



ALC India

**Access Livelihoods Consulting (ALC)
India**

Annual Report

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I. BACKGROUND

Indian economy, similar to all other aspects of India, is full of paradoxes. The opening up of Indian economy has created opportunities for few growth engines. While wealth is getting generated and India is consistently performing well in macro economic indicators, the situation for the people at the bottom of the pyramid is worsening. Where in post economic reforms period, we saw the GDP touching growth rate of 8.1%, as against 2.5% of growth rate in pre reforms period, a healthy foreign reserves of Rs 130 billion and increasing rate of FDI and FII, the contradiction in terms of wealth inequity, life quality and inadequate infrastructure is more evident now than earlier.

As per the Human Development Index 2004 report released by UNDP, India, which is counted among the top 10 fastest, growing economies of the world, has performed abysmally low in improving the quality of life of its citizens. It has been ranked 127 among 177 countries considered for the study. 39% of its population is still illiterate and almost one third of the population earns less than \$1/day. Though it is blessed with a younger population, with almost 65% of it in the age group of 18-35 years, the employment rate is 9.1%. The situation becomes grim in rural areas, inhabited by 70% of the population, where employment growth rate is 0.66%. The reason behind rising unemployment rate in rural areas is the unprofitable nature of primary sector, which employs 60% of the population but contributed only 22% to the GDP in financial year 2005-06. If we compare this figure with contribution made by service sector, which employs 20% of the population but contribute close to 56% of GDP, the difference in wealth distribution becomes stark. This wealth divide is evident in urban-rural divide, where urban areas are better off in terms of infrastructure and job-opportunities. Thus the result is large-scale migration from rural to urban areas, where the migrated poor population is engaged as daily wage labourers facing exploitation and living in unhealthy conditions.

The accelerating economic growth has not resulted in proportionate human development but has caused inequitable distribution of wealth in context of geographic factors, demographic factors and various sectors of livelihood.

However there is silver lining to the cloud. The economic reforms have not only ushered fresh investment of capital and technology but have also brought fresh ideas in managing the gulf between the have and the have-nots. Large bilateral donors and government agencies are increasingly focusing on community based wealth creation. The overall approach of non-profit sector is towards empowerment of community to generate wealth through community owned organizations and participative processes to give control over resources. The participative decision-making and community ownership are key process parameters of sustainability of any development program. The role of non-profit sector has shifted from relief providing agency, following welfare-based approach to a more proactive role of a participant in creating policies, plans and effective delivery mechanism.

Reducing the wealth inequity requires looking at opportunities for improving efficiency to transfer greater wealth and looking at ways to integrate the poor in to the emerging sectors and thus changing the livelihood system. Livelihood system influences and gets influenced by all the important spheres of a community, be it social, environmental, economic, political, and cultural. In the words of Chambers and Conway (1991), "*A livelihood comprises people, their capabilities and their means of living, including food, income and assets. Tangible assets are resources and stores, and intangible assets are claims and access*". And in current scenario, where shift is towards knowledge economy - skills, information and knowledge have become key resources; bringing a shift in the way terms *capabilities, claims and access* are defined. Development organisations are facing difficulties in evolving the capabilities and skills of their stakeholders to meet the challenges imposed by dynamic changes in livelihoods due to global integration, where they are not able to keep pace with advancing technology, changing legal and economic policies and continuously degrading environment. All these factors require continuous innovation in processes and skill set of organizations working with community to be in tune with changing economic and social environment.

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II. ABOUT US:

Access Livelihoods Consulting (ALC) India Private Limited is an attempt to bridge this knowledge and skill gap by providing affordable and timely professional consulting services to civil society, business, government organizations and individuals so as to facilitate sustainable livelihoods, equitable share and control over growing economy for the poor and thus create wealth and well being for the poor. It was registered on September 19, 2005, under the Companies Act, with the Registrar of Companies at Hyderabad.

ALC India works on the premise that economy has two key components. One is wealth generation and equitable distribution and second is driven by societal transformation. The challenge is to integrate these core elements in terms of comprehensive planning, processes and institutions. In such a dynamic environment, where technologies and management needs to be woven together, the role of development professionals is not just limited to effective management, but also bridging the knowledge gap by researching, training and providing solutions at both micro and macro levels.

