

Ambuja
Cement
FOUNDATION

25
YEARS

25 YEARS OF TRANSFORMATION

ANNUAL REPORT 2017-18







**WE PUT ONE FOOT IN FRONT
OF THE OTHER. WE TOOK
EACH DAY AT A TIME. EACH
VILLAGE, EACH FARMER,
EACH HOUSEHOLD.**



A black and white photograph of a man sitting cross-legged in a field of harvested corn. He is wearing a light-colored, long-sleeved button-down shirt and dark trousers. He is holding a basket of corn cobs in his lap. The background is a vast field of corn cobs, with some trees visible in the distance. The overall scene is one of agricultural abundance and labor.

MINUTES SIPPING CHAI, TALKING AND BUILDING TRUST. HOURS UNDER A HOT SUN, IN A FIELD WITH FARMERS. DAYS IN REMOTE VILLAGES, TRAINING WOMEN. MONTHS RESHAPING THE EARTH TO CAPTURE WATER. YEARS GIVING SUPPORT AND ADVICE.



AND WHAT WE FIND IS MILLIONS OF SMALL CHANGES. CHANGES THAT OVER TIME, ADD UP. THEY COMPOUND. THEY MULTIPLY. THEY GAIN CRITICAL MASS - RESULTING IN TRANSFORMATION.





TRANSFORMATION OF



LIVES ► LIVELIHOODS ► COMMUNITIES



TRANSFORMATION OF LIVES

Strength in Numbers

ACF's Skill & Entrepreneurship Development Institute (SEDI) program had a challenge to overcome. Rural youth were leaving lucrative jobs due to homesickness and loneliness. A solution had to be found! And it was - by placing students in jobs, in 'groups.'



NUMBER OF
TRAINEES
PLACED IN
GROUPS

3348

INCREASE
IN JOB
RETENTION
RATE

87%

Dinesh Patodiya was homesick. He felt lost and alone in the city of Jodhpur and whilst he loved his new job, he was struggling outside of work. Unable to deal with the change that comes with moving to a bigger city, Dinesh quit within just 3 months and headed home. Many of the youth who enroll at SEDI go through similar experiences; some have never even left their villages before. They come from remote, isolated communities and few have travelled outside before. Parents are also reluctant to send their daughters out alone for jobs. So you can imagine the challenge they face when they suddenly get a job opportunity in a foreign place - sometimes a city, in a different culture, with no support network or group of friends to talk to about their experiences.

Team ACF had to find a solution, since the future of it's, otherwise bright, graduates was at stake. After hours of brainstorming an idea emerged - why not try to place graduates in jobs in groups? With similar backgrounds and personalities, the graduates could support one another and share resources in their new place. They could relate and empathise with one another. Keeping this in mind, dialogue was initiated with companies to get them to agree to take 2 or more graduates at a time.

Finding a suitable company was no easy task. ACF invited potential placement partners to visit SEDI centres - to help them understand the training process thoroughly and build rapport. Finally, they approached high attrition industries such as BPO and Hospitals and convinced them of the concept - *Pizza Hut*, *Genus Electrotech* and *Kokilaben Dhirubhai Ambani Hospital* came forward to trial the idea.

Ambujanagar SEDI alone, has placed 170 electronic students in *Genus* via group placement. The students have performed so well that in the last batch of 28 girls, ACF re-negotiated the starting salary - from Rs 7800 to Rs 8800 per month!

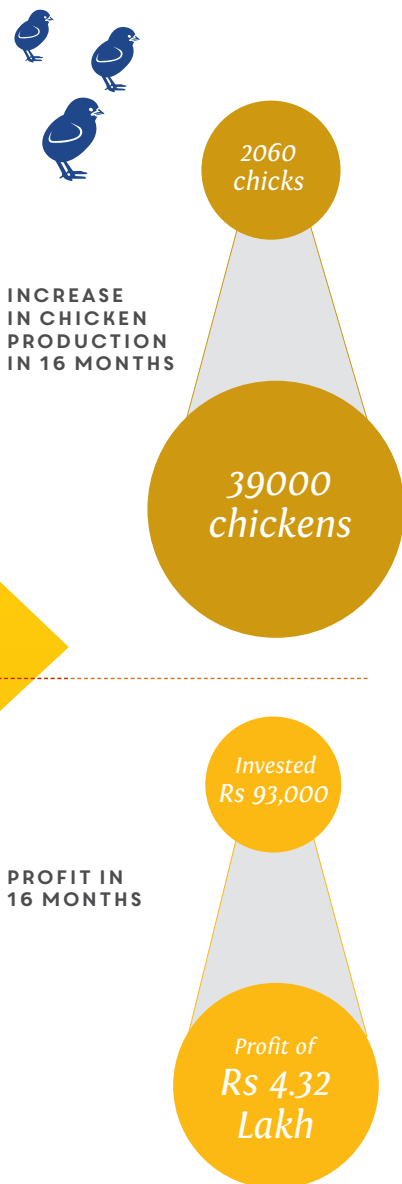
The overall results? To date, a total of 3348 trainees have been placed through group placement, and retention rates have increased up to 87%.

After a successful stint at *Kokilaben Dhirubhai Ambani Hospital* in Mumbai, Dinesh has progressed into a senior role in Ganganagar. The security of the group helped him make the most of his new job and life in 'maximum city' - using it as a launch pad for his career in food and beverage. ■



TRANSFORMATION OF LIVELIHOODS *Chicken? No Way!*

A new livelihood initiative was introduced to the women of Farakka, and was met with huge resistance. With perseverance and ingenuity, ACF succeeded in changing mindsets and helping the women build lucrative businesses in poultry.



For the women of Farakka, chickens were bad news. Many of them had lost large sums of money investing in poultry farming. The project was started with encouragement from the government. However, with limited support, training or veterinary services, the efforts did not succeed .

So when ACF came along espousing the benefits of rearing chickens, the women literally ran them out of town! They'd been down this road before. After all, they were happily earning money from rolling bidis, even if the toxic fumes and dust from the process was impacting their health. At least their families could eat!

The going wasn't easy, but ACF persevered. There were arguments and fights; disagreement among women. Doubts prevailed. ACF staff were ridiculed by women at village meetings. The going was tough.

But having seen the success of chick rearing in other blocks, ACF staff continued to promote the concept. An idea came to the fore: why not get the women to see the results with their own eyes? And so they were linked with the Block Livestock Departments for exposure, along with training and technical support.

Finally, 4 women came forward and agreed to give it a try.

The activity had started with 2060 chicks and an investment of Rs. 93,000. Within just 21 days, the group earned a profit of Rs. 26,863 with total sales of Rs. 1,20,000.

Over the next 16 months, nine batches reared more than 39000 chickens and hauled in a profit of over Rs 4.32 lakh.

Women, once unwilling to step out of their homes, are now willing to do everything the business demands: traveling to other blocks, bargaining with stakeholders and regularly visiting banks and government offices.

Today the group is the 'mother NGO' teaching chick rearing to other groups and districts, and poultry is now the most important income generation activity for rural women in Farakka. ■



TRANSFORMATION OF COMMUNITIES

Tribal Transformation

The tribal village of Bali, Rajasthan, was remote. So remote infact that no one wanted to work there. ACF took on the challenge however, and helped thousands of women there, double their income!



INCREASE
IN INCOME
IN 9 YEARS

From Rs 12,000



To Rs 25,000

NUMBER
OF PASHU
SAKHIS IN
BALI

50

Up until 2008, ACF had only worked in communities around the *Ambuja Cement Ltd* factories. So when ACF considered collaborating with NABARD to help the remote tribal block of Bali (Rajasthan), there were mixed reactions.

It is a 5 hour commute on rough, almost impossible roads. It is a location with difficult topography and poor connectivity, and the community had only 5 villages - a relatively small number for ACF, who was used to working across large tracts of geography.

But when the ACF team visited Bali and witnessed first hand, the abject poverty there, they knew they had to be part of the solution. This was a remote location where no one had dared to work. The people were so isolated and the situation so dire.

ACF started working with the women - forming self help groups and training them on package of practices for agriculture. But given the deeply patriarchal society, all communication was routed through the men! It made the work difficult and progress was slow. But slowly the community came around - trusting ACF to work with, and empower, women from the community.

Impressed by ACF's work so far, the *Government of Rajasthan* also came forward (along with a consortium of partners, including *Tata Trusts, One Drop, Tata AIG* and *Centre for Microfinance*) and asked ACF to expand.

ACF's strategy was to establish SHG's and strengthen agricultural livelihoods. As women gained confidence and better financial management skills, ACF shifted its focus to promoting goat based livelihoods - with enormous success! ■

In just nine years, Bali has transformed. The income of 2257 women has doubled, from Rs. 12,000 pa to Rs. 25,000 pa - impacting 500 families in this remote tribal zone, which was completely ignored for decades.

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CHAIRMAN'S MESSAGE

It was 25 years ago when we took the first step for *Ambuja Cement Foundation (ACF)*. Back then, we wanted to start small and took small steps. I believe that if you do anything, you should do it well. This was the attitude with which we approached our work with rural communities. But looking back it is rewarding and heartwarming to see how, from those small first steps, our footprint has grown. Spanning 11 states and 22 locations; in our own small way, we are trying to include rural people in the great Indian growth story, from which they have been left behind.

Our ability to expand to this scale has been fuelled by collaboration. Thanks to our invaluable partners, we have been able to make a bigger difference - increasing the breadth and reach of our impact as a result. Together we have tried to facilitate opportunities for villagers to realise their own prosperity. And it has been rewarding to see the results - increased levels of income, health, education, access to water and overall well-being, which have helped curb rural migration.

Indeed, now more than ever, there is a need for a united approach to facilitate rural transformation. To try and ensure 'quality of life' - because isn't that why we are doing all this work in the first place? To help our rural communities achieve a better quality of life? One that every Indian deserves?

Our aim is that income levels are sufficient enough to enable them to meet 8 basic household needs: food, energy, housing, drinking water, sanitation, healthcare, education and social security. And so this is where our focus lies across all our program verticals. Across everything we do as a developmental organisation.

Thanks to the *I Can* spirit that has encouraged our people to try new things to help families achieve a good quality of life, we have encouraged bold decisions and our teams have consistently delivered. In the face of stumbling blocks, they have innovated. When hindered by

hurdles, they have found a way around. I am indebted to them for the efforts and commitment you will read about in these pages. But it is our community members who have provided the greatest inspiration. It is heartening to see the enthusiasm of our farmers, women and children who have formed institutions and groups that enable them to sustain projects, along with their growth and development.

In times when we see so much polarisation, our community members have come together, and moved the needle. Whether it be our Women's Federation members working for social justice and tackling the tough issues of sanitation and tobacco; our farmers who go above and beyond to build profitable businesses and cooperatives; our Sakhis who collaborate with the public health system and guide ASHAs; or even our children peer educators who provide leadership to fellow youth. We are proud of them all.

Thanks to our Board of Directors who guide us year in and year out. And to our indelible team on the ground who make all this a reality. Your spirit, passion and dedication to the cause are an inspiration to us all and it is your stories that we seek to share here.

It's been a quarter of a century since we have travelled on this journey and at this juncture we resolve to spread our wings further, taking our work to places where it is needed. Beyond our core villages and into new territories that have the potential to prosper. We seek visionary leaders to join us in this nation building effort - it is a vast country and there is much work to do. ■



N.S. Sekhsaria

Narotam Sekhsaria
Chairman, Ambuja Cement Foundation

BOARD MEMBERS



Narotam Sekhsaria
Mr. Narotam Sekhsaria founded *Ambuja Cement Foundation* because he strategically saw

community development as core to business sustainability. Founder and Chairman of *Ambuja Cements Limited*, Mr. Sekhsaria has been a firm believer of embracing communities and enabling them to prosper as the business progresses. His constant appetite for innovative approaches, professional outlook, ethical willingness to experiment and faith in the stakeholders has made *Ambuja Cement Foundation* a respectable name in the development sector. Mr. Sekhsaria has also set up a family foundation that supports projects in health, education, skill development and livelihood enhancement. Mr. Sekhsaria is Chairman of *Ambuja Cements Ltd.*, *ACC Limited*, *Ambuja Cement Foundation* and *Narotam Sekhsaria Foundation*.



Sharadchandra Kale, IAS (Retd.)
Mr. Kale belongs to the 1963 batch of the Maharashtra cadre and has held high

offices in the state and central governments.

He was Municipal Commissioner of Mumbai, Additional Chief Secretary (Planning) and Chairman of *Mumbai Port Trust*. After retirement in 1997, he held the offices of Chairman of the *Reserve Bank of India* (Services Board), Banking Ombudsman. Currently, he is the General Secretary of *Yashwantrao Chavan Pratishthan*, Mumbai and President of the *Asiatic Society of Mumbai*.



P K Laheri, IAS (Retd.)

Recruited into the 1969 batch of the Gujarat cadre, Mr. Laheri retired as Chief Secretary in

March 2005. He also served as Chairman and Managing Director of *Sardar Sarovar Narmada Nigam Limited*, Gandhinagar. He held many positions in industry, education, information, water supply, fashion, tourism and rural development during his career. Mr. Laheri is working with many trusts to help the poor and needy people. He helps several companies to plan & implement CSR projects.



Manmohan Malhoutra, IAS (Retd.)

Educated in Delhi and Oxford, Mr. Malhoutra is a former member of

the *Indian Administrative Services* (1961-1978). He served in the secretariat of Prime Minister Indira Gandhi from 1966 to 1973, and also in London as Assistant Secretary General of the Commonwealth. He was a member of the board of directors of the *International Institute for Democracy and Electoral Assistance (IDEA)*, Stockholm, and was Secretary General of the *Rajiv Gandhi Foundation*.



Arun Bongirwar, IAS (Retd.)

Mr. Arun Bongirwar, I.A.S.,retd is a very respected personality with

an illustrious career spanning four decades. He served as the Chief Secretary of *Government of Maharashtra* and Chairman of *JNPT* (Ministry of Shipping, GoI). Besides, he held several prominent positions with the government and has to his credit

undertaken a few benchmark projects and some path-breaking decisions. During his service, he accompanied Chief Minister as part of his delegation for a visit to USA and China.



Padmini Somani

Ms. Somani has been active in the philanthropy and development space for over 20 years. She is the

vision behind *Salaam Bombay Foundation* that she founded in 2002, working with more than 3 million children across India. She has been recognized for her work in youth education, health and skilling programs with vulnerable and marginalized populations. Having established the largest preventive school based program in tobacco control in India, she has also received a number of awards and recognition, including from the *World Health Organization* and the Mayor's citation from Mr. Michael Bloomberg. She also heads the *Narotam Sekhsaria Foundation*, a family philanthropic initiative that is engaged in health, education and livelihood programs. Its interventions in rural and urban areas focus on community health, preventive and promotive healthcare, capacity building, policy advocacy and systemic change.

Ms. Somani serves on various boards of organizations, charities and educational institutes including the *Prince Aly Khan Hospital* and *Indian Institute for Craft Design (IICD)*, Jaipur. Padmini has a B.A in Economics from *Sophia College*, Mumbai and MSc. in Financial Economics from the University of London, UK. She is an alumnus of the *London School of Economics* and *London Business School*.



B L Taparia

Mr. Taparia is a Commerce and Law graduate and a Fellow Member of the *Institute of Company*

Secretaries of India. He has more than 40 years of working experience in the fields of Legal, Secretarial, Finance, Taxation, Procurement, Internal Audit, HR, Health & Safety, and Sustainability. He worked with *Ambuja Cements Limited* for 30 years and attained superannuation on 31 July 2012. During his service period, he worked as full-time Director for 10 years from 1999 to 2009. Throughout his career in *Ambuja Cement*, he was a member of the Core Management Committee responsible for the growth of the Company. Mr. Taparia is on the Board of *Ambuja Cements Ltd.* and *Everest Industries Ltd.*



Ajay Kapur

Mr. Ajay Kapur is Managing Director and CEO at *Ambuja Cements Limited*. He holds a master's in

management with specialization in marketing and an Advanced Management Program degree from *Wharton Business School*, USA. In a career spanning over 27 years, Mr. Kapur has worked for 25 years in *Ambuja Cement*. In 2012, he became CEO of *Ambuja Cement* and later in 2014, was appointed as MD and CEO of the Company. Mr. Kapur shares a close, symbiotic relationship with the cement industry and constantly strives to achieve sustainability in *Ambuja's* business operations. He is the Co-Chair of *CII National Committee on Environment* and also the member of *CII Manufacturing Council*, *Sustainability Council Federation of Indian Chambers of Commerce*

& Industry, *Cement Sustainability Initiative (CSI)* under *WBCSD & National Council of Building Materials*, Ministry of Commerce & Industry.



Pearl Tiwari

Ms. Tiwari is the CEO of *Ambuja Cement Foundation* and President (CSR & Sustainability) at *Ambuja Cements*

Limited. With almost 35 years of experience in the development sector, Ms. Tiwari is an expert in community development, having worked in this area across diverse academic, NGO and CSR roles. A graduate from the prestigious *Tata Institute of Social Sciences*, and with an Executive Education in CSR from the *Harvard Business School*, Ms. Tiwari has led *Ambuja Cement Foundation* since 2000. Leading a team of nearly 500 development professionals, Pearl's efforts have earned *Ambuja Cement* national and international recognition in CSR.

