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REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025
FOR
SHIVIA

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SHIVIA

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SHIVIA

CHAIRMAN'S REPORT FOR THE YEAR ENDED 31 MARCH 2025

Scaling our programmes sustainably has been the key focus for Shivia in 2024. We have done this in collaboration with our nine NGO partners in seven states of India, as well as further afield in Madagascar. Our partner portfolio enables us to replicate our programmes, reaching some of the poorest and most remote communities in a cost-effective way. It also reduces our risk of overdependence on any one organisation given the rigorous FCRA licence requirements to send funds to India.

To run all our programmes, we are responsible for the wages of some 130 local staff in India and Madagascar, who are supervised by Joe who does a fantastic job co-ordinating them on a daily basis. With the dedication of our on-the-ground teams and the continued support of our donors, we have been able to reach 10,500 families this year, providing them with the tools, training and support they need to build their own brighter futures.

I am pleased to report that we are operating in around 2,455 villages and since 2011, we have helped over 20,000 families in our Poultry Programme, over 16,000 in our Agri-management Services Programme, over 370 in our Goat Farming Programme and 250 in our Fish Farming Programme. In addition, we have trained 185 women to become Chefs or Nutripreneurs and a further 565 to become Beautypreneurs. However, our impact is not just measured in numbers, but in stories - of women becoming confident about their skills, becoming bread-winners and entrepreneurs, of families sending their children to school for the first time, and entire communities growing more resilient and self-sufficient. These stories remind us why we do what we do. It is humbling to hear first-hand how we are making a real impact amongst the poorest communities.

We have also dedicated considerable time in 2024 to building our Shivia "Farmer Application" (App) so that farmers can access key information about the agricultural programmes, supplementing the superb face-to-face training they receive from our field staff. Next year we plan to translate the App into several local languages as well as integrate visual "how to" videos for farmers who remain illiterate.

This year we have had no changes to our Board of Trustees. I am thankful to have such a capable and committed governance team to oversee our strategy, policies, finances and monitor our operational effectiveness. Working in rural India has its challenges; we have a robust management framework to manage and mitigate risks so we can continue to operate safely and sustainably wherever we are. We have also produced three year plans and budgets so we continually ensure that any beneficiary we take on can be served until they are no longer in need of our support.

Olly and Victoria continue to do an excellent job in the UK, engaging our donors, partners and beneficiaries to fulfil our mission and keeping everything running smoothly. I love reading the feedback following their trips to India and hear what visitors say when they return from the field.

Last year we raised funds in India and received our very first donation in Singapore; we hope to expand fundraising beyond the shores of the UK. However, in the meantime, the vast majority of our fundraising is still done here in the UK and we are indebted to our long-term partner Artemis who kindly hosted a wonderful event in October along with trusting us to take their colleagues and family members to rural India where they experienced life first hand - and engaged in a community activity of Azolla building. Thanks also to our generous supporters during the Big Give Christmas Challenge which was our most successful campaign to date. I am immensely grateful to Vin Murria for her patronage, generosity and belief in Shivia - and to our other Ambassadors who help us in many different ways.

To all our donors I say a heartfelt thanks for your support, encouragement and loyalty. We could not do it without you. I hope you will visit us in India, on a virtual field trip or in person to see first-hand the impact your donations have made. As we look to the future, we want to continue to leverage our knowledge to scale our programmes sustainably and to build our App into a world class information tool for our deserving farmers. Shivia was founded on the belief that opportunity changes everything and with your continuing support we can achieve our aim together.

Dr. Yasmine Hilton



Chairman

SHIVIA

CHIEF EXECUTIVE OFFICER'S REPORT FOR THE YEAR ENDED 31 MARCH 2025

I am delighted to present to you Shivia's Annual Report for FY 2024-25. We have had a really positive year and I feel deep gratitude to all who have made it possible - our beneficiaries, Board, team and supporters. Our mission has always been clear: **to empower the poorest to create livelihoods, boost income and inspire permanent change**. And this year, amidst continued economic pressures, our teams have indeed enabled thousands of families to earn a living in a dignified way.

We now have a portfolio of nine partner NGOs implementing our livelihood programmes across seven Indian States and Southern Madagascar. The majority of our work is carried out by seven of these NGOs in five states of Eastern India: West Bengal, Odisha, Jharkhand, Chhattisgarh and Bihar, as well as Southern Madagascar. They focus on our Agricultural Programmes: Poultry Development Services, Agri-management Services and Fish Farming. Our partner SAATH continues to run our Beautypreneur Programme and Cooks/Nutripreneur Programme in the states of Gujarat and Rajasthan. In 2024-25, we distributed 24,675 toolkits to 4,045 farmers on our Poultry Programme, worked with 6,161 farmers on our Agri-management Services Programme and assisted 250 farmers on our Fish Farming Programme. We also trained 160 Beautypreneurs and 40 Cooks/Nutripreneurs. Every training session delivered, every chick distributed and every doorstep visited by our team contributed to a growing sense of self-reliance and pride among the families we serve.

This year, Victoria and I were privileged to visit communities with Nirdhan in West Bengal as well as our newer partners Prerak and Kalp in Chhattisgarh and SATHEE in Jharkhand and Bihar. We heard so many stories of positive change and witnessed the field teams living and breathing our values of **Beneficiaries First, Fostering Independence, Integrity and Determination**. What sets Shivia apart is our grassroots model - built on trust, deep local relationships and a real understanding of our farmers' lives. I find it fascinating that after sixteen years of Shivia, I rarely hear the same story twice: each family benefits from our programmes in different ways. Some are given hope and confidence to embark on a brighter future. Others focus on the income they have earned to do a multitude of things from addressing basic household needs, to running a full blown poultry business or using their skills and training to start up an entirely different enterprise. You cannot make someone an entrepreneur but it is amazing what can be achieved if you provide a small leg up and they happen to run with it. In West Bengal, I saw farmers who only three years ago were living in despair to now proudly showing me their flocks of over 250 birds in beautifully built and kept coops. From this, they have started chicken feed businesses as well as selling meat and eggs. On top of the economic gains, there are clear transformations that ripple through entire households; the women are now respected and act as role models for future generations. Joe reported from his two trips to Madagascar how life-changing the Poultry Programme has been to the women there too, despite the myriad of challenges they face. Several men on our Agri-management Services programme told me how they no longer have to work as construction labourers in far flung parts of India, they can now afford to lease more land at home, make farming profitable and stay with their families. I always love hearing how whole communities have changed the way they farm due to this highly impactful programme and I am proud of the numerous awards farmers have received for their sustainable, ecological farming methods. I was delighted to hear from several of the women on our Fish Farming Programme who, with their husbands, have seen significant profits in the last two years since we introduced it. They complimented the field staff and the excellent techniques they have learnt from cleaning and preparing their ponds to feeding their fish in a bio friendly and affordable way. The first 50 farmers from our pilot in Sundia location are now operating entirely independently of us and the expansion to Kolaghat location this year proved successful.

Our Field Trip with colleagues from Artemis in February was memorable and we embarked on a community service for the first time. One of the challenges our poultry farmers face is affording chicken feed and so we are rolling out our Azolla innovation across our partner portfolio. Azolla is fast-growing aquatic fern which is high in protein and can be used as a no-cost chicken feed. The Artemis team helped dig the Azolla pits which is labour intensive and time consuming. They loved the challenge and the farmers were most amused and very grateful! As always, our guests commented on the wonderful hospitality of our teams and the communities we visited. It reminds me what an honour it is to work with them all.

I am pleased to report that in 2024 we started building our Shivia Farmer Application (App) so that farmers can access key information about our agricultural programmes, complementing the superb training they receive from our field staff. More and more farmers have access to smart phones and women are using their poultry profits to buy second hand smart phones and data; this in turn is changing their worlds and paves a future where we can roll out our App successfully. In areas where smart phone use is more limited, only one is needed for the whole community to benefit from the App. Supporters can also access the App to understand in great detail how the programmes work. Next year, we plan to translate the App into seven local languages as well as integrate visual "how to" videos for farmers who remain illiterate.

SHIVIA

CHIEF EXECUTIVE OFFICER'S REPORT FOR THE YEAR ENDED 31 MARCH 2025

All our efforts this year were made possible by the unwavering support and generosity of our friends and donors. We extend our sincere gratitude to each and every one of you. On the funding side, we raised £406,633 in the UK and approximately £20,000 in India. This was a little less than our planned target of £450,000. We are grateful to our long-term, loyal supporters the Artemis Charitable Foundation who hosted a wonderful event for us in October where we were able to update friends on our progress and plans. Joe and Chandrani came over for this important evening. We also ran our virtual field trip in April 2024 to India where we took people to West Bengal and Odisha in an affordable and environmentally friendly way to meet our farmers and local field teams. In March 2025, we hosted another virtual field trip solely focused on the Poultry Programme. We thank all of you who attended as well as those of you who travelled to India in person and embarked on the journey with such enthusiasm. Feedback from the field teams is that your interest and presence is deeply motivating for them.

We participated in the Big Give Christmas Challenge again which was our most successful campaign to date and we had a team from Artemis who ran in the Royal Parks Half Marathon. We are delighted to have been successful in the London Marathon Bond Scheme where we will have four places each year for the next four years. Finally, people enjoyed nights at the Royal Albert Hall thanks to the generosity of our Patron, Vin Murria, donating her box to Shivia.

We raised £11,467 in pro bono support. We are thankful to Clifford Chance for their legal efforts to assist us, Salesforce for continually improving our donor management system and EFG for providing us with office space. We are also thankful to Eco Animal Health who reviewed the poultry section of our App, especially focusing on diseases, in advance of us going live with it.

We are excited about the opportunities that lie before us and our focus is on sustainable growth. We aim to scale our impact while maintaining the close-knit community engagement that makes our model so effective. We will explore new geographies where the poorest live, form new partnerships, and constantly learn from the people we serve. We will introduce Goat Farming in response to many of the poorest, tribal communities asking us over the years to do so. This will initially be in Bihar with our partner NGO SATHEE but over the next three years, we plan to roll out the model across our portfolio should we raise the funds accordingly. We will also open a new location in West Bengal, Jhalda in Purulia, the third poorest district, 280 kilometres north-west of Kolkata; here we are able to serve fewer people but the impact will be very significant for them. We have already selected the Field Supervisor and five Livelihood Service Providers. Our Field Supervisor was promoted and transferred from our existing location Prantik; he brings five years of experience working with tribal communities and is well-versed in their needs. Finally, we are set to do a poultry replication in the State of Uttar Pradesh with the organisation Paradada Paradadi Educational Society (PPES) for an initial 100 women, expanding to 150 farmers in Year Two. This was presented to us a fully funded opportunity and Joe visited to ensure there was both the demand and the necessary conditions, such as suppliers of chicks, to make the programme successful.