The founding members behind ALC India, comprises three development professionals who have professional qualification in rural management and have almost 8 years of experience of working with grassroots level non-governmental organisation (NGOs) and government supported development projects. The founding members have realised during their 8 years of experience that development organisations operate in a very complex environment. In the words of one of the founding members, "Objectives are usually ambitious but the limited budget, (especially in case of small non-profits) and lack of suitable skills hinder the projects achieving the target."

So all the activities of ALC India are designed to provide management support services to develop livelihoods project designs and to develop products and services based on the needs of livelihoods sector, *thus improving the capabilities and means of living*; conduct studies and research, provide strategic and operational planning support, develop institutional management systems, *for sustainable livelihoods*. Here by referring *sustainable livelihoods* we mean "creating a dynamic environment in which opportunities can be identified, the required skill sets can be acquired and implemented in tune with rapidly changing environment." The whole process should be internalized to keep pace with fast changing collage of opportunities and challenges.

The selection of activities is done after studying needs of various stakeholders involved in the livelihood development sector. The service spectrum of ALC India is targeted at following clients:

- **Core Agencies** – NGOs, MFIs, Funding Agencies, Government Projects, Departments, CBOs, PRIs, Networks
- **Supporting Agencies** – News agencies, Government Services, Politicians and Policy support.
- **Corporate Agencies** – working or supporting livelihoods, rural markets and urban-rural markets, services and non-farm sectors

III. OUR VISION AND STRATEGY

We, at ALC India, envision becoming the most regarded organization in the country for providing professional consulting services to enable sustainable livelihoods for the poor by 2010. To achieve this, ALC India has laid out following strategies:

- **Reach out to the networks of NGOs, Cooperatives and CBOs**

ALC India is conceptualised to provide affordable and timely professional consulting services to civil society, business, government organizations and individuals. To achieve this, we will play proactive role in contacting these organisations and offering the services. Depending upon the need, voluntary services to such networks will also be provided.

- **Appropriate mix of consultancy assignments of different time duration and scale**

ALC India aims towards providing professional consulting services at affordable rates to organisations working for sustainable livelihoods for the poor. To make the services affordable to such organisations, depending upon the quantum of services, differentially priced packages of services will be provided. To be able to provide both voluntary and affordable consulting services, a mix of high-end and low-end assignments will be maintained. This strategy will be useful in cross-subsidisation of low cost services, meant for small NGOs and CBOs.

Sustainable livelihoods entail long-term investment of time and resources, both on the part of grassroots level organisations and other supporting organisations. The objective of providing professional consulting, sometimes require long-term interaction with such organisations to achieve its complete scale, in terms of providing a stream of interrelated services. For this purpose, assignments of both long-duration and short-duration will be undertaken. This strategy will also ensure timely delivery of services and continuous flow of work.

- **Develop working partnerships, networks with other consulting agencies**

The business of consulting requires continuous learning and innovation. Since ALC India is at nascent stage, partnerships with other consulting agencies and networks will be useful in exchange of ideas, streamlining of processes and development of better products and services.

- **Investment in development of in-house services**

The livelihood sector is of complex nature. Compared to other streams of development, level of professional management is still in its nascent stage. To keep pace with continuous changes happening in market-based economy and socio-political-legal structure and to enhance the livelihood sector, we will invest heavily in developing new services. Apart from the requested consulting assignments, these in-house developed services will be offered to organisations.

- **Creation of links with the corporate involved in rural markets**

In the last ten years, the income of rural India has grown several-fold. A large number of corporate organisations are targeting rural markets. However, the rural youth lack skill set to tap the job opportunities offered by corporate organisations. On the other hand corporate also need to utilise the local human resource to minimise their administrative costs. Thus there exists gap between skill sets available in rural areas and corporate requirements, which can be filled up by consulting and training services.

