

CENTRE FOR ALL ROUND DEVELOPMENT (CARD)

Annual Activity Report

2024-2025



- **Registered Office: –At + P.O.- Waini, Pusa Road,
Dist. – Samastipur, Bihar, PIN – 848131**
- **Administrative Office – INDRADEO PATH, East of RNAR College,
Dist. – Samastipur. PIN – 848101**

Centre For All Round Development (CARD) is an active and acclaimed NGO working in the field of education, vocational training, livelihood, disaster management, flood relief, sanitation and health, empowerment of women and the other marginalized groups in the society. At present organization is working in Samastipur and Darbhanga district of Bihar. It was established on the Mahatma Gandhi Jayanti Day of the Year 2002.

In this short span of activities, the CARD has gained the confidence of the various funding agencies such as UNICEF, Aide-et-Action, DFID, Action Aid association, Nomi Network, Heifer International and the State Government Departments.

CARD has adopted Participatory management involving various stakeholders. Its 7 Members executive committee's regularly and actively monitors the functioning of the organization. Their expertise and experience of various fields help the organization in enhancing the quality of project implementation.

Our Mission: To strengthen the social, Economical & Educational changes of poor, Dalit & marginalize communities and farmers, to ensure that they live with self- esteem and respectful life.

[Some of the important events that happened during the last one year , which we have shown below:\(From April,2024 to March 2025\)](#)

Heifer International

Earth Day celebration:

On Earth Day dated 22.04.2024, under the joint aegis of CARD Darbhanga and Heifer International India, Sri. Vipin Bihari Sinha (District Agriculture Officer, Darbhanga) and Mr. Neeraj Kumar (Shri Deputy Director,) as the chief guests on the Earth Day program among SHG farmers under the BSLD project. District Horticulture Department, Darbhanga) while addressing SHG farmers with plantation in Shyampur village under Alinagar block of BSLD project area in presence of Mr. Ajani Harsh, Mr. Karunesh Sukla from Heifer & Mr. Paras Nath Singh with CARD /BSLD team along with BSLD farmers.



Green fodder Plantation & Management:

On Earth Day We have Farming /plantation of green fodder (mulberry, Napier) in the project area was done at SHG level on 9 kaththa community land support of BSLD project.



In the month of July, we have distributed 12650 green fodder plants among the BSLD SHG families for green fodder management in which drumstick and, mulberry & Subabul plants were distributed which were purchase from the Project budget. Also 1500 Australian napier grass roots have been planted, which was received /supported by KVK Sukhet (Madhubani)

Pass on Ceremony:

During the period the SHG Members was KG seeds POG to 764 Families, and also 33 members Ghanshyampur & 178 members Kalyanpur block get pass on money @ 10,000 per member through Enterprise fund supported members for goat farming, so that they can increase their income.

In the FY24-25, 144 goats were pass on to 117 SHG families by OG families in various GPs of the project area, thus 117 families will get support in increasing their livelihood.



Custom Hiring:

Operation of agricultural equipment under KFPCL Custom Hiring Center provided service of harvesting / plowing /sowing to the BSLD farmers. So now they have completed timely harvesting, sowing and other agriculture activities.



Livestock & Crop Care:

We have a meeting held with the community & Field team (CFs) regarding the care and protection of crops and animals from extreme cold & heat waves, along with the presence of the Heifer PO Mr. Karunesh Sukla.



Meeting with stakeholders:

1st Meeting with the District Agriculture Officer regarding the grant given by the Agriculture Department to the farmers in the cultivation of millets and mushrooms, an application was made to the Kiratpur Block Agriculture Officer for grant to cultivate 14 acres of Madua crop.

2nd Meeting with Bankers for term / KCC loan for the BSLD Farmers for improved goat rearing business.

3rd Meeting with KVK director, Birauli for Training support to the BSLD farmer at the Farmer field school and also to organize other money crop farming training program



among the farmers, so that, they can increase their knowledge and they are adopt and get benefits in their farming.

4th we have organized regular meeting with Block Animal husbandry department for Vaccination / de-worming / mobile treatment and awareness program for goat rearing farmers of the project.



Millet Farming:

After the Improved Agriculture Management Training the BSLD Farmers has been completed millets farming in 14 acres in the project area.



Goat Enterprise Development fund support to SHG Farmers:

In the current financial year, we have distributed Goat Enterprise Development fund support @ 10,000 each family to 154 SHG members /farmers for Goat farming in Darbhanga and 166 Kalyanpur block, Samastipur, so that they can increase their income & get sustainable livelihood. (Supported by Heifer International BSLD project).



FPO Formation:

1st NISHANATH FARMER PRODUCER CO. LTD (Gaura-Bauram block) supported by Heifer International &

2nd ANUSHMITA FARMER PRODUCER CO.LTD. (Alinagar block) supported by NABARD registered for the BSLD farmers. So that they can take benefit input & output supply through company and get better price and sustainable income.

Agri activities:

- Zero tillage Potato Farming
- Mushroom Farming - 8 farmers
- Red Lentil (Masur Dal) Farming -27 farmers in 21.81 Acre
- 15-unit KG seed nurseries have been established with the support of the Heifer supported BSLD project. So that they were established as an entrepreneur.
- 16 unit share cropping support to 16 farmers for kharif season for paddy farming @2500 each farmers total 40,000/- through BSLD project.



Farmer field School Activity/ training:

- **Crop system:**
 - A. Plough the field for Dhaincha or Mung crop (Demo plot) before farming.
 - B. Paddy crop is grown using SRI method.
 - C. Vermi compost, liquid organic fertilizer and pesticides are used.
 - D. Next crop is selected keeping in mind the crop cycle.
 - E. Training for adopting SRI/SWI/Zero tillage method for higher yield.
- **Trainings:**
 - A. SRI/SWI/Zero Tillage.
 - B. Toxic free Improved vegetable farming and nutrition value.
 - C. Training on crop system & crop cycle.
 - D. Training on crop disease/ fertilizer /pest management.



