



International Year
of Cooperatives

HISTORY OF PROGRESS SINCE INCEPTION



**Amalsad Vibhag Vividh Karyakari
Sahakari Khedut Mandali Ltd.**

WINNER OF NCDE CO.OP.EXCELLENCE AWARD 2004 & 2006
NATIONAL PRODUCTIVITY AWARD 2006, BEST MPAC-2025 (NABARD)

**AMALSAD-396310 TAL.GANDEVI,
DIST.NAVSARI, GUJARAT, INDIA.**



**Geographical
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No. 776**



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**AMALSAD VIBHAG VIVIDH KARYAKARI SAHAKARI
KHEDUT MANDALI LTD., AMALSAD**

◆ **HISTORY OF PROGRESS SINCE INCEPTION**

We all know that India lives in villages. There are as many as five lacks and seventy five thousand villages in it's fold. 75% of the population of our country lives in villages. Out of which 70% of the people earn their living from agrobased industries. So that the prosperity of our country depends on villages and advancement of agriculture. The co-operative movement is contributing since long towards the advancement on the field of agriculture. So that we are on the path of progress.

Therefore the progress of our country is basically due to the development of villages and agriculture. The co-operative societies are giving their full support since last many years for the development of village and it's agriculture activities which resulted in continuous progress of the country.

In general when we discuss about the development of villages we will have to give priority for the development of agriculture of the villages. In consideration of the development of agriculture and the activities of co-operative society, it is presumed that India has made a tremendous progress in the field of agriculture with entire and fruitful support of co-operative society. The co-operative societies have played key role for the development of villages and agriculture. The co-operative society has further made a giant step in both the sectors i.e. world of agriculture and agro-life.

The agriculture has played glorious part in the reconstruction of our country which covers such as country's income, growth, creation of employment, increase in export, providing raw materials to the industries, food arrangements for the periodically increasing population, initiated basic requirement of human life, controlling the price rise, successful in planning, development and protection of dairy business and ushering in socialism etc.

To increase the agriculture products as well as progress of farmers the credit goes to co-operative activities for providing sufficient loan, fertilizers, seeds and related instruments, arrangement of buying-selling of agro products goods at reasonable rates.

Co-operative societies and their activities shared full support as key role for the development of agriculture and reconstruction of villages keeping main intention of better co-operative economic development of villages.

The Gujarat State stands on top with progress in the field of co-operative and around 35000 co-operative societies are active in the development of villages.

'No progress without co-operation is the maxim given by our ancestor. The foresight of our prediccursors is bearing the sweet fruit which we are enjoying today. In such a pious moment the farmers of Amalsad vibhag were inspired and due to

their foresight, this Mandali was founded and slowly and steadily it stepped up and up and it blossomed like flowers in spring season, towards the progress. Excelsior became the key-note, so the society has contributed towards the economic uplift of 17 villages in which about 35000 people were covered with co-operative activity.

The poet had said, "The farmer is the father of mankind". The poet can express only his emotional feelings but the hard reality is that to become the father of mankind, the farmers have to undergo pangs which bruise his spirit often and on. He has to fight against vagaries of monsoon, exploitation of the vested interest, hunger and malnutrition and very poor and painful life. The visionaries of this area has sowed nutritional seeds of our present society and all farmers of this area have watered the seeds by the sweat of their brows.

Presently our society has already crossed break away points of progress and created a very strong position for the villages of this area. However so many times during the history of past 65 years faced, experienced and passed out successfully the ups and downs situation as and when difficulties arised. We have a dedicated and daring management who is always ready to face the situation with great interest.

Together with the absolute duration and in connection with the demand of the modern advanced world, the society has implemented resources of latest instruments and other all good facilities. The society is leading the representation on behalf of huge numbers of total 8292 enrolled members of 17 agricultural villages of this region.

◆ INTERESTING ACTIVITIES OF THE SOCIETY

Our society's main and important activities are covered under following sectors as of today for the mutual benefits of the members.

Providing financial assistance in form of agriculture advances to the farmers
Cams for better promotion in the field of agriculture. Receiving deposits from the members.

All kind of fertilizers and insecticides.