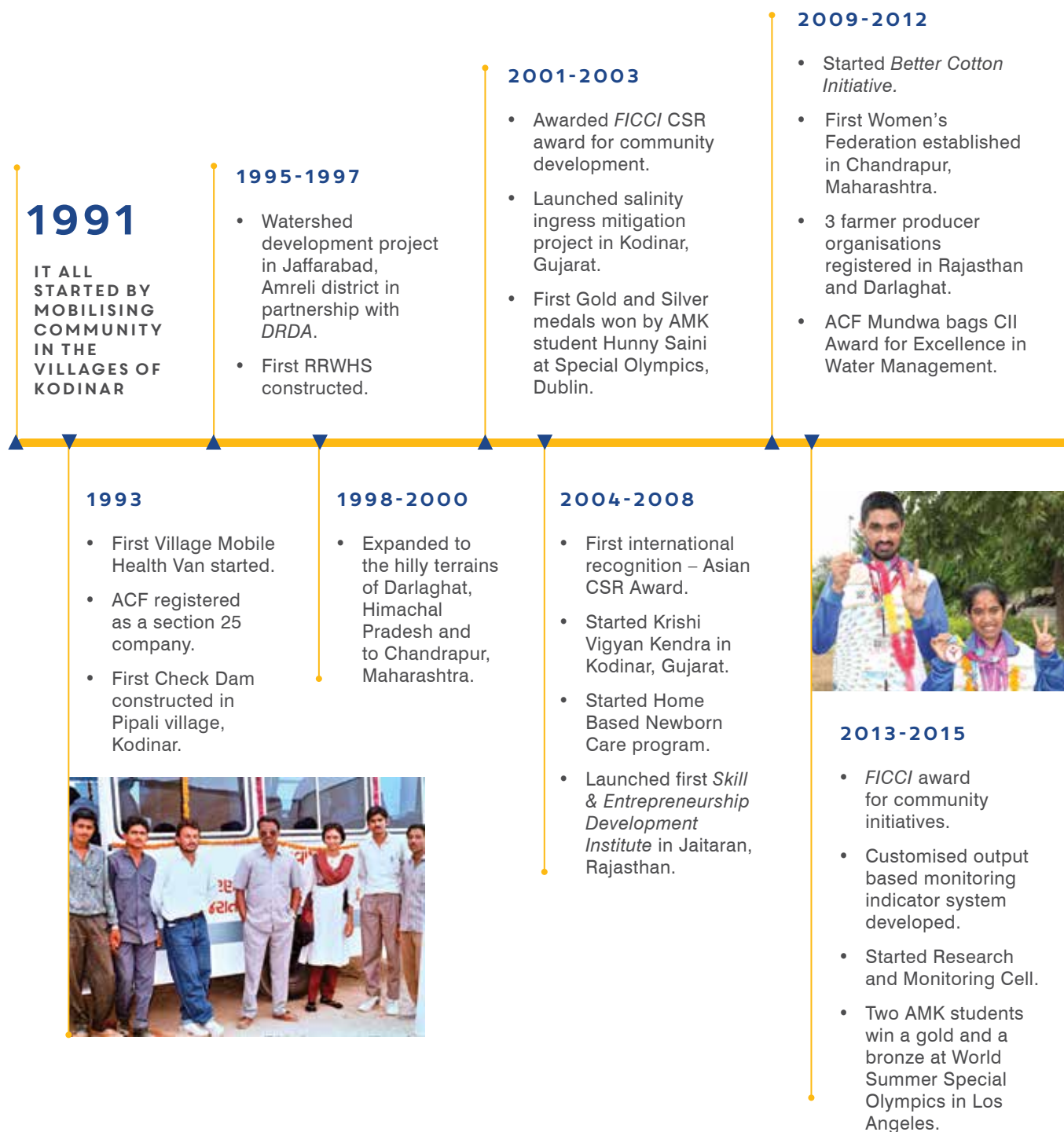
C S Rajan, IAS



Mr. Rajan is an IAS officer of the 1978 Batch who retired as Chief Secretary, Rajasthan on 30th June, 2016. Since then he has been

serving as Deputy Chairman, *Chief Minister's Advisory Council*. During his years in the IAS he has served for around 14 years in various capacities in Agriculture and Rural Development, 12 years in Infrastructure sectors like Power, Roads, Industries, 5 years in Finance and 5 years in General Administration. He has co-authored a book on 'Farmers Participation in Agricultural Research and Extension'. He has also briefly served as a Consultant with the *World Bank*.

25 YEARS OF TRANSFORMATION



2016-2017

- Elected as member of the BCI Global Council.
- Derozio Award for *Amuja Manovikas Kendra*.
- CII Award for Excellence in Water Management.
- Skill Development Centre established at *Ambuja Manovikas Kendra*.



2018

- Awarded by Gujarat CSR Authority for Strategic and Cohesive CSR Partnership in Gujarat – Agricultural Livelihoods and Water.
- CSR Excellence Award for Women Empowerment by Government of Rajasthan.
- Kodinar Women's Federation wins *Sandvik India* Gender Awards under the category of community based organisation.



OUR SECRET TO TRANSFORMATION LIES IN OUR APPROACH MODEL - ONE THAT EMPOWERS COMMUNITIES TO REALISE THEIR POTENTIAL.

Energise



Community engagement and prioritisation of issues

- Rapport Building
- Entry point activities

Identify Participatory Solutions

- Listen to traditional wisdom
- Understand issues and probable solutions

Involve



Institution Building and Implementation

- Building capacity
- Promote appropriate institutions
- Implement pilot learning

Scaling Up

- Replicate successful solutions

Enable



Sustainability and Support

- Strengthening institutions for long term sustainability





ACF VISION: RURAL TRANSFORMATION

1473

VILLAGES IN 2017



58,530

VILLAGES IN 2043

Whilst India has experienced significant economic growth over the last 20 years, much of this wealth generation has been inequitable. Unless the condition of rural India improves, there is little way for the country to realize its potential as a global economic powerhouse.

It's a big issue, and an even bigger country. So where do we begin?

India has a total of 718 districts and we have identified 47 districts across 11 States for development. These districts fare very poorly on development indicators, and there is a need to improve the quality of life.

We have high aspirations - and they are achievable if key stakeholders work together!

Our success to date has been fuelled by our ability to collaborate - to create partnerships with a variety of stakeholders who share in our passion, vision and objectives.

By pooling resources - ours, yours, the government's, the community's, corporate India's and civil society's - we can achieve much more on the ground.



TRANSFORMATION IN AGRICULTURE



MAJOR MILESTONES

- 1997** • Initiated animal husbandry project and micro irrigation in Kodinar, Gujarat.
- 2002** • Started Kharash Vistarohan Yojana (KVV) project in collaboration with Sir Ratan Tata Trust in 12 villages.
- 2007** • Launched KVK in Kodinar, Gujarat
• Initiated System of Rice Intensification.
- 2008** • Began Pashu Swasthya Sevika Program in Darlaghat, Himachal Pradesh.
- 2010** • Started Better Cotton Initiative (BCI) with 810 farmers.
- 2012** • Registered the first Farmer Producer Organization in Marwar Mundwa, Rajasthan.
- 2013** • Established Community Radio Station at KVK.
- 2016** • ACF elected as member of the BCI Global Council.
• PSS in Darlaghat register their own dairy cooperative.
- 2017** • BCI registers 85% growth.
• Cumulative number of FPOs registered reaches to 15.

Agriculture in India has been undergoing a transformation. Population growth, an increase in income, urbanisation, the technological revolution, and liberalisation of international trade has seen agriculture evolve from being a basic food gathering activity, to an intensive system of production - where both demand and supply factors are the key drivers. Global trends in agriculture also highlight another big change likely to occur with this transformation - the demand for agricultural products (both food and non-food) will also change. Around the world, the demand for food will shift from basic cereals to what are considered 'high value products' such as dairy products, fruits and vegetables, meat/meat products. There is a need to support farmers to better capitalize on these changes.

Cognizant of these changing trends, the Indian Government has set a target to double farmers' income by 2022, and the agriculture sector has received special attention in the past three consecutive budgets. This year, the focus of the Indian Union Budget was on agribusiness and 'agri-value addition.' Increasingly, agriculture is being considered as an enterprise, and there is a need to help farmers produce more from the same land parcel at less cost, and simultaneously to realize higher prices for their produce.

Ambuja Cement Foundation is playing its part in helping farmers chart this new territory - to capitalize on it and use it to transform their lives, livelihoods and communities. By enhancing their knowledge and skills, organizing them into Farmer Producer Companies and hedging their risk in agriculture, ACF is empowering them to tackle these shifting trends and prosper.

AGRICULTURE HIGHLIGHTS

ACF PROMOTED FARMER PRODUCER COMPANIES HAVE DOUBLED THE SALE OF BIOMASS AS AN ALTERNATIVE INCOME SOURCE, FROM 24493 MT (2016-17) TO 50873 MT (2017-18).



1. CLIMATIC CHANGE ADAPTATION – REHABILITATING DEGRADED SOILS

In the hilly terrains of Darlaghat, Himachal Pradesh, ACF is tackling climate change by helping farmers optimize soil moisture - making their crops more resilient to the erratic behavior of monsoon. Currently running in Daseran and Dhundhan villages, the project aims to enable better productivity and higher incomes for small and marginal farmers.

In 2017-18, ACF mobilised farmers to adopt improved techniques under this initiative and the process has begun for setting up mini weather stations and village knowledge centres.

2. GOAT BASED LIVELIHOODS EXPAND

Having achieved resounding success in promoting the Goat Based Livelihood Program in Bali, Rajasthan, ACF is now extending this initiative to the Eastern region, including communities around Sankrail, Farakka and Bhatapara. The scalability of this program makes it an effective tool to transform family livelihoods and standards of living. 3106 women, organized into 278 groups, are benefiting from the program.

3. BIOMASS SUPPLY DOUBLED

ACF promoted Farmer Producer Companies have doubled the supply of Biomass to *Ambuja Cements Ltd.* as an Alternative Fuel Resource (AFR). In 2017-18, 50873 MT of biomass was supplied, which was a significant increase from 2016-17 supply of 24493 MT. Under the project, farmer groups get paid by ACL to provide bio-wastes like sugarcane trash, cotton stalk, wheat straw and other crop residues which are used to replace conventional fuels like coal in ACL kilns - creating an additional revenue stream for farmers. This agricultural waste is otherwise burnt off, creating environmental damage and air pollution – resulting in serious health repercussions.

4. STRENGTHENING MARKET LINKAGES

For the last 25 years ACF has focused its efforts on strengthening backward linkages in the agricultural value chain by reaching out to over 1.3 lakh farmers - building their knowledge and skills in sustainable agriculture. In 2017-18, ACF focused its efforts on strengthening forward linkages in the value chain, and built farmers' capacity to unleash their collective bargaining power in marketing their produce. Working in collaboration with Farmer Producer Organizations, initial results are promising. For example, the FPO in Kodinar has collaborated with the *Food Corporation of India* for bulk procurement of groundnut. Additionally, the bulk procurement of agricultural inputs, already being executed in Chandrapur and Ropar, was expanded to Chirawa, helping save up to 15% of the costs for farmers in these locations.

5. DAIRY COOPERATIVES - FROM STRENGTH TO STRENGTH

The dairy cooperative in Darlaghat, started by our Pashu Swasthya Sevikas, has taken operations to the next level by registering as a women only Farmer Producer Organization - currently turning over Rs 37 lakh annually. In 2017-18 the membership base for the Cooperative in Nalagarh increased substantially from 83 to 206. Meanwhile in Roorkee, the cooperative has increased the milk supply by 400% - collecting 1,31,600 litres, up from 30,000 litres in 2016.

6. BETTER COTTON INITIATIVE IMPACTS 81,380 FARMERS

In 2017-18, *Ambuja Cement Foundation* expanded the *Better Cotton Initiative* to reach out to 81,380 farmers across 1,28,174 hectares of land - cumulatively linking 66,233 MT of cotton with the market.

BCI is one of the largest agricultural initiatives at ACF and our farmers contribute 1% of the global *BCI* cotton production. ACF is also an elected member of the *BCI* Global Governing Council.

7. CUSTOM HIRING CENTRE: ROPAR

Farm equipment is expensive, and many of the small and marginal farmers cannot afford to buy it with their subsistence incomes. The Farmer Producer Organization in Ropar, Punjab has solved this problem by purchasing agricultural tools and machinery to 'rent' out on a daily basis - benefiting 482 farmers. This initiative is also being rolled out by farmers clubs in Sankrail, West Bengal.

8. SPECIFIC FOCUS ON WOMEN FARMERS

Special trainings have been designed to build women's capability in agriculture and allied activities, and ACF is also promoting ergonomically designed tools to reduce manual labour and women's drudgery in agriculture. Under the *Better Cotton Initiative*, special women farmer groups have been formed at various locations - totalling 30 groups with 1787 women farmers.

9. VEGETABLE AND FRUIT CULTIVATION

Under vegetable cultivation, there has been 225% jump in farmer outreach in comparison to 2016-17. Of the total, more than 80% of vegetable farmers are from small and marginal categories. Through collective bargaining, 2751 farmers have been able to save an average of Rs 400 per farmer. In strengthening forward linkages by eliminating middlemen, 459 farmers have saved Rs 3200 each.

10. KRISHI VIGYAN KENDRA

In 2017-18, KVK Gir Somnath conducted 100 training programs for farmers and extension functionaries, and 497 animal health camps were organized. During the year, KVK also developed 17 different types of extension literature and published 3 books and 2 research papers. The centre offers multiple extension services such as providing training, technology transfer and farm advisory to the farmers.



THE DAIRY
COOPERATIVE
IN DARLAGHAT,
STARTED BY OUR
PASHU SWASTHYA
SEVIKAS
HAS TAKEN
OPERATIONS TO
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BY REGISTERING
AS A WOMEN
ONLY FARMER
PRODUCER
ORGANIZATION
- CURRENTLY
TURNING OVER
RS 37 LAKH
ANNUALLY.

CASE STUDY

CLEANING UP COTTON

MOBILISING FARMERS FOR SUSTAINABLE, PROFITABLE COTTON PRODUCTION.

Around the world, cotton farming has had a bad reputation: for its overuse of pesticides, for exposing farmers to deadly toxins, for its use of child labour. On all fronts, the cotton industry has had a lot of cleaning up to do.

And the situation in India was no different. ACF had begun working with cotton farmers across its locations, but was struggling to overcome the engrained practices of farmers - which were damaging the environment and burning deep holes in their pockets, leaving the farmers with very little to survive.

By a stroke of good fortune, in 2009, the *Better Cotton Initiative* (an International Non Profit Organization) approached ACF to be an implementing partner in India.

It was a win-win partnership! *BCI* brought a tried and tested way of growing sustainable, profitable cotton to the table, whilst ACF provided the ability to reach and mobilise thousands of farmers. And so working hand in hand, they got to work.

The initiative started in 2010-11 working with 2500 farmers across 4 locations. As with anything new, it took time to get farmers to buy in. Where they were used to getting something, such as seeds, in return for their participation in corporate initiatives, ACF only had valuable knowledge to offer.

Farmers were all facing similar challenges, but worked in isolation - battling the difficulties on their own. So ACF organized them into small learning groups of 35-40 farmers and taking things to the next level, mobilized them into Farmer Producer Companies (FPC)

- establishing an identity in the process.

Next was to address the overuse of agro chemicals. Due to a lack of technical knowledge, farmers were being fooled by input dealers to buy more and more fertilisers and pesticides - affecting soil health, overall land productivity and profits. To solve the problem, the FPCs started their own Farmer Malls and began transparently guiding farmers, supplying them with inputs at competitive prices. ACF also helped them strengthen the value chain, reducing contaminants, strengthening collective bargaining and developing linkages between farmers and industry.

Slowly, farmers started seeing the results. Today, *BCI* farmers are not only earning better profits, but are also technically sound. They are gaining from the peer to peer learning approach and have developed a better capacity for quality production, fetching them better prices in the market.

In 2010-11, a team of 10-15 ACF staff reached out to 2500 farmers across 4 states. By 2018 these numbers had swelled to 60 staff members and 81,380 farmers. The coverage expanded from 2900 hectares to 1.28 lakh hectares in just 7 years. In 2017 alone, ACF expanded its outreach from 44,000 to 81,380 farmers - a whopping 85% growth!

BCI has a vision to reach 5 million farmers and ACF has a crucial role to play in this. ACF has earned membership in *BCI* Global Council and is today one of the three *BCI* partners in India. ■



THE COVERAGE EXPANDED FROM 2900 HECTARES TO 1.28 LAKH HECTARES IN JUST 7 YEARS. IN 2017 ALONE, ACF EXPANDED ITS OUTREACH FROM 44,000 TO 81,380 FARMERS - A WHOPPING 85% GROWTH!



आनुजा सिमेंट फाउंडेशन
द्वारा निर्मित
चैक डैम निर्माण ठेरा पारन्
वर्ष 2015 - 16



TRANSFORMATION IN WATER



MAJOR MILESTONES

- 1995** • *First watershed development project launched in 10 villages of Jaffarabad block in partnership with Government of Gujarat.*
- 2002** • *Launched Kharash Vistarotthan Yojana (salinity ingress mitigation) project in Kodinar.*
- 2003** • *Started Sardar Patel Participatory Irrigation Scheme in Kodinar.*
• *Launched watershed project in the hilly terrains of Darlaghat, Himachal Pradesh.*
- 2005** • *Expanded the program to Rajasthan to improve water availability and access for agriculture and households.*
- 2008** • *Extended WRM program to two other districts of Rajasthan – Jhunjhunu and Nagaur.*
- 2009** • *Revival of Muldwarka Tidal Regulator in Gujarat.*
- 2013** • *Provided tap connectivity to 17,000 households on the coastal belt of Kodinar. Constructed Bhekeshwar dam in Kodinar.*
- 2015** • *Measured Social Return on Investment for water projects in Ambujanagar, Gujarat (10 years) and Rabriyawas, Rajasthan (5 years). The SROI was 13x at Kodinar and 5x for Rabriyawas.*
- 2018** • *8x SROI in Darlaghat, Himachal Pradesh.*

India stands on a crucial threshold in the area of water. There is a desperate need for complete transformation in this area, as WHO estimates that by 2030, India will face a 50% deficiency in water. Whilst the hardest hit will be the rural poor, no one will escape the water crisis - in fact, 21 Indian cities will move towards zero ground water levels by 2020.

Whilst the issue is multi-faceted, the biggest culprit is agriculture, which accounts for an average of 80% of total water withdrawal in India, and 70% of all water withdrawals globally. This is due to the rampant use of flood irrigation, which is highly inefficient and unproductive.

To raise the productivity of agriculture in India and simultaneously tackle the nation's water problem, there is a need to expand the acreage under water efficient irrigation. Globally, irrigated agriculture represents just 20 percent of the total cultivated land, but contributes 40 percent of the total food produced worldwide.

Surprisingly, water conservation is currently taking place in the industry and utility sectors, both of which consume less than 5% of the nation's water. Here, conservation laws are stringent where the scope to save is minimal. As such, there is a need to transform both policy and practice in terms of water use in the agricultural sector.

Ambuja Cement Foundation has a deep understanding of the issue and decades of experience in this area. By focusing on water harvesting, drinking water solutions and water use efficiency, we help build drought resilient rural villages to ensure all year round water for farmers families and communities. And to ensure sustainability of these interventions, we empower people to better manage and use water.

WATER HIGHLIGHTS



WITH THE INTRODUCTION OF ACF'S DRINKING WATER PROGRAM, 173 DRINKING WATER SOURCES WERE CREATED ACROSS LOCATIONS, WITH OVER 9385 HOUSEHOLDS BENEFITTING FROM THE PROGRAM IN 2017.

1. 1.25 MILLION CUBIC METRES OF ADDITIONAL WATER STORAGE CREATED

Over 1.25 million cubic metres (mcm) of additional storage capacity has been created through the revival and construction of 105 water harvesting and recharge structures during the year. Through the development of check dams, farm ponds, deepening of traditional structures and the conversion of mined out pits into water storage facilities, the additional water supplies are providing direct benefits to farmers and families in ACF locations.

2. CLEAN WATER ISSUES TACKLED IN 180 VILLAGES

Thanks to rigorous water testing by ACF, it was found that countless households across 180 villages were consuming water unfit for drinking purposes. The poor quality of water, saturated with many germs, bacteria and contaminants (including TDS, fluoride, nitrate and iron), had led to a multitude of health issues and diseases.

ACF is implementing a detailed strategic action plan to address these issues and ensure the stable supply of safe drinking water to every household within operational villages. This includes educating and motivating panchayats to take responsibility for water quality monitoring and surveillance, and the implementation of solutions, including RO plants. Additionally, ACF has been sensitising villagers to create awareness of poor water quality and proposed solutions, including promotion of rooftop rainwater harvesting systems (RRWHS).

3. 9385 HOUSEHOLDS COVERED UNDER DRINKING WATER PROGRAM

Thanks to ACF's drinking water program, 173 drinking water sources were created across locations, with over 9385 households benefitting from the program in 2017. Water sources included hand pumps, open wells and ponds which give easy access to safe drinking water (within 100-200m of houses). The steady supply of clean and safe water for drinking purposes prevents a variety of health issues related to consumption of poor quality drinking water, and relieves women of the drudgery of water collection throughout the day.

To date, 72,000 households across all ACF locations have benefited from ACF's drinking water program.

