

APMAS 15 Years of Journey

Annual Retreat: July 1st – 3rd 2016

Note on proceedings

APMAS successfully completed working for fifteen years with valuable inputs from Board members, the staff and the partners/collaborators. A three-day retreat was organized to reflect on experiences, achievements and constraints, and plan for the future, keeping in view the current development scenario. About 55 staff members participated in the retreat and the office premises was decorated aesthetically for the occasion. Ms Shanti Yeachuri facilitated the first two days of retreat and third day was a fun day for staff at Wonderla. Board members and ex staff also joined the celebrations during the first two days. The premises was decorated very beautifully both outside and inside on the occasion of staff retreat.



Day one: 1st July

The day began at 9 30 am with a song by Mr.Ramesh Babu followed by a prayer song. Since the staff present were spread across the organization regionally, they formed six groups and expressed their enthusiasm on APMAS having completed 15 years. Each group expressed their joy and happiness in a creative manner and this set the tone for the retreat and created an atmosphere abuzz with energy.

A short clip of photographs from the 15 year journey was presented which covered the major activities, programs and events of APMAS.

Mr C S Reddy, MD & CEO, APMAS, gave a brief speech on the efforts made, programs organized, hurdles faced & achievements made during the journey. Having the organization's own building to conduct training sessions and workshops was a milestone. Activities may now be conducted in both Andhra and Telangana. The quality of studies conducted by apmas in the past, with



no compromises made in the presentation of observations and study findings was laudable despite the govt.'s disapproval. The holistic approach adopted in developing model villages at Gagillapur, Borapatla in Telangana and Peyyalapalem in Andhra Pradesh along with the help of the trained staff there was worth noting. APMAS has been working with a number of partners – Govt., NGOs, CBOs, Bilateral and multilateral organizations – and in a number of countries like Burma, Nepal, Ethiopia etc all of which would not have been possible without the efforts of the founding Board members; Mr Vijay Mahajan, founding Chairman, Dr P.Kotaiah, Sri SP Tucker IAS, Sri K.Raju IAS, Dr. Nandita Ray, Vice Chairperson and senior staff who have been with APMAS for almost 14/15 years such as Ms. S.Rama Lakshmi, COO of SF and Dr Raja Reddy, Director of R & A.

The Bihar project received a special mention as Director Mr Sunil kumar Singh was working with more than 150 staff members both at community and project level and given that the conditions for work were more difficult than they were at Hyderabad. He also thanked Mr A V Rajan, Director of finance for being a pillar of support for the institution. He gave special thanks to Mr K Madhava Rao, Chairman, for his help with the construction of the office premises and constantly providing guidance especially during critical times.

Sri K Madhavarao (IAS Rtd), the current chairperson, **Dr. Nandita Ray**, Vice Chairperson and **Mr.Neelaiah** who was a member of the Board nearly for ten



years joined and spoke of their experiences in the past with the organization. The Chairperson reiterated that SHGs had become thrift & credit groups they needed to focus on women empowerment activities with a

holistic approach and advocacy and with no compromise on quality of work. He also said that based on past experiences, projects should be started only after and not before receiving funds from the partners as that itself is an important step. Dr. Nandita Ray shared her joy at the success of the organization and said that there was still a long way to go. Mr.Neelaiah recalled it was a great learning experience for him during this tenure with APMAS especially the governance and management aspects.

Trends, Changes and Transitions

The first session after the break was conducted by Ms Shanti, the facilitator for the retreat. Having set ground rules for effective communication for all

activities, for the first task she divided all the participants into 5 sub-groups and assigned each of them categories on which they were to present the trends, changes and transitions from the year 2012 to 2016. The groups presented the following:

Group 1: Personal Life	Group 2: Work place / Profession life
<ol style="list-style-type: none"> 1. Gained higher confidence 2. Marriage & Higher education for children happened 3. Personal identify 4. Asset creation (such as new house) 5. Micro to macro thinking 6. Promotion of large amount of savings 7. Planning & values in personal life 8. Improving, adoption of agriculture technologies 9. Balance between professional and personal life 10. Availed health insurance 11. Job satisfaction 12. Accepting mobility 13. Deteriorating health status 	<ol style="list-style-type: none"> 1. Multi tasking with quality 2. Usage of technology – improving documentation - Sharing information 3. Technical support in implementation 4. International exposure 5. Shifting form organization (apmas – SF) 6. Promotion of FPOs 7. Implementation of multiple projects 8. Increased responsibilities 9. Specialization in developing community cadre 10. Improved competencies 11. Increased coordination role 12. Increased management fund raising, advocacy role 13. Quality is an issue- overburdened
Group 3: Community	Group 4: State
<ol style="list-style-type: none"> 1. Awareness on social mobilization 2. Raising voice through CBOs 3. Thinking and savings & credit capacity 4. Access to banking services (FI) 5. Dependency on government welfare schemes – VLR, PV, RM, RF, Social security 6. Thinking of multiple livelihoods – farm & non farm 7. Awareness on government programs such as IWMP, NREGA, etc 8. Swacch Bharat imbibed 	<ol style="list-style-type: none"> 1. AP divided into two states 2. Increased awareness and assertiveness in accessing schemes 3. Change in name from APMAS to MAS 4. Government promises during elections not full filled, and thus APMAS faces the challenges 5. Shifting focus to farmers from SHGs 6. NULM launched, APMAS was asked APMAS to provide support 7. MAS own office & training center 8. Expanded to other states

<p>9. Functional sub committees formed</p> <p>10. Political awareness increased</p>	<p>9. New projects under taken</p> <p>10. Changing crop pattern</p> <p>11. Better rain fall</p> <p>12. SHG federations more resourceful & recognized by NRLM and SRLM</p> <p>13. Bihar : change in government</p> <p>14. Became dry state (liquor ban)</p> <p>15. Increased corruption</p> <p>16. Difficulty in forming SHGs due to Jeevika's presence in Bihar</p> <p>17. Government functions as NGOs & shrinking space for NGOs results in difficult situations to deal with</p> <p>18. Delays in fund releases by SPUR</p>
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Group 5: National / International

