

|| om shri manjunathaya namaha ||



**SRI MOOKAMBIKA
FARMER PRODUCER
ORGANIZATION**

BYNDOOR



**ANNUAL REPORT
2024-25**

Sponsors :
NABARD,
Bengaluru

Promoters :
SKDRDP®,
Dharmasthala

Organization Management

Leadership meets good governance

Mr. Chandra Poojari
Chairman & Director

Mr. Manjappa Shetty
Secretary & Director

Mr. Ravi Raj
Director

Mr. Shivaram Shetty
Director

Mr. Kiran Poojari
Director

Mrs. Surendra Naik
Director

Mr. Raju Poojari
Director

Mrs. Geetha
Director

Mrs. Lalitha
Director

Mr. Rajendra G
Chief Executive Officer

M/s. Nayak Consultancy, Kundapura
Auditors

Canara Bank , Nagoor
Banker

Bank Of Baroda , Dharmasthala
Banker

**Nation Bank for Agriculture and Rural
Development**
Supporting Agency

**Shri Kshethra Dharmasthala Rural
Development Project (R.), Dharmasthala**
Hand Holding Agency

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SRI MOOKAMBIKA

FARMER PRODUCER ORGANIZATION



ANNUAL REPORT
2024-25

TOGETHER **E**VERYONE



ACHIEVES **M**ORE

Organization Management



Mr. Chandra Poojari
Chairman & Director



Mr. Manjappa Shetty
Secretary & Director



Mr. Ravi Raj
Director



Mr. Shivaram Shetty
Director



Mr. Kiran Poojari
Director



Mr. Surendra Naik
Director



Mr. Raju Poojari
Director



Mrs. Geetha
Director



Smt. Lalitha
Director



Mr. Rajendra G.
Chief Executive Officer



Mr. Kiran Kumar
Assistant manager

GROWING STRONGER TO CARE BETTER



Dear and Esteemed Fellow Shareholders,

It is my privilege to present you the overall performance and audited financial statements of Shree Mookambika Bhattha Belegarara Okkuta for its 10th financial year 2024-25.

The year gone by was a year of remarkable achievements as the FPO made efforts for its growth. The FPO has achieved a turnover of Rs 215.21 lakhs as well as earned a net profit of Rs. 4.09 lakhs after deducting tax.

Paddy procurement operations of the FPO, continued to be strengthened in 16 villages of Udupi district viz. Alsadi, Badakere, Hakladi, Chittur, Thariberu, Herenjal, Moovadi, Hosadu, Heruru, Kambada Kone, Kergal, Hosuru, Koderi, Konki, Nagoor etc as on 31st March 2025. During the year, the FPO has procured 430 Tons of Paddy.

The FPO continued to enhance its efficiency in Paddy procurement by proper supervision, quality checks and logistic controls.

The FPO provided technical support and trainings to all the concerned stakeholders. 10 training programs for Paddy cultivation were conducted for more than 350 members. The emphasis continued for inclusion of women members and opening of Bank Account by all members. The FPO ensures that competitive price is paid to the members on market basis. The efforts led to 100% payment through bank accounts.

The FPO foresees big potential in marketing of Paddy and plans to expand sales operations in new areas of Udupi district. This expansion will enhance business and enable procurement of more Paddy, thus enable the FPO to reach out to more paddy cultivators and become financially stronger in future.

Mr. Chandra Poojary
Chairman & Director

FPO Formation



Due to lack of awareness and availability, paddy have not found a place in the modern food basket. However, SKDRDP and NABARD strongly believed that paddy cultivation too is profitable through FPO Program.

The main purpose of the program is not only increasing the farmers earning capacity but also collectivize and attract farmers back to paddy cultivation and thereby making optimum use of indigenous resources to lay a strong foundation for the food security of the nation.

Providing timely and easy availability of fertilizers, seeds and other agricultural inputs at a reasonable rate compared to market price and providing better price on output because of bulk selling of agricultural produce to dealers and processing centers.