To achieve our three year plan and stay within our Reserves Policy, we need to raise £2.1 million. However, we have identified areas we can cut back should we not raise these funds. We plan to fundraise here in the UK but also from contributions in India itself through Shivia Livelihoods Foundation. Whilst our target feels challenging, I am grateful to have Victoria and Joe who work tirelessly to achieve our goals. I am thankful to my Board, Chaired by Dr. Yasmine Hilton, for their dedication and guidance, ensuring we uphold the highest of standards. I am so glad to have Vin Murria as our Patron and our wonderful team of Ambassadors out there flying our flag for us. I am immensely proud of the wonderful, below the radar, work of our partner NGOs in India and Madagascar; their dedication to the communities we serve is admirable.

I take this chance to express my heart-felt gratitude to each and every one of you for your unwavering support of Shivia. And above all, I thank the families who trust us to walk alongside them. They are the heartbeat of Shivia, and their spirit continues to inspire all of us.

Mrs. Olivia (Oly) Belcher



CEO

SHIVIA

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

The Trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The Trustees have adopted the provisions of the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The Charity's objectives are the creation of sustainable livelihoods in areas of social and economic deprivation in India by the provision of toolkits, financial and technical assistance and the advancement of education and training.

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning future activities. The Trustees consider that the Charity's activities reflect our aims and objectives, and that they are designed to provide accessible services and activities that benefit the appropriate sector of the very poor of India.

In addition to the objectives, the Charity's overall mission is to **create livelihoods, boost income and inspire permanent change**. Its four core values which underpin all decisions are: **Beneficiaries First, Fostering Independence, Integrity and Determination**.

Our Livelihood Programmes

Shivia has its operations in the Indian states of West Bengal, Odisha, Jharkhand, Bihar, Chhattisgarh, Gujarat and Rajasthan as well as Southern Madagascar. In West Bengal, our implementing partner is Nirdhan Development and Microfinance ("Nirdhan"), a Section 8 Company which we set up in 2011 to deliver our core programmes: Poultry Development Services, Agri-management Services, Fish Farming and until 2021, Goat Farming. In Gujarat and Rajasthan, our implementing partner is SAATH, a charitable Trust, who we have had a long-standing relationship with since 2010. We partnered with SAATH again in October 2020 to support their Beautypreneur Programme and pilot their Cooks Training Programme and we have expanded both programmes since. In Odisha, our replication partner for our Agri-management Services Programme is VIEWS, a charitable organisation registered as a society under the Societies Registration Act XXI of 1860, who we started working with in October 2021. In 2023, VIEWS also introduced our Poultry Development Services Programme. Our replication partners in Odisha for Poultry Development Services are NIRMAN and DSS, both charitable companies registered as societies under the Societies Registration Act XXI of 1860. In 2023, DSS also introduced Agri-management Services. In 2023, we expanded our services to the State of Jharkhand and introduced Poultry Development Services there through the organisation SATHEE. In 2024, we introduced Agri-management Services here too. SATHEE is a Trust, registered under the Indian Trust Act, 1882. In 2024, we expanded our services with SATHEE to Bihar where we introduced Poultry Development Services. Towards the end of the year, we onboarded two new organisations, Prerak and Kalp, both in the state of Chhattisgarh to introduce Poultry Development Services. Both Prerak and Kalp are Societies, registered under the Madhya Pradesh Society Registration Act 1973. In Madagascar our Partner is Feedback Trust, trading as Feedback Madagascar, a Scottish charity (registered charity number SC023568) with operations in Southern Madagascar. In 2022, we replicated Poultry Development Services there and in 2023 expanded the project as well as introduced our Agri-management Services Programme.

In October 2020, we incorporated Shivia Livelihoods Foundation (SLF), a Section 8 Company, in Mumbai to raise funds in India and to help identify livelihood focused NGOs which can replicate our tried and tested programmes elsewhere in India where there is a need. Last year, after three years of existence, SLF gained its Corporate Social Responsibility licence so that we can start raising funds from corporates. We received our first significant grant this year from the Mukul Madhav Foundation.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

(i) Poultry Development Services (PDS)

Poultry Development Services is our flagship programme where we provide the tools and training - the toolkit - for families living in poverty, especially women, to start an enterprise from home by raising chickens and selling the produce. For the first two years, families receive one-to-one support from our Livelihood Service Providers (LSPs) in what we term the Individual Model; farmers receive the toolkits to their doorstep and the LSPs provide the excellent service and hand-holding they need to have the confidence to start and run a backyard poultry enterprise. When they are ready, the LSPs help the farmers to form groups in what we term the Group Model, so that over time they can procure the toolkit parts on their own and operate their poultry enterprises without our intervention.

What's in the Poultry Toolkit?

The toolkit varies somewhat between locations; we tweak the model depending on the farmers' awareness and poverty levels as well as the local environment. The toolkit contains:

- Ten day-old chicks (DOCs) or ducklings
- 2 kg bag of starter feed (two weeks supply)
- Vaccines, vitamins and minerals

In Odisha, where the tribal communities live near to the forests and jungle, we also provide "nets" to protect the chicks from predators. In Madagascar, the locations are too remote for day old chicks to survive and so we distribute two five-month-old females and one male chicken to each farmer household along with heaters, six kilograms of feed, vaccines, medicines and nets after the chickens start laying eggs for hatching. We also provide vaccines and medicines for the new-born chicks. In Chhattisgarh we have also introduced the breeding model to 100 farmers, drawing on our experience in Madagascar.

The importance of training

We train our farmers in how to build a coop relevant to their house and plot, how to vaccinate and medicate the chicks, how to feed the chicks well at very low or no cost and how to look after them on a day-to-day basis including special advice for heating and brooding in different seasons. In India, farmers face dramatic changes in climate from very hot summers to cold winters and the rainy monsoon season in between whilst in Madagascar the farmers face, for example, an intense cyclone season. In both cases, more extreme climate events seem to be occurring which the farmers need to prepare for. We spent time this year training the farmers in growing Azolla (algae) which is a high-protein poultry feed and free for the farmers. We rolled this innovation out across much of our farmer portfolio.

We also train them in how to keep accounts of sales of the produce, save regularly, grow their enterprises or invest their additional income into other enterprises. As farmers transition into the Group Model, we train them in how to be part of a group, how to deal directly with suppliers, how to collect their toolkit parts from central points and how to grow their enterprises through, for example, building more permanent coops.

Our thorough training is reflected in the mortality rates of the chicks declining every year from 30% in our first year of operations in West Bengal to less than 2% consistently for the past five years. Similar results are being reported by our replication partners in Odisha, Jharkhand, Bihar and Chhattisgarh.

Contributing towards financial sustainability

In the Individual Model, at our more established locations in West Bengal, our farmers contribute the equivalent of c. £5 towards each toolkit whereby the actual cost is c. £15. This is the level they can afford or are able to find from family and friends rather than going to money lenders. In poorer more remote locations of West Bengal, as well as where we are working in Odisha, Jharkhand, Bihar and Chhattisgarh, the contribution is less at c. £2.50. However, contributing towards the toolkits means the farmers have their skin in the game: they have a sense of ownership and dignity, turn up for training and look after their birds with pride. It also contributes to the financial sustainability of Shivia enabling us to distribute more toolkits. In the last year, we recovered less from farmers due to greater exposure to poorer areas and we also focused more on the Group Model and independence where farmers contribute c. £3.50 per toolkit.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

WEST BENGAL

In West Bengal, our PDS Programme is delivered by our NGO partner, Nirdhan, which we co-founded in 2011. Nirdhan currently works in five locations in West Bengal with a team of Five Field Supervisors and 22 Livelihood Service Providers. This is our fourteenth year of running PDS in Bengal and we hear every day how important the Programme has been to our farmers especially since the cost-of-living crisis which disproportionately affects the poorest.

Toolkit distribution

Since 2011, we have distributed 151,660 toolkits to a total of 17,647 families across 1,588 villages of West Bengal. For this reporting period, we distributed 13,594 toolkits to 785 new farmers and 634 farmers already on the programme, totalling 1,419 farmers.

Over the past few years, our focus has been on graduating farmers to the Group Model and then complete independence as much as enrolling new farmers onto the programme.

The path to independence

Graduating from the Individual Model to the Group Model and then to independence has been our greatest success to date in Poultry Development Services. We are delighted that 2,323 of our farmers are now operating completely independently of us, sourcing the chicks, feed, vaccinations and medications on their own. During this period 301 farmers became independent often with enterprises of up to 250 birds. Behind the scenes, we continue to check that the suppliers are providing the farmers with good quality chicks, on time and at the same prices. We now have three suppliers of chicks to ensure competitive prices, good quality chicks and reduce risks of delays to distribution.

Farmers typically take 15-20 toolkits per year for two years before we transition them into the Group Model to become poultry farmers or encourage them to start an alternative enterprise altogether. The farmers are able to do this due to the combination of supplementary income from PDS, increased confidence and knowledge of how to do so. They see PDS as a "stepping stone" towards a brighter future. The majority of our farmers who start or expand second enterprises focus on grocery stores from their homes, helping their husbands with agri-related products or tailoring by buying a second-hand sewing machine or the necessary materials.

New location

Towards the end of the financial year, we started to prepare for a new location, Jhalda in Purulia, the third poorest district in West Bengal, 280 kilometres north-west of Kolkata; here we are able to serve fewer people but the impact will be very significant for them. The team includes a Field Supervisor and three Poultry Livelihood Service Providers. The Field Supervisor was promoted and transferred from our existing location Prantik. He brings five years of experience working with tribal communities and is well-versed in their needs.

Challenges

In September, there were heavy floods in our Kolaghat and Sundia locations which affected toolkit distributions; however, the teams made up numbers once the water had subsided. There was also a shortage of day old chicks from the suppliers due to the extreme cold weather in December; however, we were on target overall with our plan for the year. Finally, bird flu affected three locations including Prantik, Sundia and Kolaghat in January and February. This is always of great concern. Thankfully, whereas the local birds died, our birds remained safe due to our training and vaccinations. It did mean that farmers ordered fewer toolkits than expected in February and March as a precautionary measure.

Innovations

One of the major challenges facing farmers is affordable feed for the chicks; our LSPs have trained farmers in our dry locations of West Bengal this year to grow Azolla in their backyards so they have a source of affordable, high protein poultry feed. This is mainly in Chhatna and Prantik locations where they have dug roughly 100 and 120 pits respectively. Azolla is not required in other locations where protein-rich food is readily available due to lots of natural water bodies. Visitors from the Artemis Charitable Foundation enjoyed digging eight pits at Prantik location on their field trip to India in February. The farmers were delighted as it is labour intensive and time consuming for them to do but makes a big difference to their poultry flocks when done.