Related materials along with seeds.

Provides usables required for living of human being include clothing, grocery and fuel. These arrangements extended to both enrolled and un-enrolled members.

Provides marketing infrastructure for agriculture produce marketing.

Building materials and accessories.

Providing homeopathic medical services/assistance including eye disease diagnosis camps & helping during natural calamities, Antim Vahini Seva.

All required agriculture extension services extended to more than 3000 farmers. This covers small farmers including backward Adivasis. All existing farmers are the members of the society's jurisdiction means 100% farmers are

enrolled as members and that is unique success of the society.

Out of total members those who are farmers, around 90% are marketing their agricultural products like mangoes, bananas, tuborans edible root etc. through our society and 99% farmers who are involved in the rice crop also market through the society. The pulling activities is done by society only with reasonable commission of 3% that means only the expenses are covered for handling the crop which is over entirely based with the terms of no loss maximum benefits of the farmers.

Society is regularly assisting financial loan to the farmers for the duration of 12 months only for the purpose of development of agriculture and as such during the year 2024-25 society has disburshed Rs.5,22,36,000 to the farmers. In short all required arrangement of loan have been made available by the society for the farmers and hence no one has to depend on other sources or agency. The society has granted loan to the members at the rate of 7% and before granting the loan to the farmers the society use to scrutinize their past record such as total land acquired, revenue tax on agriculture land and crop marketed through the society in previous year etc., and finally loan limits are sanctioned to the farmer. Compared to other societies we do not have any bad debtors against our outstanding recoveries which proves the indication of our healthy arrangements for the recovery from the farmers. Also the menagment is always very eager and active particularly for this type of matter. Our society including development of farmers as well as recovery against the loan in time. We have attractive offer of 2% rebate if loan paid by members before maturity.

◆ **SALE OF AGRICULTURAL GOODS/MATERIALS ETC**

Society also together with the loan facilities provides fertilizers, seeds, insecticides and many other required services to the farmers for the development of their agricultural land. Mainly society supplies fertilizers manufactured by IFCO, KRIBHCO, GNFC and GSFC. During the year 2024-25 our society has sold agricultural goods/materials as detailed below

	(In Rupees)
Fertilizer	2,20,76,354.00
Oil cake	3,79,418.00
Seeds	54,250.00
Insecticides	72,29,638.00
Agricultural material	4,72,697.00
Total	3,02,12,357.00

The area covered by the society is horticulture crop area hence the use of fertilizer is quantity wise less. The society is getting in addition the commission from

the manufacturer of fertilizers which is distributed to the members.

◆ **SALE OF AGRICULTURAL PRODUCT (PULLING)**

The above activities are started by the society since 1957.

(A) SALE OF CHIKOOS (SAPOTA)

During the year 2024-25 the society has arranged sales of chikoo produced by 1650 members total 10782 Tons and paid the value of sales Rs. 32,11,84,221.60. Society installed latest machineries to receive, grade pack and load chikoo. So farmers can save the time to deliver the chikoo the mandali and the consumer can enjoy the best quality chikoo.

The sale of chikoos are mainly done in the cities i.e. Delhi, Jaipur, Indore, Jodhpur, Ajmer, Ahmedabad and Saurashtra and we are marketing very successfully with good rates. In general all farmers are bringing their chikoo products at our location duly separated and packed size wise, big, medium and small. But society wishes to make size wise grading through the machine and to fetch reasonable rate before marketing. There is a very good opportunity to fetch good prices if we arrange to forward the nice quality of chikoo consignment to the retail outlet through cooling truck.

The payment at lump-sum rate of 86% against the value of this chikoo brought by the members at our location is paid temporarily at the same time and balance 20% is paid in the end of season as full and final settlement together with amount payable against rate fluctuations (amount of arrears) approx of between 10 to 20%.

The members who have sold chikoo product before the end of season to our society in previous year period are paid in advance without interest Rs.15,000/- in November when new season starts to cover expenses for the production of the chikoo as well as household expenses. Also society provides 4 Tins of cooking oil on credit to each farmer members and recoveries are made they bring new crop of chikoo.