IV. OUR SPECIFIC STRATEGIES

ALC India understand the need of consultancy services in livelihood sector and attempts to meet it by designing new services, which are affordable for small NGOs. The following features, which differentiate ALC INDIA from other consulting organisations:

- **Focus on small NGOs:** For sustainability of operations a mix of assignments is handled. In ALC India, consulting time is divided in the ratio of 70:30, where 70% of the time is dedicated for low value projects and 30 % of time on high value projects. To institutionalize this principle, even the incentives for employees are dependent upon the time spent on low value projects. A part of the surplus is invested into developing programmes, which have long-term impact on livelihood sector. The programmes chosen are as follows:
 - Low cost training programme to grassroots NGOs.
 - Development advocacy on livelihood aspects
 - Fellowship for development entrepreneurs
 - Human resource contribution to small NGOs.
 - Setting up of Access Livelihood Society
- **Low cost of operations:** In any consulting organisation, a major part of the cost (in the range of 60-70%) is incurred on human resource (remuneration) and almost 30-40% is spent on overheads. To make its services affordable to even smaller NGOs, ALC India takes every possible measure to keep its overhead costs minimal. We have cut down our overheads by minimizing its expenditure on office infrastructure. ALC India has decent infrastructure sufficient to deliver professionalised services.
- **Services beyond the demand of clients:** Small NGOs generally find it difficult to keep pace with developments in legal and economic environment largely due to lack of awareness. They also need support in terms of capacity building. ALC India understands this need and proactively develops new services, which NGOs are not even aware of.

V. OUR PERFORMANCE

a) Assignments

2005-06 is our first year of operation. Though ALC India got officially registered in September 2005, the founding members initiated the services before that. The major service themes provided in the year are as follows:

Project Design, Studies and Assessment

- Opportunities identification- feasibility and viability studies
- Market studies, promotion studies and product studies
- Project proposals and documentation services

Management Support

- Strategic planning –visioning
- Trainings dealing with module development, management, finance

Livelihood Promotion

- Agriculture and natural resource based livelihoods-commodity marketing, alternative development
- Enterprise and cooperatives development
- Market development-supply chains, coalition building and management, market information services, branding etc

The assignments initiated this year were of the value of Rs 1,125,500 comprising of 8 different organisations spread out in 4 states. We take pride in informing that we could meet our objective of voluntary support to small NGOs (*Development of Artisan Collectives for Chitrika, Artisan Support Organisation*), right from the first year of our operations. The details of our assignments are as follows:

1. Name of assignment: *Development of Strategic Plan for Livelihoods Interventions and Building Capacities of World Vision Staff*

Name of organisation : World Vision, India

Assignment duration: Dec 2005-Dec 2006

Assignment details: The main objectives of the Assignment were:

- To develop livelihoods strategic plan
- To build capacities of World Vision staff across India in 8 states in livelihoods planning.

ALC India was responsible for the development of strategic plan, design of capacity building programs and conducting capacity building programs.

Functions Performed: Development of strategic plan for livelihoods security component and training the staff of World Vision on livelihoods and business planning, conducting market assessments and development of livelihoods interventions

Assignment value: Rs. 400,000

2. Name of Assignment: *APMAS – AKF SCALE Project*

Name of organisation: APMAS, Andhra Pradesh

Assignment duration: Oct 2005-Oct 2006

Assignment details: The main objectives of the APMAS -AKF SCALE Project were:

- To enhance the livelihoods of poor in Andhra Pradesh by collaborating with large government projects
- To promote innovations within the livelihoods sector through development of unique project ideas

ALC India was responsible for the development of strategic plan, design and conduct of capacity building programs for APMAS staff, development of business plans, innovative projects and also implementation support in the livelihoods sector. As part of the technical support ALC INDIA provided feasibility and documentation services for Soybean, Dairy and Ready made garments.

Functions Performed: Development of strategic plan for livelihoods interventions plan, market assessments, preparation of business plans and development of innovative ideas related to livelihood enhancement in 3 districts of Andhra Pradesh.