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REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

Paruli, an example of an inspiring poultry farmer

Paruli has been on our poultry programme for two years and is well on her way to becoming completely independent of Shivia and carrying on with her chicken farming enterprise without the need for our support. With all the training behind her, we are confident that she has the skills and confidence to expand her small business, gain financial security and reach new goals...in addition to the ones she has already achieved. When we met Paruli in February she proudly showed us a new fridge that she bought with her earnings. She has also helped her husband progress with his own business selling vegetables, with money towards a cycle 'van' which he uses to transport his produce to the local market. The fridge is also used for storing the vegetables, keeping them fresh for longer. Paruli now has plans to improve the family's small two-roomed house which is no longer sturdy enough to withstand the monsoon rains. We have no doubt that she will achieve this and much more as she builds her chicken farming enterprise into a small empire!

Paruli's story is recorded here: <https://youtu.be/PoiS1hzSp6U>

ODISHA

In Odisha, our PDS Programme is delivered by our NGO partners, Nirman, DSS and VIEWS; we started there in April 2022 with Nirman and DSS and introduced the programme to VIEWS in 2023-24. Since March 2022, we have distributed 11,303 toolkits to a total of 1,469 families across 146 villages of Odisha. The tribals simply cannot afford the Rs. 400 contribution for the toolkits as in West Bengal and so we have adjusted this to Rs. 200. At the beginning, the farmers had little idea or concept about what they would do with any funds they may earn but we are now hearing stories of their achievements, especially buying mobile phones so they can be in touch with loved ones who have had to migrate elsewhere or help their children access extra learning online. We are only operating the Individual Model at this stage to very poor, remote, tribal communities who are largely excluded from government and NGO programmes.

Nirman: Since 2022, Nirman has distributed 6,000 toolkits to 650 farmers across 67 villages. There is one Field Supervisor and five LSPs delivering the programme and this year, 3,500 toolkits were delivered to the 650 farmers, of which 300 were new and 350 already on the programme. We operated in line with our plan but due to a bird flu in neighbouring areas in August - October, our farmers had challenges selling the chickens locally as people thought they might be infected. Nirman continues to excel and we use our team here to train new staff and farmers. In April and May 2024, the teams and farmers from Kalp and Prerak in Chhattisgarh visited Nirman for exposure visits. They were assisted by our Consultant Smruti Das and heard at first-hand the positive stories of the Poultry Programme and saw examples of best practice. "Seeing is believing" and the farmers reported how much this visit helped them to understand the programme before they started themselves. As well as internal visits, due to the excellent work, teams from the NGOs SWAD (Society for Women Action Development) and Trickle up came to learn from our PDS Programme.

DSS: Since 2022, DSS has distributed 3,323 toolkits to 419 farmers across 37 villages. This is lower than Nirman since DSS also runs the AMS programme whereas Nirman is solely focused on PDS. There is one Field Supervisor and two LSPs delivering the programme and this year, 1,331 toolkits were delivered to the 419 farmers, of which 69 were new and 350 already on the programme. We operated largely in line with our plan but no toolkits were distributed in December and February. In December, it was paddy harvesting season and all the tribal women were fully occupied in the fields throughout the day. As a result, they did not have enough time to properly care for the day-old chicks. Additionally, the weather was extremely cold, making it unsuitable for chick distribution. Therefore, the team decided to postpone the distribution. In February, no distribution took place due to a widespread outbreak of fowl pox in the villages. The day-old chicks, being too small and having low immunity, would not have survived the disease. DSS works in the poorest areas of all and the team has lower capacity for reporting hence our consultant Smruti Das has assisted DSS accordingly over the course of the year.

VIEWS: Since 2023-24, VIEWS has distributed 1,980 toolkits to 400 farmers across 42 villages. There is one Field Supervisor, one poultry expert and three LSPs delivering the programme and this year, 1,670 toolkits were delivered. We operated in line with our plan but no toolkits were distributed in October, as it marked the first month of the programme's second year. During this time, the team focused on identifying new villages, holding meetings and enrolling new farmers into the programme. As a result, the toolkit distribution was carried out in November. The team made up the numbers in the final quarter of the year.

Innovations

As in West Bengal, one of the major challenges facing farmers is affordable feed for the chicks; given our locations in Odisha are very dry, our LSPs have trained farmers in Odisha this year to dig ponds and grow Azolla in their backyards so they have a source of affordable, high protein poultry feed. The roll out has been really beneficial to the farmers.

Quotes from Sabita and Sukanti, two inspiring poultry farmers in Odisha

"After my husband passed away, I had no steady income. With Nirman's support under the Shivia programme, I started backyard poultry farming with 18 toolkits provided to me. I earned Rs. 43,300 and used the profit to support my daughter's education. This has given me hope and dignity. I sincerely thank Nirman and Shivia for standing by me."

Sabita, Bhogomunda Village, Daspalla

"I had no land and no regular income. I had borrowed money for my daughter's marriage and didn't know how I would repay it. But with the support from Nirman under the Shivia programme, I started backyard poultry farming with 19 toolkits. I earned Rs. 37,000 which helped me clear the loan. This small start gave me a big relief. I am truly thankful to Nirman and Shivia for giving me this opportunity."

Sukanti, Janipadara Village, Daspalla

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

JHARKHAND

We partnered with the local NGO SATHEE in May 2023 to deliver Poultry Development Services in Jharkhand. As in Odisha, we are working with very poor, remote tribal communities which are largely excluded from other NGO or government programmes. With a field team of one Field Supervisor and four LSPs, we have distributed 2,540 toolkits to 310 farmers in 25 villages. In December, we could not distribute any toolkits due to paddy harvesting and severely cold temperatures. However, over the course of the year we operated in line with our plan and we distributed 1,780 toolkits to 310 farmers.

BIHAR

SATHEE also has presence in Bihar and at the end of 2024, we expanded PDS there. We recruited a team of four: one Field Supervisor and three LSPs. They conducted their exposure visit in Jharkhand to learn from their own team there. Over the year, they distributed 1,000 toolkits to 210 farmers across fifteen villages. The initial two months (April and May) were dedicated to team recruitment, training and an exposure visit to SATHEE in Jharkhand for both the team and ten female farmers. The first distribution took place in June. In October, no distribution occurred due to Chhath Puja, the biggest festival in Bihar, during which farmers were reluctant to accept new toolkits. Similarly, no distribution was done in December because of the severe cold. Despite these planned pauses, the team successfully met the annual target of distributing 1,000 toolkits by March 2025.

CHHATTISGARH

In March 2024, we started our partnership with two local NGOs, KALP and PRERAK, to deliver PDS in Chhattisgarh. Prerak now has a Field Supervisor and three LSPs and KALP a Field Supervisor and four LSPs. The initial teams and farmers went on their exposure visits to Nirman in Odisha to learn from our teams and farmers there. This was overseen by our consultant Smruti Das and was a great success.

Prerak: Over the course of the year, Prerak has delivered 1,000 toolkits to 200 farmers in fifteen villages. This was in line with the plan. They have also worked with a further 50 farmers in an alternative model where we give the farmers four grown up female hens and one grown up male chicken. The farmers are trained on how to multiply their flocks through breeding techniques. Both models are working well for the farmers. We conducted further diligence on Prerak during the year; however, we were satisfied with our findings and will continue to work with Prerak and serve the farmers we took on until they are independent of us. The field team is doing an excellent job and the farmers are excelling. There was one challenge which is that our two Livelihood Service Providers were caught in a motorbike accident and injured themselves; one returned to work after a few weeks and the other was replaced.

Kalp: Over the course of the year, Kalp has delivered 800 toolkits to 200 farmers in eighteen villages. This was in line with the plan. As with Prerak, they have also worked with a further 50 farmers where we give the farmers four grown up female hens and one grown up male chicken. The farmers are trained on how to multiply their flocks through breeding techniques. Both models are working well for the farmers. No toolkits were distributed in July, as the team focused on sourcing full-grown Desi male and female chickens for the alternative model described above. This was a challenging task due to the growing difficulty in finding good-quality Desi chickens. During the month, the team procured, vaccinated and prepared the chickens, which were then distributed in August. In February, there was no distribution as the annual target had already been achieved by January. The programme operates on a March-to-February cycle. In March, no toolkits were distributed because it marked the beginning of the first month of the second year. The team concentrated on enrolling new farmers by visiting new villages and organising community meetings. Distribution of chickens resumed in April.

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MADAGASCAR

In April 2022, the T&J Meyer Family Foundation (TJMFF) approached us about replicating our Poultry Development Services Programme in Madagascar where approximately 92% of the population lives below the poverty line. TJMFF introduced us to the local NGO, Feedback Madagascar, and after initial research and tweaks to our model, we started a pilot in December 2022 with 100 households in three different areas: Ranomafana (31 households), Ambohimahimasana (35 households) and Vohitsaoka (34 households). We recruited a Programme Manager and three LSPs to deliver the programme, supported by a local poultry consultant. After a successful pilot phase, we expanded the PDS Programme to a further 237 families in December 2023 so since we started the programme we have distributed 337 toolkits to a total of 337 families. This year, we decided not to expand beyond those farmers but to address their challenges and make sure the programme is successful for them. Joe took two trips to Madagascar, accompanied by Jane Meyer on one of them.

The main changes to the model in Madagascar are due to the fact that the hatcheries are too far away to provide one-day-old chicks to the farmers so we provide five month old chickens and teach the farmers how to breed from them, creating their very own hatcheries!

Each toolkit contains:

- Two five-month old, vaccinated hens
- One vaccinated cockerel
- 6 Kgs bag of chicken feed
- Netting for the coops
- Heater for brooding
- Rat traps
- Additional vitamins and medications
- Vaccinations for newly hatched chicks

The Poultry Programme in Madagascar is making a significant impact to these extremely poor communities which Feedback Madagascar serves but there are many challenges working here. The poverty levels and remoteness of the communities mean that the training has taken longer than in India but this year Joe saw great progress in the quality of the coops and fences built. Chick mortality is higher than in India due to the prevalence of many predators and farmers not building adequate fences to protect the birds. This year, we heard that the biggest challenge is affording chicken feed when the farmers can't even afford to feed themselves. We are helping our farmers overcome these challenges to make sure their enterprises remain successful. The teams also have to hike for many hours to reach the farmers as no forms of transport can reach them. There is no electricity and the nearest hospital or school is many miles away. Life is very hard and malnutrition is a serious issue. This is why our Poultry Programme is so important as now at least they have a source of food growing in their own backyard. The women have told us about being able to provide for their children with the money they are now earning - they buy better food, essential medicines, school books and pencils. Some of our farmers are pregnant and they are really benefitting from an improved diet by eating chickens and eggs. Some women have bought piglets and others have invested in bulk-buying rice, buying at cheap prices and storing it to sell at a later date. One woman now even owns a mobile phone although she has to walk a long way to receive a signal!