1. Change of government at central and state level
2. ISIS emerged– international terrorism
3. AP state bifurcation
4. APMAS expanded activities to Myanmar & Ethiopia
5. COADY – expansion to Uganda, Kenya, Africa
6. Swacch Bharath, SMART AP launched
7. CSR foundations playing an active role in development sector
8. Smart citifies government programs – GOI
9. BREXIT from European union
10. Launched NULM program for urban areas
11. Women pilots in Air Force, cabinet ministry
12. Farmer Producer organizations
13. Technological breakthrough
14. Made in india – satellite launching – 20 through ISRO
15. Online marketing
16. Climate change
17. Indian CEOs – Google, microsoft, Pepsico

Work Values

In this session Ms Shanthi circulated an exercise sheet on values called Work Values Inventory. Everyone was asked to score a set of 45 questions based on how important various values were to them in their work place. They then analyzed the scores and focused on the relevance of 15 values at work. These are creativity, management, achievement, surroundings, supervisory, relations, way of life, security, associates, aesthetics, prestige, independence, variety, economic return, altruism and intellectual stimulation. Based on

scores for each value staff members reflected on which values they were doing well in and which areas they needed to work on together. The tools used are enclosed as annexure 1a and 1b.

Gender

Gender sensitivity is an issue of growing importance today. It is relevant in every area of work and this session was essential. It was conducted by **Prof. Sheela Prasad from Hyderabad Central University**. She began the session by posing a thought-provoking question: Is it a man's world? Most of the people present did not agree. Some said that women play a key role in household activities, without which it wouldn't be possible for men to work in offices. Hence it is a woman's world. But they failed to notice the irony in that



statement which Ms Sheela pointed out. She said though more women are working today, there is still a long way to go because of the roles assigned to them by society and specifically patriarchy. She said gender was a social construct and that there was a spectrum. She also spoke of how patriarchy created gender roles and

stereotypes to which both men and women tend to be victims. It enforces that women are kind, caring and nurturing whereas men are strong and physically and mentally tough. Such roles make lives restrictive. Though women are empowered economically, social and political empowerment is still needed. Further, she discussed sexual harassment in work place and the staff shared the actions taken by APMAS in AP and Bihar against it. A committee has been formed for this and is working on these issues.

Further, CEO opined that the people working in the social sector need gender sensitivity. APMAS COO, Ms. Kalamani also expressed her views on gender. She said discussion on gender was required in every forums and meeting. Gender sensitivity shapes our own life and to live as good human beings. Unless he/she is gender sensitive, the concern and action for promotion of gender quality cannot be demonstrated truly. In the present context, women are increasing mobile and working in various sectors. They subject to face sexual harassment at work place and many organizations do not acknowledge and always say that their work place is free from any type of harassment. There is a need to acknowledge it in the first place be it sexual harassment or gender discrimination in any form. Every organization has a responsibility to ensure safe work environment for staff especially women. We

are all part of the society and gender discrimination takes place in our own homes and workplaces. We need to recognize/ acknowledge and take action to prevent any kind of gender discrimination in the private and public domains. Our work in the development sector can be effective and meaningful only when we practice values in true spirit.

Presentation by Interns

The next session was a series of **presentations by interns** from IRMA and Lady Shri Ram College. Mr. Anay K. Mishra conducted a potato value chain study in Chittoor district (see annex-1). Mr. Husain and Mr. Anil kumar shared their inputs on Brand building of APMAS and SF by using PPT (see annex-2). Ms Pallavi spoke of her experience in the field on the social issues in the villages particularly on health, nutrition, drinking water etc.

Celebration of 15 years

We were also joined by **Ms Mahaparali, retd banker at State Bank of India**, who spoke of problems she has seen farmers face and how digital media can play a major role in transforming their lives. Mr. Neelaiah, development practitioner, Board member for 9 years (2001-09) also shared his gratitude towards APMAS and its members.



The facilitator Ms Shanti ended the first day session by taking feedback from the participants. T Shirts were also distributed to everyone for the occasion. To celebrate the 15th year anniversary, there was a small cake-cutting ceremony with all staff members and Board members present.

Ms Usharani, Director, SERP and **Mr PV Rama Rao** shared their experiences with APMAS. This was followed by dinner at 8:30 pm on the first day.



Day two: 2nd July

The day began with the prayer followed by few staff sharing their experience on the first day.

Retreat Expectations

For the first session on the second day, the facilitator divided all the participants into six groups and asked them to jot down what expectations they had from the workshop. The following are what the groups presented:

Group 1	Group 2
<ol style="list-style-type: none"> 1. MAS vision for next 5 years 2. Add change of MAS objectives 3. Learn more about MAS activities 4. New Strategy of MAS 5. How to expand from national to international 6. Wage and Organizational structure 	<ol style="list-style-type: none"> 1. Discuss future strategies 2. Clarify future urban programs 3. Personality development 4. Visibility & outreach of programs 5. Progress of activities so far 6. Health and nutrition – IMR, MMR 7. IFS – organic farming 8. APMAS / SF future plans and respective roles, joint & separate 9. Indemnification of milestones, hurdles and solutions 10. Strengthen core values in our activities 11. Conduct research studies across the states on activities / programs
Group 3	Group 4
<ol style="list-style-type: none"> 1. Informative session on all existing /new programs 2. Future strategies / plans 3. Major / minor changes in HR/admin policies 4. Discuss management skills 5. Role of MAS @ national and international levels 6. Discussions with farmers 7. Status of MEPMA 8. Target evaluation 9. Projects in pipeline 10. Strategies with CSR 	<ol style="list-style-type: none"> 1. Future role of MAS – capacity building, expansion of FPOs/SNU, CSR, Skilling of staff – field implementation in other states 2. Current status and trends of MAS projects 3. Lessons learnt from failed projects of MAS 4. Improvement of soft and writing skills for programs abroad

Group 5	Group 6
<ol style="list-style-type: none"> 1. Future strategies and planning 2. Assessment and introspection 3. Resource mobilization 4. Finding new mobilization 5. Future role of MAS 6. Objective of promotion of FPOs 7. Sustainability of MAS 8. Understanding vision of MAS 9. Clarity on name 	<ol style="list-style-type: none"> 1. Team building 2. Setting and achieving goals 3. Future plan 4. Expansion – geographic/ programmatic 5. Role clarity 6. How to multi task 7. How to translate organization vision and values as shared vision and values

Mr CS Reddy consolidated the following which require further thinking/working:

1. Human Resource Development and management

- Orientation, induction, immersion,
- Technical training
- Staff development trainings
- Compensation package

2. Shared vision and strategy

- Geographic focus
- Sectorial focus
- Implementation vs. technical support
- Organizational systems and process
- Brand / image building
- Resource mobilization – CSR etc.