PROJECT MONITORING AND IMPLEMENTATION COMMITTEE (PMIC)

A PROJECT MONITORING COMMITTEE was formed to discuss and decide on the business activities to be conducted at FPC level. The FPC has conducted 4 Project Monitoring and Implementation Committee (PMIC) Meetings during FY with NABARD DDM, FPC personnel and SKDRDP officers and discussed the business activities that can be implemented and for sanctioning the grant amount receivable from NABARD on Installment basis. Once the FPO has achieved the prescribed parameters given by NABARD, it has released the sanctioned grant amount.

Committee members:

- Mrs. Sangeetha (Mangalore NABARD DDM),
- FPO CEO & Board of Directors
- SKDRDP Personnel

Following are the highlights of the meeting:

- Reviewed the Financial and Physical progress of the FPO till date
- Approved the Setup of Rural Mart under NABARD Scheme
- Approved the request of Rs. 1.01 lakhs grant amount by the PMIC Committee
- Approved the NABARD 4th & 5th Year grant Assistance of Rs. 0.96 lakhs.
- Business development activities for FPC
- To avail financial and technical support for external sources.

Progressing with Farmer's Aspirations



789
Shareholders

42
Villages

36
Farmer Interest
Groups

Rs. **7.89** Lakhs
Share capital

Rs. **215.00** Lakhs
Annual turnover

Rs. **4.09** Lakhs
Surplus

24
Trainings & Visits

1320
farmers participated

430 tons
Paddy Procurement

38 tons
Rice Sales

Rs. **10.49** Lakhs
SKDRDP Grant

Rs. **3.56** Lakhs
NABARD Grant

LEADERSHIP IN ADOPTING CIRCULAR ECONOMY IN FPO



Revolutionizing With responsibility

Shree Mookambika Bhattha Belegara Okkuta has ingrained the principles of environmental, social and governance in to its way of doing business, to create consistence and long term value for its stake holders.

Membership

From the Day of Incorporation of the Organization, The major aim of the Organization was to increase and strengthen the membership. For the past two years the Organization had conducting various levels of village meeting around the FPO cluster to introduce the FPO concept to farmers and motivate them to be a part of the Organization.



457

Male farmers



332

Female farmers

Farmer Interest Group

The FPO has bought in 789 farmers as Shareholders to the Organization. To effectively channelize the flow of services and communication from FPO management to all shareholders, the Organization had formed Farmer Interest groups at Village level.

FIG concept

- Farmers living near to one another in a village will be grouped into a Maximum member size of 20.
- The group will be managed by 3 leaders elected by the group members.
- The group will meet once in a month for 1 hour to discuss the farm requirement with the presence of Organization CEO.
- All the services required by the shareholders will be received through these groups.

Customer Hire Service

The Organization has collaborated with SKDRDP Customer Hire Service Center (CHSC) on commission based rental services of Agriculture Machines like Tractor, Tiller, Harvester, Renovators etc.

The organization shareholders were delighted with machine rental services received through the Organization. The Members have received 152 hours of Paddy Harvester and Plantation Machine services during the seasons.



Vision

To become a renowned paddy producer organization for its member farmers through economic and social interventions.

ABOUT SHREE MOOKAMBIKA FPO

Shree Mookambika Bhattha Belegarara Okkuta, is organization formed by the farmers of Byndoor for their own betterment. It was started in the year 2014 with ten share-holders with a share capital of Rs. Thousand, later the FPO extended to 789 shareholders with a share capital of Rs. 7.89 lakhs.

The Organization operates from its registered office at Near Post Office Naikanakatte, Uppunda, Village, Byndoor Taluk: & Udupi Dist – 576214.

Currently the organization has its outreach to 789 farmers in 16 villages of Udupi district viz. Alsadi, Badakere, Hakladi, Chittur, Thariberu, Herenjal, Moovadi, Hosadu, Herooru, Kambada Kone, Kergal, Hosuru, Koderi, Konki, Nagoor etc.