(ii) Agri-management Services (AMS)

Agri-management Services is our second major programme designed to address the particular challenges faced by very poor, marginalised farmers through training and interventions. We launched the programme in 2014 in response to requests for help from some of our beneficiaries who had taken up Poultry Development Services. We heard time and again that their husbands were unable to make farming profitable, largely due to poor soil quality and increasing costs of inputs such as seeds and fertilisers. As a result, many were giving up farming altogether and migrating to the city in search of work. Since we launched the Programme we have worked with 16,315 farmers including many all-women farmer groups. However, the impact has gone way beyond our farmer portfolio as whole village communities have seen the benefits and adopted new farming techniques from their neighbours.

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The programme is designed with a holistic approach and includes a number of inter-linked interventions:

- Soil testing
- Crop selection
- Access to wholesale markets for agri-inputs (seeds etc.)
- How to make free or inexpensive bio-pesticides and bio-fertilisers to improve soil quality
- Forming Farmer Interest Groups
- Access to Government sponsored agri-programmes

Contributing towards financial sustainability

Each farmer contributes Rs.100 or Rs. 200 (dependent on the location) on registration for the holistic service they then receive over the next two years, after which they are fully equipped to continue their farming enterprise independently of us. Their contribution ensures they value the training service we provide and helps with our own financial sustainability.

Awards

We are delighted to report that Agri-management Services has been recognised for a number of awards both in the UK and India, not only for helping farmers to create sustainable livelihoods but also for our efforts to promote soil health and the use of bio-fertilisers and bio-pesticides.

2022: We won the Third Sector Award for 'Small Charity, Big Achiever' in recognition of the impact Agri-management Services makes on the lives of very poor and marginalised farmers in West Bengal and Odisha. One of our Farmer Interest Groups in West Bengal received the first prize trophy from a local, government sponsored television channel for being the best group practicing ecologically sound farming (using mostly bio inputs for fertilisers and pesticides) as well as making more profits compared with other farmers in their locality

2023: Our LSP, Gour Naskar (Sundia Location), was recognised for his commitment to promoting soil health at a national award ceremony in New Delhi. The ceremony took place on World Soil Day. One of our farmers, Namita, was awarded a government-sponsored prize at her local village fair in West Bengal for her dedication in preparing organic compost to use on her small plot of land. She also started selling it to local farmers. She told us that she's spending her new income on her son's education and investing in tools and materials for her small farming enterprise.

2024: A group of women farmers won the "Best Farmer Group" award in a TV quiz show broadcast on state television in West Bengal. Another farmer, Tarak, who is both our AMS and Fish farmer, received a trophy and cash prize for achieving the best quality and highest yield of paddy. He accomplished this using the SRI (System of Rice Intensification) method with seeds distributed by the local agricultural block office, following training provided through our programme.

2025: Nilima received an award from Krishi Vigyan Kendra, a government organisation in West Bengal, for promoting vermi-compost production in her village and her contribution towards environmentally friendly and sustainable agricultural practices.

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WEST BENGAL

In West Bengal, our AMS Programme is delivered by our NGO partner, Nirdhan, which we co-founded in 2011. Nirdhan currently operates AMS in five locations of West Bengal with a team of Five Field Supervisors and fifteen Livelihood Service Providers.

Registrations

We have worked with 14,215 farmers across 446 villages of which 11,613 are now independent of us. For this reporting period, we registered 2,602 new farmers on the Programme and also supported 2,159 from the previous year, totalling 4,761 farmers. Over the course of the year, we completed soil tests for our new farmers and formed 165 Farmer Interest Groups (FIGs) of 15-20 farmers, bringing the total to 874.

The benefits of Farmer Interest Groups

- The group has more bargaining power with the suppliers of agri-inputs (e.g. seeds, fertilisers and pesticides) resulting in lower production costs.
- Selling produce as a group opens up wider markets and bio-produce can fetch higher prices.
- Attending group training sessions and monthly meetings ensures knowledge, experience and best practice is easily shared.
- Opening a group bank account means pooled savings can be used to buy equipment which can then be shared by the group.
- FIGs can apply for agriculture business loans that are not available to individual farmers.
- Farmers can take advantage of Government subsidies and agricultural initiatives that they were previously unaware of or not eligible for.

Making farming affordable

One of the ways we help to make farming affordable is by linking our Farmer Interest Groups to government agri-programmes for free agri-related products and training. Over the last year, through the groups, the team has facilitated numerous links for our farmers to different government schemes giving them benefits that they could not have dreamt of when we started the programme. Over 30% of these have been for the Krishak Bandhu Scheme helping impoverished farmers with agricultural activities as well as the Kisan enrolment scheme for various subsidies and help during the harvesting seasons. A further 25% have benefited from links to receive agricultural tools.

Links to Government programmes include the supply of:

- crop seeds and soil micronutrients
- bio-products for fertilisers and pesticides
- farm machinery and agri-tools
- livestock : cows, chickens and fish
- insurance/compensation for crop damage
- other agri-inputs including non-bio fertilisers and pesticides
- additional training in agri-management
- enrolment on specific farming schemes such as Krishak Bandhu and Kisan

Given we work with the poorest populations, we need to make sure they can continue to farm in an affordable and environmentally friendly way. We teach all our farmers methods of making bio-pesticides and bio-fertilisers for no or very little cost by using ingredients they can find locally, including cow dung, cow urine, jaggery, garlic, turmeric, oil cakes, neem leaves, akanda leaves (milkweed) and grass. We also help them build a worming compost container using elements supplied by the government.

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The impact of AMS

The impact of AMS is staggering and has been particularly important during a time when farmers are facing a cost-of-living crisis. Our data shows that our farmers are making, on average, 40% additional income following our services, with input costs down by 15% and yields increased by 30%. Farmers have also changed, on average, to using 50% bio-products as opposed to 80% chemical products when we started. Much of the feedback is that families are able to stay together; by generating income from the land, the men do not have to migrate to the cities in search of work. The farmers are also delighted that once trained they are no longer reliant on Shivia and have obtained life-long skills for environmentally friendly and sustainable farming.

Unlike in PDS where over 90% of our farmers are female, AMS has largely been dominated by men, often our PDS farmers' husbands. However, we are witnessing more and more women engaging in AMS providing labour work in their family fields during the sowing and harvesting seasons. Many women have also voluntarily learned how to build cement beds and prepare compost at home for their own use as well as selling purposes. This has turned into a joint business as the husband sells the extra produce in the market or to others in the community. Our data shows that more than 60% of AMS farmers use their income to take more land on lease. The jump from them leasing two bighas (one bigha is c. 1/3 acre) of land when we started to between 3 - 6 bighas of land now has given our farmers real confidence that they can earn a living in the villages rather than migrating to the cities in the hope of finding some unskilled work and sending remittance home. They are also able to lease better quality land closer to home.

Through reporting and video footage from the field staff, we see endless examples of fields where the difference between using bio and chemical pesticides and fertilisers is stark. The team always emphasises how our impact is way beyond the 16,315 farmers we have registered and trained. "Seeing is believing" in the rural areas and thousands of farmers have started copying those on our programme by learning methods of planting seeds, making bio-fertilisers and bio-pesticides and finding out about government schemes. This is leading to whole areas transforming their farming techniques.

Challenges

We faced some challenges with our AMS Programme this year. In October, there was an unexpected cyclone which led to extensive flooding in both Sundia and Kolaghat locations; this resulted in a drop in registrations. Our AMS expert also resigned for personal reasons and so we are in the process of finding a replacement. The Field Supervisors have stepped up whilst we look.

Balika, a shining example of determination and success

Balika Bauri, a farmer from Chhatna, is a remarkable example of resilience and hard work. A participant in our AMS programme, Balika manages an extraordinary daily routine-working 16 to 18 hours a day across her fields, tending to household chores and caring for her livestock, including goats and Desi chickens. Despite these challenges, she never takes a day off. With her husband unwell and unable to take on strenuous fieldwork, Balika bore the sole responsibility of supporting her family. Their small plot of land previously yielded very little, making it difficult for them to make ends meet. Everything began to change when Balika enrolled on our AMS programme. She completed her training with dedication and soon inspired other women in her village to form a group and learn together. She was deeply motivated by Manika, our dynamic female LSP in Chhatna, known for her ability to connect with and inspire rural women. In just six months after completing her training, Balika achieved impressive results. By adopting the techniques she had learned, she transformed her dry plot of land into a productive farm, harvesting over 100 kilograms of cabbage during the winter season. With her husband's support, she not only fed her family with fresh produce but also sold the surplus, earning a significant income. Today, Balika stands as a proud ambassador of Shivia in her village. Her success story is inspiring many more women to join the AMS programme and take control of their livelihoods. Her journey is a powerful testament to what can be achieved with knowledge, support and unwavering determination.

ODISHA

In Odisha, our AMS Programme is delivered by our NGO partner, VIEWS, and last year we introduced AMS to our NGO partner DSS too. Both VIEWS and DSS are working with marginal, tribal communities who live in very remote villages where most of the government welfare schemes do not reach. The land is dry, barren and rocky and there is hardly any rainfall or nearby water resources.

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Based on the terrain and its severe constraints, we have tweaked our AMS Programme by training the farmers in kitchen gardening rather than agricultural fields and supplying them with cement rings for the preparation and use of vermi-compost. We have provided each farmer with eight kinds of seeds including ladies fingers, brinjal, tomatoes and bitter gourd to grow in their backyards. The farmers contribute Rs. 100 for a period of two years.

IEWS: With IIEWS we started replicating AMS in October 2021 and since then have worked with 1,200 farmers in 67 groups, of which we registered 400 this year as well as working with 200 who registered last year. We have a team of one Field Supervisor and three LSPs, covering 67 villages. We are proud that 600 farmers are already independent of us.

DSS: With DSS, we registered 400 farmers in 2023 and since then have formed 37 groups. There is one Field Supervisor and three LSPs dedicated to the programme. This year we prepared these farmers for independence but did not take on any new ones. DSS has been proactive in linking these female farmers to schemes, for example, they connected 28 with the Government's Subhadra programme which provides financial assistance of Rs. 10,000 annually. They also ensured that 83 women received Soil Health Cards by the Agriculture Department which means they can obtain soil testing by the Government for free. A further four women received Rs. 4,390 (c. GBP 42) each from the Government of India under the MIDSH Scheme (Mission for Integrated Development of Horticulture) for starting a kitchen garden.

Results

We have now worked with 1,600 farmers in 104 groups in Odisha. They have all learned to prepare and maintain healthy kitchen gardens for subsistence purposes providing a more varied and nutritious diet to their families. Before our AMS Programme, they were only eating "pantha bhaat" which is rice mixed with water. Children benefit the most from the consumption of vegetables because they have proper nutrition from an early age. Farmers are also able to sell some of the vegetables which they could not have imagined before. With the additional income, they are able to spend on a myriad of household needs: books for their children's education and access to healthcare and medicines as examples.