3. APMAS / SF

- Working together
- Working independently

To energize the audience, few staff members sang songs and entertained the crowd briefly.

Sustainable Development Goals

In the next session, Mr.C S Reddy explained the relevance and importance of 17 Sustainable Development Goals. While APMAS directly works in some of the areas of some SDGs like hunger and nutrition, it also indirectly works to achieve some other SDGs like gender equality, access to sanitation and water as an organization (For details of 17 SDGs see annex-3). It was felt that

all our programs/projects need to be assessed for the contribution towards SDGs either directly or indirectly.

Projects of APMAS and SF

In the next session, to brief everyone on various projects being currently implemented, the respective team leaders spoke about the work being done in their respective regions of their projects and their status.

Mr Sunil Kumar spoke of the outreach of MAS/SF programs in Bihar. Activities started in the year 2007 with the support SRDT and WDC, and they were extended to NABARD programs in 5 blocks, CB programs to NRLM, Jeevika in Bihar. In Digwara and Garkha blocks – EY project is currently being implemented. The SPUR project is jointly implemented by APMAS and SF in 45 towns. ALFs and CLFs were formed under a three tier system – SHGs at the bottom, ALFs in the middle and CLFs at the top. ALFs are registered under Bihar Self-Supporting Act, 1996. Though it is difficult to form SHGs in Bihar, SF activities are being recognized by the government and other organizations in Bihar.

Mr N Vinayaka Reddy spoke about the IWMP program under which there are 6 projects in three districts in two states. The total area covered is about 60000 acres. The objectives of the project are to restore the ecological balance by harnessing, conserving and developing degraded natural resources such as soil, vegetative cover and water. Special focus is on landless people in IWMP activities. The G4 and GIC projects have been initiated in the IWMP areas for continuity.

Mr Amarendra spoke about the G4 project which has been implemented in two districts in 3 mandals. Promotion of IFS is the major activity. G4 activities are concentrated in 5 areas – promotion and strengthening of institutions for farmers and landless, promotion of integrated farming systems, natural resource management, Enterprise promotion and advocacy. Demo sites are being developed for dissemination of knowledge of the best practices. Value addition activities are also simultaneously going on.

Overall 202 farmer groups (2411 members), 44 landless groups (503 members) and 19 farmer associations at gram panchayat levels are formed

Mr Venkatesulu spoke about the progress of urban programs that APMAS has supported from the year 2006. Community water quality programs, strengthening of CBOs, Health, construction of IHSLs, RO Plants etc. are some of the activities undertaken. Community quality testing program was started in GHMC where 400 community volunteers were identified and trained for regular testing of quality of water. Messages are also sent to GHMC officials.

Mr Chandrasekar Goud spoke about the strategies adopted in Model villages (Gagillpur) with the support of Hormann Company. Community driven and holistic approach is adopted for development of the model village. The Village Development Committee and Functional Committees are formed to take the process forward and implement the planned activities.

Ms S Rama Lakshmi, COO of SF said that APMAS activities were diversified from the year 2005 based on the recommendations of the evaluation/assessment report. Currently focusing on promoting and strengthening SHGs and their federations, community auditing system and working with 6000 SHGs, 300 VOs and 8 Mandal samkahas in Kamareddy cluster as pilot program. A pool of community resource persons has also been developed and are now supporting SHGs in West Bengal and Bihar states. A community audit system has been introduced. Self-regulation activities have started in all the 8 mandals and the SERP and MEPMA have adopted the concept. Based on the experiences on self-regulation pilot program in kamareddy cluster, the similar concept is adopted for farmer institutions as well.

After a study conducted by Mr Deep Joshi on the activities in the past decade and suggestions made, APMAS has imbibed them and initiated field implementation programs as well.

After all these members spoke, there was a lunch break after which a film was screened on the model village of peyyalapalem.

GRPI Indicators

In the next session, Ms Shanti requested all participants to be divided according to their projects and split them up into groups of three to test the **GRPI indicators** i.e. Goals, Roles, Processes and Interpersonal Relations. Based on the analysis of indicators it was found that the understanding on goal and outcome is good but there is a need to concentrate on processes, interpersonal relationships and staff role and responsibilities. The check list used is enclosed annexure 2.

Since it was a long session, the crowd dispersed for a short tea break after which a few staff members entertained the crowd with a few songs.

The next session was about the **BCG matrix** about which Ms Shanti explained briefly (enclosed as annexure 3).

The staff were asked to analyze the various programs/projects whether they are dogs/cash cows or stars. Few staff shared their views on how a project can be a cash cow and then turn into a star and how some projects would remain as dogs.



Vision, Mission and Future Strategies

The CEO initiated a discussion on the vision and mission of APMAS and whether there is a need to continue following them or change them under current changing circumstances. Pros and Cons were discussed. The existing vision and mission was prepared in the year 2010. All participants for and against revision were divided into sub groups and presented their opinions. These were:



Group 1: Redefined mission:

Mission: To promote self-reliant people's institutions, especially women Self-Help Groups for assertion of their rights towards creating a just society.

Or

Mission: To empower people's institutions focusing on women, farmers and youth for assertion of their rights towards creating a just society.