(B) SALE OF MANGOES

During the year 2024-25 the society has paid to 294 members Rs.2,05,04,584.59 for the value of total 525 Tons mangoes. In the region/area

covered by the society the mango named 'KESAR' are grown more in crop. The rates of mangoes are decided as per quality and 75% value paid immediately by the society to the members when they bring at our location and balance 31% KESAR and 20% Other Mango are settled finally in the end of the season.

Mango pulp manufactured by ourselves with the co-operation of federation made together with other co-operative societies. The brand name is "AMIDHARA" and available in packed tins. Due to this arrangement, the farmers are enjoying good rates and if we introduce further facilities of transformation of crop of fruits and vegetables, we are sure that it will be much helpful and beneficial to the farmers which will be blessing for them.

Mango and chikoo crop are usually affected by fruitfly, which damages the crop heavily. We have started the project to protect the crop from fly, for which research made by Navsari Agriculture University and Developed Fruitfly trap. We are providing free of cost pesticide treated block & trap to the farmer to control the fly and our farmers have got excellent result. The society utilizing more than 3 lakhs every year for this project.

(C) PADDY

Our society had marketed and paid for 80 Tons Paddy crop of the farmers which Values at Rs. 10,57,775.00

◆ CONSUMER STORE ACTIVITIES

Total 18 stores are run by the society in the area. All the daily requirements like grains, consumables etc., are made available and nearly 1000 items are available from these stores for the members. The flour mills are run in 3 villages out of total 18. During the year 2024-25 the society has sold consumables for the value 26,22,48,058 and day to day the activities are progressing hence management have decided to start selling of fruit and vegetables in the near future.

◆ OTHER SERVICES

The society is helping for the cultivation and development of the land of the members who are left without agricultural instruments. In the field of social activities the best is owing to Society and every year Rs. 1,65,000 spared separately by the society for the purpose of donation from the annual profit.

Supply of animal foods are also arranged for the animals of the members by the society when scarcity arises and that helps to protect the animal's life. Moreover the social activities are periodically arranged in which medical camps and distribution of spectacles etc. are covered.

◆ MEMBER'S DEPOSITS

During the year 2024-25 with our society deposit was Rs. 28,99,44,359 And compulsory deposit was at the value of Rs. 21,76,81,654 Society is paying interest @8% per annum. This is a historical achievement that our society obtained the deposits of such a huge value compared to banking competition. This is because of good faith in rendering all kind of services successfully in time with prompt confidence by our society.

◆ FINANCIAL MATTERS

The society's financial matters and assets are very attractive including his own share capital, own capital and other funds which are as follows. In the share capital and other capital there is nothing provided by the Government

	(in Rupees)
Share Capital (Members)	11,64,100.00
Assets & Investments	16,67,18,648.00
Reserve fund including other funds	19,82,32,635.00
Land and buildings	7,45,82,119.00
Machineries	3,66,02,574.00
Deposits	50,76,26,013.00

The society has basically maintained very good standard of finance and self reliance which we can easily find from the above statistical information. By seeing the capability of the society particularly allotment of loans, receiving deposits and other economic assets available sufficient than the requirements, results with very good name in the field of social, business and other activities and hence became very famous society in public and member's views.

The audit of the society is carried out regularly by the auditors as per co-operative laws. All the accounts are maintained and published in the prescribed format and the general meeting accords the required sanction. Society has

obtained class "A" since 1955 to till this date. This proves that society account's administration and arrangements are clear, true and as per law. The audit is done by C.A. again after completion of the audit by co-operative staff. The classification for accounts and audit itself proves that society's activities are thoroughly as per the co-operative laws and society sub laws. All the requirements of the members are considered by arranging various activities with better interest of members.

◆ SOCIETY'S MANagements/DEMOCRATIC ADMINISTRATION

The executive committee of the society consists of 19 members in which villages of the society's regions are represented. The election always takes place with great competition but any way ends in free, fair and healthy atmosphere. After declaration of the result all the elected members devote their work with good co-operation for the interest of members. The executive committee meeting is scheduled every month and average 17 members are remaining present in each meeting. All the decisions are taken unanimously in the meeting of executive committee. In the history of society it has been noted that all the decisions are taken unanimously until today which is highly creditable in the field of co-operative sector. The deeper understanding, prudent and straight forward attitude are always adopted by the members and it suits nicely visible with the committee members. The election for the Chairman is arranged by the executive committee every three year.