All 1,600 families have learned how to prepare vermi-compost which they are using in their fields. Previously, they were using chemical fertilisers which they used to buy from the market. They have also learnt the System of Rice Intensification method of growing paddy which helps them to increase their profits by 40-50% by decreasing the input cost, using less water than before and increasing the quality and quantity of the total yield.

Sukantala, an inspiring farmer in Odisha

In the small village of Nuasahi, Sukantala has transformed her life and community through farming. Sukantala lives with her husband, son, and daughter in a tribal village with only 23 households. For many years, she used traditional farming methods, which gave her just enough to food for her family but not much more. The IIEWS/Shivia field team visited Nuasahi village and explained the AMS project to the villagers. Sukantala was excited to join and learn new methods of farming to grow more crops using less water and resources. She learned about kitchen gardens and how to make organic manure to improve the health of the soil. With the seeds we provided, she started growing brinjal (eggplant), tomatoes, and lady's fingers (okra) and soon her hard work paid off. Her husband also helped in the farming activities, making the work more efficient and increasing their farm's productivity. After a few months, Sukantala harvested her brinjal crop and made a profit of Rs 12,000 (c. £114). This was more than she had ever earned from her farm. With the extra money, she was able to invest in more farming activities and support her family's needs. News of her success spread quickly to nearby villages. Farmers began visiting Sukantala's farm to see her methods and learn from her. Sukantala's farm became an example of how modern techniques can improve farming and she gladly shared her knowledge with others. Sukantala's story shows how one person's efforts, supported by relevant tools and training, can inspire an entire community. Today, Sukantala's success is not only helping her family but also encouraging other farmers in Nuasahi to try sustainable farming. Her journey from a traditional farmer to a respected leader in her community is a powerful example of how knowledge and hard work can change lives.

JHARKHAND

In May 2024, we expanded our AMS Programme at Godda in Jharkhand with our NGO partner SATHEE, already carrying out Poultry Development Services here. We recruited three Livelihood Service Providers and registered 400 farmers between May - August.

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As well as our usual AMS programme, we have introduced a seed bank where traditional, indigenous seeds like rice, millet, ragi and sutli beans have been purchased locally and stored in the seed bank. All 400 farmers take these seeds from the seed bank on loan and utilise them to grow the crops. After harvesting, the farmers return the same quantity of seeds that they have taken on loan with an additional handful of seeds to keep the seed bank sustainable. Previously, these farmers were purchasing the seeds from the local markets; to do so they were taking loans from moneylenders at high interest rates. The seed bank has rid them of huge debts from moneylenders as well as benefitted from all other aspects of the programme. Given the success of this pilot seed bank, we plan to roll out the concept across our partner portfolio next year.

MADAGASCAR

In December 2023, following the success of replicating our Poultry Development Services Programme in Madagascar, we decided to introduce Agri-management Services, mainly focusing on kitchen gardens for food security. We started working with 100 farmers who are also on our Poultry Programme by putting them into three groups and deploying a field team of four staff to carry out the training into how to grow certain fruits and vegetables in remote locations. Last year, we continued working with these 100 families and provided them with 6-7 types of seasonal vegetables seeds to grow in their backyard kitchen garden. Given that most families are malnourished and face food shortages, this has made a significant difference to them; any excess they can sell. Joe was pleased with progress on his two visits but also witnessed damage at the Ranomafana location due to severe rains.

Clotilde's story in Madagascar

Clotilde was identified as one of the most vulnerable people in her district to benefit from our Agri-management Services Programme. Despite a physical disability she was very keen to start growing vegetables so she could support her large family. She took over a small piece of abandoned land close to her house, cleared all the rubbish and bushes and started to cultivate the soil. We provided her with a spade, a watering can and various seed packs and advice on all the farming techniques she would need. Her dedication and hard work has paid off. She recently made 120,000 MGA (c. £21) from selling her produce which helped get her children back to school...and paid for a duck too!

(iii) Fish Farming

Following research and a feasibility study, we introduced our pilot Fish Farming Programme in April 2023 in response to farmers with access to small ponds asking us to help them improve their income by providing interventions throughout the fish production value chain. This year we completed the two-year pilot which was conducted at two of our locations in West Bengal - Sundia and Kolaghat - where there is huge potential for Fish Farming as a livelihood opportunity for marginalised farmers. West Bengal is endowed with all kinds of fishery resources and there is high demand for fish on a daily basis. 80% of Bengalis throughout the State consume fish on a regular basis. Despite these natural resources and high demand for fish, the sector in West Bengal remains 'behind' and farmers do not make profits despite the potential. Lack of infrastructure for marketing as well as socioeconomic constraints lead to poor quality fish seeds and inputs. Farmers follow traditional techniques which have failed to meet the growing demand, resulting in excessive dependence on commercially managed fish production units and also on the supply from other fish producing States such as Andhra Pradesh and Tamil Nadu.

This year, we expanded our pilot to Kolaghat location by adding a further 50 farmers. We also continued working with 150 farmers at Sundia where 50 from the first wave of the pilot became independent of us. In Sundia location, we have one Field Supervisor and four Livelihood Service Providers. They were all fully trained by Sarva Seva Samity Sanstha (a BASIX company) who have experience in Fish Farming and will no longer be required given our team is now fully trained. At Kolaghat location, we also have one Field Supervisor and two Livelihood Service Providers dedicated to the expansion but we have plans to phase out this location in the near future having serviced the very poorest within reach of our office in all three programmes.

Toolkits and training

We provide our fish farmers with a package of products, services and ongoing training, enabling them to develop a productive and profitable fish farming enterprise.

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The field team helps farmers with pond preparation including cleaning up the ponds, water purification, application of disinfectant and pond manure. They source quality fish seedlings, fish food, vitamins & probiotic preparations and deliver them to the farmers. They teach farmers the correct methods of applying organic inputs to the pond and at what intervals, plus how to make low-cost fish food. Every fortnight they carry out PH testing of the water and re-balance levels if needed. They teach farmers about disease prevention and management to minimise fish mortality and help farmers to sell the produce by linking them to local markets and reputable buying agents.

As with our other programmes, we ask our farmers for a contribution towards the cost of the toolkit, in this case Rs. 1,000 (c. £9.50). In our experience, this model ensures that farmers are committed to the programme and value our services as they take ownership of the enterprise.

Impact

- Farmers reported earning between Rs. 40,000-50,000 (c. £381-£476) in the first cycle of production and Rs. 25,000-30,000 (c. £238-£286) from the second cycle. There was a large demand for their fish in local markets, particularly around Durga Puja and Diwali celebrations as well as Bengali New Year and Jamai Sosti celebrations.
- Local buying agents are coming to their houses to buy the produce which is increasing sales and income.
- There is plenty of produce left for home consumption, helping to reduce household expenditure and increase nutritional health.
- Farmers are ready to invest in expanding their enterprise by leasing another pond and/or investing in agriculture.
- Farmers invariably prioritise their children's welfare particularly investing in educational needs.
- Farmers also mentioned saving for a family wedding as a priority and their fish farming enterprise is helping them to save for this.

Challenges

The fish programme faced challenges due to the extremely high cost of fish seed and the low market price for fish towards the end of the first cycle during our scaling phase. These factors led to delays in fish sales by farmers and subsequently caused a late distribution of fish seed for the second cycle. The farmers made significant profits when the price of selling fish recovered in January/February but the cycle got delayed. The budget for buying fish seed also exceeded by Rs. 30-40 per Kg and the quality of fish seed was not up to our expectation during this period.

(iv) The Beautypreneur Programme

The demand for beauty services throughout India across all sections of society is high and so SAATH initiated its Beauty and Wellness Vocational Programme to train young women (aged 18-35) to become beauticians and create livelihoods with dignity. Some of these women run small salons from their homes whilst others rent space to do so. However, feedback was that they struggled to make decent profits as they lacked the technical, business, financial and marketing skills to make their businesses work. The idea of the Beautypreneur Programme is to help these women to run and sustain their businesses through obtaining certain key skills. Once enrolled, the women receive training on new technical skills, hygienic practices, business planning, financial management, inventory management, marketing and exploring alternative income streams, such as training others in beauty during the lean seasons.

We started supporting SAATH's Beautypreneurs in October 2020 and have since trained 565 young women from slum areas in Gujarat (Ahmedabad and Vadodara) and Rajasthan (Jaipur) accordingly. Overall, the programme has gone as planned this year whereby 160 women in Ahmedabad and Jaipur have been trained. Even though these women are less poor than those in the rural areas of Bengal, Odisha, Bihar, Jharkhand and Chhattisgarh, they are considered very poor in urban contexts and need to earn money to support their families which the programme is enabling them to do.

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This year, some Beautypreneurs struggled with financial resources to expand their businesses and others faced stiff competition from well-established beauty salons in their areas. Others reported that traditional societal roles and conservative family structures hindered them from pursuing their beauty careers as hoped.

Despite these challenges, SAATH helped the Beautypreneurs to receive financial assistance to expand and they onboarded over 70 Beautypreneurs onto their Business Gym platform to help them track and grow their business operations. Others received market linkages to wholesalers for cost-effective product sourcing.

As well as the programme in Gujarat and Rajasthan, we conducted research to see if we could replicate the Beautypreneur Programme in the rural areas of West Bengal where we already work but we found that it would not be feasible or of a scale worth setting up a programme for.

Feedback from Beautypreneurs:

"My family suffered greatly when my father died suddenly in a road accident. My mother started working as a labourer to provide for me and my three sisters and later I worked in a beauty parlour for three years. I learned some basic skills but really wanted to start my own salon. When I heard about the Beautypreneur Programme, I knew that was what I needed to do. I have learned proper beauty techniques, business skills and about marketing too. Now I earn Rs. 8,000 a month - more than double than before. Thank you to SAATH and Shivia for giving me this opportunity to develop my own business", Pooja

"In 2015 my husband suffered from Dengue fever and severe jaundice and lost his job. We have two children to care for so I turned my passion for beauty into a profession. The best decision I made was to join the Beautypreneur Programme led by SAATH. The skills they taught me went far beyond just techniques for treatments. I now have proper business skills like how to monitor my income and expenses and how to attract new clients with different packages. I also prioritise hygiene and keep a healthy atmosphere in my home salon', Falguni

The story of Radhika

Radhika lives with her husband and their child in Sanand, Ahmedabad. Growing up, she was always fascinated by beauty parlours and would often practice Mehdi on herself and others. However, her father encouraged her to focus on education instead, believing that it would provide a more stable future. Radhika pursued college while managing household responsibilities but she couldn't prioritise her passion for beauty work. After marriage, Radhika moved to Sanand and initially didn't engage in any work. However, she discussed her passion with her husband and they decided to revive her interest in beauty parlours. With her husband's support, she started working from home, offering beauty services to clients. She earned a steady income of Rs. 5,000 - Rs. 7,000 per month, which helped her contribute to the household income. One day, a visitor introduced Radhika to Shivia and SAATH's free training programme for women entrepreneurs. The programme focused on beauty and wellness skills and Radhika saw an opportunity to enhance her skills and grow her business. She took the training and with renewed confidence, she began working from home and eventually planned to expand her business by renting a shop. Radhika is thankful for her husband's encouragement and support and she appreciates the training and guidance from Shivia and SAATH which helped her enhance her skills and grow her business.