SPECIFIC OBJECTIVES

- To organize small hold producers into FPO
- To involve small holder producers in value added agricultural activities.
- To facilitate small producers for reaching viable local, state level, national level to get fair prices for their products.
- To reduce the interference of middlemen and commission agents in issues pertaining to pricing, marketing and value addition.
- To tap and channelize the convergence of schemes and subsidies provided by various government line departments, banks and financial institutions.
- To enhance the small holder producers exercise more control over the production resources and managing the support systems.

Mission

> Economic Empowerment

To economically empower the shareholders to become self-reliant by providing technical information and educate the farmers about latest technology to improve paddy cultivation.

> Financial Support

To provide subsidized financial support & agro based services to farmers thereby empowering them socially and economically.

> Organic Farming

To promote Organic farming among the farmers and assist them to implement their skills.

> Training Exposure

To promote Training and exposure visits among the farmers and assist them to implement their skills.

Driving force :

- Non availability of quality inputs for farmers.
- Lack of availability of finance.
- Non availability of community owned storage and processing facility
- Limited liquidity after harvest.
- Less conversion ratio of paddy : rice (present 60:100).
- Lack of organized structure leading to weak bargaining power.
- Poor packaging practices.
- Poor Market reach for farmers.

Benefits to farmer members :

- Per hectare production improved by 10% by end of project period.
- Increase in net return to farmer (Inflation +10%).
- Increase in sub-sector development for agriculture.
- Gap in availability of inputs reduced by 20-25%.
- Increased food and nutritional security.
- Market linkage for the backward and forward integration will be ensured with competitive market.
- Additional employment generated due to increased intensity of farming.
- Benchmark minimum wage rate for labor.
- Reduction in migration.

Services provided to farmer members

Backward Linkage:	Forward Linkage:
• Organizing farmers to form farmers grower group • Provide training and demonstrations • Provide awareness on organic farming and provide technical information • Conduct the exposure visits • Supply the organic POP manual and booklets • Provide high quality inputs like seeds, manure, fertilizers etc • Give the financial support	• Organic farming • Storage facility • Processing of crops • Grading and Packing • Value addition to the crops produced • Marketing

PROJECT LOCATION :

- **District & Block** : Udupi
- **Cluster** : Byndoor
- **Villages covered** : Nagoor, Hakiadi, Moovadi, Ragihaklu, Koderi, Naikanakatte, kergal, Hosur etc (42 Villages)

We Include

Empowering Agriculture Together

With a comprehensive development approach, the Company touched lives of more than **1000** farmers as of present year.

Technical Transformation

The company has Organized trainings & visits program for more than **1000** farmers at its village clusters.

- Organic farming
- Dairy farming
- Millet cultivation
- Vermi Compost preparation
- Integrated farming
- Vegetable cultivation



Business Responsibility Report ...

Board of Directors Meeting

First Board Meeting:

The FPO had conducted its first Board of Directors meeting on Fifth April 2024. All its directors were present during the meeting. Following are the meeting highlights:

- Taking note of 2024-25 Audit Report.
- Taking note of formation of Farmer Interest Groups.
- Appointment of New Chief Executive Officer
- Taking note of proposed Business Activities for the FPO.
- Sanctioning Incentives worth Rs.20/ member for bringing in shareholders to the organization.
- Sanctioning of Membership wave to bring in 789 farmers as shareholders to the FPO.



Setting
standards for
responsibility
&
accountability

Second Board Meeting:

The FPO had conducted its Second Board of Directors meeting on sixth September 2024. All its directors were present during the meetings. Following are meeting highlights:

- Grocery sales
- Directors Travel Remunerations
- Health camps
- Paddy & Maze purchase and sales
- Lease of land
- Rural mart

Third Board Meeting:

The FPO had conducted its Third Board of Directors meeting on 07.12 2024. All its directors were present during the meetings. Following are meeting highlights:

- FPO Progress till date
- Paddy procurement for the next 4 months
- Paddy purchase
- Grocery sales
- Organic Fertilizer sales
- FIG meetings
- Other business development activities

Fourth Board Meeting:

The FPO had conducted its Fourth Board of Directors meeting on 23.01. 2024. All its directors were present during the meetings. Following are meeting highlights:

- Reviewing the progress during the Financial year 2024-25
- Approved the Action Plan 2022-27 by the PMIC Committee
- Approved the NABARD Business Development Assistance of Rs. 3.56 lakhs.