4. 69 NEW COMMUNITY INSTITUTIONS FORMED TO MANAGE WATER

69 new community-based Water User Groups were formed during the year to oversee and manage community water supplies - ensuring equitable and sustainable water distribution systems for locals. With ACF's support, these groups conduct regular need

assessments, meetings and other activities to address various issues faced by the community in relation to water. Additionally, they play a key role in the smooth distribution of water, maintenance of facilities and resolution of conflicts relating to access to water.

5. INCOME DOUBLES WITH LIFT IRRIGATION

ACF helped the farmers of Kalidanga, Farraka to double their income by optimising land usage through the installation of small lift irrigation systems. With erratic supplies of water due to seasonal changes, farmers struggled to maintain a steady supply of water to crops through the drier months of the year. By installing irrigation systems along the local river, 22 hectares of land received a consistent, year round supply of water - broadening the scope of crop growth from paddy, wheat and mustard, to include many different types of vegetables.

6. MICRO IRRIGATION ADOPTED ACROSS ADDITIONAL 657 HECTARES

An additional 657 hectares of land has been covered by micro irrigation systems in 2017-18. By installing drip and sprinkler irrigation systems, water is optimally used and has 50-70% efficiency in comparison to 20-40% in the case of flood irrigation. ACF's monitoring data also revealed that approximately 402 farmers were benefitting from these new and efficient systems promoted under the government scheme.

To tackle the predominant use of inefficient flood irrigation, ACF created awareness and technical know how of micro irrigation systems among farmers, and provided technical and financial support for conversion to more efficient irrigation methods.

7. 655 HECTARES COVERED UNDER SOIL CONSERVATION

To tackle a deficiency of soil moisture and prevent soil erosion, ACF has implemented a variety of soil and moisture conservation measures across 655 hectares of land. With the introduction of new concepts such as mulching, farm yard manure, vermi-composting and soil moisture conservation structures, 1031 farmers have benefitted so far.

8. NEW PARTNERSHIPS EXPAND WATER FOOTPRINT

A number of new partnerships were formed in 2017-18 to expand water resource management interventions across a variety of locations:

- *Government of Maharashtra*, Chandrapur – An integrated water management project under *Jalayukt Shivar Yojana* was implemented in 10 villages by ACF.
- *HDFC Bank* – In Rajasthan and Uttarakhand, ACF is implementing a Holistic Rural Development Project for water, agriculture and skills.
- *NABARD* – Rural Development project in Darlaghat and Rabriyawas.
- *Government of Rajasthan* - ACF is the implementing agency for a World Bank funded agriculture development program where water is a key component.

AN ADDITIONAL 657 HECTARES OF LAND HAS BEEN COVERED BY MICRO IRRIGATION SYSTEMS IN 2017. BY INSTALLING DRIP AND SPRINKLER IRRIGATION SYSTEMS, WATER IS OPTIMALLY USED AND HAS 50-70% EFFICIENCY COMPARED TO 20-40% WITH FLOOD IRRIGATION.



CASE STUDY

WATER REVOLUTION

ALL THEY WANTED WAS WATER. AND IT COMPLETELY REVOLUTIONIZED THEIR LIVES!

When ACF began working in the deserts of Rajasthan 15 years ago, they called the local community together, to better understand their needs.

It was a typical kind of meeting for a remote, rural community in India. Men sat at the front, women at the back. Men did the talking, women sat and listened. But when asked "Tell us what you need?", the women jumped to their feet. "We want nothing, just bring us water!" they all cried.

Now the truth of the matter was, that there were many issues these women were facing - health problems, lack of education for their children, lack of money for household needs. But with the water situation so dire, water was all they could think of - all they cared about.

And one couldn't blame them. They walked at least 7-8 km per day to fetch water for the household. They had no time - for their families or themselves. Even their children had to drop out of school to help.

For pregnant, handicapped and old women, the situation was critical; humiliating in fact. Physically unable to walk the long distances with heavy loads, they had to borrow water from their neighbours - and were treated as beggars as a result.

And so ACF got to work, focussing on two things - availability and accessibility of water. Their aim? That every woman in the region should have access to drinking water within 200 to 250 meters.

Experts were invited to assess the situation. It was decided to embrace the traditional knowledge of the community, to harvest water from natural sources.

Rooftop rainwater harvesting systems were constructed, ponds desilted and community water tanks constructed. A well thought distribution system was developed next, so that every household would get an equitable supply of water.

Throughout the entire process, ACF encouraged women to play an active role - helping build their confidence and skills. And over the course of the next 10 years, the situation slowly turned around. Water became accessible - in abundance. And no longer plagued the lives and minds of women.

But what was remarkable, was the ripple effect that these simple, effective interventions had - on the women, their families and the wider community.

ACF's drinking water program impacts 12,000 households and 24,000 women in Rajasthan, and today there are more than 1000 women into income generation activities. There is a 50% increase in the participation of women in SHGs, savings and the National Rural Employment Scheme. And 100% girls now attend school.

The icing on the cake? In 2015 an SROI study showed a 5 times social return on investment for the water resource management program in Rabriyawas - external validation that a water revolution has in fact taken place. ■



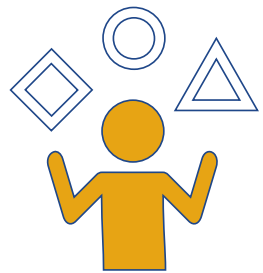
ACF'S DRINKING WATER PROGRAM IMPACTS 12,000 HOUSEHOLDS AND 24,000 WOMEN IN RAJASTHAN WHO ARE NOW SAVING MORE TIME AND UTILIZING IT FOR PRODUCTIVE ACTIVITIES.







TRANSFORMATION THROUGH SKILL TRAINING



MAJOR MILESTONES

- 2006** • *First SEDI launched in Jaitaran, Rajasthan.*
- 2010** • *1st partnership in Chirawa with Narotam Sekhsaria Foundation.*
- 2012** • *Corporate funding partnership with Schneider Electric Foundation.*
 - *Incorporated soft skills as a mandatory component for all the courses.*
- 2013** • *Trained first 10,000 youth.*
- 2015** • *Accredited by National Skill Development Corporation.*
- 2016** • *Female participation in technical trades (Welder, Electrician).*
 - *26500 youth trained across 16 centres.*
- 2017** • *Launched the first centre outside the core geography in Rajula, (Gujarat) in partnership with Pipalav Port-APM Terminals .*
 - *1st Recognition of Prior Learning (RPL) Project for 12000 masons completed.*
 - *5 new SEDIs launched taking the total number of SEDIs to 27.*

India's national policies place a huge importance on skills. Designed to tackle unemployment and meet the demands of various industries, skill training initiatives are rapidly unfolding across the country. However, the white collar career aspirations of many Indians are already running ahead of the blue collar skills that the country actually needs.

Many youth and their parents, are obsessed with textbook education and a secure job. The fact is, that there is an excessive demand and limited supply of white collar jobs. Many rural youth pursuing studies in traditional areas like science and computers find themselves without jobs - leaving them in despair.

There is a need, more than ever, to transform the perceptions of youth towards skill development and to create a shift in aspirations towards blue-collar careers which provide youth with real, tangible jobs and career opportunities.

A combination of demographic, economic and social factors makes skill development the need of the hour for India. Recent skill gap reports suggest that over 109 million incremental human resources will be required in India alone, across 24 key sectors by the year 2022. Additionally, 93% of India's workers work in the unorganised sector acquiring skills through informal channels and therefore lack formal certification.

Ambuja Cement Foundation provides rural youth with training and empowerment opportunities that help lift them and their families out of poverty. By providing industry relevant skills, empowering them to start their own businesses and supporting them along the way, we are helping young people obtain skills that will actually help them earn an income and build prosperous careers.

SKILL TRAINING HIGHLIGHTS

SEDI GRADUATES HAVE TAKEN HOME 7 COVETED SKILL ICON AWARDS FROM THE GOVERNMENT OF RAJASTHAN IN 2017/18. THE AWARD RECOGNISES OUTSTANDING TRAINEES, TRAINING PARTNERS AND EMPLOYERS.



1. 5 NEW SKILL AND ENTREPRENEURSHIP DEVELOPMENT INSTITUTES (SEDI)

This year saw the addition of 5 new *Skill & Entrepreneurship Development Institutes* across the country, taking the total number of SEDIs to 27. In a strategic effort to reach our goal of training 1 lakh trainees by 2022, ACF sought partnerships to expand the SEDI footprint in the areas of Dadri (UP), Rajula (Gujarat), Chhindwara (MP), Haridwar and Roorkee (Uttarakhand).

Having already reached out to 39,556 trainees, ACF saw scale as the answer to reaching more youth which was made possible with partners such as the *NSDC, APM Terminals, HDFC Bank and NULM*.

2. RECOGNITION OF PRIOR LEARNING - ASSISTANT MASON TRAINING

Recognition of Prior Learning (RPL) training commenced this year at SEDI, whereby existing skilled workers were provided with refresher training followed by certification.

Under the PMKVY scheme floated by the *Ministry of Skills*, Central Government and implemented by *NSDC*, a total of 9558 candidates across 17 locations appeared for training and were certified. In this scheme, existing masons who were in this profession for years and did not have authorised certification, were trained and certified.

This is a very high impact program that helps tradesmen, who may have acquired their skills from their parents or on site job learning, get recognised through a formal government certification, which helps them in getting new jobs.

3. 7 SKILL ICON AWARDS FOR SEDI GRADUATES

SEDI Graduates have taken home 7 coveted *Skill Icon Awards* from the *Government of Rajasthan* in 2017-18. The Award recognises outstanding trainees, training partners and employers based on criteria including placement salary, quality of training, employer feedback, trainee interview and job retention.

4. NEW MODULES & COURSES INTRODUCED

A variety of new, dynamic courses have been added to the curriculum on offer at SEDI in 2017. A Microfinance Executive course and Financial Management course have been introduced in partnership with *Annapurna Microfinance*, where an agreement is in place for 100% recruitment of graduates by *Annapurna Finance*. Additionally, a new long duration course was rolled out for Hospital Attendant Technician. This 1 year course is approved by, and run in collaboration with the *Paramedical Council of Gujarat*. A variety of soft skills training programmes has been implemented to

help give trainees the edge in recruitment, including spoken English and soft skills trainings in collaboration with *Head Held High* – an organization working for rural development and poverty eradication.

In order to upgrade courses and incorporate new techniques as they emerge in the market, SEDI also launched new modules in existing courses, and in 2017-18 new modules were introduced for certifications in printed circuit board technician, housekeeping, automobile repairing and electrical.

5. TRAINING THE TRAINER

During the year we conducted internal trainings to improve education delivery among SEDI trainers. The sessions focussed on capacity building of SEDI trainers to deliver more effective training and improve student engagement. A total of six batches were conducted for 109 SEDI trainers, where 10 locations participated in trainings at Chandrapur, Bhatapara, Farakka, Darlaghat, Gandginagar and Ambujanagar.

6. SAFETY INITIATIVES AT SEDI

There is a big focus on safety at every SEDI and 2017-18 saw the mandatory roll out of a full-fledged Safety Gallery at every location. Safety Galleries are installed to display and highlight relevant safety harnesses, equipment, fire extinguishers and shoes according to workplace standards. The aim is to inculcate awareness and the importance of safety among students.

This is in addition to the regular 'Tool Box Talk' which outlines precautions and safety measures, the identification and adoption of 'Safety Ambassadors', and the mandatory safety discipline to be imbibed by all in SEDI.

7. PLACEMENT OPPORTUNITIES INCREASE VIA PLACEMENT MEETS

Placement meets were held this year at Ahmedabad, Jodhpur and Jaipur where more than 250 potential employers participated - canvassing for future employees and exploring long term partnerships with SEDI to absorb their graduates.

In just one day across the placement meets, SEDI secured jobs for more than 1000 trainees with reputed companies such as *Spice Jet*, renowned hospitals from Ahmedabad and Jaipur, and the likes of *Honda* and *Royal Enfield* in Jodhpur.

8. LANDMARK PARTNERSHIPS FOR 2017

A number of new landmark partnerships were secured in 2017-18 with many more in the pipeline. The majority of support is being provided by the government under *Deen Dayal Upadhyaya Grameen Kaushalya Yojana* scheme, *National Thermal Power Corporation* and *National Urban Livelihood Mission*. *NABARD* has partnered with ACF to train around 1595 candidates, and *APM Terminals* has signed a five-year partnership with ACF in Gujarat. In collaboration with *HDFC Bank*, ACF has established two new SEDI centres in Roorkee and Haridwar respectively.



IN JUST ONE DAY ACROSS PLACEMENT MEETS, SEDI SECURED JOBS FOR MORE THAN 1000 TRAINEES, INCLUDING REPUTED COMPANIES SUCH AS SPICE JET, HONDA, ROYAL ENFIELD AND RENOWNED HOSPITALS IN AHMEDABAD AND JAIPUR.

CASE STUDY

DIFFERENTLY ABLED AND EARNING!

HUNDREDS OF DISABLED YOUTH ARE GETTING JOBS, STARTING BUSINESSES AND EARNING - THANKS TO SEDI.

At the tender age of 6, Idrish Jokhiya suffered a terrible accident. Whilst playing, he fell down a steep ravine and a large boulder crushed his arms in the process. Both his hands had to be amputated.

When you have a disability in India, there is often little hope for the future - a job, a career, a family - day-to-day activities alone, are a challenge!

But in 2014 the *Deen Dayal Upadhyaya Institute of Physical Handicapped* approached SEDI with a request that would challenge this perception: Would they train disabled youth?

Inspired by the idea, ACF's SEDI teams at Nagaur and Gandhinagar took the project up with gusto. They identified a database of potential students whose families had lost all hope and couldn't imagine a day when their child could manage for themselves, and began reaching out to them.

When approached with the idea, over 100 students came forward to sign up. Students took up diverse courses - mobile phone repairing, sewing machine operator, sales, computers and make up artist.

Enrolment was easy, but providing accessibility was the next big challenge; some of these students couldn't even walk - how would they manage? Classrooms and work stations had to be modified according to the different needs of these special students.

Additionally, other students had to be sensitized - families were worried about the acceptance of their

children at SEDI. But SEDI students and teachers quickly embraced this unique batch of students and took them under their wing.

The biggest struggle, however, was within the trainees themselves. Riddled with doubts, SEDI trainers had to go the extra mile to assuage their fears.

With few organisations ready to provide jobs to differently-abled students, ACF equipped them to start their own businesses - helping secure bank loans, convincing investors, or harnessing their stipends to invest in startup costs.

And so the inaugural batch passed out, with many of the graduates setting up mobile phone repair shops, electrical appliance stores or shops for daily goods. In order to celebrate these new businesses, ACF organized 2 mass inaugurations - inviting media, family and friends as over 59 new enterprises were launched.

With the success of this venture, ACF has adopted the initiative in 2 other locations also. Today over 213 differently-abled students have graduated from SEDI, with 169 of them earning.

And Idrish is one of them - using his typing skills to help his community with documentation and filling forms. He earns Rs. 3000 per month and has hopes to expand into photocopying and stationary supplies - increasing his income to Rs. 8000 per month. ■



WITH THE SUCCESS OF THIS VENTURE, ACF HAS ADOPTED THE INITIATIVE ACROSS 2 OTHER LOCATIONS. TODAY OVER 213 DIFFERENTLY-ABLED STUDENTS HAVE GRADUATED FROM SEDI, WITH 169 OF THEM EARNING.





TRANSFORMATION IN WOMEN'S EMPOWERMENT



MAJOR MILESTONES

- 1999** • Women empowerment initiative started in Sandhanidhar village in Kodinar, Gujarat. Formed first SHG with 15 women members.
- 2000** • Income generation activities (dairy development and vermicomposting) initiated by women in Kodinar.
- 2001** • Program extended to Chandrapur, Maharashtra.
- 2002** • Program extended to Darlaghat, Himachal Pradesh.
- 2005** • Program extended to Rabriyawas, Rajasthan.
- 2009** • Women's Federation registered in Chandrapur.
- 2012** • Women's Federation registered in Kodinar.
- 2013** • SHGs in Bhatapara started income generation activity - supplying plastic for alternate fuel resources.
- 2016** • Women's Federation registered in Rabriyawas and Bali in Rajasthan.
 - Women only farmer producer organization registered in Darlaghat, Himachal Pradesh.

The recent 'Economic Survey 2018' called for a more 'women-centric' agricultural policy - aimed at harnessing women as 'active agents in rural transformation'. With growing 'rural to urban' migration by men, there is a 'feminisation' of the agriculture sector with more and more women taking on varying roles as cultivators, entrepreneurs and labourers. The new policy seeks to make sure women farmers get better access to resources such as credit, technology and training at a time when migration of men from rural to urban areas is increasing.

The Economic Survey highlights the importance of rural women as key agents for development. Women play a catalytic role in transforming the economic, environmental and social fabric of rural communities. Empowering them is essential, not only for the well-being of individuals, families and rural communities, but also for the overall economic productivity of the nation - given their large presence in the agricultural workforce worldwide.

Additionally, according to the UN 'World Survey on the Role of Women in Development', there are proven synergies between women's empowerment and economic, social and environmental sustainability. 'Women's active participation in decision-making facilitates the allocation of public resources to investments in human development priorities, including education, health, nutrition, employment and social protection'.

Ambuja Cement Foundation harnesses the power of women as breadwinners, community leaders and change-makers. By encouraging participation, building skills, empowering them economically and grooming them as leaders, we are empowering women to solve community problems and lead better lives.

WOMEN'S EMPOWERMENT HIGHLIGHTS

IN 2017-18,
ACF FORMED
366 NEW SHGS
WITH A TOTAL
OF 4168 WOMEN
MEMBERS,
BRINGING THE
SHG TOTAL TO
2218 ACROSS
LOCATIONS, WITH
A TOTAL CORPUS
OF MORE THAN
RS 10 CRORE.



1. 5 FEDERATIONS AND OVER 2000 SHGS

With financial empowerment of women being the core of ACF's women empowerment initiative, ACF has played a pivotal role in the development of five Women Federations – in Gujarat (Kodinar), Rajasthan (Rabriyawas and Bali), Maharashtra (Chandrapur) and Himachal Pradesh (Darlaghat). These Federations not only promote savings, credit and income generation, but also play a critical role in tackling key social issues impacting women members - including sanitation, domestic violence, tobacco and alcohol abuse.

In 2017-18, ACF formed 366 new SHGs with a total of 4168 women members, bringing the SHG total to 2218 across locations, with a total corpus of more than Rs. 10 crore.

2. SHGS LINKED TO NATIONAL URBAN LIVELIHOODS MISSION

In 2017, ACF's Marwar Mundwa (Rajasthan) team successfully linked their SHG program with the National Urban Livelihood Mission (NULM).

Under this program 14 groups were able to access a revolving fund support of Rs 10,000 each, and access to loans at subsidized rates for members to enhance existing, or start new, enterprises.

3. ACF WINS THE BEST CSR AWARD - GOVERNMENT OF RAJASTHAN

ACF's women empowerment program in Rajasthan received the 'Best CSR Award' in February 2018 from the *Government of Rajasthan*. The award was given in recognition of ACF's wide outreach, ability to engage people with several project activities and for the success of women's institutions.

4. BRIDGING THE DIGITAL GENDER GAP

Over 1 lakh women across 110 villages in Kodinar, Gujarat have been taught how to use the internet, thanks to the ever growing reach of ACF's Internet Saathi program that runs in partnership with *Tata Trusts* and *Google*. Kodinar Women's Federation, who manages the program, is now set to start with the second tranche of the project - targeting an additional one lakh women in the next three years.