Group – 2: Technical support and implementation

1. Long years of experience and expertise in technical support
2. Recognition as technical support organization
3. Scope is high - all development programs implemented through peoples institutions
4. Scope of sector growing in a short time with better margins
5. Remit implementation
6. Piloting and model building
7. Partnerships can increase

Group 3: Geographical expansion

National

1. Rajasthan – rural and urban (supported by PEDO, NULM)
2. Maharashtra – rural – FPOS
3. UP – Rural and Urban by RGMVP

4. WB Rural by SRLM
5. MP urban by NULM
6. AP and Telangana – SHG – SOC
7. Model villages; promotion of Farmers institutions and federations
8. Health and nutrition; safe drinking water

International

1. Need to extend activities in countries like Ethiopia, Myanmar, Nepal, Somalia, Bermuda, Uganda, Burundi, Canada, Kenya, Thailand – for providing CB and rating with cooperative model supported by DGRV
2. Implement SOC activities in all countries

Group 4: Fund mobilization

1. Vision and mission should be reframed depending on market trends and donor interests
2. CSR funds should be routed through SF
3. Need to depend on Government, research and CB programs (20%)
4. Consultancy fee should be routed through SF
5. Need to develop business plan for organization regarding sustainability (APMAS and SF)

Group 5: Sectorial expansion

1. Agriculture – FPOS, IFS, Organic training,
2. Solar technology – with support of subsidy, PV cells, motor, institutional building, skills development

Group - 6: Skills and resources:

1. Employment development programs under NSDC
2. Employment skill development activities – NIMSME
3. Health and nutrition activities – ICDS
4. Solar power generation - NEDCAP
5. Agricultural technical inputs by Agro and Horticulture departments
6. Solid waste management by public health and water & sanitation programs
7. Communication and reporting aspects

Based on the presentations, it was felt that **future strategies and mission** required more discussion, **monitoring systems** had to be improved, **designation of roles and responsibilities** was needed, information regarding **HR policy and development** had to be shared, **geographical and programmatic extension** was required and **synergy between MAS and SF** was important to ensure that the organizations can function more efficiently and effectively.



After the session ended, a sister from the **Brahmakumaris** spoke about the importance of leadership qualities and values in the development sector. She used the mirror game (leader and follower) and debriefed the game with realistic examples on leadership.

Values of followers and leaders:

- **Follower:** has no choice, trust, learning, obedience, respect, acceptance, skills of new things, attentive,
- **Leader:** responsibility, confidence, communication skills, plan, creativity, concern, risk taking, innovative, good behavior, decision making,

She said that meditation was also required for achieving goals and objectives by disciplining and body and mind.

The session ended after which a few staff members spoke of their experiences working with the organization and that they were extremely happy to have been present for the occasion.



The retreat was a grand success with people from all regional offices meeting each other, informing each other about their projects, learning their strengths and weaknesses, working and growing together as a team. They were more confident and learnt how to look at their respective work objectively with an



eye on quality. To end on an even better note, the staff also went on a trip to Wonderla Amusement Park the next day.

SAMPLE VALUES LIST

The following list contains words or phrases that illustrate values. Remember as you work with this exercise that you may combine two or three values as long as critical distinctions are not lost. For example, whereas the combination “Honesty/Integrity/Truthfulness” maintains a single distinction, “Honesty/Integrity/Freedom” combines concepts and thereby loses clarity.’

Humor	Participation	Directness	Performance
Partnership	Collaboration	Productivity	Community
Service	Personal Power	Contribution	Freedom to Choose
Excellence	Connectedness	Free Spirit	Acknowledgment
Focus	Comradeship	Romance	Lightness
Recognition	Spirituality	Harmony	Empowerment
Accomplishment	Full Self-Expression	Orderliness	Integrity
Forward the Action	Creativity	Honesty	Independence
Success	Nurturing	Accuracy	Joy
Adventure	Beauty	Lack of Pretense	Authenticity
Zest	Risk Taking	Tradition	Peace
To Be Known	Elegance	Growth	Vitality
Aesthetics	Trust		

Values Clarification (Adapted from *Values Clarification* by Sidney Simon 1)

Values clarification is a self-assessment process that enables you to discover the content and strength of your own system of values. As a process it is more involved with how you have acquired your values than with determining what they should be.

We have one set of shoulds and should nots from our parents. The church often suggests another. Friends and peer groups may offer still other values, and to add to the confusion, there are the value conflicts from opposing political groups, newspapers, commercials, etc. With all these influences, we are ultimately left to make our own choices about whose advice and values to follow. Or, we give up our right to choose and make others responsible for our choices.

Values clarification doesn't tell you what values you should live by, but provides you with a method that lets you discover what values you do live by. What gives our life its meaning and relevance are our values. When examined we discover that they are the principles or standards upon which we base our decisions about how we want to live our lives now and in the future. Our choices, whether we are aware of it or not, reflect our values.

Values are not transmitted or taught, but learned directly from an individual's life experiences. They develop, grow and change through interaction with self, the environment and other people. The process is dynamic, throughout the course of life values are continually changing.

We are often not consciously aware of our values. Some are obvious and visible but most are hidden from awareness. The way you choose to live your life provides clues, such as how you spend your time and money. Everything you do or say tells something about what you value. What gets you riled up enough to take a stand or to take action? What do you fantasize or daydream about? When do you feel the most alive and energized in your life? Answering these and other similar questions reveals your true values.

For something to constitute a true value it must meet seven criteria:

1. **Chosen freely:** you have ultimately chosen it yourself.
2. **Chosen from among alternatives:** without two or more alternatives there is no choice and no true value.
3. **Chosen after consideration of consequences:** after reflection on positive and negative consequences.
4. **Prized and cherished:** the key is the enthusiasm associated with the value.
5. **Publicly affirmed:** you are willing to acknowledge it and if confronted by another person you would not deny it.
6. **Acted upon:** unless acted upon it is not a value, but rather a good idea or belief.
7. **Part of a definite pattern of action:** a single act alone does not constitute a value.

The more we understand our values, the more we are able to make satisfactory choices and take appropriate action.

Exercise I – Part A

Values Clarification Worksheet One – 21 Lists

Directions: Each numbered group contains a list of values, which are defined on the following page. For each grouping, rate the value you place on each individual value. There are no right or wrong answers. Rate the values according to how you *really* feel, not how you think you *should* feel. In front of each value place a number from 1 (the one you value most in the grouping) to 5 (the one you value least). Be sure to place a number from 1 to 5 in front of *each* value. You must give a *different* rating to each value named in the group.