Business Responsibility Report ...

Annual General body Meeting

The FPO had conducted its 5th Annual General Meeting on 23.02.2024 with all Board of Directors and 326 Shareholders.

Following are meeting highlights:

- Taking note of Organization Progress till date
- Taking Note of 2024-25 Audit Report
- Taking note of proposed Business Activities for the FPO
- Taking note FIG Management and Office Premises
- Confirming the list of Board of Directors of the Organization
- 2023-24 Paddy Procurement Plan
- Discussion on Rural Mart
- Taking note of Key Managerial Personnel i.e. Mr. Chandra Poojary (Managing Director) and Mr. Rajendra G (CEO) to handle the FPO operational activities.
- Felicitation to the achievers.



Integrated approach for sustainable growth

'We Care'.

The pervasive unifying thread that

runs through everything that Sri Mookambika Bhattha Belegara Okkuta does is the spirit of

For the FPO, 'We Care' is not just about caring for the financial and economic well-being of the company and its shareholders. It is also about taking cognizance of the non-financial and social parameters, the convergence of which is critical to optimize trust and goodwill with its stakeholders and the larger eco system. The organization's unique strength lies in its ability to balance financial and non-financial goals. It gives the FPO an edge to tap opportunity across the spectrum to strengthen its long term sustainable value creation potential while meeting the needs of its diverse stakeholders.

Direct Procurement: The FPO has performed this activity very gracefully by procuring agricultural inputs like seeds, fertilizers, tarpaulins etc and raw paddy directly from market and shareholders homes respectively. The FPO had arranged for bags, labor and transportation for the procurement activities. The FPO had followed Local procurement method to procure millets. Requirement: • Mobilization and Institution building of small & marginal farmers • Selecting and appointing Village level lead farmer	• Establishing collection center at village level for Strengthening of procurement and supply system • Promoting Farmers Interested Groups to have large coverage and procurement • Training and capacity building of lead farmers and other functionaries • Investments in the village level Infrastructure for collection and bulking such as weighing scale, gunny bags, gunny bag sewing machine, basic records, etc The objectives of the LPS include: • Setting up a sustainable procurement and supply system ensuring fairness and transparency • Ensuring that quality produce is procured by bringing more farmers under the organized sector	• Creating more village level institutional structures for empowering small farmers • Helping small and marginal farmers to get access to the value addition of product processing and thereby enhance income of small and marginal farmers The main expected results from the interventions are: • Increase in the number of small and marginal farmers can be organized under a producer institution • Better access to the organized value addition facility • Better price realization • Improvement in quality & uniformity of grains procured
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Key performance indicators

Delivering on all Fronts

430 tons

Paddy was
procured from
farmers

38 tons

Rice production
and sold

165000 No.s

Paddy Nursery Tray
were procured
and sold to
farmers.

13.80 tons

Paddy seeds
procured and sold
to farmers

12829 No.s

Paddy Nursery
mats supplied to
farmers.

301 bundles

Paddy straw were
procured and
sold to farmers.

104 No.s

Tarpaulins sold to
farmers.

Rs. 0.11 lakhs

Millet value added
products procured
and sold in the
local markets

832 Bags

Chemical fertilizer
procured and
supplied to farmers

8 No.s

Agri implements
procured and
supplied to farmers

2374 Bags

Organic fertilizer
procured and
supplied to farmers

55163 No.s

Areca leaf plates
manufactured and
sold



IMPACT/ CHALLENGES/ PATH FORWARD

Sri Mookambika Bhattha Belegara Okkuta offered positive economic, social, and technical impacts by improving bargaining power, expanding market access, reducing costs through collective action, and increasing access to inputs and knowledge for smallholder farmers.

However, challenges such as illiteracy, lack of infrastructure, financing difficulties, and inconsistent policy support can hinder their performance.

Overcoming these issues by strengthening linkages with agricultural institutions, providing education, and improving governance are crucial for maximizing the benefits of FPOs for members and achieving their potential.