By training more than 100 women as Internet Saathis, women are fast embracing the nuances of the internet and are using it to develop businesses and access information related to government schemes and subsidies. The project breaks the myth that women are not competent to handle technology.

5. NEW BUSINESSES SHOW POTENTIAL

SHGs in Roorkee are innovating and trying new income generation activities with their members. 10 women were trained in cattle feed preparation, and till date, they have prepared and sold over 150 quintals of cattle feed to nearby milk booths or individual households. The total turnover has reached Rs. 3,30,000 and net income is approximately Rs. 30,000.

In Bhatapara (Chhattisgarh), 22 SHG members were mobilized to collect plastic waste from surrounding villages, sending it to ACL, where plastic waste is used as an Alternative Fuel Resource. Two SHGs have sold over 150 tons of plastic waste and earned Rs. 6.19 lacs in 2017-18.

Additionally, one SHG from Daseran village, Darlaghat (Himachal Pradesh) with 10 members has started an enterprise by making pickles and have since sold 2 quintals of garlic, ginger, lemon and amla pickle - bringing in a total turnover of more than 1 lakh in 2017-18.

6. AGRICULTURAL INPUTS: FREEING FAMILIES FROM DEBT

Families are being freed from the vicious cycle of debt with money lenders, thanks to ACF's initiatives in Chandrapur, Maharashtra.

Since 2012, the male dominated business of seeds and fertilisers has been handled by the Women's Federation, benefitting 532 families. The federation made a profit of Rs. 1.65 lakh in 2017-18.

Purchasing in bulk provides members with quality produce at the right price and ensures they are not taken advantage of by input dealers and money lenders. Today 242 families are free from high interest loans thanks to the bank loans and seed and fertilizer service initiated by the Women's Federation.

Additionally, ACF is helping facilitate the establishment of a village level corpus by collecting money for the collective procurement of seed and fertilizer, where earlier families were borrowing from money lenders and purchasing low quality inputs from agri-dealers.



IN BHATAPARA,
22 WOMEN
MEMBERS FROM
2 SHGS EARNED
OVER RS 6 LAKH
BY SELLING MORE
THAN 150 TONNES
OF PLASTIC
WASTE AS AN
ALTERNATIVE
FUEL RESOURCE.
TILL DATE,
THESE SHG
MEMBERS HAVE
CUMULATIVELY
EARNED RS 35
LAKH THROUGH
THE SALE OF
864 TONNES OF
PLASTIC WASTE.



CASE STUDY

TECH SAVVY LADIES

INTERNET USAGE IS SPREADING LIKE WILD-FIRE - BRIDGING THE DIGITAL GENDER GAP IN RURAL INDIA.

According to *Business Standard*, internet penetration in urban India in 2017 was 64.84% against a mere 20.26% in rural India. And it is male dominated, with only 29% of the total online users being female. Recognising that digital literacy offers many advantages to women in a knowledge-based, technological society, *Ambuja Cement Foundation*, in collaboration with *Tata Trusts* and *Google India*, embarked on a ground-breaking project to bridge this gap.

In June 2015, an army of 50 women boarded their bicycles and set out on the road. Armed with electronic tablets, smartphones, sim cards, memory banks and chargers - they set off to teach rural women how to 'surf the net.'

But there were road blocks waiting along their way. Firstly, the local men did not believe that their women could learn technology! They accompanied them to meetings and training sessions - wasn't ACF better off teaching young people how to use the internet? Surely not women!

The second challenge was whilst women were curious, they doubted themselves. Many didn't even own a phone, let alone a smart phone - some were illiterate. People were mocking the project and doubt crept in. Their trust wasn't gained until they could see some tangible results.

Manishaben had previously run a saree business, but abandoned it when the costs of travelling to purchase stock made it unviable. With the internet at her fingertips, she started dealing directly with wholesalers - placing orders via WhatsApp, and making payments

through net-banking. Today, her profit is 35% on each saree, and she earns upto 25,000 per month during the wedding season.

When women began to see some of the innovative ways the internet was being used, their confidence slowly grew.

Take the case of Anitaben, who stumbled upon the 'Manasvini' scheme by the *Government of Gujarat* and immediately expressed interest. Under the project, women are selected to distribute sanitary napkins across villages - today she earns Rs. 10,000 per month as the local coordinator for the scheme.

With many more cases like these, the men were on board - many eventually agreeing to buy smartphones for their wives or daughters so that they too could earn.

From 2015-17 word of the internet spread rapidly. In 2015, 50 Internet Saathis reached out to just 7000 women, but by 2017, 130 Internet Saathis had trained over 1 lakh women.

These women are now 'tech savvy' ladies! Self-esteem has sky-rocketed and perhaps best of all, these women are financially empowered - they can buy their own smartphones now! ■



FROM 2015-17 WORD OF THE INTERNET SPREAD RAPIDLY. IN 2015, 50 INTERNET SAATHIS REACHED OUT TO JUST 7000 WOMEN, BUT BY 2017, 130 INTERNET SAATHIS HAD TRAINED OVER 1 LAKH WOMEN.







TRANSFORMATION IN HEALTH



MAJOR MILESTONES

- 1993** • Started mobile medical unit in Kodinar.
- 2001** • Health need assessment study conducted in Chandrapur.
- 2005** • Village Health Functionaries trained for health projects.
- 2003** • Initiated HIV/AIDS program.
- 2006** • Started Home Based Newborn Care (HBNC) in Chandrapur.
• Introduced sanitation project.
- 2008** • Tobacco control program initiated in Chandrapur.
- 2010** • Introduced community led total sanitation in 27 villages.
- 2013** • Initiated anaemia control program.
- 2015** • An external study demonstrated better knowledge and skills in ACF Sakhis in comparison to ASHAs.
- 2016** • Project on non-communicable diseases started in 101 villages.
- 2017** • Tobacco control drive started in 3 more locations – Chirawa (Rajasthan), Kodinar (Gujarat) and Farakka (West Bengal).

The disease pattern in India, particularly rural India, has undergone a significant shift over the last 15 years. A 2001-2003 *Government of India* report on the causes of death revealed that the deaths in rural India due to communicable diseases (41%) were almost matched by those due to Non Communicable Diseases (40%).

More recently, the same study in 2010-13 showed that NCDs accounted for 47% of all deaths while communicable, maternal, peri-natal and nutritional conditions together accounted for 30%. As such, whilst NCD's are on the rise, India still suffers the triple burden of disease – in which rising NCDs threaten development, infectious diseases are still prevalent, and violence and injuries remain a cause for concern.

However, it seems that NCDs have unquestionably become a healthcare priority. The pattern of NCDs in rural India looks largely similar to that in urban India. High blood pressure, the biggest risk factor for death worldwide, now affects one in five adults in rural India, while diabetes affects about one in 20 adults. There is also a significant economic threat posed by NCDs. NCDs not only affect health, but also productivity and economic growth. The probability of dying during the most productive years (ages 30-70) from one of the four main NCDs is a staggering 26%. As such, India stands to lose \$4.58 trillion before 2030 due to NCDs and mental health conditions.

Ambuja Cement Foundation builds healthy communities to reduce the impact of illness on wellbeing, earning capacity and overall prosperity. By focussing on maternal, child and adolescent health, communicable and non-communicable disease and total sanitation, we are helping reduce the incidence of disease so people can lead healthy, happy prosperous lives.

HEALTH HIGHLIGHTS



IN 2015-16 FARAKKA HAD AN INSTITUTIONAL DELIVERY RATE OF JUST 51%. THIS CLIMBED TO 79% IN 2016-17 AND THIS YEAR REACHED AN ALL-TIME HIGH AT 92%.

1. 92% CUMULATIVE INSTITUTIONAL DELIVERY RATE IN 5 DISTRICTS

What do Bhatapara (Chhattisgarh) and Farakka (West Bengal) have in common? Both of them have transformed the rate of institutional delivery among pregnant mothers in the last few years - thanks to the work of ACF Sakhis, who work with pregnant mothers in communities. This is even more significant when you see the transformation over the last few years. In 2015-16 Farakka had an institutional delivery rate of just 51%. This climbed to 79% in 2016-17 and this year reached an all-time high at 92%. Bhatapara has also achieved significant milestones in this area - reaching 97% institutional delivery.

2. 100% IMMUNISATION ACHIEVED - 'MISSION INDRADHANUSH'

ACF team has achieved a 100% immunization coverage in hard to reach areas of Rabriyawas, Rajasthan as part of the 'Mission Indradhanush' project, working in partnership with the *Government of Rajasthan*. ACF, in collaboration with *Kasturaba Mahila Vikas Samiti*, harnessed a community centric approach where the focus was on sensitization of the community - organizing street plays and puppet shows in all the 23 villages within the vicinity of the mission. As a result, 135 children and 40 mothers were immunised across 23 villages.

3. 272 VILLAGES & 237 SCHOOLS TARGETED TO BE 'TOBACCO FREE'

ACF initiated a wide-scale tobacco control program across three locations with the aim to sensitize Government authorities and village level stakeholders. They also trained ASHAs, Sakhis, Anganwadi Workers and other locals, about the ill effects of tobacco and control measures for villages.

The tobacco control program also focuses on 'Tobacco Free Schools' - creating an enabling environment to make schools a 'no tobacco zone' in alignment with the *Cigarette and Other Tobacco Product Act (COTPA)* guidelines.

This three year initiative aims to reach:

- West Bengal - 124 villages and 19 schools in Farakka block
- Gujarat - 64 villages and 122 schools in Kodinar
- Rajasthan - 84 villages and 96 schools in Chirawa

4. 100% TOILET COVERAGE IN 131 ACF CORE VILLAGES

The Women's Federation in Chandrapur worked tirelessly in promoting the construction and use of toilets, with 12 additional villages achieving 100% toilet coverage this year - bringing the tally to 131 villages to date. Chandrapur Zilla Parishad chose 17 women as

brand ambassadors for this initiative, and to support women in the drive, ACF facilitated exposure visits, sanitation rallies, role plays and other community led total sanitation methods, to generate awareness about good sanitation.

5. SPECIALITY HEALTH CAMPS AT FAR TO REACH RURAL AREAS

A number of specialised healthcare services were provided across remote locations where services are otherwise not reachable, including gynaecology, paediatric, ENT, cataract detection camps, NCD screening and diagnostics camps. The need for such services was identified by ACF during delivery of primary healthcare services via mobile medical vans. As an example, 30 speciality cataract camps were hosted by ACF in coordination with *Shivanand Mission, Midlife* and *Ambujanagar Multispecialty Hospital*. 489 cataract patients (selected from 2086 screened patients) were successfully operated on - reducing the medical cost burden by Rs 48 lakh.

6. ADOLESCENTS TRAINED AS 'LIFE-SKILLS AND SANITATION CHAMPIONS'

Adolescent teenagers are playing a key role to champion lifeskills as part of ACF's APEKSHA program. ACF has trained 937 Peer Educators across 10 locations – reaching out to 17,386 adolescents from 72 schools. APEKSHA Peer Educators also helped organize various events such as Health Day, No Tobacco Day, rallies and other initiatives, receiving praise from Principals of schools and other dignitaries.

From the same schools, Swachta Doots have been trained to play a pivotal role in monitoring and educating peers and community on hygiene and sanitation behaviour at village and school level. Across locations, we have 305 Swachta Doots in 58 villages.

7. NON COMMUNICABLE DISEASES

In its second year of implementation, ACF is forging ahead with its new Non-Communicable Diseases program, which is reaching out to 96,210 people across 18,631 households in 101 villages. Initiated with a baseline study across four locations, including Darlaghat, Chandrapur, Bhatapara and Roorkee, the project has progressed with 8 capacity building sessions held for Sakhis and ASHAs at locations, along with networking meetings with Panchayati Raj Institutions and Government stakeholders.

To support villagers, a resource mapping was undertaken for every village to highlight NCD facilities that were available, and 56 diagnostic camps were organized with 2853 patients benefitting and 452 being referred for confirmation and treatment. The program initially covered diabetes and hypertension with the objective to generate awareness in every household, and conduct high risk assessment screening of the adult population. A targeted population of 7266 people was covered and 2423 were assessed as high risk and linked for further testing and diagnosis. ACF is currently in discussion with *Government of Maharashtra* to collaborate on the NCD program.

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CASE STUDY

NEONATAL MORTALITY RATES PLUMMET

INCREASING THE INSTITUTIONAL DELIVERY OF BABIES IN FARRAKA, WEST BENGAL.

A 'neonatal death' is defined as a death during the first 28 days of life (0-27 days) and globally, the neonatal period carries the highest risk of mortality per day than any other period during childhood.

The year was 2014 and in the communities of Farakka in West Bengal, neonatal mortality rate was 43.85 (out of every 1000 babies) - which was incredibly high considering that in 2013 the neonatal mortality rate in India was just 28 (out of every 1000.)

Upon ACF's investigation, it turned out that a mere 28% of women were having an 'institutional delivery' - the rest were birthing in their homes with the help of local midwives, known as Dai Maa.

Babies were suffering from various infections and disease because of poor practices followed by the Dai Maa - like poor hygiene, including the licking of honey instead of mother's milk and delivering in unhygienic conditions. And those women who did go for institutional delivery were having negative experiences. The team decided to raise the awareness level of the community and the Dai Maa about the benefits of institutional delivery, but also of better home based neonatal care. And so the Sakhi program was kickstarted with just 10 Sakhis being selected and trained from local SHGs. The first training took place in 2016 and on completion, all Sakhis were feeling enthusiastic about starting work.

But the situation in the field was quite different. In those initial days, they had to face many problems - cultural taboos and non-acceptance by women's husbands and in-laws. The problems didn't end there. There was also objection from the

Accredited Social Health Activists (ASHA workers) who treated them as their rivals and Auxilliary Nurse Midwives (ANMs) who were already overburdened at primary health centres. The team was facing problems everywhere and the thought of ensuring institutional delivery seemed an impossible task. With so many challenges, the ACF team told Sakhis that 'unless the mother accepts you as her own elder sister or best friend, you won't find success in the programme.' And so training was held focussing on community mobilization.

It was here that the Sakhis went the extra mile. One Sakhi 'Saira Bibi' successfully convinced a woman having her 5th baby to go for hospital delivery. Despite huge resistance from the husband, Saira put herself on the line, saying "Take me to the police if something goes wrong. I take full responsibility." One baby was born midway on the trip to the hospital, and the driver turned around to go back home. But Sakhi Marang Beti Besra insisted on going to the hospital anyway - to cut the umbilical cord, provide primary care, and to ensure the safety of both baby and mother. Slowly the situation turned around - women and community began to embrace Sakhis as an integral part of the community. But it is the figures that really highlight the dramatic change.

In just 2.5 years, the institutional delivery rate increased from 28.57% to 85.07%, Infant Mortality Rate fell from 39.47 to 24.3 and Neonatal Mortality Rate fell from 43.85 to 27.77.

And well, the proof really is in the pudding - lots of healthy, happy babies with their mums! ■



IN JUST 2.5 YEARS, THE INSTITUTIONAL DELIVERY RATE INCREASED FROM 28.57% TO 85.07%, INFANT MORTALITY FELL FROM 39.47 TO 24.3 AND NEONATAL MORTALITY FELL FROM 43.85 TO 27.77.





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महाराष्ट्र शासन, मुंबई



TRANSFORMATION IN EDUCATION



MAJOR MILESTONES

- 1999** • Established Ambuja Manovikas Kendra, a school for intellectually disabled children.
- 2003** • First gold and silver medals won by AMK student, Hunny Saini.
- 2004** • School support program started in Chandrapur, Maharashtra.
- 2005** • Non-formal education started in Bathinda, Punjab.
- 2006** • Extended the Education Program in Darlaghat, Himachal Pradesh.
- 2007** • Non-formal education started in Roorkee, Uttarakhand.
- 2009** • School support program started in Dadri, Uttar Pradesh.
- 2011** • Non-formal education started in Nalagarh, Himachal Pradesh.
- 2015** • ISO certification for 30 schools and aanganwadis in Chandrapur, Maharashtra.
- 2017** • AMK student, Shamsheer Singh, won a silver medal at the Special Olympics in snowshoeing - taking the total number of medals by AMK to 13.
- 2018** • Ramandeep Kaur selected for Unified Football World Cup.

The education sector in India has undergone massive changes in the last decade with major advances in the way education is disbursed, away from rote learning. In particular, there has been an enhanced focus on innovation to make learning 'fun and interactive'.

The approach to education has shifted from mere literacy to quality education. Students and parents have started playing a proactive role in education, and the teacher's role has shifted from being a disperser of knowledge to that of a mentor. Technology has taken time to infiltrate the education sector, but it has contributed to more dynamic, personalised learning and improved the accessibility of education.

Additionally, the *Economic Survey 2018*, found that the Student Classroom Ratio (SCR) and Pupil Teacher Ratio (PTR) of government-run schools have witnessed 'significant progress.' At an all-India level, the percentage of schools with SCR greater than 30 students declined from 43 per cent in 2009-10 to 25.7 per cent in 2015-16. The Gender Parity Index (GPI) has also improved 'substantially' at primary and secondary levels by increasing the enrolment of girls (although in higher education, gender disparities still prevail).

Ambuja Cement Foundation ensures that rural children get the support they need for a good education and that differently abled children reach their full potential in life. By supporting schools with infrastructure and enhanced education and providing special education, we are helping children transform their lives through the power of education.

EDUCATION HIGHLIGHTS



ACF CONDUCTED TEACHER-TRAINING WORKSHOPS AIMED TO INTRODUCE ACTIVE LEARNING, ORIENT STUDENTS WITH NEW TEACHING AIDS, FACILITATE SELF-LEARNING THROUGH MATERIALS AND INCORPORATE CHILD PSYCHOLOGY TEACHING-LEARNING MATERIALS.

1. NEW MOU WITH GOVERNMENT OF MAHARASHTRA

Under a newly signed MoU with the *Government of Maharashtra* and the *District Institute of Educational Training (DIET)*, ACF will be working as an implementing partner in three blocks in Chandrapur (Rajura, Korpana and Jiwati) in coordination with government officials, to implement the cluster-based approach across an additional 71 schools. This takes ACF's total number of schools to 86 in Maharashtra.

With the aim of regulating various school grading systems, as well as enhancing the quality of education, the program undertakes needs assessments, capacity building of SMC and teachers, monitoring of academics and collaboration with Government officials.

2. CAPACITY BUILDING FOR TEACHERS & SCHOOL MANAGEMENT COMMITTEES

In order to improve educational outcomes, ACF facilitates a variety of capacity building workshops and teacher training initiatives to impart new techniques, enhance curriculum and empower teachers to strive for better results among children. In 2017-18 the following initiatives took place:

- Teacher-training workshops across 4 clusters with 120 teachers in Chandrapur. Harnessing ACF experts and external resources, the workshop introduced new learning mechanisms to make learning easier for children.
- ACF facilitated a 'Head Master Empowerment' workshop between *District Institute of Educational Continuous Professional Development (DIECPD)* and *ISO Jarewadi Z.P. School* in Beed district of Maharashtra, to improve the quality of education imparted in Government schools. Attended by 45 head masters, the workshop highlighted best practices carried out in elementary schools and developed a 'model' school that could be replicated.