- | | | | |
|----|--|----|---|
| 1. | <input type="checkbox"/> Ambition
<input type="checkbox"/> Broadmindedness
<input type="checkbox"/> Competence
<input type="checkbox"/> Popularity
<input type="checkbox"/> Helpfulness | 2. | <input type="checkbox"/> Broadmindedness
<input type="checkbox"/> Creativity
<input type="checkbox"/> Self-Sufficiency
<input type="checkbox"/> Physical Health
<input type="checkbox"/> Aesthetics |
| 3. | <input type="checkbox"/> Creativity
<input type="checkbox"/> Security
<input type="checkbox"/> Popularity
<input type="checkbox"/> Appearance
<input type="checkbox"/> Love | 4. | <input type="checkbox"/> Security
<input type="checkbox"/> Success
<input type="checkbox"/> Leadership
<input type="checkbox"/> Ambition
<input type="checkbox"/> Physical Health |
| 5. | <input type="checkbox"/> Success
<input type="checkbox"/> Honesty
<input type="checkbox"/> Appearance
<input type="checkbox"/> Knowledge
<input type="checkbox"/> Broadmindedness | 6. | <input type="checkbox"/> Honesty
<input type="checkbox"/> Competence
<input type="checkbox"/> Creativity
<input type="checkbox"/> Leadership
<input type="checkbox"/> Leisure |
| 7. | <input type="checkbox"/> Competence
<input type="checkbox"/> Self-Sufficiency
<input type="checkbox"/> Knowledge
<input type="checkbox"/> Emotional Health
<input type="checkbox"/> Security | 8. | <input type="checkbox"/> Self-Sufficiency
<input type="checkbox"/> Popularity
<input type="checkbox"/> Leisure
<input type="checkbox"/> Spirituality/Faith
<input type="checkbox"/> Success |

9. Popularity
 Physical Health
 Emotional Health
 Equality
 Honesty

10. Physical Health
 Appearance
 Spirituality/Faith
 Ethics
 Competence

11. Appearance
 Leadership
 Helpfulness
 Self-Sufficiency
 Equality

12. Leadership
 Knowledge
 Ethics
 Aesthetics
 Popularity

13. Knowledge
 Leisure
 Physical Health
 Helpfulness
 Love

14. Leisure
 Emotional Health
 Aesthetics
 Ambition
 Appearance

14. Emotional Health
 Spirituality/Faith
 Love
 Broadmindedness
 Leadership

16. Spirituality/Faith
 Equality
 Ambition
 Creativity
 Knowledge

17. Equality
 Ethics
 Broadmindedness
 Security
 Leisure

18. Ethics
 Helpfulness
 Success
 Emotional Health
 Creativity

19. Helpfulness
 Aesthetics
 Security
 Honesty
 Spirituality/Faith

20. Aesthetics
 Love
 Equality
 Success
 Competence

21. Love
 Ambition
 Honesty
 Self-Sufficiency
 Ethics

Exercise I – Part B

Definition of Values used in 21 Lists

Aesthetics	Appreciation and enjoyment of beauty for beauty's sake
Ambition	Strong desire for achievement
Appearance	Concern for the attractiveness of one's own person
Broadmindedness	Open-minded, tolerant
Competence	Capable, effective
Creativity	Imaginative
Emotional Health	Peace of mind, freedom from overwhelming anxiety
Equality	Equal opportunity for all
Ethics	Having principles of conduct
Helpfulness	Working for or devotion to others
Honesty	Truthful, sincere
Knowledge	Seeking of truth, information
Leadership	Influence over others
Leisure	Time for enjoyment, gratification
Love	Devotion, companionship, warm attachment to another
Physical Health	Freedom from physical disease or pain
Popularity	Being liked, approved and accepted by many
Spirituality/Faith	Belief in and activity held on behalf of a Higher Power
Security	Freedom from concern for material resources
Self-Sufficiency	Self-reliant, independent
Success	Accomplishment brought about by effort and determination

Exercise I – Part C
Scoring the 21 Lists

Directions: You had the opportunity to rank each value five times, in five different groupings. On the chart below, please the number you assigned to the value each time it appeared. Then add the total numbers across.

Value	Group #	Your Value Ratings					Total
		1	2	3	4	5	
Aesthetics	2,12,14,19,20						
Ambition	1,4,14,16,21						
Appearance	3,5,10,11,14						
Broadmindedness	1,2,5,15,17						
Competence	1,6,7,10,20						
Creativity	2,3,6,16,18						
Emotional Health	7,9,14,15,18						
Equality	9,11,16,17,29						
Ethics	10,12,17,18,21						
Helpfulness	1,11,13,18,19						
Honesty	5,6,9,19,21						
Knowledge	5,7,12,13,16						
Leadership	4,6,11,12,15						
Leisure	6,8,13,14,17						
Love	3,13,15,20,21						
Physical Health	2,4,9,10,13						
Popularity	1,3,8,9,12						
Spirituality/Faith	8,10,15,16,19						
Security	3,4,7,17,19						
Self-Sufficiency	2,7,8,11,21						
Success	4,5,8,18,20						

Now, list the values starting with the lowest total up to the highest for all 21 values. The list indicates which values are the most important to you. Take a moment to reflect and expand your definition of the top four or five values on your list.

- | | | |
|---------|----------|----------|
| 1 _____ | 8 _____ | 15 _____ |
| 2 _____ | 9 _____ | 16 _____ |
| 3 _____ | 10 _____ | 17 _____ |
| 4 _____ | 11 _____ | 18 _____ |
| 5 _____ | 12 _____ | 19 _____ |
| 6 _____ | 13 _____ | 20 _____ |
| 7 _____ | 14 _____ | 21 _____ |

Exercise II – Part A

Values Clarification – Work Values Inventory

The statements below represent values which some people consider important in their work. These are satisfactions which people often seek in their jobs or as a result of their jobs. They are not all equally important to everyone; some are very important to some people but of little importance to others. Read each statement carefully and indicate how important each is for you by circling the appropriate number.

- 5 means "Very Important"
- 4 means "Important"
- 3 means "Moderately Important"
- 2 means "Of Little Importance"
- 1 means "Unimportant"

"I value work in which I..."