(iv) The Cooks/Nutripreneur Training Programme

The main objective of the Cooks Training Programme is to train slum residents to be cooks and able to provide a broad range of dishes and snacks hygienically, as well as market their products well.

Shivia and SAATH designed the Cooks Training Pilot together in 2020 and trained twenty young women to either cook better meals more hygienically or provide a snacks delivery service. The pilot ended in October 2021 since then we have worked with 185 women. In the expansion phase, we included a module on how to start an enterprise as feedback from the pilot was that the women wanted to run their own businesses rather than cook for someone else. This year, we trained a further 40 Cooks where most wanted a focus on healthy foods, hence we called them Nutripreneurs.

Initially, there was limited knowledge about nutritious food products among the women and the community. Continuous education and demonstrations were necessary to build awareness among the women and then create demand from potential buyers/consumers. Participants also faced challenges in securing initial funding for scaling up their businesses, especially for purchasing bulk ingredients and packaging materials. Finally, many women struggled with setting up physical stalls due to a lack of available space and resources in their communities.

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The programme now has momentum and we are delighted that the Nutripreneurs have developed nutritious products including Ragi Sukhdi, Makhana Ladu, Khajur Roll, Nachos and healthy salads. Several women have also started to use WhatsApp Business to sell their products online and others have established community and school stalls benefitting over 500 buyers and 1,000 children respectively.

An exciting development over the year was that SAATH obtained their Licence from the Food Safety and Standards Authority. This was a big milestone and enabled them to provide hawker services (mobile food vendors), food vending services, club/canteen services, petty retailers and tea shops and midday meals. They can also provide a range of products including cereals, soups, salads, ready to eat savouries, Indian sweets and snacks and prepared foods. This in turn opens up many sales opportunities for the women in person and via platforms such as Whatsapp Business and Amazon where SAATH's Urmila Snacks business helps them to package and distribute their snacks.

Farzana's story

Farzana, a 42-year-old resident of Fatehwadi, Ahmedabad, struggled to make ends meet with her low household income and being the sole breadwinner. Her limited education, lack of business experience and skills that she could commercialise meant her future looked bleak. However, through the Shivia-SAATH programme, Farzana learned to make nutritious snack items and started her venture "Bharti Gruh Udhog". She sells her products locally and has established a loyal customer base. Farzana now has a monthly income of Rs. 12,000-15,000 and she is a recognised entrepreneur in the Fatehwadi area. She has been invited by Bharati Gruh Udhogto, one of the local leading businesses to supply her products. This has been life-changing for Farzana!

Nitiksha's story

Nitiksha, a 36-year-old widow from Danilimda, Ahmedabad, faced unimaginable hardship when her husband passed away unexpectedly. The weight of responsibility suddenly fell on her shoulders as she became the sole breadwinner for her two young daughters and mother-in-law. Determined to provide for her family, Nitiksha bravely ventured into entrepreneurship. Initially, Nitiksha's home-based garments business struggled to gain traction. Despite her tireless efforts, the business failed to generate sufficient income, leaving her with dwindling hopes. However, fate intervened when she discovered the Shivia-SAATH programme in her area. This programme offered a lifeline, empowering her to start a new venture. With renewed determination, she launched Saanvi Gruh Udyog, naming it after her beloved daughter. This nutritious breakfast business soon flourished under her care. Nitiksha developed a range of healthy snacks, including nachos, puff millet chewdo, and ragi sukhdi, which resonated with her community. Through sheer hard work and perseverance, Nitiksha overcame initial doubts and established a thriving home industry. Her business grew steadily, earning her a reliable monthly income of Rs 7,000-8,000. This financial stability brought relief and confidence, transforming her life. The impact of Nitiksha's entrepreneurial success extends beyond her family. Her journey serves as an inspiration to others in her community, demonstrating the potential for local, community-focused businesses to thrive.

"Nitiksha is an inspiration to many aspiring entrepreneurs who admire her ability to overcome obstacles and build a thriving business from scratch. Her journey showed others that with determination, perseverance and the support of loved ones, one can triumph over adversity and achieve their dreams. Since completing the Cooks Training, Nitiksha has developed her own snacks business and her story is a testament to the power of resilience, family support and hard work. Her name has become synonymous with success and serves as a motivating force for others facing their own challenges, urging them to persevere and pursue their ambitions against all odds", Kruti, Head of Livelihood Programmes at SAATH

More details about our programmes can be found on our website: www.shivia.com/programmes

SHIVIA

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

OBJECTIVES AND ACTIVITIES

Public benefit

The Trustees confirm that they have referred to the guidance in the Charity Commission's general guidance on Public Benefit when reviewing Shivia's aims and objectives and in planning future activities. In particular, the Trustees have considered how planned activities will contribute to the Charity's aims and objectives.

Our top ten highlights and achievements in the year under review were:

Replicating Programmes: We collaborated with two new partner NGOs, Kalp and Prerak, to replicate our programmes in the state of Chhattisgarh. We also introduced programmes to existing NGO partners: PDS to VIEWS in Odisha and AMS to DSS in Odisha and Feedback Madagascar in Southern Madagascar. Finally, we started PDS in the state of Bihar, with our partner SATHEE. We started research and conversations into a potential PDS replication in the state of Uttar Pradesh.

Fish Farming: We expanded Fish Farming beyond Sundia location to our Kolaghat location, also in West Bengal.

New location: We prepared for the opening of a new location in West Bengal, Jhalda in Purulia, the third poorest district, 280 kilometres north-west of Kolkata. Here we are able to serve fewer people but the impact is very significant.

Shivia Farmer App: We are developing our Shivia Farmers App as a resource for farmers, other NGOs to replicate our programmes and supporters to really understand our work. We held a workshop with the Haller Foundation to design the App in May and have since been designing and developing it.

Field Visits: Victoria and Olly visited our new NGO partners in Jharkhand, Bihar and Chhattisgarh. We also had an adventurous field trip to West Bengal with colleagues from the Artemis Charitable Foundation where they embarked on a community service digging Azolla pits for affordable chicken feed! Joe visited Madagascar twice where both AMS and PDS are making a huge difference to the farmers there; Jane Meyer accompanied Joe in June.

Virtual Field Trips: We ran our virtual field trip in April where we took supporters to the fields of West Bengal and Odisha assisted by Joe, Chandrani and our consultant Smruti. We ran a second virtual field trip in March 2025, solely focused on PDS.

London Visits: We had a busy week of meetings in London when Joe and Chandrani were over in May, largely for the Shivia Farmer App workshop. They also came in October for our event, generously hosted by Artemis, which gave us the chance to update supporters on progress and plans.

Awards in AMS: Farmers received more government awards recognising their sustainable farming efforts in Sundia location of West Bengal.

The Big Give: 2024 was our best year ever for the Big Give Christmas Challenge and we were so grateful to all our generous supporters during this important fundraising campaign.

Funding in India: We secured our first CSR grant in India when the Mukul Madhav Foundation partnered with Shivia Livelihoods Foundation to support our PDS programme in West Bengal and AMS programme in Odisha.

SHIVIA
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025

FINANCIAL REVIEW

Financial position

Results of the year ended 31st March 2025 are shown in the Statement of Financial Activities on page 23. The financial statements should be read in conjunction with their related notes, which appear on pages 26 to 36.

In summary, the Charity's income for the period was £406,634 details of which are shown in the income and expenditure account on pages 37 to 38. Income received, which has been restricted by the donor to a specific fund, is only used in that fund and a detailed breakdown of what the donation can be used for is sent with every remittance to India and/or Madagascar.

£140,633 was sent to Nirdhan to support the organisation and implementation of PDS, AMS and Fish Farming. £36,345 was sent to VIEWS for AMS and PDS replications and £24,488 was sent to DSS for AMS and PDS replications. A further £47,489 was sent to SATHEE for AMS and PDS replications. £29,741 was sent to Nirman, £16,473 to Kalp and £16,492 to Prerak for PDS replications. £13,758 was sent to SAATH to support the Beautypreneur Programme and £6,076 for the Cooks Training Programme. £8,593 was allocated to our Madagascar replication to cover time and travel for the PDS and AMS replications; the remaining funds were sent directly by the donor to Feedback Madagascar for local staff, travel and toolkit parts. A further £29,000 was spent on the development of the Shivia Farmer App including the support of the developers Steepsoft and the Haller Foundation, our White Label partners.

The Board's Reserves Policy, approved in March 2024, is to hold cash reserves within a range of 6-9 months of annual operating costs which is an approximate value of £332,000. The Board has a wider three year plan which will dissipate this surplus and requires us to raise additional funds to implement the plan.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Company is limited by guarantee, the governing document being its Memorandum and Articles of Association, as amended by special resolution dated 16 October 2008. Membership, which is limited to the subscribers to the Memorandum of Association and to the Trustees, is not transferable. The liability of each member in the event of the dissolution of the Company is limited to £10.

Recruitment and appointment of new Trustees

The Trustees may appoint additional Trustees or to fill a casual vacancy; such appointees must retire at the next Annual General Meeting but may offer themselves for re-election. The Board, which must have at least three members, provides governance and oversight; it meets four times a year and holds interim telephone conferences, strategy and sub-committees throughout the rest of the year.

During the year, no trustees retired or were appointed to the Board.

Dr. Hilton is the Chairman of the Board; Mr. Neslen is the Vice Chairman of the Board, Mr. Kurup is the Treasurer and Mrs. Belcher is the Chief Executive Officer. The Remuneration Committee comprises Dr. Hilton, Mr. Neslen and Mr. Kurup.

At the forthcoming Annual General Meeting, Mr Aditya Gokal and Mr Prakash Kurup will resign as Trustees and offer themselves for re-election

SHIVIA

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Management

The management team comprises Mrs. Belcher, Chief Executive Officer, and Ms. Victoria Denison, UK Operations Manager, who reports to Mrs. Belcher. Mr. Jogeshwar Rao is Shivia's Lead Consultant in India responsible for operations and also reports to Mrs. Belcher.

Mrs. Belcher, who is in charge of the day-to-day running of the Company, planning, fund-raising and the management of risk, reports to the Board of Trustees.

The Company, with the authorisation of the Charity Commission under section 26 of the Charities Act 1993, pays Mrs. Belcher a salary of £59,758, effective from May 2024 when she received a pay rise.