In Darlaghat, ACF organized a workshop for 32 primary school teachers within Arki and Dhundan blocks. The training, which aimed to improve teaching materials and methods, covered a range of subjects including Hindi and English Languages, Mathematics and classroom management. ACF also organised training for 16 science teachers in Physics and Chemistry, in collaboration with the *Science Trek Organization* associated with *ISRO* and *NASA*.

- To raise villagers' awareness of the importance of quality education, ACF collaborated with School Management Committee's (SMCs) to provide regular support and inject expertise on the delivery of quality

AMBUJA MANOVIKAS KENDRA



There is a special place where children with intellectual disabilities are given the time, patience, support and developmental education to shine. Its name is *Ambuja Manovikas Kendra*.

For the past 19 years, our school has been improving the quality of life of children with intellectual disabilities, helping them grow up as independent, productive individuals. And of course support parents in this journey. AMK offers a range of special education and development programs to enable a child to live life to the fullest.

1. NEW SKILL DEVELOPMENT & REHABILITATION CENTRE LAUNCHED

ACF, in collaboration with *Cipla Foundation*, has launched a new Skill Development Centre this year. The centre aims to train, rehabilitate and equip 50 adults with special needs, with the necessary skills to enter the workforce, over a duration of three years. With 20 trainers present at the centre, the students learn skills in

three areas, including artificial jewellery making, pottery and baking.

2. 5 AMK STUDENTS REHABILITATED

Five AMK students were rehabilitated during the year, with four students achieving self-sufficiency in being able to perform daily activities and one student finding gainful employment. Manpreet Singh, who was born with a mild disability, has successfully integrated into the workforce and works as part of a joint venture with the district administration, 'Apni Rasoi' - earning Rs. 2000/- per month. As a result, Manpreet is one of 56 students from AMK who has overcome stigma, been rehabilitated and is now working to support himself.

3. 6 AMK STUDENTS PASS NIOS 10TH EXAM

Six AMK students passed the *National Institute of Open School (NIOS)* 10th Examinations with more than 70%. Meera Kumari, Ramandeep Kaur, Pawandeep Singh, Shamsher Singh, Parampreet Kaur and Paramjit Kaur sat for the exams and passed with flying colours - with the top scorer being Meera Kumari, who achieved 80% in her exams.

AMK has already started preparing four more children to appear for NIOS next year.

education. 6 SMC training sessions were conducted in the Jiwati, Patan, Bhendvi and Bhakardi clusters, with nearly 365 members participating.

3. TEACHERS FELICITATED BY ROTARY

In a collaboration between *Rotary Club Chandrapur* and ACF, 15 teachers were felicitated for their exemplary service in education. The selected teachers were awarded based on their dedication towards the provision of quality education, and their innovative teaching methods.

4. SUPPORT CLASSES FOR CHILDREN

The main objective of support classes is to extend extra academic support to children who need more attention in studies. In Chandrapur, ACF had a special focus on English language classes, owing to increasing the number of children enrolled in English medium schools and the inability of parents to help their kids with English. Over 160 students in Chandrapur have benefitted through the initiative.

In Darlaghat, ACF is implementing Gurukul classes with a focus to enhance students' knowledge in science and Mathematics. These students, from 9th and 10th standards, are being prepared for scholarship exams. 54 students have been enrolled for the classes.



CASE STUDY

FROM PUNJAB TO SPECIAL OLYMPICS!

TRANSFORMING ATTITUDES THROUGH SPORT.

The parents thought the team at *Ambuja Manovikas Kendra* in Ropar, had gone completely bonkers! The Olympics? Most children could barely tie their shoelaces - how on earth would they be able to learn and participate in a sport? And attend the Olympics? Forget about it!

It was difficult to wrap their mind around - particularly given that just a few short years ago, they had given up all hope for the future of their intellectually challenged children. As early as 1999 when ACF took over the special school in Ropar, there was a complete sense of hopelessness among parents about their children.

But the AMK staff were adamant - sport had the power to transform - not only the way that these children saw themselves, but how others saw them also. And it could open pathways once never even dreamed of.

The decision was to start small. They identified 10 children at the centre and started training them in sports like badminton, cycling and athletics.

The going was tough. Trainings took place daily. Sometimes children refused to participate. Parents feared their daughters 'going outside' with male coaches. But the focus was clear.

In 2003 the first batch of students donned the Indian Uniform and headed off to Dublin, Ireland to represent their country. Shock, and sheer jubilation, spread across Ropar when local girl, Hunny Saini won Gold and Silver in different Badminton events.

AMK was suddenly flooded with appreciation letters from all over the state - Government, individuals and organisations. But the most important thing was the shift in people's mindset - special needs was no more a stigma! People realised that these kids can do wonders. But this was just the beginning. Taking it on as their mission, AMK continued training their children. It was not easy, as the kids were not always ready - sometimes they had mood swings, and other days they just wanted to run home. But the sheer perseverance of AMK teachers saw the children progress.

In 2011 AMK students came home from Athens, Greece with a haul of 8 Olympic medals including 1 Gold, 2 Silver and 3 Bronze in Cycling, Athletics and Badminton. And again in 2015, students won Olympic gold and bronze in Cycling and Basketball respectively.

2017 saw the first batch of students attend the *World Winter Special Olympics* in Austria. Can you imagine? From one of the hottest states in India, Shamsheer Singh and Neha came home as heroes - with silver and bronze medals for India!

But of course, all this isn't actually about the medals. The real reward is in seeing the transformation of these children's lives. Of the original 10 athletes trained, 4 have been rehabilitated, 3 are working fulltime and earning for their families and the remaining are still continuing with AMK. Victory is sweet. ■



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RESEARCH & MONITORING

Good monitoring and evaluation can help identify when and how an organization is accomplishing its social goals. This is vital at varying points along the life cycle of a program, to not only ensure the delivery of outcomes, but also, through evidence-based approach, maximise the opportunity a program presents to make a difference.

Having worked for 25 years in rural development, ACF has embraced the following tools for measurement and evaluation across a program journey to effectively identify areas of impact and areas for program improvement (*refer to the pyramid below*).

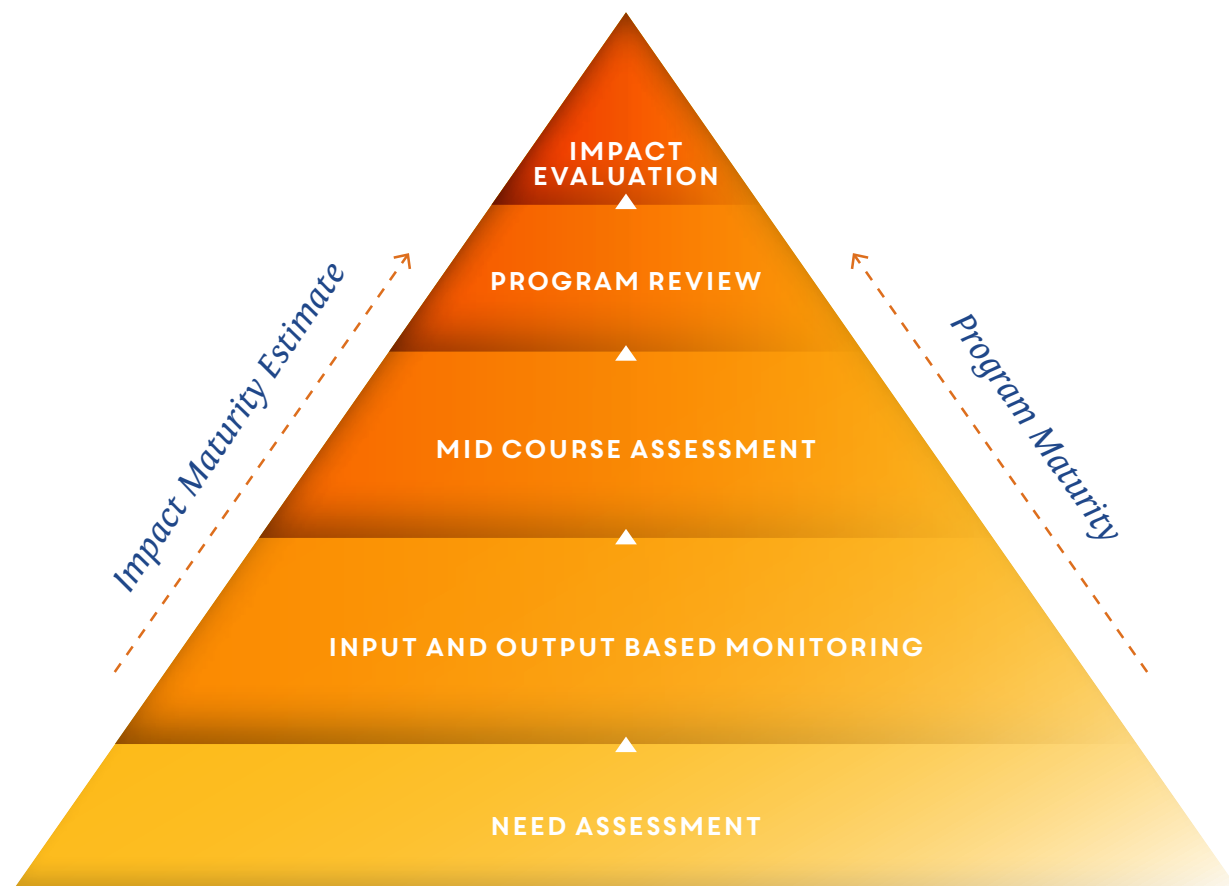
1. 8X SOCIAL RETURN ON INVESTMENT, DARLAGHAT

2017/18 saw the social impact measurement of ACF's Daseran watershed project. Conducted by *Sustainable Square India*, the aim of the study was to understand the socio-economic value creation of water resource initiatives implemented by ACF with funding from

NABARD. Carried out across 18 villages in Kunihar block of Solan District, Himachal Pradesh, watershed activities generated positive impacts in agriculture, dairy and across overall societal well-being.

The *Social Value International SROI* framework was chosen for the study, which is standardized by the United Kingdom's *SROI Network*. It is the leading and most advanced framework for social impact measurement by valuing financial outcomes from non-financial impetus.

Central to the SROI methodology is the monetisation of outcomes so that they can be measured in a consistent way, using a common currency. This allows computation of a ratio of benefits to costs as the measure of impact which, expressed in monetary terms, can be set against the initial financial investment. The study found that the social return from watershed activities was Rs. 8.44 for every Re. 1 invested.



2. DOCUMENTING GROWTH: SORATH WOMEN'S COOPERATIVE

A study was undertaken by *Anandi* - a leader in women empowerment in Gujarat, to document the growth trajectory of the *Sorath Women's Cooperative*. Whilst one aim was to map growth, ACF also wanted to identify gaps and possibilities for the future. As such, the report highlights areas where the cooperative has done well but also areas to improve. The report introduces the gender framework, which is used to review initiatives of Sorath and highlights the scope and need to focus on systemic change for gender integration.

Other suggestions included the need to ensure that there is no 'power centre' within the cooperative and that uneducated women were included in decision making and leadership roles and processes; the inclusion of external experts in the cooperative to inject expertise and outside viewpoint; the need to strengthen governance and systems in the future; and the need to be more strategic in the selection of initiatives which will contribute to systemic change as opposed to being reactive.

3. FEASIBILITY STUDY: SORATH WOMEN'S COOPERATIVE

Considering the interest and demand of the members for a women's bank, a further feasibility study was conducted to assess the viability of the *Sorath Women's Cooperative* in setting up their own bank. The idea was identified by the women themselves and whilst there is a definite need, ACF wanted to assess the proposed project from all angles to ensure success.

The study featured a detailed SWOT and research on other models including organizations who have set up cooperative banks, and who are struggling in the process. The findings were presented to the board of *Sorath Women's Cooperative* and the decision was to not pursue this opportunity at the time being, but to revisit it in the future.

4. IMPACT ASSESSMENT: DRIP IRRIGATION, KODINAR

ACF appointed the *Institute for Financial Management and Research*, a leading agency in financial and management research, to conduct an impact assessment of ACF's Drip Irrigation program in Kodinar, Gujarat. The study analysed the impact of drip irrigation initiatives on ecological integrity, agrarian outcomes and livelihood security in select villages in UNA, Kodinar, Sutrapada and Veraval blocks of Gir Somnath district in Gujarat.

The study showed the following findings:

- Drip irrigation has showed higher retention of diverse crop mix and has also resulted in a wider range of crop diversification.



- The study reported a 22% increase in bajra production and 16% in groundnut, along with reduction in usage of inputs of 2-8%.
- Drip irrigation also reduced man-hours for irrigation in the range of 56-85%.
- 50% of the farmers used most of their savings on children's education while 35% utilised it for purchasing agricultural equipment and inputs.

5. SEDI PLACEMENT VERIFICATION

As part of our commitment to strengthening livelihoods through skill training, ACF undertakes a 'Placement Verification Study' for each SEDI once it has completed 3 years of operations. This is to ensure that ACF's key outcomes are being met - the intent that students are not only skilled but are gainfully employed. This year we conducted Placement Verification Studies in Chindwara, Farraka, Sankrail and Chattisgarh.

Another tool is the midcourse study, which involves a review of salaries, entrepreneurship status, and retention rates across trades - giving inputs for SEDI to better track trainees and to identify potential courses and trades for future integration.

6. LIVELIHOOD STATUS & ASPIRATIONS OF SIDDI YOUTH

Siddis are a tribal community of African descent who have been staying for more than a century in villages near Ambujanagar, Kodinar Gujarat. Siddi continue to be a relatively isolated and culturally different group that is underprivileged and excluded from mainstream society.



A unique study on the 'Livelihood Status & Aspirations of Siddi Youth' was initiated when a placement meet was held for the Siddi trainees, and not many Siddi youth were offered employment. The study was undertaken to better understand the attitudes and experiences of youth and their parents related to engagement in livelihood activities - which could help develop a strategy for including them in skill development programs.

The study found that the decision to enrol in skill development courses or take up a job outside the village was driven by day-to-day subsistence needs. Many youth were worried that losing daily earnings while getting trained could adversely affect the condition of other family members and hence were ambivalent about decision making. Lastly, gender stereotypes restrict the aspirations of Siddi females.

7. CRITICAL INPUT STUDY

In promoting Integrated Crop Management practices, ACF, since 2010, is providing critical inputs and guidance to farmers to address gaps in their agricultural knowledge and practice. Nearly 8000 farmers across 54 villages in three blocks of Gir Somnath have been covered under this project.

A cross sectional descriptive study was conducted with farmers who were reached out to under the Critical Inputs project. The primary objective of this assessment was to assess whether farmers' knowledge and practices were aligned with the inputs provided to them under the Critical Inputs project. The assessment was conducted systematically in the selected 19 villages, from which a sample of 402 farmers was randomly selected to participate in in-person structured interviews.

ACF has been providing inputs on Integrated Crop Management (ICM) to farmers, which covers integrated disease management (IDM), integrated pest management (IPM) and integrated nutrient management (INM). Along the way, they have promoted a hierarchy of collectives – farmers' groups, village level information committees, area development committees, FPO/FPC. This assessment was planned as an evaluation and a mid-course correction.

The findings showed that 60% of the farmers had received the common trainings (i.e. trainings applicable for any type of crop/vegetable/fruit cultivation) on soil health management, water management and decomposition of farm-yard manure and half had received the training on bio-fertilizers. Among the trained farmers, more than 70% reported to have translated the knowledge gained by changing their practice for trainings on decomposition of farm yard manure, water management and use of bio-fertilizers. 90% of the farmers who adopted new practices have reported to receive benefits. On average every farmer in the study considered at least 20 of the 27 practices to be important and around half of the farmers considered more than 20 practices to be important for good cultivation.

8. BCI DATA REVIEW

ACF undertook a data review exercise to review data keeping practices for our biggest program, the *Better Cotton Initiative*. There were several insights from the review which found some areas for improvement in the system of capturing data. As a result of the study, ACF has now instituted a pattern and system across BCI locations whereby data is being captured systematically. ■

KNOWLEDGE SHARING

With 25 years of experience and learning under our belt, a key objective each year is to share this learning with others and catalyze discussion on the key challenges faced within each of our programmatic areas. We are but one of a myriad organizations working in water, agriculture, skills, health, women and education, and we believe in the power of cross-learning to enable us all to enhance our work on the ground. This year saw some great knowledge sharing events across sectors:

1. CO-CREATING WATER POSITIVE COMMUNITIES (JAIPUR, RAJASTHAN)

A participatory dialogue was held to share challenges and potential opportunities in the water sector in Rajasthan. The event brought together 170 stakeholders and included speakers and panellists from diverse backgrounds (government, civil society, academia, researchers and corporate) including eminent leaders such as Dr. Rajendra Singh (*TBS Alwar*), Shri Kunji Lal Meena (Commissioner - CSR Government of Rajasthan) and Shri Surendra Goyal (Cabinet Minister, Government of Rajasthan.) A key takeaway was the recommendation that collective action was required to educate people about the judicious use of water - especially in urban and agricultural sectors, and that companies could play a key role in that.

2. ROUNDTABLE ON AGRICULTURAL LIVELIHOODS (MUMBAI)

With over 50 participants, the event focused on discussing the challenges in agricultural livelihoods, sharing effective solutions and

exploring partnerships. The event witnessed speakers and panellists from diverse backgrounds and included organizations such as NABARD, UNDP, ICICI Bank, Godrej and other NGOs.

3. MULTI-STAKEHOLDER CONSULTATION ON NON COMMUNICABLE DISEASES (DELHI)

The event provided a platform for stakeholders from the public health space to disseminate evidence-based learnings, share insights, discuss challenges, as well as explore collaborative synergies. Key speakers included Mr. Keshav Desiraju (Ex-Health Secretary and Current Chairman, PFI) and Dr. Nerges Mistry (FRCH). A key outcome of the discussions included the need to focus on the 'Life Course Approach' and work on prevention rather than treatment. Additionally there is a need to build public awareness about the risk factors and nature of NCDs, and incentivise community health workers better.

4. CREATING SYNERGIES IN SUSTAINABLE AGRICULTURAL PRODUCTION & MARKET LINKAGES (DELHI)

The participatory dialogue witnessed speakers and panellists from various fields such as research, academia, advocacy, agricultural trading, farming, development and corporate. The keynote address was delivered by Prof. Sukhpal Singh (CRRID and IIM, Ahmedabad), along with an expert address by Dr. S Wani (ICRISAT Development Centre). The dialogue outlined the need to build business and market orientation for farmers; scale up successful pilots through collaborations with government and local institutions; using digitization to increase efficiency; and placing a greater focus on gender sensitisation.

5. SKILL INDIA - ENHANCING CAPABILITIES, EMPOWERING LIVES (KOLKATA, WEST BENGAL)

The event stressed upon crucial points such as the importance of technology in skill development, the need for innovative practices in the sector, building holistic solutions for livelihoods and increasing the demand for skilled manpower in India. The aim of the event was to provide a platform for organizations to share their experiences in skilling and explore partnerships. The keynote address delivered by Dr. Dinesh Awasthi (former Director, EDI) and Guests of Honour included Col I S Gahlaut (CEO, Capital Goods Sector Skill Council), Sarda Nath (AGM, NABARD) and Dr. Ratikanta Ghosh (Professor, BCKV, WB). ■



OUR PEOPLE

The team at *Ambuja Cement Foundation* has been the backbone of our journey. And we have been proud to watch the transformation of many of our people as they toil to achieve our vision and goals.