Outcomes:

The understanding of the farmers is increasing and farmers are excited about improved farming do to FFS & crop result.

FPC Activities:

Share Holding:

Name of FPC	Share Holding	Total till Date
Kamla	11	3926
Nishanath	263	263
Anushmita	88	88
Diyabati	601	981

AGM: (Kamla FPC)

In this month the Annual General Meeting of our FPO KFPC was held on 29.09.24, in which the annual accounts, advance business plan, pass 3, agricultural machinery operation / management / seed business etc. were discussed and decided.



AGM: (Diyabati FPC)

In this month the Annual General Meeting of our FPO Diyabati was held on 28th oct25, in which the annual accounts, advance business plan, pass 3, agricultural machinery operation / management / seed business etc. were discussed and decided.



Sales & Business Activities: through FPCs (FY-2024-25)

Description	Quantity	Amt (INR)	Service Charge (INR)	Name of FPCs
Goat Sales	881 Goat	3117600	72669	Kamla FPC
Goat Feed	2120 KG	68927	7387	Kamla FPC
Total Business other than Goat (Paddy, Wheat & Kitchen Garden seeds & Custom hiring business)	-	1917598	155234	Kamla FPC
Goat Sales	268 goat (2843 kg)	714930	14804	Diyabati FPC
Total Business other than Goat (Paddy, Drinker & feeder, Maize, Azola tank, Madua Aata, Chokar)	Paddy – 180 kg Drinker & feeder – 14 pieces Maize - 18817 kg Azola tank – 15 pieces Madua Aata – 190 kg Choker – 1050 kg	Paddy – 68190 /= Drinker & feeder – 1400/= Maize – 410994/= Azola tank – 8250/= Madua Aata – 13300/= Choker – 31200/=	11110/=	Diyabati FPC
Goat Sales	66	249900	2499	Nishanath FPC
Goat Sales	15	49800	166	Anushmita FPC

SHG Trainings imparted among the BSLD farmers:

S/No.	Type of Trainings	Unit (DAR)	Unit (SAMASTI)	No. of farmers trained
1	SHG MANAGEMENT	680		680
2	CORNER STONE	1280	140	1420
3	IMPROVED GOAT MANAGEMENT	2220	300	2520
4	GENDER & JUSTICE	1640	1180	2820
5	KITCHEN GARDEN	1580	2060	3640
6	IMPROVED AGRICULTURE MANAGEMENT	160		160
7	CMDRR TRAINING	2360	2030	4390
8	WASH	1300	1480	2780
9	BYP MANAGEMENT	60		60
11	PRE-COOPERATIVE	2680	1880	4560
12	SRI/SWI	860	460	1340
13	FAMILY LEVEL BUSINESS PLAN	6180	1700	7880



Value Based literacy Program: In order to provide basic education to the BSLD farmers, So we have 8 units of **value Based literacy centers** were established and 200 farmers were made literate. They were helped in acquiring numeracy along with alphabet knowledge.

BSLD Donor Visit:

In the month of Oct25 the donor representatives of BSLD program, Mr. Raun and Mr. Krish along with Honorable. Smt. Reena Soni (CD) & Smt. Sonmani Chaudhary (PD) from Heifer International/PGPL and BSLD officials visited Kamla FPC and after the interaction program with BOD, the company's seed sales section, agricultural equipment of Custom Hiring Center was visited, after that goat shed, FFS, Community share farming was visited than after the meeting with farmer they were household visited with the community at Pooja Mahila SHG Alinagar of the BSLD project area. Finally, the program concluded after the visitor participated in the Pass on ceremony program.



Leverage resource:

Description	No. of farmers	Support	Leverage with Govt dpt.
Mushroom seed (through Horticulture Dpt) per unit price Rs.60 (400 Pac)	400	24,000	Horticulture Dpt.
Wheat seed	32	47,560	Agriculture Dpt.
Masur Dal seeds	27	7,500	Agriculture Dpt.
Mung Dal seeds	45	40,480	Agriculture Dpt.
Urad Dal seeds	22	38,720	Agriculture Dpt.
Vegetable seeds	04	4,340	Agriculture Dpt.
TOTAL:		3,48,228	

Bank Loan support: With the support of UBGB Bank, 6 BSLD farmers get support term loan @ 20000/- Rs. 120000/- and 4 BSLD farmers gets the benefit of KCC (AH) Loan of Rs. 172000/- for Goat farming & Per farmer Rs. 43000 under BSLD Project, for goat farming. It is known that the beneficiaries received the cheque of this loan from the hands of honorable central finance minister Smt. Nirmala Sitaraman on 23th nov2024 at Darbbhanga visit on Credit out rich program.



Trainings to BSLD Farmers for Improved Agriculture Management & skill Development:

Name of the Trainings	No. of Farmers	Provided by
Mushroom Farming	8	Horticulture Dpt. Darbhanga
Rabbi Fasal farming	25	KVK, Birauli
Banana Fiber resa training	20	KVK, Birauli
Mushroom Farming	25	KVK, Birauli
Nutrition food prepared by	20	KVK, Birauli



Mota Anaj for children		
Animal Health Camp	2 unit	KVK, Birauli
Medicine support		AHD, Kalyanpur
Harbul Gulal	25	KVK, Birauli
Harmonic bag	25	KVK, Birauli
Tailoring	20	KVK, Birauli





Thanking You *आपका सहयोग अत्यंत आवश्यक है*