Assignment value: Rs 300,000

3. Name of assignment: *Plan India – Urmul Setu Micro Finance Initiative*

Name of organisation: Urmul Setu

Assignment duration: Jan 2006-June 2006

Assignment details: The main objectives of the assignment were:

- To design and develop micro finance program to service the needs of the poor in Bikaner District
- To induct the core staff in the micro finance programs and various approaches in micro-finance in India
- Develop the strategic and business plan for Urmul Setu Micro finance Operations

ALC India was responsible for the development of strategic plan and development of business plans for micro finance operations in Bikaner District. The project involved assessing the present scenario of the micro finance sector in Rajasthan and Bikaner District, followed by comparative assessment of various micro finance models in India, development of strategic options based on the three assessments, conduct of capacity building workshops and guided exposure visits on various micro finance models in India and finally preparation of strategic and business plan for the Urmul Setu operations.

Functions Performed: Development of strategic options for undertaking microfinance operations in Bikaner District, Rajasthan, inducting the core team of Urmul Setu in micro finance activities, and development business plan for Urmul Setu Microfinance Operations

Assignment value: Rs 150,000

4. Name of assignment: *Development of Commodity Collectives*

Name of organisation: Centre for Collectives Development

Assignment duration: Sept 2005-Dec 2005

Assignment details: The main objectives of the assignment were:

- Design and develop collectives for small and marginal farmers
- Conduct market assessment and identify market opportunities for agriculture produce
- Develop capacity building modules for staff and community
- Develop management systems for the collectives of farmers

ALC India was responsible for the development and design of collectives of small and marginal farmers, development and conduct capacity building programs and development of management systems for the collectives of farmers.

Functions Performed: Development of collectives of poor for value addition and marketing of agriculture produce and building the capacities of the staff and community in management of collective efforts. As part of the assignment the sub sectors and value chain of groundnut was studied.

Assignment value: 100,000

5. Name of project: *Care – CASHE Project*

Name of organisation: Akshara Network for Development Support Services

Assignment duration: Jan 2005-May 2005

Assignment details: The main objectives of the assignment were:

- To development of strategic and business plan for Micro finance Federations of Community
- To develop capacity building modules for staff and community especially rating tools and self assessment tools
- To develop management systems for the micro finance federations

ALC India was responsible for the development and design of strategic and business plans for federations promoted by partners of Care CASHE project. These federations of community are servicing approximately 15,000 women and providing credit and livelihoods enhancement services to the poor women in Andhra Pradesh. The support also involved development of capacity building modules, credit rating and self-assessment tools for federations micro finance operations.

Assignment value: Rs 1,00,000

6. Name of assignment: *Training program on integration of livelihoods in tank irrigation project*

Name of organisation: Jala Samvardhane Yojana Sangha

Assignment duration: 3 days

Assignment details: Training JSYS staff on integration of livelihoods into the tank irrigation project for vulnerable and the tank dependent households.

Assignment value: Rs 45,000

7. Name of assignment : *Development of Artisan Collectives*

Name of organisation: Chitrika, Artisan Support Organisation

Assignment duration: Ongoing since May 2005

Assignment details: The main objectives of the assignment were:

- To design and develop collectives for artisans
- To conduct market assessment and identify market opportunities for artisans
- To develop capacity building modules for staff and community
- To develop management systems for the collectives of artisans

ALC India is responsible for the development and design of collectives of artisans, development and conduct capacity building programs and development of management systems for the collectives of artisans. As part of the assignment the sub sectors and value chains of weaving and wool were supported.

Functions performed: Development of collectives of artisans for value addition and marketing of handloom and handicrafts produce and building the capacities of the staff and community in management of collective efforts, conduct of sub sector and value chain studies for artisan products, support in conduct of market assessment and opportunities studies.

Assignment value: Voluntary basis

8. Name of assignment: *Training programme on Multi-stakeholder Policy design and Action Planning*

Name of organisation : International Water Management Institute

Assignment duration: October 2005-November 2005

Assignment details: The objectives of the training were as follows:

- Principles of PRA
- Repertoire of PRA techniques and phases
- PRA tools relevant in context of urban and peri-urban settings

Capacity building of NGOs / Other Government Stakeholders on Participatory Urban Appraisal in the RUAF & IWMI project called Cities for Future. Hyderabad is one of the six cities across the world where the project is being implemented to improve the livelihoods of urban poor around the water and wastewater. The training was attended by government officials and NGO representatives.