Every year the general meeting is regularly arranged, in which average 600 registered members remain present out of total 3396 members. The meeting continuously runs for about 3 to 4 hours and active participation is always seen between the members. The members are asking questions freely with regard to the society's accounts, activities and other capabilities and interestfully discussing in detail and they get full information about society which proves member's alertness not only that these members are taking active part in the election and they elect the members who are likely to work heartily in the interest and favour of the society. This situation indicates that the administration is run fully in democratic way and indicated that the members are real masters of the society.

◆ CAPABLE STAFF

The important role is played by the society through other staff members for the smooth running of administration and other related arrangements. The implementation of the decision taken by the general meeting and executive committee meetings, day today's routine work, dealings and all other activities are to be looked after together with all staff members and it is inevitable capability of the staff that they compulsorily keep interest for the required success of the society.

The Secretary of the society is well educated and having better experience, performance and holding very good command over the entire administration including maintenance of complete accounting functions and together with him nearly 54 permanent staff members are co-operating nicely for the better and fruitful success of the society without any more future intention. The society has implemented the scheme of Provident Fund and Gratuity Fund including allotments of rules related for leave, bonus, other benefits etc. for there staff members. Hence as a result all the staff are devoting their duties punctually and satisfactorily in the enhancement of farmers interest and also they are talking personal interest in the field of all activities for the development of the society. The relation between the management and staff always remains very cordial. The broad understanding, aim and honesty founded by first Secretary Late Shri Ranchhodji Durlabhbbhai Naik remains in the foundation of the society. The present staff members are encouraging and devoting their duties very satisfactory and honestly. The Secretary and the staff members are holding entire confidence among the executive committee and the other members and enjoying also self control in their activities and taking decision for the interest of members. The Chairman of the society is remaining present regularly and alert about the day-to-day's working of the staff and giving guidance where necessary. The Chairman is acting as per his responsibilities taking himself away from any interferences in the Society's administration this has to be considered as important.

◆ EXPECTED FUTURE PROGRESS

We have seen the evaluation of society's various activities including Profitability, success, services and accomplishment etc. but executive committee wishes to proceed ahead still further and to remain ready always for the services of

the members and their developments. The management is further trying its best as mediator for the fulfilment of members' requirements upto their door for which planning has already been started.

◆ PLANNINGS

- (1) In the centre location of the Amalsad market place decided to start co operative departmental store on the basis of self reliance where all possible requirements for living life of human beings are to be made available.
- (2) The agricultural product produced by the farmers particularly fruits etc. and possibilities of the export are planned to survey and to look forward into the arrangements with the co-operation of state federation and if we succeed in this activities we are sure that the success and development both together in the field is likely to be faster.
- (3) The management is trying its best and wishes to impress consumer market by selling of Mangoes, Chikoo etc. and that way possibilities are there to achieve good rates of the agricultural products hence it is actively encouraged & started in this field.
- (4) The products of Chikoos and Mangoes like Chikoo chips, Slice are planned to be made and packed nicely, attractively through advance machinery before marketing at market place for the achievement of good rates for farmers.

After the destination of more than the period of half century with the great and fruitful success together with the achievement of kindness, confidence etc. we at this stage cannot evaluate latest image. It is really very great situation for the society that the present partial political, opposition, personal enmity, civil malicious etc. do not effect and did not create any environmental violence. The members, management and other co-operative workers have to take up lesson into their mind carefully. Not only that but society has received continuous and entire support regularly. The society had adopted the right approach and forgotten all the differences which proves as per the development and activities carried out by the

society. The management has obtained very good support and no one has tried for self intension as well selfishness and at every occasion the members have elected impressive and good persons to look after the management. Hence the society has achieved tremendous progress and the name in this region.

●
Nimeshbhai S . Naik
President

●
Hemantkumar B. Naik
Vice-President

●
Ashish A. Naik
Secretary



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