It is our staff who work at the coal face - in the field, with the community, among the people. It is they who struggle with the long slow journey of transforming people. It takes time to overcome resistance. Build trust. Generate support. It takes time to modify mindsets. Challenge beliefs. Overcome failures. It takes courage to step up and volunteer, as our field extension workers, village level volunteers and peer educators do.

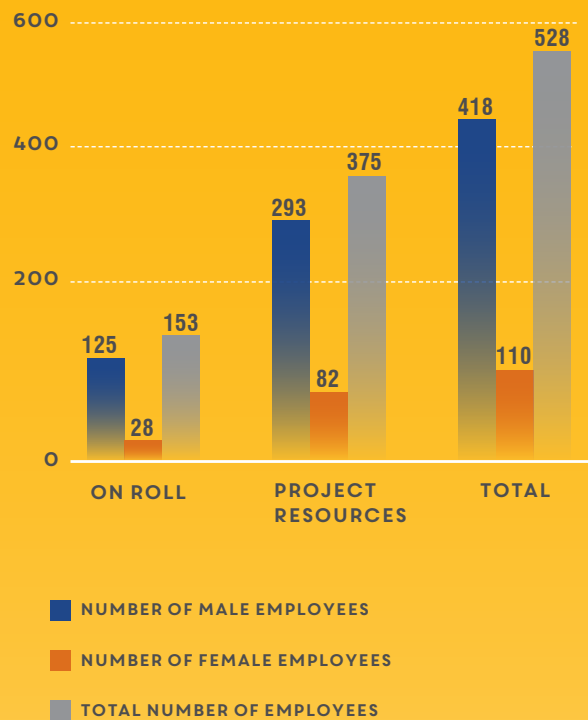
But with a zeal and passion that inspires us all, we have seen, time and again, our people rise to the challenge. They step up. And beat the odds.

At this 25 year juncture, it is apt to hear from some of our oldest employees, and their reflections of this journey that has become their life's work.

They have walked the path. Pushed boundaries. Witnessed change. And evoked inspiration in us all.

We pay tribute to them, and all other employees, who have helped us achieve this milestone and have shaped the level of impact we have achieved on the ground.

NUMBER OF EMPLOYEES AT ACF



VIKRAMSINH DAHIMA

PROGRAMME MANAGER KODINAR, GUJARAT
WITH ACF SINCE INCEPTION



1. HOW HAVE THINGS CHANGED AT ACF?

We started working on ad-hoc water projects and were demand driven in our approach in the beginning. But we had this constant desire to improve and progress. During the course of this journey, we have become more focused and strategic in our approach. We are now thinking long term. It's all about how we can make an impact in the coming 5, 10 or 20 years. But we are as passionate and honest as we were back in the beginning.

2. WHAT HAVE BEEN YOUR LEARNINGS?

My greatest learning is that patience and hard work always win. If you give more than 100%, you can never lose. More than the success measured in terms of money, it is all the love and respect that you earn that makes the difference.

4. WHAT DO YOU LIKE ABOUT ACF?

I have been working with ACF since its inception. Being a civil engineer, I always loved construction sites, so when I got the opportunity to work on the water management program, I was elated. For the first three years, I was continuously facilitating building or revamping harvesting structures. Without a moment of rest, we used to work 18 hours at a stretch. What days!

There is also great faith in the team – it's a big strength. The culture is one of taking risks, failing – but never giving up on the dream. Believe me, I have not regretted even a single moment working in this organization.

MOTIBEN CHAVDA

PROJECT EXECUTIVE KODINAR, GUJARAT
WITH ACF SINCE 1999



1. HOW HAVE THINGS CHANGED AT ACF?

We still laugh thinking of the old days, when I used to chase women and plead them to attend the meetings. People did not listen to us, were often disrespectful and mocked me. During the first exposure visit we took women to Junagadh, and they were accompanied by their husbands or male family members. Today, our Women's Federation members are demanding their rights, fighting taboos and building a legacy - a model for several others to follow.

2. ANY MAGIC MEMORIES TO SHARE?

The initiative we are running for the widows. I still remember how Rasilaben came crying to the Federation a few years back. She was like, "you claim to do so many things for the community and women. What about us widows?" When we started with the first ceremony for widows – dressing them with colourful clothes and jewellery, I had tears in my eyes! And guess who was the first person to break this stereotype? Yes, Rasilaben.

3. HOW HAVE YOU EVOLVED AT ACF?

My growth has been extraordinary. In 1999 I was a young girl in her 20s, I lacked confidence – could not speak in front of even 4 people. Today, I can address a gathering of even 1000 people. I am no more afraid of anyone or anything. Its hard to even think of what I would have been if ACF did not give me this opportunity.

BHUPENDER GANDHI

PROGRAMME MANAGER - DARLAGHAT,
HIMACHAL PRADESH
WITH ACF SINCE 2002

**1. WHAT DO YOU TAKE AWAY FROM ACF?**

I feel that as you progress you should make way for your juniors as well - I have learnt to respect others' aspirations and dreams. Just to give an example – Umesh Kumar Sharma, who worked for 6 years at our office as an office boy, is working as a community mobiliser today. Or Madan Sharma, who started as a community mobiliser, is leading the entire project at the location today. It's heartwarming to see them flourish in life under ACF's wing.

2. HOW HAVE YOU GROWN?

My decision to join ACF was purely for my livelihood. But what I thought to be an ordinary job in an ordinary organization turned out to be one of the best experiences of my life. I am a civil engineer and did not ever think of receiving such a rich experience as I got at ACF. Not only have I tremendously improved with my confidence, my whole approach to working in the development sector has changed. At ACF, we don't believe in superficial work – every small or big step that we take is thought through well.

4. WHAT CHANGES HAVE YOU SEEN?

The initial days were tough. People questioned our integrity. You won't believe, when we began working with women in this hilly region, people were hurtful. They questioned our values and were apprehensive. I still remember when we were initially trying to set up meetings for the women, and they shooed us away. And today? Even if you call them at midnight, they'll stand with us.

SURESH THAKUR

PRINCIPAL, AMBUJA MANOVIKAS
KENDRA - ROPAR, PUNJAB
WITH ACF SINCE 1999

**1. WHAT HAVE YOU LEARNT?**

Working with AMK, I have learned the power of gratitude. We are entangled in so many petty issues in life, often ignoring the fact that several others are facing severe challenges, much bigger than our own. Being consistent at work and having good intent is what makes it all worthwhile in the end.

2. ANY MAGIC MEMORIES TO SHARE?

Of course! AMK kids have won state, national and international accolades. While seeing the children perform well at the *Special Olympics* is something which brings immense pride, what makes my hard work worth it, is the smile of these children and true joy in the eye of their parents. When parents come and tell me how AMK has made their life worth living – there is no better reward.

3. WHAT DO YOU ADMIRE ABOUT ACF?

It's the conviction with which we take up any task. No matter how challenging, ACF would give the best that is possible and everyone would work together to achieve that single goal. Also I have been provided so many opportunities, which helped me unleash many of my hidden skills. Today, I am a National level trainer for the *Special Olympics* and State Sports Director, *Punjab Special Olympics*. Had ACF not given me the freedom to explore the field, I could have never dreamt it.

4. HOW HAVE YOU GROWN AT ACF?

When I joined ACF, fresh out of college, special education was a very new field. I had never thought of getting such a good opportunity in a reputed organization when my other batch mates were struggling to find a decent job. A person from a small town in Himachal Pradesh, today, I have gained the reputation of a fine special educator and administrator not only in the location, but also at state and national level.

MANOJ AGARWAL

**DEPUTY GENERAL MANAGER
RAJASTHAN & EAST
WITH ACF SINCE 2007**



1. WHAT HAVE YOU LEARNT?

My greatest learning is to stay committed to the organization's vision and never go for short cuts. The right path would be tough and challenging but that is what is going to serve you long term and earn you respect. Also that we as development professionals should always keep the community interest as our priority.

2. ANY MAGIC MEMORIES TO SHARE?

In one of the meetings with the Gujjar community, we were trying to assess the community need. Men were demanding construction of a temple or community hall. In the same meeting there were women too, who generally don't speak much. But all of a sudden they unanimously stood up and demanded ONLY WATER. Men were surprised, while we were jumping with joy. In a community where women did not come out of the purdah system, here they were out there – bold and determined. We implemented the water project in their village - transforming their lives.

3. HOW IS ACF DIFFERENT?

It's the decentralised decision making system. At every level the team is given power to make decisions, take risks. We don't feel that management or seniors ever impose their decisions on us. And the organization has incredible integrity - I feel proud of the values and principles ACF stands by.

4. WHAT CHANGES HAVE YOU SEEN?

The biggest and the most satisfying change is the trust we have gained in the community. Today, mention ACF and the entire community would stand in our support. People are sure that ACF will never do anything that would harm them. People have faith in us and our work. ACF has also proved that in a limited budget, we can do great work. The impacts are high.

JISHA VARGHESE

**SENIOR MANAGER, HUMAN RESOURCES
WITH ACF SINCE 2008**



1. HOW HAS YOUR JOURNEY BEEN WITH ACF?

Before ACF I had always been in Corporate HR and that too in the IT industry. ACF just happened and today I am glad that it did. Since this was totally new industry it was a mixed feeling of excitement and doubt. But it soon turned out to be one of the best career experiences of mine.

2. WHAT DIFFERENCE HAVE YOU SEEN ON THE GROUND?

The teams have grown large, with competent and groomed professionals. We have more women employees and have tried making the workplace more inclusive.

In the last 10 years, I have witnessed the whole approach changing from being reactive to proactive. Earlier, the teams approached us with challenges/issues and we devised solutions. But now they come up with suggestions instead. This has become such a collaborative process.

3. WHAT MAKES ACF SO SPECIAL?

Clearly, its people. I strongly believe that people play the most important role in making an organization successful - they drive the mission and therefore they need to be heard out. Team ACF has this incredible set of people who have created an amazing culture and a perfect blend of professionalism and empathy. The passion, zeal and trust that people inject, makes the soul of the organization.

OUR PARTNERS

They say many hands make light work, and that has been our experience in partnering with so many diverse partners as part of this journey. Our partners are just that - they are our peers, our conspirators and compatriots in tackling the problems of rural India.

We thank them for the trust they have shown in us and for sharing our vision of generating more prosperous rural communities.

Today, our passion and focus is on nation building, and we invite others to join us in this mission that takes us far beyond our social responsibilities.



“ ACF is one of the few partners that have grown with us, and are still going strong. Engaging with global funds like the Better Cotton Fast Track Program and the now BC Growth and Innovation fund, is not per se an easy task: it requires dialogue to build a common understanding of the issues and the vision, it requires adapting to global trends and operational requirements that can be seen a burden for some organisations that are unable to comply with international standards. ACF has been part of our mission since the start, and not just responding to needs, but helping raise the bar and lead the way forward together with front running agencies in the field.

ACF has been consistent in its approach to farmer training - closely following the needs of the industry to align its trajectory with it. Not losing track of impact and value addition to farmers is also key, as the farmer base increases year on year. We look towards reliable partners like ACF to work with us in the journey, to increase the number of farmers and help transform the cotton sector: through their capacity to scale while ensuring that BCI brings value to farmers' livelihood! ”

ELEA PAPAEMMANUEL

Program Manager - Cotton IDH – the sustainable trade initiative

“ Ambuja Cement Foundation’s Skill and Entrepreneurship Development Institutes (SEDI) have strategically invested in building effective training systems for rural youth. GRUH appreciates ACF’s approach to skill training which is interactive and participative. ACF’s infrastructure, including trade specific laboratories, is very good. The professional trainers have made a positive impact on the placement rates that SEDI maintains.

GRUH is happy having associated with *Ambuja Cement Foundation* in creating self employment and wage employment opportunities for rural youth. ”

MEENA BHATT

*CSR Consultant
GRUH Finance Limited*

“ *Ambuja Manovikas Kendra* is one of the best institutions with dedicated staff and management at the helm of affairs. I am sure ACF will continue to serve special children in the state and also hope that with ACF’s active participation in the disability sector, *Special Olympics Bharat* (Punjab) will be able to serve special children better. ”

COL (RETD.) KARAMINDER SINGH

*Area Director
Special Olympics Bharat,
Punjab*

“ I believe our partnership with Ambuja Cement Foundation (ACF) sets a unique example for how corporates can successfully come together to drive social change.

We have found in ACF a partner who shares in our vision, passion and approach for collective community good.

I am proud that the *Skill & Entrepreneurship Development Institute (SEDI)* that we run jointly in Nalagarh (Baddi) has trained over 150 young men and women in the first year of our partnership. Together, we will be building capabilities of over 300 youth in the coming year, including youth with intellectual disabilities who are being skilled at the *Ambuja Manovikas Kendra*, Ropar, Punjab.

We look forward to growing our association with ACF to co-create initiatives that inspire hope and empower lives. ”

RUMANA HAMIED

*CEO
Cipla Foundation*

“ Leadership plays a vital role in bringing change in society. I have observed a promising and capable leadership team at ACF from management level to ground level. The people are committed to bringing a change in the life of rural coastal communities. ”

DEVSHREE PUROHIT

*Area Manager, Coastal Livelihood, Agriculture & mKrishi
Tata Trusts*

Major Partners

- Ambuja Cements Limited
- Better Cotton Initiative - Growth and Innovation Fund (IDH - Sustainable Trade Initiative)
- Centre for Microfinance, Jaipur
- Indian Council for Agricultural Research
- Narotam Sekhsaria Foundation
- National Bank for Agricultural and Rural Development
- National Skill Development Corporation
- National Council of Vocational Training
- Rajasthan Skills and Livelihood Development Corporation
- Sustainable Spice Initiative (IDH - Sustainable Trade Initiative)
- Tata Trusts

National Partners

- Automotive Skill Development Council of India
- ADOR Fontech Limited
- ADOR Welding Limited
- Apollo Tyres Foundation
- Automotive Skills Development Councils of India
- Capital Good Skills Development Councils of India
- Cipla Foundation
- Construction Skill Development of India
- Director General of Employment and Training, GoI
- Electronic Sector Skills Development Councils of India
- Godrej Consumer Product Limited
- GRUH Finance Limited
- Healthcare Sector Skills Council
- HDFC Bank Ltd
- Ministry of Social Justice
- National Backward Classes Finance & Development Corporation
- Schneider Electric Foundation
- Head Held High Foundation

Andhra Pradesh

- Agriculture Department, Govt. of AP
- Horticulture Department, Govt. of AP
- Department of Rural Water Supply, Govt. AP

Chhatisgarh

- Chhatisgarh Renewable Energy Development Agency
- Indira Gandhi Krishi Vishwa Vidyalaya
- Department of Horticulture, Chhatisgarh
- Department of Agriculture, Chhatisgarh
- Industrial Training Institute, Sakri
- Animal Husbandry Department, Govt. of Chhatisgarh
- Public Health Engineering Department, Balodabazar
- Education Department, Govt. of Chhatisgarh
- Fisheries Department, Govt. of Chhatisgarh
- Department of Labour, Govt. of Chhatisgarh
- Chhatisgarh State Electricity Board
- Chhatisgarh Skill Development Authority
- Government Hospital, Balodabazar

Gujarat

- Agriculture Technology Management Agency (ATMA), Govt. of Gujarat
- Coastal Salinity Prevention Cell – Ahmedabad
- Directorate of Groundnut Research, Junagadh
- Gujarat Green Revolution Company
- SAJJATA SANGH – Ahmedabad
- Sardar Sarovar Narmada Nigam Ltd.
- Water and Sanitation Management Organization (WASMO), Govt. of Gujarat
- Water resources Development Department (Gandhinagar), Govt. Of Gujarat
- Sadvichar Parivar
- Gujarat Livelihood Promotion Company Ltd.
- Tata Chemical Society for Rural Development, Mithapur
- Shree Somnath Trust, Somnath, Veraval
- Gujarat Pipavav Port, APM terminal, Rajula
- Kantha Vibhag Navnirman Mandal - Surat

Himachal Pradesh

- Department of Agriculture, GoHP
- Himachal Pradesh State Cooperative Marketing and Consumer's Federation Ltd.
- Department of Animal Husbandry, GoHP
- Indian Agricultural Research Institute, Shimla
- Department of Forest, GoHP
- Department of Horticulture, GoHP
- Department of Elementary Education, GoHP
- Department of Health, GoHP
- Chaudhary Sarwan Kumar Himachal Pradesh Krishi Vishvavidyalaya, Palampur
- College of Veterinary and Animal Sciences, Palampur
- ICDS Department
- Indira Gandhi Medical College, Shimla
- Y S Parmar Horticulture and Forestry Agriculture University, Solan
- Artemis Hospital Gurugram

Madhya Pradesh

- MP Building and Other Construction Workers Welfare Board
- National Urban Livelihood Mission

Maharashtra

- Salaam Bombay Foundation, Mumbai
- Jalayukt Shivar Abhiyan, Government of Maharashtra
- Hirai Rotary Club, Chandrapur (Women)
- Rotary Club of Chandrapur (Men)
- Annapurna Micro Finance Ltd. Bhuwaneshwar
- MSSDC, Mumbai
- District Skill Development Executive Committee, Chandrapur
- MAVIM, Gondiya
- Principal Secretary, GoM School Education and Sports Department, Mumbai

Punjab

- Department of Agriculture, Govt. of Punjab
- At Dta Foundation, Switzerland
- National Trust, Govt. of India
- Rotary Club, Ropar
- Special Olympic Bharat, Punjab Chapter
- Dairy Development Board, Punjab
- Block Development Department
- Punjab Milkfed
- National Institute for Mentally Handicapped, Govt. of India
- Punjab Skill Development Mission

Rajasthan

- Department of Forest, Government of Rajasthan
- College of Technology and Agriculture Engineering, Udaipur
- Birla Institute of Technology and Science, Pilani
- Rajasthan State AIDS Control Society (RSACS)
- CAZRI Jodhpur
- Rajasthan Agricultural Competitiveness Project - Government of Rajasthan
- Department of Industries Jaipur, Rajasthan
- Tarun Bharat Sangh-Alwar
- Mukhya Mantri Jal Swablamban Abhiyan-Jaipur
- Rajasthan Grameen Aajeevika Vikas Parishad (RGAVP)

Uttarakhand

- K L Polytechnic
- Uttarakhand Health and Family Welfare Department
- Uttarakhand Skill Development Mission
- R-SETI Punjab National Bank
- Uttarakhand Organic Board

Uttar Pradesh

- Dabur India Ltd.
- Hindustan Latex Family Planning Promotion Trust
- Cancer Wing Association
- K L Polytechnic, Roorkee
- Tech Mahindra Foundation
- National Thermal Power Corporation

West Bengal

- Khadins India Limited
- Samaritan Help Mission, Bankra, Howrah
- West Bengal Minorities Development and Finance Corporation, Kolkata
- Central Institute for Freshwater Aquaculture
- Department of Agriculture - Murshidabad
- Block Development Offices - Farakka, Murshidabad
- Deen Dayal Gramin Kaushal Yojana, Govt of West Bengal Skill Development.
- National Thermal Power Corporation
- Castrol India Ltd.
- Paschim Banga Society for Skill Development





DIRECTORS' REPORT

It is our pleasure to present the annual report of *Ambuja Cement Foundation* for the year ended March 31, 2018. It has been great to review the learnings and achievements of the last 12 months, and indeed the last 25 years, to understand how our efforts have translated into tangible and intangible impact, adding greater meaning to the lives of the rural people we work with.

At this juncture, we also take the stock, look ahead and commit to moving beyond our usual boundaries. Our focus is on expanding our reach, nurturing collaborations and taking giant leaps in realising the vision of a prosperous, rural India.