Mr. Aditya Gokal, who works on a voluntary basis, assists Mrs. Belcher with plans and budgets and Mr. Prakash Kurup, who also works on a voluntary basis is responsible for overseeing the accounts and advises the Board on matters of governance.

Ms. Denison, UK Operations Manager, who works on a part time basis, is responsible for the day-to-day administrative matters, event organisation, helping with donor applications, donor relations and reports and assisting Mrs. Belcher with representing Shivia. Ms. Denison is paid a salary of £18,513 effective from May 2024 when she received a pay rise.

Shivia enjoys generous support from a number of friends and advisers (legal, website, office space, data management system, Shivia Farmer App content review) as well as volunteers who help with specific purposes, such as events. The total value of pro bono services for the year was £11,467

Facilities

The Company's registered office is c/o EFG Private Bank Ltd, Park House, 116 Park Street, London W1K 6AP, a donated service for which it is most grateful.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

6596925 (England and Wales)

Registered Charity number

01126444

Registered office

c/o EFG Private Bank Ltd
Park House
116 Park Street
London
W1K 6AP

Trustees

Dr Yasmine Hilton

Mr Tim Neslen

Ms Olivia Belcher (Donnelly)

Mr Prakash Kurup

Mr Aditya

Mr Narind Singh

Ms Sudeshna Mukherjee

Mr David Waring

Mr Shailendra Patel

Non-executive Chairman of the Board

Non-executive Vice-Chairman of the Board

Chief Executive Officer

Treasurer

Finance Trustee

Non-executive

Non-executive

Non-executive

Non-executive

SHIVIA

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 MARCH 2025**

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner

Maxwell & Co
9 Abbey Business Park
Monks Walk
Farnham
Surrey
GU9 8HT

Legal Advisers

Clifford Chance LLP
10 Upper Bank Street
London
E14 5JJ

and

Skadden, Arps, Slate, Meagher & Flom
22 Bishopsgate
London
ECN 4BQ

Bankers

HSBC Bank
129 New Bond Street
London
W1S 1EA

Approved by order of the board of trustees on 24th June 2025 and signed on its behalf by:

A handwritten signature in black ink, appearing to read 'O. Belcher'.

Olivia Belcher - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
SHIVIA**

Independent examiner's report to the trustees of Shivia ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



H W G Maxwell FCA

Maxwell & Co
9 Abbey Business Park
Monks Walk
Farnham
Surrey
GU9 8HT

Date: 30/6/2025

SHIVIA

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	168,163	110,706	278,869	443,049
Fundraising activities	3	98,390	15,600	113,990	137,791
Investment income	4	<u>13,775</u>	<u>-</u>	<u>13,775</u>	<u>7,224</u>
Total		<u>280,328</u>	<u>126,306</u>	<u>406,634</u>	<u>588,064</u>
EXPENDITURE ON					
Costs of Fundraising	5	26,099	-	26,099	24,621
Charitable activities	6				
Charitable Activities		56,272	369,088	425,360	296,544
Governance costs		<u>51,487</u>	<u>-</u>	<u>51,487</u>	<u>43,821</u>
Total		<u>133,858</u>	<u>369,088</u>	<u>502,946</u>	<u>364,986</u>
NET INCOME/(EXPENDITURE)		146,470	(242,782)	(96,312)	223,078
Transfers between funds	15	<u>(223,635)</u>	<u>223,634</u>	<u>(1)</u>	<u>-</u>
Net movement in funds		(77,165)	(19,148)	(96,313)	223,078
RECONCILIATION OF FUNDS					
Total funds brought forward		593,594	209,552	803,146	580,068
TOTAL FUNDS CARRIED FORWARD		<u>516,429</u>	<u>190,404</u>	<u>706,833</u>	<u>803,146</u>

The notes form part of these financial statements

SHIVIA

**BALANCE SHEET
31 MARCH 2025**

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
FIXED ASSETS					
Tangible assets	12	1,429	-	1,429	2,122
CURRENT ASSETS					
Debtors	13	524	-	524	502
Cash at bank		<u>519,442</u>	<u>190,404</u>	<u>709,846</u>	<u>805,362</u>
		519,966	190,404	710,370	805,864
CREDITORS					
Amounts falling due within one year	14	(4,966)	-	(4,966)	(4,840)
NET CURRENT ASSETS		<u>515,000</u>	<u>190,404</u>	<u>705,404</u>	<u>801,024</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		516,429	190,404	706,833	803,146
NET ASSETS		<u>516,429</u>	<u>190,404</u>	<u>706,833</u>	<u>803,146</u>
FUNDS	15				
Unrestricted funds				516,429	593,594
Restricted funds				<u>190,404</u>	<u>209,552</u>
TOTAL FUNDS				<u>706,833</u>	<u>803,146</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for:

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

SHIVIA

BALANCE SHEET - continued
31 MARCH 2025

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 24th June 2025 and were signed on its behalf by:

A handwritten signature in black ink, appearing to read 'Y. Hilton'.

Dr. Yasmine Hilton - Trustee

A handwritten signature in black ink, appearing to read 'Prakash'.

Prakash Kurup - Trustee

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Allocation and apportionment of costs

Costs are allocated based on time spend on an activity.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Computer equipment - 20% on cost

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Designated reserves are funds earmarked at the discretion of the trustees for capacity building and organisational development programmes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

SHIVIA

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

2. DONATIONS AND LEGACIES

	2025	2024
	£	£
Donations	247,038	402,131
Gift aid	20,364	34,451
Donated services and facilities	<u>11,467</u>	<u>6,467</u>
	<u>278,869</u>	<u>443,049</u>

3. FUNDRAISING ACTIVITIES

	2025	2024
	£	£
Events Income	<u>113,990</u>	<u>137,791</u>

4. INVESTMENT INCOME

	2025	2024
	£	£
Deposit account interest	<u>13,775</u>	<u>7,224</u>

5. COSTS OF FUNDRAISING

Raising donations and legacies

	2025	2024
	£	£
CEO's remuneration etc	7,018	6,591
Staff costs	11,981	13,619
Event costs	3,401	858
Promotional material	60	100
Travel & Subsistence - UK	1,138	1,254
Travel & Subsistence- Overseas	1,421	2,199
Support costs	<u>1,080</u>	<u>-</u>
	<u>26,099</u>	<u>24,621</u>

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 7)	Totals
	£	£	£
Charitable Activities	425,360	-	425,360
Governance costs	<u>315</u>	<u>51,172</u>	<u>51,487</u>
	<u>425,675</u>	<u>51,172</u>	<u>476,847</u>

Administration costs include pro bono services of £11,467 received towards drawing up our collaboration agreements with NGO partners, the continued development of our donor management system (DOCS), the review of our Shivia Farmer App for poultry diseases and office costs.

The Chairman and the Trustees are grateful for this support and expressed their thanks for these services.

During the year the charity spent Direct Grant expenditure of £369,089 by organisation and programme as follows:

SHIVIA

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

6. CHARITABLE ACTIVITIES COSTS - continued

Nirdhan £140,633 of which £68,440 was for Poultry Development services, £34,688 was for Agri-management Services £12,159 was for the General Fund and £25,346 was for fish farming.

SAATH £19,834 of which £13,758 was for the Beautypreneur Programme, £6,076 was for the Cooks Training Programme.

VIEWS £36,345 of which £20,121 on AMS Replication. £16,224 was for Poultry Development services.

DSS £24,488 of which £16,987 on PDS Replication. £7,501 on AMS replication.

Nirman £29,741 on Poultry Development services.

Sathee £47,489 of which £31,856 on Poultry Development services, £15,633 on Agri-management services.

KALP £16,473 on Poultry Development services.

Prerak £16,492 on Poultry Development services.

Shivia Farmer app £29,000

Madagascar Feedback £8,593

7. SUPPORT COSTS

	Management £	Governance costs £	Totals £
Raising donations and legacies	1,080	-	1,080
Governance costs	<u>49,702</u>	<u>1,470</u>	<u>51,172</u>
	<u>50,782</u>	<u>1,470</u>	<u>52,252</u>

8. NET INCOME/(EXPENDITURE)

The Board closely monitors and controls administration and governance costs. In 2025 governance and administration costs were £51,487, which includes pro bono services of £11,467 (2024: £43,821 which included pro bono services received of £6,467).

9. TRUSTEES' REMUNERATION AND BENEFITS

	2025 £	2024 £
CEO's salary	<u>59,758</u>	<u>57,210</u>

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

SHIVIA

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025

10. STAFF COSTS

	2025 £	2024 £
Wages and salaries	<u>78,608</u>	<u>79,201</u>
	<u>78,608</u>	<u>79,201</u>

The average monthly number of employees during the year was as follows:

	2025	2024
Administration	<u>1</u>	<u>1</u>
Charitable Activities	<u>1</u>	<u>1</u>
	<u>2</u>	<u>2</u>

No employees received emoluments in excess of £60,000.

Our employee who carries out the administrative role works part time.

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	338,894	104,155	443,049
Fundraising activities	80,757	57,034	137,791
Investment income	<u>7,224</u>	<u>-</u>	<u>7,224</u>
Total	<u>426,875</u>	<u>161,189</u>	<u>588,064</u>
EXPENDITURE ON			
Costs of Fundraising	24,621	-	24,621
Charitable activities			
Charitable Activities	53,253	243,291	296,544
Governance costs	<u>43,552</u>	<u>269</u>	<u>43,821</u>
Total	<u>121,426</u>	<u>243,560</u>	<u>364,986</u>
NET INCOME/(EXPENDITURE)	305,449	(82,371)	223,078
Transfers between funds	<u>(113,898)</u>	<u>113,898</u>	<u>-</u>
Net movement in funds	191,551	31,527	223,078
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>402,043</u>	<u>178,025</u>	<u>580,068</u>
TOTAL FUNDS CARRIED FORWARD	<u>593,594</u>	<u>209,552</u>	<u>803,146</u>