- | | | |
|-----|---|-----------|
| 1. | have to keep solving new problems | 1 2 3 4 5 |
| 2. | help others | 1 2 3 4 5 |
| 3. | can get a raise | 1 2 3 4 5 |
| 4. | look forward to changes in my job | 1 2 3 4 5 |
| 5. | have freedom in my own area | 1 2 3 4 5 |
| 6. | gain prestige in my field | 1 2 3 4 5 |
| 7. | need to have artistic ability | 1 2 3 4 5 |
| 8. | am one of the gang | 1 2 3 4 5 |
| 9. | know my job will last | 1 2 3 4 5 |
| 10. | can be the kind of person I would like to be | 1 2 3 4 5 |
| 11. | have a boss who gives me a square deal | 1 2 3 4 5 |
| 12. | like the setting in which my job is done | 1 2 3 4 5 |
| 13. | get the feeling of having done a good day's work | 1 2 3 4 5 |
| 14. | have authority over others | 1 2 3 4 5 |
| 15. | can apply new ideas | 1 2 3 4 5 |
| 16. | create alternative solutions | 1 2 3 4 5 |
| 17. | am rewarded for what I produce | 1 2 3 4 5 |
| 18. | have a boss who is reasonable | 1 2 3 4 5 |
| 19. | am sure of always having a job | 1 2 3 4 5 |
| 20. | add beauty to the world | 1 2 3 4 5 |
| 21. | make my own decisions | 1 2 3 4 5 |
| 22. | have pay that keeps up with the cost of living | 1 2 3 4 5 |
| 23. | am mentally challenged | 1 2 3 4 5 |
| 24. | use leadership abilities | 1 2 3 4 5 |
| 25. | have adequate lounge, toilet and other facilities | 1 2 3 4 5 |
| 26. | have a way of life, while not on the job, that I like | 1 2 3 4 5 |
| 27. | form friendships with my fellow employees | 1 2 3 4 5 |
| 28. | know that others consider my work important | 1 2 3 4 5 |
| 29. | do not do the same thing all the time | 1 2 3 4 5 |
| 30. | feel I have helped another person | 1 2 3 4 5 |
| 31. | add to the well-being of other people | 1 2 3 4 5 |
| 32. | do many different things | 1 2 3 4 5 |
| 33. | am looked up to by others | 1 2 3 4 5 |
| 34. | have good contacts with fellow workers | 1 2 3 4 5 |
| 35. | lead the kind of life I most enjoy | 1 2 3 4 5 |
| 36. | have a good place in which to work (quiet, clean, enough space) | 1 2 3 4 5 |
| 37. | plan and organize the work of others | 1 2 3 4 5 |
| 38. | need to be mentally alert | 1 2 3 4 5 |
| 39. | am paid based on equity | 1 2 3 4 5 |
| 40. | make up my own schedule | 1 2 3 4 5 |
| 41. | make attractive products/services | 1 2 3 4 5 |
| 42. | am assured of another job in the company if mine ends | 1 2 3 4 5 |
| 43. | have a supervisor who is considerate | 1 2 3 4 5 |
| 44. | see the results of my efforts | 1 2 3 4 5 |
| 45. | contribute new ideas | 1 2 3 4 5 |

Check to make sure that you have rated every statement and then move on to next page for scoring.

Exercise II – Part B

Scoring Work Values Inventory

Score each value by adding together the ratings you gave each of the three statements (among items 1-45, on the preceding page) associated with that value. The work values that are most important to you are those with the highest total score. See the next page for a brief description of each value. Ask yourself what these work values may say about your current job satisfaction, or what they may indicate about your deepest, “core values.”

Value being Scored	Statements used in scoring	Your Score
Creativity	15, 16, 45	
Management	14, 24, 37	
Achievement	13, 17, 44	
Surroundings	12, 25, 36	
Supervisory Relations	11, 18, 43	
Way of Life	10, 26, 35	
Security	9, 19, 42	
Associates	8, 27, 34	
Esthetics	7, 20, 41	
Prestige	6, 28, 33	
Independence	5, 21, 40	
Variety	4, 29, 32	
Economic Return	3, 22, 39	
Altruism	2, 30, 31	
Intellectual Stimulation	1, 23, 38	

Exercise II – Part C

Definitions Used in Work Values Inventory

Creativity: A value associated with work which permits one to invent new things, design new products or develop new ideas.

Management: A value associated with work which permits one to plan and lay out work for others to do. Management may also involve authority over others and the opportunity to exercise leadership abilities.

Achievement: A value associated with work which give one a feeling of accomplishment in doing a job well. Achievement appears to assess a task orientation, a liking for work with visible, tangible results.

Surroundings: A value associated with work which is carried out under pleasant conditions. Surroundings, the material environment in which the work is done, tend to be important to people with interests which are not specifically in the work itself, but in its concomitants.

Supervisory Relations: A value associated with work which is carried out under a supervisor who is fair and with whom one can get along.

Way of Life: A value associated with the kind of work that permits one to live the kind of life he or she chooses and to be the type of person s/he wishes to be.

Security: A value associated with work which provides one with the certainty of having a job even in hard times.

Associates: A value characterized by work which brings one into contact with fellow workers whom s/he likes. Good interpersonal relationships with working associates resulting in friendships and a sense of belonging.

Esthetics: A value inherent in work which permits one to make beautiful things and contribute beauty to the world.

Prestige: A value associated with work which gives one standing in the eyes of others and evokes respect. Prestige taps a desire for the respect of others rather than for status or power.

Independence: A value associated with control over one's work day, i.e. making decisions, scheduling, planning, prioritizing.

Variety: A value associated with diversity of work tasks, involving different types of contact with people, data and things.

Economic Return: A value or goal associated with work which pays well and enable one to have the things he or she wants. Economic returns represent a type of value often referred to as materialistic, the attaching of importance to tangibles, to earnings.

Altruism: A work value or goal present in work which enables one to contribute to the welfare of others. Altruism assesses social service impact and interests.

Intellectual Stimulation: A value associated with work which provides opportunity for independent thinking and for learning how and why things work.