1. FINANCIAL PERFORMANCE

Ambuja Cement Foundation received total funds of Rs. 6589 lakhs during the year. The total expenditure on various activities was Rs. 6519 lakhs.

The Income & Expenditure Account of the Foundation for the year under review showed a surplus of Rs. 70 lakhs (including surplus from assisted project funds) as against deficit of Rs. 17 lakhs in the previous year. The total amount standing to the credit of the Corpus Fund as on 31st March 2018 was Rs.1172 lakhs as compared to Rs.1200 lakhs in the previous year.

Apart from above, the company was able to raise funds of Rs. 4242 lakhs which was channelled directly to the community.

2. PROGRAM THRUSTS

On the ground, our work continues to bring sustainable progress, ensuring a better quality of life for our communities. Our approach has been holistic – to ensure that from every angle, a family's livelihood is protected and strengthened further.

We want to ensure that people in the rural, remote geographies, experience all-round growth. And therefore, while livelihoods remains the centre of all our work, we have strategically invested in 5 sets of capital (social, financial, natural, human and physical) for creating a sustainable model of rural development. Our thrust areas – Water Resource Management, Agriculture & Skill-based livelihoods, Health, Education and Women Empowerment, fit in appropriately within these sets of capital.

All our programs have been designed after a thorough need assessment and implemented with full support and involvement of the community.

During the 25-year journey, our focus has evolved from individual, demand-based projects to strengthening people's collectives. Our belief in building and strengthening peoples' institutions remains the centre of our work. The community continues to play a crucial role in our programs, adding to the sustainability quotients of the initiatives on the ground. We have strengthened our Farmer Producer Companies, Women's Federations and other village development committees, and we have been proud of the way these organisations have evolved to drive change.

3. OPERATIONS

We have always maintained our unwavering focus on building prosperous, rural communities. And we are proud to achieve some significant outcomes, currently reaching out to more than 24 lakh people in 1473 villages.

During 2017-18 too, we took consistent steps in the same direction, generating prosperity by strengthening rural livelihoods.

In the last 12 months, as we continued strengthening our processes and systems, we also endeavoured to extend and replicate our work in other locations. A new women's federation was registered in Darlaghat, Himachal Pradesh and five new Skill and Entrepreneurship Development Institutes were launched during the

year. In addition to this, we are proud to start the skill development and rehabilitation centre for intellectually disabled children in Ropar, Punjab.

Our commitment towards building healthy communities is intact. Our Sakhis are dedicatedly working on providing the best maternal and child healthcare. They are driving the initiative of reducing non-communicable diseases which currently covers 96,000 people in 101 villages.

It is also very encouraging for us to receive immense trust and continuous support from our partners, which has been crucial in scaling our programs and achieving this growth. We also secured some new partnerships and expanded our work to new locations.

Of course, while doing all of this, we have maintained our people-centric approach. We have continued with our efforts to create platforms for community members to exploit their collective wisdom and skills. As the partnerships have grown, so have our energies to do more and more for rural India. This year we spent over Rs 65 crore on our programs in comparison to Rs 60 crore in 2016-17.

While water and agriculture remains our priority area with majority spends, this year we have significantly focused on strengthening youth and women – both the key sectors that would bring us closer to achieving the Sustainable Development Goals. In 2017-18, we strategically invested 56% more in skill development initiatives. In the women empowerment initiative, the investment has gone up by more than 200%, primarily due to our large scale expansion in Bali, the tribal region of Rajasthan.

With ACF's presence in varied geographies, the issues on the ground are wide-ranging. Therefore, our efforts are particularly focused on co-creating solutions specifically adapted to the local needs. This is best ensured through our evidence based approach that gives tailor-fit solutions for specific situations and helps methodically assess impact.

It is also important to continually monitor and evaluate our work - to assess our progress and take stock of key learnings along the way. Through our output based monitoring system, we strive to continually improve our model and track our impact on ground.

During the year, we have had 2 papers published in the peer reviewed international journal – *BMC Women's Health*. The studies highlighted our home based neonatal program and the work of our Sakhis. The impact and outcome of our work was also captured by the *Harvard Business School* as a part of their teaching material. We vow to continue strengthening our systems and programs through this evidence based approach and by liasoning with experts, both nationally and internationally.

4. STRENGTHENING COMMUNICATIONS TO GAIN VISIBILITY

Continuing with our endeavour to strengthen our brand and engage with our stakeholders effectively, we have been emphasising on synchronising our identity and key messaging on various platforms – digital, print and media.

In the last 12 months, we have attempted to bring out a revamped look for ACF to create a higher recall value and standardised messaging. We believe this effectively highlights our vision, the breadth of our work and the impacts we have achieved on the ground. We hope that by better highlighting the issues, we can encourage others to forge better partnerships and achieve a larger impact.

We have a strong emphasis on creating a pool of knowledge, experience and resources, by creating platforms for various stakeholders. During the year, several knowledge events were organised in multiple locations exploring macro issues in rural development that need urgent attention and a collaborative approach. These events took place in the areas of Vocational Skill (Kolkata), Agriculture (New Delhi and Mumbai), Health (New Delhi) and Water (Jaipur); and witnessed a participation of 500 professionals.

5. BUILDING PARTNERSHIPS

Our partners have been our greatest asset in expanding our presence and helping us achieve the goal of reaching out to the neediest section. 2017 also saw us take bold strides in the area of partnerships where we laid out a detailed strategy to increase our partnerships in order to reach more people and communities on the ground. With our commitment to spread our wings and extend our work to many more geographies we are going to need to collaborate even further.

We have successfully shared our work and the power of collaboration with key corporates and development

agencies and have presented at key platforms such as Indian Business Forums, the *Asian Venture Philanthropy Network* in both India and Singapore, and *Social Venture Partners* philanthropy forum.

6. HUMAN RESOURCES

Our team consists of 528 fulltime staff, project resources and extension workers - who drive our efforts on the ground and who we can attribute the vast amount of efforts within this report. Besides, we have excellent and committed field level village volunteers and peer educators who are providing continuous support to our field teams in driving our initiatives on the ground. As such, the Board of Directors would like to place on record its deep appreciation to the team of the Foundation for rendering their valuable services.

And as it was our 25th year, we took time to celebrate with our people and held a number of events across geographies to reflect on our milestones with our core team and local partners. The events gave an opportunity to our teams to revisit the organizational journey, appreciate the toil and commitment and share the achievements.

7. DIRECTORS

Mr. Manmohan Malhoutra, Mr. Ajay Kapur and Mr. Arun Bongirwar will retire by rotation at the ensuing Annual General Meeting (AGM) in accordance with the Articles of Association of the Foundation. Being eligible, Mr. Ajay Kapur and Mr. Arun Bongirwar offer themselves for reappointment. The Directors recommend their reappointment.

Mr. Malhoutra has reached the age of retirement as per the retirement policy for Directors. The Board of Directors has put on record its appreciation of his involvement over the last nine years.

8. GOVERNANCE

Every non-profit is guided and led from the Board which governs it and we have been fortunate to have a committed and reputed group of individuals to lead us. This comprises a very diverse range of skills and experience which is injected into the Foundation at the highest level.

Number of Board Meetings

The Company held five Board Meetings during the financial year 2017-18.

Extract of Annual Return

The details forming part of the extract of the annual return in form MGT- 9 is given in Annexure – A.

Remuneration to Directors

A sitting fee was paid in compliance with Sec 197 of the Companies Act, 2013 to the following Directors during the year to attend Board Meetings. No other form of remuneration was paid to the Directors:

- 1) Mr. Sharadchandra Kale – Rs. 70,000
- 2) Mr. Pravin Laheri – Rs. 70,000
- 3) Mr. Arun Bongirwar – Rs. 70,000
- 4) Mr. Manmohan Malhoutra – Rs. 40,000
- 5) Mr. Chandrashekhar Rajan – Rs. 40,000

Directors' Responsibility Statement

Pursuant to Section 134(5) of the Companies Act 2013 as amended, the Directors confirm that:

- i. In the preparation of the annual accounts for the financial year ended on 31st March, 2018, the applicable accounting standards have been followed along with proper explanation relating to material departures;
- ii. Appropriate accounting policies have been selected and applied consistently and made judgments and estimates that are reasonable and prudent, so as to give a true and fair view of the state of affairs of the Foundation and its deficit as on 31st March 2018.
- iii. Proper and sufficient care has been taken for the maintenance of accounting records in accordance with the provisions of the Companies Act 2013 for safeguarding the assets of the Company and for preventing and detecting fraud and other irregularities.
- iv. The Audited Accounts for the financial year ended on 31st March, 2018 have been prepared on a going concern basis.
- v. Proper internal financial controls to be followed by the Company has been laid down and that such internal financial controls are adequate and were operating effectively.
- vi. Proper systems to ensure compliance with the provisions of all applicable laws has been devised and that such systems were adequate and operating effectively.

Particulars of Contracts or Arrangements with related Parties

There are no contracts or arrangements with related parties by the company.

Particulars of Loans, Guarantees and Investments under Section 186

There are no loans, guarantees and investments under Section 186 by the company.

Information required under Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013

The Internal Complaints Committee (ICC) set up as per the provisions of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 received one complaint from an aggrieved person in the month of June 2017. The ICC immediately took up the case. After appropriate inquiries and investigation by the Committee as required under the provisions of the Act, the case was closed appropriately.

Information required under Rule 5 of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014

The disclosure as required under Rule 5 of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014 is not applicable.

9. AUDITORS AND THEIR REPORT

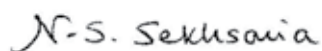
The Auditors' Report together with notes is self-explanatory and does not require any further clarification. M/s. Chaturvedi & Company, Chartered Accountants, who were appointed as Statutory Auditors of the Foundation to hold office till the conclusion of the Annual General Meeting of the Foundation, will retire at the ensuing Annual General Meeting and being eligible, have offered themselves for re-appointment.

The Foundation has received a Certificate from them pursuant to Section 139 of the Companies Act 2013, confirming their eligibility for re-appointment. The Board of Directors recommends the appointment of M/s. Chaturvedi & Company as Statutory Auditors of the Foundation.

10. ACKNOWLEDGEMENTS

As we look back at each community before we commenced our work, we can infact see positive change that has taken place. Each community came with key problems to overcome and by empowering the local people, we have been able to tackle and transform many of these problems - turning the ground reality around for so many farmers and families so that today they enjoy stronger livelihoods and enhanced prosperity.

We hope to increase our work manifold over the coming 25 years and play a small but significant role in leading the 'great rural transformation' that is so needed in this country.



NAROTAM SEKHSARIA
Chairman - Ambuja Cement Foundation
For and on behalf of the Board

Place: Mumbai
Date: July 9, 2018

Registered Office:

5th Floor, Elegant Business Park,
MIDC, Off. Andheri Kurla Road,
Andheri – East, Mumbai - 400050

ANNEXURE A

FORM NO. MGT-9

EXTRACT OF ANNUAL RETURN AS ON THE FINANCIAL YEAR ENDED ON 31/03/2018

[Pursuant to section 92(3) of the Companies Act, 2013 and rule 12(1) of the Companies (Management and Administration) Rules, 2014]

I. REGISTRATION AND OTHER DETAILS:

i.	CIN	U91990MH1993GAP264710
ii.	Registration Date	03/06/1993
iii.	Name of the Company	AMBUJA CEMENT FOUNDATION (u/s 8 of the Companies Act, 2013)
iv.	Category/Sub-Category of the Company	COMPANY LIMITED BY GUARANTEE
v.	Address of the Registered office and contact details	5 TH FLOOR, ELEGANT BUSINESS PARK, MIDC, OFF. ANDHERI KURLA ROAD, ANDHERI EAST, MUMBAI – 400059 Tel.: 022-40667520
vi.	Whether listed company	No
vii.	Name, Address and Contact details of Registrar and Transfer Agent, if any	Not Applicable

II. PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY:

All the business activities contributing 10% or more of the total turnover of the company shall be stated:-

Sr.No.	Name and Description of main products/ services	NIC Code of the Product/ service	% to total turnover of the company
-	-	-	-

III. PARTICULARS OF HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES:

Sr.No.	Name and Address of The Company	CIN/GLN	Holding/ Subsidiary /Associate	% of shares held	Applicable Section
..... None.....					

I. REGISTRATION AND OTHER DETAILS:

i.	CIN	U91990MH1993GAP264710
ii.	Registration Date	03/06/1993
iii.	Name of the Company	AMBUJA CEMENT FOUNDATION (u/s 8 of the Companies Act, 2013)
iv.	Category/Sub-Category of the Company	COMPANY LIMITED BY GUARANTEE
v.	Address of the Registered office and contact details	5 TH FLOOR, ELEGANT BUSINESS PARK, MIDC, OFF. ANDHERI KURLA ROAD, ANDHERI EAST, MUMBAI – 400059 Tel.: 022-40667520
vi.	Whether listed company	No
vii.	Name, Address and Contact details of Registrar and Transfer Agent, if any	Not Applicable

II. PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY:

All the business activities contributing 10% or more of the total turnover of the company shall be stated:-

Sr.No.	Name and Description of main products/ services	NIC Code of the Product/ service	% to total turnover of the company
-	-	-	-

III. PARTICULARS OF HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES:

Sr.No.	Name and Address of The Company	CIN/GLN	Holding/ Subsidiary /Associate	% of shares held	Applicable Section
..... None.....					

IV. SHARE HOLDING PATTERN (Equity Share Capital Breakup as percentage of Total Equity):

Company being a Guarantee company, does not have share capital.

V. INDEBTEDNESS:

Indebtedness of the Company including interest outstanding/accrued but not due for payment: NIL

VI. REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL:

A. Remuneration to Managing Director, Whole-time Director and/or Manager: NIL

B. Remuneration to *other directors*:

Particulars of Remuneration	Name of Director					Total Amount
	Mr. Sharadchandra Kale	Mr Arun Bongirwar	Mr Manmohan Malhoutra	Mr Pravin Laheri	Mr.Chandra Shekhar Rajan	
Independent Directors	Rs.70,000	Rs.70,000	Rs.40,000	Rs.70,000	Rs.40,000	Rs.2,90,000
·Fee for attending board committee meetings	-	-	-	-	-	-
·Commission	-	-	-	-	-	-
·Others, please specify	-	-	-	-	-	-
Total(1)	Rs.70,000	Rs.70,000	Rs.40,000	Rs.70,000	Rs.40,000	Rs.2,90,000
Other Non-Executive Directors	-	-	-	-	-	-
·Fee for attending board committee meetings	-	-	-	-	-	-
·Commission	-	-	-	-	-	-
·Others, please specify	-	-	-	-	-	-
Total(2)	-	-	-	-	-	-
Total(B)=(1+2)	Rs.70,000	Rs.70,000	Rs.40,000	Rs.70,000	Rs.40,000	Rs.2,90,000
Total Managerial Remuneration	-	-	-	-	-	-
Overall Ceiling as per the Act	-	-	-	-	-	-

C. Remuneration to Key Managerial Personnel Other Than MD/Manager/WTD: NIL

VII. PENALTIES/PUNISHMENT/COMPOUNDING OF OFFENCES: NIL

AUDITOR'S REPORT



CHATURVEDI & COMPANY

CHARTERED ACCOUNTANTS

KOLKATA . MUMBAI . DELHI . CHENNAI . KANPUR

60, BENTINCK STREET, KOLKATA-700 069

Phone : 2237-4060

2237-5408/5409

Fax : 2225-3692

E-mail : hocalcutta@chaturvedico.com

Independent Auditor's Report

To
The Members of
M/s. AMBUJA CEMENT FOUNDATION

Report on the Financial Statements

We have audited the accompanying financial statements of **AMBUJA CEMENT FOUNDATION** ("the Company"), which comprise the Balance Sheet as at 31st March, 2018, the Statement of Income & Expenditure and the Cash Flow Statement for the year then ended, and a summary of the significant accounting policies and other explanatory information.

Management's Responsibility for the Standalone Financial Statements

The Company's Board of Directors is responsible for the matters stated in Section 134(5) of the Companies Act, 2013 ("the Act") with respect to the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Company in accordance with the accounting principles generally accepted in India, including the Accounting Standards specified under Section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgements and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We have taken into account the provisions of the Act, the accounting and auditing standards and matters which are required to be included in the audit report under the provisions of the Act and the Rules made thereunder. We conducted our audit in accordance with the Standards on Auditing specified under Section 143(10) of the Act. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and the disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal financial control relevant to the Company's preparation of the financial statements that give a true and fair view in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of the accounting estimates made by the Company's Directors, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the standalone financial statements.

Opinion

In our opinion, and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Act in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Company as at 31 March 2018, and its loss and its cash flows for the year ended on that date.

Reports on Other Legal and Regulatory Requirements

- (i) This report does not contain a statement on the matters specified in paragraph 3 and 4 of the Companies (Auditors' Report) Order, 2015 "the Order") issued by the Central Government of India in terms of sub-section (11) of Section 143 of the Act, since in our opinion and according to the information and explanations given to us, the said Order is not applicable to the Company.
- (ii) As required by Section 143(3) of the Act, we report that :
- (a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit.
 - (b) In our opinion, proper books of account as required by law have been kept by the Company so far as it appears from our examination of those books.
 - (c) The Balance Sheet, the Statement of Income & Expenditure and the Cash Flow Statement dealt with by this Report are in agreement with the books of account.
 - (d) In our opinion, the aforesaid financial statements comply with the Accounting Standards specified under Section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014 (as amended);.
 - (e) On the basis of the written representations received from the directors as on 31st March, 2018 taken on record by the Board of Directors, none of the directors is disqualified as on 31st March, 2018 from being appointed as a director in terms of Section 164(2) of the Act.
 - (f) With respect to the adequacy of the internal financial controls over financial reporting of the company and the operating effectiveness of such controls, refer to our separate report in Annexure A and
 - (g) With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us :
 - i. The Company does not have any pending litigations which would impact its financial position in its financial statements.
 - ii. The Company does not have any long term contracts including derivation contract for which there are any material foreseeable losses.
 - iii. There are no amount which are required to be transferred, to the Investors Education and Protection Fund by the Company during the year.

For Chaturvedi & Company
Chartered Accountants
(Firm Reg. No. 302137E)



Nilima Joshi
Partner
Mem. No. 52122



Place : Kolkata
Date : July 9, 2018

ANNEXURE A TO THE AUDITOR'S REPORT

Report on the Internal Financial Controls under Clause (i) of sub-section 3 of Section 143 of the Companies Act, 2013 ('the Act')

We have audited the internal financial controls over financial reporting of AMBUJA CEMENT FOUNDATION ('the Company') as on 31st March, 2018 in conjunction with our audit of the standalone financial statements of the Company for the year ended on that date.

Management's Responsibility for Internal Financial Controls

The Company's management is responsible for establishing and maintaining internal financial controls based on the internal control over financial reporting criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls over Financial Reporting issued by the Institute of Chartered Accountants of India ('ICAI'). These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to the Company's policies, the safe guarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Companies Act, 2013.

Auditors' Responsibility

Our responsibility is to express an opinion on the Company's internal financial controls over financial reporting based on our audit. We conducted our audit in accordance with the Guidance Note on Audit of Internal Financial Controls over Financial Reporting (the 'Guidance Note') and the Standards on Auditing, issued by ICAI and deemed to be prescribed under Section 143(10) of the Companies Act, 2013, to the extent applicable to an audit of internal financial controls, both applicable to an audit of Internal Financial Controls and, both issued by the Institute of Chartered Accountants of India. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting were established and maintained and if such controls operated effectively in all material respects.