Impact on farmer members :

Economic Impacts

- **Enhanced Bargaining Power:**

Provided collective power to negotiate better prices for inputs and produce, increasing profit margins for member farmers compared to individual sales.

- **Expanded Market Reach:**

By pooling resources, accessed larger markets, negotiate directly with large buyers, and even engage in international trade, increasing sales and income.

- **Reduced Costs:**

Collective logistics, packaging, and marketing through FPOs lead to cost savings per unit of produce.

- **Bulk Input Purchases:**

Procured agricultural inputs like seeds, fertilizers, and pesticides in bulk, distributing them to members at subsidized prices.

- **Access to Finance:**

As a unique legal entity, provided members with access to institutional finance, credit facilities, and various government schemes.

Social & Technical Impacts :

- **Improved Livelihood:**

Contributed to better habitat, improved health, and enhanced social empowerment among member farmers.

- **Knowledge & Skill Development:**

Conducted training and awareness programs, empowering farmers with modern farming techniques, management skills, and access to new technologies like organic farming and farm mechanization.

- **Consolidation of Services:**

Provided members with access to vital services, including technical advice, access to credible buyers, and advisory services.

- **Value Addition:**

It could set up facilities for cleaning, grading, processing, and packaging produce, adding value before it reaches the market.

- **Increased Productivity:**

The adoption of new technologies and scientific farming methods facilitated by the FPO lead to better crop yields.

Challenges & gaps:

Running a Company is not an easy task, the FPO had faced many challenges from the beginning. The challenges have been grouped into following Heads:

Statutory / legal Compliances:

For performing various business activities, we needed different kinds of statutory approvals, licenses, certification, agreements, and empanelment etc. with various authorities, boards and agencies. Following are the Statutory Challenges faced by the FPOs

- Receiving various licenses i.e. trade, chemical, seed licenses from concerned authorities as they delay the procedure and ask for bribes
- Filing GST returns, TDS at appropriate time is a task

Financial Management:

- Arranging finance for initial investment and working capitals for inventory was difficult because these FPO was in introduction stage and most of the financial institutions hesitate to lend loans due lack of operation experience
- Fixing margin for input and output sales as the FPO have to comply with GST regulation
- Distribution of profit amongst stakeholders after keeping a percentage as reserves of profit earned as per Companies Act
- The prices of fertilizers purchased varies time to time, due to this reasons the company cannot store these fertilizers in bulk quantity.

Marketing:

Marketing of harvested crops is the greatest challenge faced by FPO, as most of the FPO gives limited importance for marketing. To overcome this challenge, FPO has to give more importance to marketing compared to all other activities. Following are the challenges faced in marketing end:

- The FPO has to face the threat of volatility of Market prices for Paddy due to demand and supply factors
- The FPO has to bare the transportation, bag, labor expenses for procuring and marketing of Paddy, which leaves less margin for the organization
- Most of farmers prefer low cost agriculture inputs which may be of low quality and the farmers are hesitant to purchase quality products at competitive prices

Operations:

Handling farmers is a greatest challenge for the FPO in the initial stage. Conducting survey, collecting share amount, supplying agriculture inputs, procurement of agriculture output from 566 farmers is a herculean task for the FPO. For conducting these activities efficiently, proper planning and man power is required. Following are the operational challenges faced:	• Conducting survey for input requirements from farmers is a difficult task as most of the villages are segregated • Procuring and supplying the Output and Inputs goods to farmers as it is difficult for big vehicles to visit farmers land • Difficulty in convincing the farmers to join the FPO as they are reluctant to adapt to changes • Difficulty in getting quality crops from its shareholders because of Moisture content, dusts and agriculture wastes
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• Internal Constraints:

Problems include illiteracy among board members, lack of infrastructure, high labor costs, and difficulty meeting quality standards.

• Policy & Capital Issues:

Lack of adequate capital, inconsistent government procurement policies, and a shortage of financial support can hamper performance.

• Management Gaps:

Shortfalls in strategic planning, organizational efficiency, and market outreach limit the effectiveness of some FPOs.