Exercise III

Values Clarification Worksheet Three – Work Values Inventory

Directions: Each of the two numbers listed in pairs in the diminishing column on the right-hand side of the page refers to one of the values listed on the left-hand side. Considering one pair at a time, decide which of the two paired values is most important to you, the one indicated by the top number or the one indicated by the bottom number. Circle it. Work all the way across and all the way down the page, choosing one number from each pair. When you have finished circling, count the number of times on the whole page that you circled each number and record that total in the center column. Each value may have a maximum total of 13 circles or a minimum of zero. In the “Final Order” column, rank as number 1 the value that you circled the greatest number times and so on down to the one you circled the fewest times. In this exercise, some values may have received the same number of circles, requiring further reflection.

Final Order		Value	Total # of Circles	
	1	FLEXIBILITY some control over schedule, activities		1 1 1 1 1 1 1 1 1 1 1 1 1 2 3 4 5 6 7 8 9 10 11 12 13 14
	2	ACHIEVEMENT seeing results of the work		2 2 2 2 2 2 2 2 2 2 2 2 2 3 4 5 6 7 8 9 10 11 12 13 14
	3	CREATIVITY being innovative, original		3 3 3 3 3 3 3 3 3 3 3 3 3 4 5 6 7 8 9 10 11 12 13 14
	4	INTERPERSONAL COMMUNICATIONS with coworkers, team members		4 4 4 4 4 4 4 4 4 4 4 4 4 5 6 7 8 9 10 11 12 13 14
	5	SELF-REALIZATION opportunity for personal growth		5 5 5 5 5 5 5 5 5 5 5 5 5 6 7 8 9 10 11 12 13 14
	6	MONEY climbing the economic ladder		5 5 5 5 5 5 5 5 5 5 5 5 5 6 7 8 9 10 11 12 13 14
	7	MASTERY using preferred skills, becoming an expert		7 7 7 7 7 7 7 7 7 7 7 7 7 8 9 10 11 12 13 14
	8	MORAL VALUE consistent with personal ethics and values		8 8 8 8 8 8 8 8 8 8 8 8 8 9 10 11 12 13 14
	9	SERVICE contributing to betterment of others		9 9 9 9 9 9 9 9 9 9 9 9 9 10 11 12 13 14
	10	RISK, ADVENTURE being on the cutting edge		10 10 10 10 10 10 10 10 10 10 10 10 10 11 12 13 14
	11	CHALLENGE dealing with complex problems and decisions		11 11 11 11 11 11 11 11 11 11 11 11 11 12 13 14
	12	ECONOMIC SECURITY stable income and benefits		12 12 12 12 12 12 12 12 12 12 12 12 12 13 14
	13	LEADERSHIP opportunity to direct and influence others		13 13 13 13 13 13 13 13 13 13 13 13 13 14
	14	VARIETY changing activities, tasks and roles		14 14 14 14 14 14 14 14 14 14 14 14 14

BCG MATRIX

The **BCG Model** is based on the product life cycle theory that can be used to determine what priorities should be given in the **product portfolio of a business unit**. To ensure long term value creation, a company should have a portfolio of products that contains both high growth products in need of cash inputs and low-growth products that generate a lot of cash. It has two dimensions: **market share and market growth**. The basic idea behind it is that the bigger the market share a product has or the faster the product's market grows the better it is for the company.



Placing products/ services in the BCG matrix results in 4 categories in a portfolio of a company

1. STARS (= high growth, high market share)
 - Use large amounts of cash and are leaders in the business so they should also generate large amounts of cash
 - Frequently roughly in balance on net cash flow. However if needed any attempt should be made to hold market share, because the rewards will be a cash cow if market share is kept

Stars operate in high growth industries and maintain high market share. Stars are both cash generators and cash users. They are the primary units in which the company should invest its money, because stars are expected to become cash cows and generate positive cash flows. Yet, not all stars become cash flows. This is especially true in rapidly changing industries, where new innovative products can soon be outcompeted by new technological advancements, so a star instead of becoming a cash cow, becomes a dog. Strategic choices: Vertical integration, horizontal integration, market penetration, market development, product development
2. CASH COWS (=low growth, high market share)
 - Profits and cash generation should be high, and because of the low growth, investment should be kept low. Keep profits high
 - Foundations of a company

Cash cows are the most profitable brands and should be "milked" to provide as much cash as possible. The cash gained from "cows" should be invested into stars to support their further growth. According to growth-share matrix, corporates should not invest into cash cows to induce growth but only to support them so they can maintain their current

market share. Again, this is not always the truth. Cash cows are usually large corporations or SBUs that are capable of innovating new products or processes, which may become new stars. If there would be no support for cash cows, they would not be capable of such innovations.

Strategic choices: Product development, diversification, divestiture, retrenchment

3. DOGS (low growth, low market share)

- Avoid and minimize the number of dogs in a company
- Beware of expensive “turn around plans”
- Deliver cash, otherwise liquidate

Dogs hold low market share compared to competitors and operate in a slowly growing market. In general, they are not worth investing in because they generate low or negative cash returns. But this is not always the truth. Some dogs may be profitable for long period of time, they may provide synergies for other brands or SBUs or simple act as a defense to counter competitors moves. Therefore, it is always important to perform deeper analysis of each brand or SBU to make sure they are not worth investing in or have to be divested.