Functions performed: ALC India was responsible for training and developing training module for MPAP on PRA techniques.

Assignment value: Rs 22,500

9. Name of assignment: *Livelihoods interventions in mango value chain*

Name of organisation: Federation of Farmers' Association

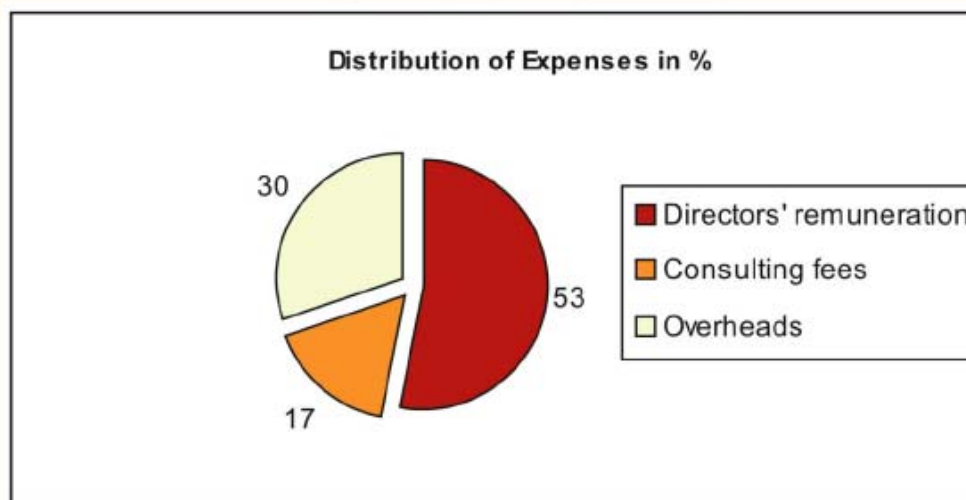
Assignment duration: 10 days

Assignment details: Preparation of comprehensive proposal for project on livelihoods interventions in mango value chain to enhance the income of farmers, worth Rs 1.5 Crores. The project was sanctioned and being implemented.

Assignment value: Rs 30,000

b) Financial Statements

In the financial year of 2005-06, we handled assignments of different genre of total value of Rs for 8 clients. Since the company got registered in September 2005, within six and half months of operation, we generated business worth Rs 1,125,500 and revenue realised was Rs. 349,894, thus accounting for 31% of business generated. Our net profit was Rs 51,757, which was 15% of realised revenue and over 4% of business generated. Our expenses were Rs 297,137. Of all the expenses, overheads Rs. 89,737 amounted to 25% of revenue.



i) Profit & Loss Account

The Profit & Loss Account of ALC India for the financial year 2005-06 is given below :

ACCESS LIVELIHOODS CONSULTING INDIA PRIVATE LIMITED

PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED 31.03.2006

EXPENDITURE	31.03.2006 RS.	INCOME	31.03.2006 RS.
AUDIT FEE	5,000	CONSULTANCY RECEIPTS	346,732
BANK CHARGES	35	SUBSISTANCE RECEIPTS	3,162
CONSULTING FEES	50,000		
DIRECTORS REMUNERATION-GVKG	146,100		
DIRECTORS REMUNERATION-GSDP	10,500		
POSTAGE & COMMUNATIONS	114		
LODGING & BOARDING	5,722		
MISCELLANEOUS & OTHERS	74		
PROFESSIONAL TAX	7,500		
INTEREST ON LOAN	1,107		
OFFICE MAINTENANCE	7,020		
PRINTING & STATIONERY	2,583		
PROFESSIONAL CHARGES	10,300		
RENT	12,000		
SALARIES	29,719		
TRAVELLING & CONVEYANCE	6,564		
PRELIMINARY EXPENSES W/OFF	2,100		
DEPRECIATION	899		
PROFIT AFTER TAXATION TR. TO - BALANCE SHEET	51,757		
TOTAL	349,894	TOTAL	349,894

