles generally accepted in India. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management 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 Trust or to cease operations, or has no realistic alternative but to do so.

The management is responsible for overseeing the Society's 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 SAs 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.

As part of an audit in accordance with SAs, 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 to cease to continue as a going concern.

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.

Attested





In our opinion and to the best of our information and according to explanations given to us, the said accounts gives a true and fair view in conformity with the accounting principles generally accepted in India.

a. In the case of the Consolidated Balance Sheet of the state of affairs of the above named society as on
31st March, 2020.

&

b. In the case of the Consolidated Income & Expenditure Account, of the SURPLUS of the above named society for the the year ended 31.03.2020.

For V.ROHATGI & CO.
Chartered Accountants
(Firm Reg.No.000980C)




CA K. NISHA
Partner
M.No.076038

Place : RANCHI
Date : 13.12.2020
UDIN:20076038AAAAIP8133





CHOTANAGPUR CRAFT DEVELOPMENT SOCIETY (CCDS)

Road No. 3, Hawaii Nagar, Ranchi , Jharkhand- 834003
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