Strategic choices: Retrenchment, divestiture, liquidation

4. QUESTION MARKS (= high growth, low market share)

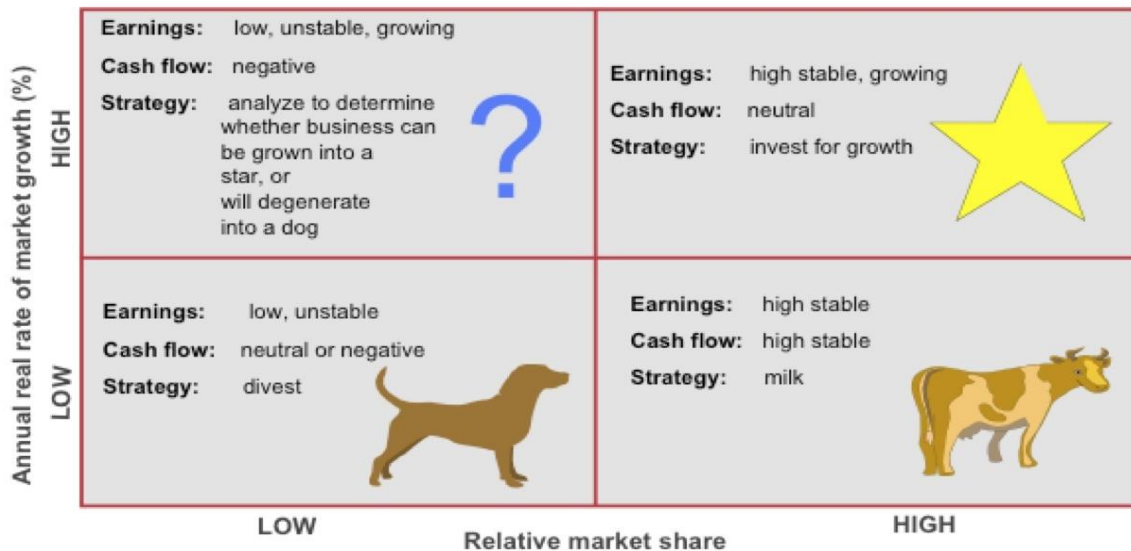
- Have the worst cash characteristics of all, because high demands and low returns due to low market share
- If nothing is done to stop the market share, question marks will simply absorb great amounts of cash and later, as the growth stops, a dog
- Either invest heavily or sell off or invest nothing and generate whatever cash it can. Increase market share or deliver cash

Question marks are the brands that require much closer consideration. They hold low market share in fast growing markets consuming large amount of cash and incurring losses. It has potential to gain market share and become a star, which would later become cash cow. Question marks do not always succeed and even after large amount of investments they struggle to gain market share and eventually become dogs. Therefore, they require very close consideration to decide if they are worth investing in or not.

Strategic choices: Market penetration, market development, product development, divestiture

The BCG Method can help understand frequently made strategy mistake: that one size fits all approach to strategy, such as a generic growth target (of say 9 percent per annum) or a generic return on investment. In such a scenario:

- A. Cash Cows Business Units will beat profit target easily; their management/ team will have an easy job and are often praised anyhow. Even worse, they are often allowed to reinvest substantial cash amounts in their businesses which are mature and not growing anymore.
- B. Dogs Business Units fight an impossible battle and even worse, investments are made now and then in hopeless attempts to “turn business around”
- C. As a result (all) Question Marks and Star Business Units get mediocre size funds. In this way they are unable to even become cash cows. These inadequate invested sums of money are a waste of money. Either these strategic business units should receive enough funds to enable them to achieve a real market dominance and become a cash cow or otherwise companies are advised to disinvest and try to get whatever possible cash out of the quest marks that were not selected.



USING THE BCG TOOL

Although BCG analysis has lost its importance due to many limitations, it can still be a useful tool if performed by following these steps:

- ✓ Step 1. Choose the unit
- ✓ Step 2. Define the market
- ✓ Step 3. Calculate relative market share
- ✓ Step 4. Find out market growth rate
- ✓ Step 5. Draw the circles on a matrix

Step 1. Choose the unit. BCG matrix can be used to analyze SBUs, separate brands, products or a firm as a unit itself. Which unit will be chosen will have an impact on the whole analysis. Therefore, it is essential to define the unit for which you'll do the analysis.

Step 2. Define the market. Defining the market is one of the most important things to do in this analysis. This is because incorrectly defined market may lead to poor classification. For example, if we would do the analysis for the Daimler's Mercedes-Benz car brand in the passenger vehicle market it would end up as a dog (it holds less than 20% relative market share), but it would be a cash cow in the luxury car market. It is important to clearly define the market to better understand firm's portfolio position.

Step 3. Calculate relative market share. Relative market share can be calculated in terms of revenues or market share. It is calculated by dividing your own brand's market share (revenues) by the market share (or revenues) of your largest competitor in that industry.

$$\text{Relative Market Share} = \frac{\text{Your firm's market share (or revenues)}}{\text{Largest competitor's market share (or revenues)}}$$

Step 4. Find out market growth rate. The industry growth rate can be found in industry reports, which are usually available online for free. It can also be calculated by looking at average revenue growth of the leading industry firms. Market growth rate is measured in percentage terms. The midpoint of the y-axis is usually set at 10% growth rate, but this can vary. Some industries grow for years but at average rate of 1 or 2% per year. Therefore, when doing the analysis you should find out what growth rate is seen as significant (midpoint) to separate cash cows from stars and question marks from dogs.

Step 5. Draw the circles on a matrix. After calculating all the measures, you should be able to plot your brands on the matrix. You should do this by drawing a circle for each brand. The size of the circle should correspond to the proportion of business revenue generated by that brand.

Annexure 4

**Mahila Abhivruddhi Society (formerly APMAS)
Registrations for Celebrations of the Quindecennial Year
1st – 2nd July 2016 (Friday & Saturday)**

APMAS, HIG 11 & 12, Huda Colony, Tanesha Nagar, Manikonda, Ranga Reddy, Hyderabad, India



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56	Pallavi	Intern	Hyderabad	9717053818	pallavi1396@gmail.com
57	Sitaraman	CA, Auditors	Hyderabad		-
58	Sonali	Auditors	Hyderabad		-
59	E. Babu Lakshman Kumar	Driver	Hyderabad		-
60	Mr. PVA Rama Rao	Former MD, NABARD, Board Member	Hyderabad		-
61	Ms. P. Usha Rani	Former Board Member	Hyderabad		-
62	Mr. Neelaiah	Former Board Member	Hyderabad		-
63	Ms. Nandita Ray	Vice-Chair Person, APMAS	Hyderabad		-
64	Ms. Vinay Sree	Ex-Employee	Guntur		-
65	Mr. Kapil	Ex-Employee	Hyderabad		-
66	Mr. Srikanth	Ex-Employee	Hyderabad		-
67	Ms. Sudha	Ex-Employee	Hyderabad		-