• Governance & Inclusion:

Gaps exist in board diversity, shareholder engagement, and capacity building for farmers.

Path forward:

- **Strengthen Linkages:**

Connecting FPOs with agricultural universities, government departments, and private institutions provides access to technical support and business development opportunities.

- **Focus on Education:**

Strengthening farmer education through Farmer Field Schools and business schools can equip members with essential management and business skills.

- **Improve Governance:**

Enhancing board diversity, increasing participation in annual general meetings, and investing in capacity-building efforts are vital for sustainable FPOs.

- **Address Financing:**

Ensuring adequate financing, proper business models, and access to talent can help FPOs overcome challenges and achieve their potential.

- **Organic cultivation :**

Promoting and motivating the Member farmers for Organic Millet cultivation practice through setting up Vermi-compost, Jeevambritha, Organic Urea, etc.

- **Grocery supply :**

Procure various groceries and sell it to its shareholder through its Rural Mart.

- **Bulk handling of paddy :**

To procure 1000 tons of paddy from its farmer members.



SHRI MOOKAMBIKA BHATHA BELEGARARA OKKOTA (R.) at a glance

Company Name	Sri Mookambika FPO - Byndoor	
Date of incorporation	2014-15	
Registration details	Reg. under – Karnataka Society Act 1960	
CIN	UDP-S81-2014-15	
Company category	Company limited by shares	
Company sub category	Non-Government company	
Details of Governing Body Members	09	
Chief Executive Officer	01	
Accounts Manager	01	
Total Farmer Members	789 Male: 457 Women: 332	
Farmer Interest Groups (20 members each)	36 groups	
Total share capital	Rs.7.89 Lakhs	
Share capital of each farmer member	Rs.1000	
Details of services provided to farmers :	• For agriculture provision of seeds, fertilizers, agricultural equipment, • Agricultural material storage and packaging services • Marketing facilities for agricultural products by the company • Technical Services & Liaison Services, Customer Services, Sales Store	
• Extension programs (T & V)	24	
• No. of farmer participated	1320	
Paddy procurement (Tons)	430	
Grant Support (Rs. In Lakhs)	Current year	Since inception
• SKDRDP	10.49	49.25
• NABARD	3.56	21.60
TOTAL	14.05	70.85
Annual turnover (Rs. In Lakhs)	14.05	
Company address	Near Post Office ,Kergal Village Naikanakatte ,Byndoor Taluk , Udipi District– 576 214 Phone No : 7892390409 E-mail: skdrdpnagoor@gmail.com,	

Business Expansion Report ...

Participation in Agri Exhibitions



District level KISAN MELA program organized by KVK-Udupi District on 26.10.2024 at Bramhavara



BYNDOOR USTHAHA organized by State Government on 01.11.2024 at Byndoor

Photo gallery



Visitors gallery



ದಿನಾಂಕ-08-01-2025 ಒಡಿಪಾದ BIRD ಕಛೇರಿ & ಸಂಪನ್ಮೂಲ ಉಪನಿರ್ದೇಶಕರು, ನಿರ್ದೇಶಕರು
ಪ್ರತಿ ಪಾಲಕಿ ಬೋಧಕರು, ಬಾಲ್ಯ ಸಹಕಾರಿ ಸಂಘದ ಸಹಕಾರಿ ಇಲಾಖೆ ಮತ್ತು ಬೋರ್ಡ್ ಅಧಿಕಾರಿಗಳು



ದಿನಾಂಕ 6.2.2025 - ಸಮದೇಶರೂಪ ಪ್ರಧಾನಿ NGO ಸಂಸ್ಥೆಯ ಅಧಿಕಾರಿಗಳು ಭೇಟಿ



Shree Mookambika FPO

Registered Office :

Near Post Office Naikanakatte, Uppunda village,
Byndoor Taluk, Udupi District – 576214.

Contact: 9738506356, E-mail : skdrdpnagoor@gmail.com

Registered Under :

Karnataka Societies Registration Act 1960
(Karnataka Act 17 of 1960)

CIN : UDP-S81-2014-15