SHIVIA

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025**

12. TANGIBLE FIXED ASSETS

Computer
equipment
£

COST

At 1 April 2024 and 31 March 2025

7,882

DEPRECIATION

At 1 April 2024

5,760

Charge for year

693

At 31 March 2025

6,453

NET BOOK VALUE

At 31 March 2025

1,429

At 31 March 2024

2,122

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

2025

2024

£

£

Other debtors

524

502

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

2025

2024

£

£

Social security and other taxes

2,193

2,157

Other creditors

306

216

Accrued expenses

2,467

2,467

4,966

4,840

SHIVIA

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025

15. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	Transfers between funds £	At 31.3.25 £
Unrestricted funds				
General fund	537,594	146,470	(223,635)	460,429
Designated Fund	<u>56,000</u>	<u>-</u>	<u>-</u>	<u>56,000</u>
	593,594	146,470	(223,635)	516,429
Restricted funds				
Nirdhan General Fund	-	(12,159)	12,159	-
Nirdhan PDS	89,254	(47,872)	-	41,382
Nirdhan Fish Farming	14,324	(15,346)	1,022	-
Nirdhan AMS	-	(29,461)	34,688	5,227
Saath Cooks Training	9,170	(6,076)	-	3,094
Saath Beautypreneurs	9,896	(13,758)	3,862	-
Madagascar PDS	11,749	6,468	8,960	27,177
DSS PDS	-	(16,987)	16,987	-
Nirman PDS	-	(29,741)	29,741	-
Views AMS	-	(20,121)	20,121	-
KALP PDS	15,876	(6,473)	-	9,403
PRERAK PDS	-	(16,492)	16,492	-
SATHEE	-	(47,489)	47,489	-
Madagascar AMS	270	-	(270)	-
DSS AMS	-	(7,501)	7,501	-
Views PDS	-	(16,224)	16,224	-
Research	1,750	-	-	1,750
Agricultural Programmes	57,263	45,043	(4,435)	97,871
Shivia Farmer App	-	-	4,500	4,500
Feedback Madagascar	<u>-</u>	<u>(8,593)</u>	<u>8,593</u>	<u>-</u>
	<u>209,552</u>	<u>(242,782)</u>	<u>223,634</u>	<u>190,404</u>
TOTAL FUNDS	<u>803,146</u>	<u>(96,312)</u>	<u>(1)</u>	<u>706,833</u>

SHIVIA

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025

15. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	280,328	(133,858)	146,470
Restricted funds			
Nirdhan General Fund	-	(12,159)	(12,159)
Nirdhan PDS	20,568	(68,440)	(47,872)
Nirdhan Fish Farming	10,000	(25,346)	(15,346)
Nirdhan AMS	5,227	(34,688)	(29,461)
Saath Cooks Training	-	(6,076)	(6,076)
Saath Beautypreneurs	-	(13,758)	(13,758)
Madagascar PDS	6,468	-	6,468
DSS PDS	-	(16,987)	(16,987)
Nirman PDS	-	(29,741)	(29,741)
Views AMS	-	(20,121)	(20,121)
KALP PDS	10,000	(16,473)	(6,473)
PRERAK PDS	-	(16,492)	(16,492)
SATHEE	-	(47,489)	(47,489)
DSS AMS	-	(7,501)	(7,501)
Views PDS	-	(16,224)	(16,224)
Agricultural Programmes	45,043	-	45,043
Shivia Farmer App	29,000	(29,000)	-
Feedback Madagascar	-	(8,593)	(8,593)
	<u>126,306</u>	<u>(369,088)</u>	<u>(242,782)</u>
TOTAL FUNDS	<u>406,634</u>	<u>(502,946)</u>	<u>(96,312)</u>

SHIVIA

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025

15. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
Unrestricted funds				
General fund	402,043	305,449	(169,898)	537,594
Designated Fund	<u>-</u>	<u>-</u>	<u>56,000</u>	<u>56,000</u>
	402,043	305,449	(113,898)	593,594
Restricted funds				
Nirdhan General Fund	-	(12,361)	12,361	-
Nirdhan PDS	139,609	(37,046)	(13,309)	89,254
Nirdhan Fish Farming	5,000	9,324	-	14,324
Nirdhan AMS	-	(29,955)	29,955	-
Saath Cooks Training	3,801	5,369	-	9,170
Saath Beautypreneurs	12,187	(2,291)	-	9,896
Madagascar PDS	17,428	(5,680)	1	11,749
DSS PDS	-	(16,192)	16,192	-
Nirman PDS	-	(16,230)	16,230	-
Views AMS	-	(15,060)	15,060	-
KALP PDS	-	15,876	-	15,876
PRERAK PDS	-	(4,116)	4,116	-
SATHEE	-	(10,885)	10,885	-
Madagascar AMS	-	270	-	270
DSS AMS	-	(13,498)	13,498	-
Views PDS	-	(7,159)	7,159	-
Research	-	-	1,750	1,750
Agricultural Programmes	<u>-</u>	<u>57,263</u>	<u>-</u>	<u>57,263</u>
	<u>178,025</u>	<u>(82,371)</u>	<u>113,898</u>	<u>209,552</u>
TOTAL FUNDS	<u><u>580,068</u></u>	<u><u>223,078</u></u>	<u><u>-</u></u>	<u><u>803,146</u></u>

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025

15. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	426,875	(121,426)	305,449
Restricted funds			
Nirdhan General Fund	58	(12,419)	(12,361)
Nirdhan PDS	26,316	(63,362)	(37,046)
Nirdhan Fish Farming	25,000	(15,676)	9,324
Nirdhan AMS	-	(29,955)	(29,955)
Saath Cooks Training	9,072	(3,703)	5,369
Saath Beautypreneurs	12,690	(14,981)	(2,291)
Madagascar PDS	8,770	(14,450)	(5,680)
DSS PDS	-	(16,192)	(16,192)
Nirman PDS	-	(16,230)	(16,230)
Views AMS	-	(15,060)	(15,060)
KALP PDS	20,000	(4,124)	15,876
PRERAK PDS	-	(4,116)	(4,116)
SATHEE	1,750	(12,635)	(10,885)
Madagascar AMS	270	-	270
DSS AMS	-	(13,498)	(13,498)
Views PDS	-	(7,159)	(7,159)
Agricultural Programmes	<u>57,263</u>	<u>-</u>	<u>57,263</u>
	<u>161,189</u>	<u>(243,560)</u>	<u>(82,371)</u>
TOTAL FUNDS	<u><u>588,064</u></u>	<u><u>(364,986)</u></u>	<u><u>223,078</u></u>

SHIVIA

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 MARCH 2025

15. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.25 £
Unrestricted funds				
General fund	402,043	451,919	(393,533)	460,429
Designated Fund	<u>-</u>	<u>-</u>	<u>56,000</u>	<u>56,000</u>
	402,043	451,919	(337,533)	516,429
Restricted funds				
Nirdhan General Fund	-	(24,520)	24,520	-
Nirdhan PDS	139,609	(84,918)	(13,309)	41,382
Nirdhan Fish Farming	5,000	(6,022)	1,022	-
Nirdhan AMS	-	(59,416)	64,643	5,227
Saath Cooks Training	3,801	(707)	-	3,094
Saath Beautypreneurs	12,187	(16,049)	3,862	-
Madagascar PDS	17,428	788	8,961	27,177
DSS PDS	-	(33,179)	33,179	-
Nirman PDS	-	(45,971)	45,971	-
Views AMS	-	(35,181)	35,181	-
KALP PDS	-	9,403	-	9,403
PRERAK PDS	-	(20,608)	20,608	-
SATHEE	-	(58,374)	58,374	-
Madagascar AMS	-	270	(270)	-
DSS AMS	-	(20,999)	20,999	-
Views PDS	-	(23,383)	23,383	-
Research	-	-	1,750	1,750
Agricultural Programmes	-	102,306	(4,435)	97,871
Shivia Farmer App	-	-	4,500	4,500
Feedback Madagascar	<u>-</u>	<u>(8,593)</u>	<u>8,593</u>	<u>-</u>
	<u>178,025</u>	<u>(325,153)</u>	<u>337,532</u>	<u>190,404</u>
TOTAL FUNDS	<u>580,068</u>	<u>126,766</u>	<u>(1)</u>	<u>706,833</u>

SHIVIA

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2025

15. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	707,203	(255,284)	451,919
Restricted funds			
Nirdhan General Fund	58	(24,578)	(24,520)
Nirdhan PDS	46,884	(131,802)	(84,918)
Nirdhan Fish Farming	35,000	(41,022)	(6,022)
Nirdhan AMS	5,227	(64,643)	(59,416)
Saath Cooks Training	9,072	(9,779)	(707)
Saath Beautypreneurs	12,690	(28,739)	(16,049)
Madagascar PDS	15,238	(14,450)	788
DSS PDS	-	(33,179)	(33,179)
Nirman PDS	-	(45,971)	(45,971)
Views AMS	-	(35,181)	(35,181)
KALP PDS	30,000	(20,597)	9,403
PRERAK PDS	-	(20,608)	(20,608)
SATHEE	1,750	(60,124)	(58,374)
Madagascar AMS	270	-	270
DSS AMS	-	(20,999)	(20,999)
Views PDS	-	(23,383)	(23,383)
Agricultural Programmes	102,306	-	102,306
Shivia Farmer App	29,000	(29,000)	-
Feedback Madagascar	-	(8,593)	(8,593)
	<u>287,495</u>	<u>(612,648)</u>	<u>(325,153)</u>
TOTAL FUNDS	<u>994,698</u>	<u>(867,932)</u>	<u>126,766</u>

16. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025.

17. ULTIMATE CONTROLLING PARTY

The Charity is controlled by the Trustees.

SHIVIA

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2025**

	2025 £	2024 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	247,038	402,131
Gift aid	20,364	34,451
Donated services and facilities	<u>11,467</u>	<u>6,467</u>
	278,869	443,049
Fundraising activities		
Events Income	113,990	137,791
Investment income		
Deposit account interest	<u>13,775</u>	<u>7,224</u>
Total incoming resources	406,634	588,064
EXPENDITURE		
Raising donations and legacies		
CEO's salary	7,018	6,591
UK Operations Manager Salary	11,981	13,619
Event costs	3,401	858
Promotional material	60	100
Travel & Subsistence - UK	1,138	1,254
Travel & Subsistence- Overseas	<u>1,421</u>	<u>2,199</u>
	25,019	24,621
Charitable activities		
CEO's salary	23,156	32,398
UK Operations Manager Salary	2,538	4,540
Travel & Subsistence- UK	997	130
Travel & Subsistence	5,672	3,847
Consultancy services	22,575	24,498
Telephone	315	-
Direct grant expenditure	369,088	229,791
Bank charges	<u>1,334</u>	<u>-</u>
	425,675	295,204
Support costs		
Management		
CEO's salary	22,329	20,973
UK Operations Manager Salary	3,994	4,540
Insurance	1,696	1,494
Telephone	315	1,170
Legal & professional fees	8,592	3,605
Carried forward	36,926	31,782

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SHIVIA

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025

	2025 £	2024 £
Management		
Brought forward	36,926	31,782
Travel & subsistence	901	921
Office expenses	3,916	3,100
Conferences, journals & subs	1,443	1,365
Accountancy	6,341	4,949
Flagstone Fee	-	106
Bank charges	562	884
Depreciation of tangible and heritage assets	<u>693</u>	<u>584</u>
	50,782	43,691
Governance costs		
Examiners' remuneration	<u>1,470</u>	<u>1,470</u>
Total resources expended	<u>502,946</u>	<u>364,986</u>
Net (expenditure)/income	<u>(96,312)</u>	<u>223,078</u>

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