FOR ACCESS LIVELIHOODS CONSULTING
INDIA PRIVATE LIMITED


DIRECTOR


DIRECTOR

VIDE OUR REPORT OF EVEN DATE
FOR MAHESH, VIRENDER & SRIRAM
CHARTERED ACCOUNTANTS


(B.R.MAHESH)
PARTNER



PLACE:HYDERABAD
DATE :05TH AUGUST, 2006



ii) Balance Sheet

The Balance Sheet of ALC India for the financial year 2005-06 is given below :

ACCESS LIVELIHOODS CONSULTING INDIA PRIVATE LIMITED

BALANCE SHEET AS AT 31.03.2006

LIABILITIES:		31.03.2006 RS.	ASSETS:	31.03.2006 RS.
SHARE CAPITAL:			FIXED ASSETS: (AS PER ANNEXURE)	24,101
AUTHORISED CAPITAL 50,000 EQUITY SHARES OF RS.10/- EACH		500,000	CURRENT ASSETS, LOANS & ADVANCES:	
SUBSCRIBED, ISSUED & PAID UP CAPITAL			SUNDRY DEBTORS TDS RECEIVABLE	70,935 17,858
10000 EQUITY SHARES OF RS.10/- EACH		100,000	CASH & BANK BALANCE: HDFC BANK CASH ON HAND	120,133 6,363
GENERAL RESERVES: OPENING BALANCE ADD: NET PROFIT FOR THE YEAR ADD: CAPITAL GRANT		51,757 12,000 63,757	MISCELLANEOUS EXPENDITURE: PRELIMINARY EXPENSES LESS: W/OFF DURING THE YEAR	21,000 2,100 18,900
SECURED LOANS		50,000		
CURRENT LIABILITIES:				
SUNDRY CREDITORS OUTSTANDING EXPENSES		22,002 22,531		
TOTAL LIABILITIES	Rs.	258,290	TOTAL ASSETS	Rs. 258,290

FOR ACCESS LIVELIHOODS CONSULTING
INDIA PRIVATE LIMITED

DIRECTOR

DIRECTOR

CE HYDERABAD
DATE 05TH AUGUST 2006



VIDE OUR REPORT OF EVEN DATE
FOR MAHESH, VIRENDER & SRIRAM
CHARTERED ACCOUNTANTS



(B.R. MAHESH)
PARTNER

5/8/06

iii. Auditor's Report

The Auditor's Report for the financial year 2005-06 is given below :

MAHESH, VIRENDER & SRIRAM

Chartered Accountants
6-3-788/36 & 37A, Durganagar Colony, Amecrpet, Hyderabad.

AUDITOR'S REPORT

We have audited the attached Balance Sheet of **ACCESS LIVELIHOODS CONSULTING INDIA PRIVATE LIMITED**, having its office at H.No.12-5-149/14/9/1, Flat No.304, Creative, Satya Nivas, Vijayapuri, Tarnaka, Secunderabad - 500 017 for the year ended 31.03.2006, and the Profit & Loss Account for the year ended on that date and report that:

We have conducted our audit in accordance with auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our Audit provides a reasonable basis for our opinion.

1. We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit;

2. In our opinion proper books of account as required by law have been kept by the Company so far as appears from our examination of the books of Company;

3. The Balance Sheet and Profit & Loss Account dealt with by this report are in agreement with the books of account;

4. In our opinion, the Profit & Loss Account and the Balance Sheet comply with the accounting standards referred to in Section 211(3C) of the Companies Act, 1956 to the extent applicable.

5. On the basis of confirmations received from the directors concerned none of the directors are disqualified from being appointed as a director under Clause (g) of Sub-section (1) to Section 274 of Companies Act, 1956.

6. In our opinion and to the best of our information, and according to the explanations given to us, the said statements of account together with the schedules and the notes thereon, give the information required by the companies act, 1956 in the manner so required and give a true and fair view :

- i) In the case of the Balance Sheet of the state of affairs of the Company as at 31st March, 2006.
- ii) In the case of the Profit & Loss account, of the Excess of Income over Expenditure of the Company for the year ended 31st March, 2006.

for **MAHESH, VIRENDER & SRIRAM**
Chartered Accountant

(B.R. MAHESH)
Partner
M.No. 18628

Place : Hyderabad
Date : 05.08.2006



VI. OUR ASSOCIATES

In our first year, we associated with 5 professionals for different assignments. The association enabled us to apply the variety of skill set and expertise provided by these professionals in carrying out the assignments. We thank all our associates for their support and guidance. The list of our associates and assignment supported by them are as follows:

#	Name	Assignment	Client
1.	Ashish Kumar Gupta	<i>Plan India – Urmul Setu Micro Finance Initiative</i>	Urmul Setu
2.	G. Muralidhar	<i>Training program on integration of livelihoods in tank irrigation project</i>	Jala Samvardhane Yojana Sangha
3.	G. Bhargava	<i>Care – CASHE Project</i>	Akshara Network for Development Support Services
4.	Vijaya Switha Grandhi		
5.	Ashim K Roy		

VII. OUR TEAM & GOVERNING BODY

In our first year we had a small team of three members, all of them are directors of ALC India. The governing body of ALC India is referred as board of directors and currently comprised of three members, each holding 10% of shares. Since 2005-06 was our first year, four board meetings were held, attended by all the three board members. The details of our directors and their role in ALC India is as follows:

1) GV Krishnagopal

Director – Business Development and Co- promoter

GV Krishnagopal or KG as fondly called by the team members is currently responsible for developing the business and expanding the agenda of the company.

After completing his PGDRM from IRMA, 1999, he worked with Care Andhra Pradesh as tribal development officer. After a short stint at Care Andhra Pradesh, KG joined Cooperative Development Foundation, as project manager, Mulukanoor Women Cooperative Dairy Project and initiated and managed all the activities so as to promote and operationalize 72 primary women dairy cooperatives and their federation. Next he worked with Society for Elimination of Rural Poverty (SERP) as consultant to recruit and manage induction program and later on as district project manager, in livelihoods/micro- enterprises and human resource management. Finally he joined Akshara Network for Development Support Services based at Hyderabad, as core team member responsible to set up and manage a first rated best quality institute Gurukulam, a development management school (D-School) for enhancing the livelihoods of the poor and establishing an independent cost and quality conscious consulting unit.

2) G Satyadevaprasad

Chief Operations Officer and Co- promoter

G Satyadevaprasad or Satya, as known to all the team members is responsible for overall operations of Finance, HR and Administration including business development for the company.

After completing his PGDRM from IRMA in 1999, Satya started his career with Care Andhra Pradesh as tribal development officer and subsequently as training officer, Credit and Savings for Household Enterprises. Thereafter he worked with Society for Elimination of Rural Poverty (SERP) an autonomous organisation promoted by Govt of Andhra Pradesh to implement various phases of rural poverty reduction initiatives with World Bank Aid, as district project manager in the area of Livelihoods/Micro-enterprises and CIF. Before starting ALC INDIA, he worked with Akshara Network for Development Support Services as project manger to coordinate one year Programme in Livelihood Management.

3) Taru Paliwal

Chief Executive Officer and Co-promoter

Taru, classmate of KG and Satya in IRMA, started her development career by working with Gram Vikas, Orissa as assistant coordinator, livelihoods. Later on, like KG and Satya she worked with Society for Elimination of Rural Poverty (SERP), an autonomous organisation promoted by Govt of Andhra Pradesh to implement various phases of rural poverty reduction initiatives – District Poverty Initiative Project (DPIP) and Rural Poverty Reduction Project (RPRP) funded by World Bank with World Bank Aid as its project executive (livelihoods) with responsibilities for managing livelihoods interventions for poorest of poor in general and for 6 lakh Non Timber Forest Produce dependent tribal families in particular. Finally she joined Akshara Network for Development Support Services as core team member and project manager for Gurukulam



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Access Livelihoods Consulting India Pvt. Ltd

12-5-12/4/1, Vijayapuri, Tarnaka, Secunderabad - 500 017, A.P, INDIA.

Tel : +91-40-27001147; e-mail : alc_india@yahoo.co.in ;

Web : www.accesslivelihoods.org