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls system over financial reporting and their operative effectiveness. Our audit of internal Financial Controls over financial reporting included obtaining an understanding of internal financial controls over financial reporting, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. The procedures selected depend on the auditors judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion of the Company's internal financial controls system over financial reporting.

Meaning of Internal Financial Controls over Financial Reporting

A company's internal financial control over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purpose in accordance with generally accepted accounting principles. A company's internal financial control over financial reporting includes those policies and procedures that (1) pertain to the maintenance of records that, in responsible detail, accurately and fairly reflect the transactions and dispositions of the assets of the Company; (2) provide reasonable assurance that transactions are records as necessary to permit preparation of financial statements in accordance with authorizations of the Management and directors of the Company; and (3) provide reasonable assurance regarding prevention or timely detection of unauthorised acquisition, use, or disposition of the Company's assets that could have a material effect on the financial statements.

Inherent Limitations of Internal Financial Controls Over Financial Reporting

Because of the inherent limitations of internal financial controls over financial reporting, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls over financial reporting to future periods are subject to the risk that the internal financial control over financial reporting may become inadequate because of change in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

Opinion

In our opinion, the Company has, in all material respects, an adequate internal financial controls system over financial reporting and such internal financial controls over financial reporting were operating effectively as at 31st March, 2018, based on the internal control over financial reporting criteria established by the Company considering the essential components of internal controls stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India.

For Chaturvedi & Company

Chartered Accountants

Firm Reg. No. 302137E



Nilima Joshi

Partner

Mem. No. 52122



Place : Kolkata

Date : July 9, 2018

ACCOUNTS

BALANCE SHEET AS AT MARCH 31, 2018

Particulars	Notes No.	As at 31.03.2018 (Rs. in Lakhs)	As at 31.03.2017 (Rs. in Lakhs)
LIABILITIES			
(1) Corpus Fund	2	1172	1200
(2) Assisted Project Funds	3	327	110
(3) Other Long-Term Liabilities	4	0	0
(4) Current Liabilities			
(a) Trade Payables	5	522	230
(b) Other Current Liabilities	6	161	127
(c) Short Term Provisions	7	208	205
		891	561
Total		2390	1872
ASSETS			
(1) Non - Current Assets			
(a) Property, Plant & Equipment	8		
- Tangible Assets		662	558
- Intangible Assets		1	0
(b) Long-Term Loans and Advances	9	159	12
(c) Other Non-Current Assets	10	123	107
		945	706
(2) Current Assets:			
(a) Cash and Bank Balances	11	1231	828
(b) Short Term Loans and Advances	12	212	334
(c) Other Current Assets	13	3	3
		1445	1165
Total		2390	1872
Significant Accounting Policies	1		
Notes to the Accounts	2-24		

See Accompanying Notes to the Financial Statements

For Chaturvedi & Company

Chartered Accountants

Firm Registration No.: 302137E

Ms. Pearl Tiwari

Director

(Nilima Joshi)

Partner

Membership No. 52122
Kolkata

Mr. B.L.Taparia
Director

Place: Mumbai

Date: 9th July, 2018.

INCOME & EXPENDITURE STATEMENT FOR THE YEAR ENDED MARCH 31, 2018

Particulars	Notes No.	For the year ended 31.03.2018 (Rs. in Lakhs)	For the year ended 31.03.2017 (Rs. in Lakhs)
Income:			
(a) Donations & Grants			
- From Ambuja Cements Ltd		4,158	4,256
- From Narotam Sekhsaria Foundation		147	59
- From Funded Projects	3	1,804	1,087
- From Others	14	-	63
(b) Miscellaneous Income	15	480	575
Total Revenue		6,589	6,039
Expenses:			
Employees Benefit Expenses	16	1,400	1,151
Health & Sanitation Development		404	984
Community Welfare Expenses		951	848
Agriculture Development Expenses		944	920
Water Resource Development		624	610
Vocational Training Expenses		955	694
Educational Expenses		188	123
Cattle Camp / Animal Husbandry Expenses		10	18
Women & SHG Expenses		275	72
Monitoring & Research Expenses		64	59
Krishi Vikas Kendra Expenses (Agriculture Science Centre sponsored by Govt.)		161	11
Salinity Ingress Prevention & Mitigation Project (Kharas Vistarotan Yojana)		69	134
Depreciation and Amortization Expenses	8	101	96
Other Expenses	17	373	337
Total Expenses		6,519	6,057
Surplus \ (Deficit) carried to Corpus Fund		70	(17)
Significant Accounting Policies	1		
Notes to the Accounts	2-24		

See Accompanying Notes to the Financial Statements

For Chaturvedi & Company

Chartered Accountants

Firm Registration No.: 302137E

Ms. Pearl Tiwari

Director

(Nilima Joshi)

Partner

Membership No. 52122**Place: Mumbai****Date: 9th July, 2018****Mr. B.L.Taparia**

Director

Corporate Information

Ambuja Cement Foundation (ACF) is a Company limited by guarantee and registered as a not-for-profit company under Section 8 (erstwhile Section 25) of the Companies Act. The Foundation was incorporated as a CSR arm of Ambuja Cements Ltd. ACF's initiatives extend PAN India. These initiatives focus on socio economic development to ensure inclusive growth of the communities. The primary thrust areas include water resource management, enhancing livelihood both through agrobased and skill based activities, for access to better health and sanitation facilities, education support and women empowerment.

Significant Accounting Policies & Notes on Accounts

Note : 1 - Significant Accounting Policies

- 1.1. The Company prepares its accounts on accrual basis of accounting.
- 1.2. The accounting policies adopted in the preparation of the financial statements are consistent with those followed in the previous year.
- 1.3. Tangible assets are valued at cost of acquisition including installation cost less depreciation. The depreciation has been provided as per the rates prescribed in Schedule II of the Companies Act, 2013. Intangible assets are recorded at cost of acquisition. They are amortised on straight-line basis over a period of their life.
- 1.4. Revenue Recognition
 - a) Interest received and all other income are recognised as income on accrual basis.
 - b) Accounting for Project Funds:
 - Government Assistance, grants sanctioned from donor agencies are accounted on accrual basis.
 - Amount received or accrued against Project Funds during the year is treated as income and amount spent on those projects are shown as expenditure. Unspent amount during the year is part of the surplus / deficit in the Income and Expenditure Account which is carried forward as balance in Assisted Project Funds."
- 1.5. Outstanding Liabilities (including retention money, deposits etc) have been classified under Current Liabilities, if payable within 12 months, otherwise these are classified as Long-Term Liabilities.
- 1.6. Receivables (including deposits etc) have been classified under Current Assets, if able to realise within 12 months, otherwise these are classified as Non Current Assets.
- 1.7. Employee Benefits
 - a) Short term employee benefits (benefits which are payable after the end of twelve months from the end of financial year in which the employees have rendered service) are measured at cost.
 - b) Post employment benefits and other long-term employee benefits:
 - In respect to Gratuity, payments are made to LIC funds. The Company accounts for liability for future gratuity benefits based on actuarial valuation carried out at the end of each financial year using the projected unit credit method.
 - Leave Encashment is accounted based on actual liability to be paid instead of actuarial valuation on the belief that AS-15 may not be mandatory in case of Leave Encashment."
 - c) Provident Fund is a defined contribution scheme and the contributions as required by the statute made to Government Provident Fund are charged to the Statement of Income and Expenditure.
- 1.8. Transactions in Foreign Currency are recorded at the exchange rate at which the transaction is carried out.
- 1.9. Impairment of Assets

Wherever events or changes in circumstances indicate that the carrying value of Fixed assets may be impaired, the company subjects such assets to test of recoverability, based on discounted cash flows expected from use or disposal of such assets. If the assets are impaired, the Company recognises an impairment loss as difference between the carrying value and recoverable value.
- 1.10. Provisions, Contingent Liabilities and Contingent Assets

Provisions involving substantial degree of estimation in measurement are recognised when there is a present obligation as a result of past events and it is probable that there will be an outflow of resources. Contingent liabilities are not recognised but are disclosed in the notes. Contingent assets are neither recognised nor disclosed in the financial statements.

Notes annexed to and forming part of the Financial Statements

Note : 2 - Corpus Fund

	As at 31.03.2017 (Rs. in Lakhs)	As at 31.03.2016 (Rs. in Lakhs)
Opening Balance	1,200	1,218
Add/Less : Surplus/ Deficit transferred from Income & Expenditure Account	70	(17)
Less : Surplus from Assisted Project Funds credited to Project Funds(refer part (2) of Note 3)	(98)	-
	1,172	1,200

NOTE : 3 - Assisted Project Funds

Name of the Project/Funder	As at 31.03.2018							
	Opening Balance	Funds received	Amount Payable	Total	Funds utilised	Amount Refunded to the Project Funders	Advance given to Vendors/ Others	Net Outstanding (Balance Recoverable)
	(a)	(b)	(c)	(d=a+b+c)	(e)	(f)	(g)	(h=d-e-f-g)
Composite Targeted Intervention Project (Also Known as Targeted Intervention Project)	12	8	-	19	15	2	-	3
KVK* Project	18	167	1	187	150	-	6	31
Wadi Project (Funded by NABARD)	17	60	-	77	48	-	-	30
BCI* Project (FCRA)	41	350	19	411	349	-	13	49
Hariyali Project	2	-	-	2	-	-	-	2
CADP* - Hilton Foundation (FCRA)	1	0	-	1	-	-	-	1
Schneider Fund	0	-	-	0	0	-	-	-
DARC* Project	40	11	1	52	30	20	-	1
Watershed Project, Daseran	3	-	-	3	3	-	-	0
Watershed Project, Saryanj Sarma	0	4	-	4	5	-	-	-1
TATA GE RO Project	3	0	0	4	0	-	-	4
Krishi Vigyaan Kendra (KVK) SRTT	0	72	1	73	60	-	0	13
ARSH* - UDAAN	0	0	-	0	0	-	-	0
CADP*	5	20	14	39	14	11	-	15
GLPC*	-26	-	-	-26	-	-	-	-26
Gruh Finance	-3	46	-	43	59	-	-	-16
BEL* (Sanitation)	4	-	-	4	-	-	-	4
Other SEDI projects	3	-	-	3	-	-	-	3
CSPC* - BCI	13	24	9	46	35	5	2	5
Cipla Foundation	-6	29	-	23	24	-	-	-1
RSLDC*	-63	74	-	11	62	-	-	-52
Tech Mahindra Foundation	2	25	3	30	26	-	0	3
Castrol India Ltd.	9	70	-	79	60	-	-	19
Apollo Tyres Foundation	1	46	-	47	44	-	-	3
CMF TI*	22	61	-	83	99	-	-	-16
Raja MIP*	8	-	-	8	4	-	-	4
NRLM*	-3	-	-	-3	0	-	-	-3
MPOWER*	4	25	-	28	25	-	-	3
IDH Sustainable Trade Initiative	-3	21	-	19	21	-	-	-3
Recognition of Prior Learning	-10	76	-	67	71	-	-	-4
RACP*	-	-	-	0	7	-	-	-7
Godrej	0	43	-	43	31	-	-	12
DDUGKY*	-	169	5	174	39	-	0	135
NABARD* (Sankrail)	-	9	-	9	12	-	-	-2
PMKVY*	-	10	-	10	-	-	-	10
UKSDM*	4	2	-	5	-	-	-	5
HDFC	-	198	49	247	165	-	0	81
APM Terminals	-3	63	-	60	65	-	-	-5
Ador Welding	0	15	-	15	-	-	-	15
BMGF Project / CSPC (FC)	5	0	0	5	5	-	-	0
Other Funds	-18	105	0	87	74	-	-	13
Total Project Funds	81	1804	103	1988	1603	38	21	327

Note: 1) The negative figures in Net Outstanding (Balance recoverable) column indicate funds spent by the company and the funds are yet to be received from concerned funding agencies.

2) Surplus arising out of Assisted Project Funds during the FY. 2017-18:

Total Funds Received [(b) above]	1,804
Total Utilised [(e+c) above]	1,706
Surplus from Project Funds	98

3) Net outstanding (Balance Recoverable) [(h) above] includes surplus from Project Funds

*Full Form of abbreviations used:

KVK	Krishi Vigyan Kendra (Agriculture Science Centre sponsored by Govt. of India)
BCI	Better Cotton Initiative, Geneva
CADP	Costal Area Development Programme
DARC	District ASHA Resource Centre
ARSH - UDAAN	Adolescent Reproductive and Sexual Health Understanding, Delivering and Addressing Adolescent Needs*
CONCOR	Container Corporation of India Limited
GLPC	Gujarat Livelihood Promotion Company Limited
BEL	Belswachh Vidyalaya Abhiyan
CSPC	Coastal Salinity Prevention Cell
RSLDC	Rajasthan Skill and Livelihood Development Corporation
CMF TI	Centre For Micro-Finance Targetted Intervention
Raja MIP	Rajasthan Minor Irrigation Improvement Project
NRLM	National Rural Livelihood Mission
MPOWER	Mitigating Poverty in Western Rajasthan
RACP	Rajasthan Agricultural Competitiveness Project
DDUGKY	Deen Dayal Upadhyaya Grameen Kaushalya Yojana
NABARD	National Bank for Agriculture and Rural Development
PMKVY	Pradhan Mantri Kaushal Vikas Yojana
UKSDM	Uttarakhand Skill Development Mission

As at 31.03.2018 **As at 31.03.2017**
(Rs. in Lakhs) (Rs. in Lakhs)

Note 4 : Other Long-Term Liabilities

Deposits	0	0
	0	0

Note 5 : Trade Payables (Less than 1 year)

Other than Acceptances*	522	230
	522	230

*There are no payables under Micro, Small & Medium Enterprises

Note 6 : Other Current Liabilities

Liability for Expenses	34	104
Statutory Dues	42	21
Deposits	18	1
Salary Payable	67	-
	161	127

Note 7 : Short Term Provisions

Provision for Employees Benefits	194	180
Provision for Other Expenses	14	25
	208	205

Note : 8 - Property, Plant & Equipment

DESCRIPTION	GROSS BLOCK				DEPRECIATION				NET BLOCK	
	Cost as at 01.04.17	Additions during the year	Deductions during the year	Total cost as at 31.03.18	Upto 31.03.2017	For the year	Adjustment during the year	Total cost as at 31.03.18	As at 31.03.18	As at 31.03.17
	Rs. in Lakhs	Rs. in Lakhs	Rs. in Lakhs	Rs. in Lakhs	Rs. in Lakhs	Rs. in Lakhs	Rs. in Lakhs	Rs. in Lakhs	Rs. in Lakhs	Rs. in Lakhs
Tangible Assets:										
Leasehold Land	1	-	-	1	-	-	-	-	1	1
Buildings	98	-	-	98	13	2	-	15	83	85
Construction & Survey Equipments	9	-	-	9	4	1	-	5	4	5
Vehicles	136	10	6	141	61	13	4	70	71	75
Furniture & Fixtures	296	45	10	331	122	29	5	145	186	174
Computers	214	66	12	267	151	35	11	175	92	62
Audio & Visual Equipments	72	10	0	82	27	4	0	31	51	45
Office Equipments	180	42	1	221	45	18	1	62	159	135
Technical & Sports Equipments	9	9	0	18	2	0	0	2	16	7
TOTAL	1,014	183	30	1,167	426	101	22	505	662	588
Intangible Assets:										
Trademarks	-	1	-	1	-	0	-	0	1	-
Computer Software	-	0	-	0	-	0	-	0	0	-
TOTAL	-	1	-	1	-	0	-	0	1	-
PREVIOUS YEAR FIGURES	908	134	28	1,014	349	96	19	426	588	

Note: The figures lesser than one lakh are rounded off to '0' and figures which are nil are shown as '-'

As at 31.03.2018
(Rs. in Lakhs) As at 31.03.2017
(Rs. in Lakhs)

Note 9 : Long-Term Loans and Advances
(Unsecured, Considered Good)

Security Deposits	112	1
Advances to Employees	4	-
Other Advances Receivable	42	10
	159	12

Note 10 : Other Non-Current Assets
Non-Current Bank Balances

Fixed Deposits with Banks (maturity after 12 months)	123	104
Interest Accrued but not due	0	2
	123	107

Note 11 : Cash and Bank Balances**Cash and Cash Equivalents**

Cash in hand	0	0
Cheques, Draft on hand	0	-
Balances with Banks	916	705
Fixed Deposits with Banks (maturity within 3 months)	52	2
Flexi Fixed Deposits	261	31
Fixed Deposits with Banks (4-12 months)	1	90

1,231	828
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Note 12 : Short Term Loans & Advances**(Unsecured, Considered Good)**

Security Deposits	7	122
Prepaid Expenses	37	19
TDS receivable	70	44
Advances to Employees	1	8
Other Advances recoverable	97	141

212	334
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Note 13 : Other Current Assets

Interest accrued but not due	3	3
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3	3
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Note 14 : Donations & Grants

Fund from Govt. Agencies	-	14
Funds from Other Agencies	-	49

-	63
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Donations received from Govt. and other Agencies have been grouped under Assisted Project Funds for FY. 2017-18 in view of change in Accounting Policy relating to project funding/Assisted project funds (Refer note 1.4.b.)

Note 15 : Miscellaneous Income

Interest Received	45	59
Subscription Received	0	0
Sundry balances written back (net off)	5	-
Collection from Diagnostic Centre	26	23
Contribution towards SEDI	160	122
Contribution towards AMK	19	10
Community Contribution	204	347
Other Income	21	14

480	575
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Note 16 : Employees Benefit Expenses

Salary & Other Allowances	1058	1009
Contribution to Provident and Other Funds (see note given below)	331*	100
Staff Welfare & Medclaim Insurance	11	42

1,400	1,151
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* Includes prior period expenses of Rs. 2,21,52,226 towards Provident Fund pertaining to Financial years 2009 to 2017 for project consultants paid voluntarily in the current financial year under the Amnesty Scheme.

	As at 31.03.2018 (Rs. in Lakhs)	As at 31.03.2017 (Rs. in Lakhs)
Note 17 : Other Expenses		
Bank Charges	2	1
Communications/ Film making/ Reports & Publications	26	25
Directors Sitting Fees	3	1
Electricity Expenses	4	4
Establishment Expenses	25	32
Filing Fees	0	0
Interest on Income Tax paid	0	1
Internet & Website chgs	7	4
Loss on Sale of Assets	6	4
Miscellaneous Expenses	4	7
Payment to Auditors (details as given below)*	4	3
Postage, Telephone & Telex Expenses	3	3
Printing & Stationery	9	25
Professional Fees	29	44
Rates & Taxes	0	0
Rent	7	4
Repair & Maintenance	19	11
Staff Training, recruitment, capacity building and event expenses	44	17
Sundry Balances/Loans and Advances written off	-	26
Travelling & Conveyance Expenses	79	69
Vehicle Expenses	52	55
Insurance Expenses	48	0
	373	337
* Payments to Auditors	Rs.	Rs.
As Auditors	3	3
As Certification Fees	2	1
	4	3

Note 18

The Ambuja Cement Foundation is a Company limited by guarantee. Each member undertakes to contribute to the assets of the Company in the event of its being wound up while he is member or within one year thereafter for payment of debts or liabilities of the Company contracted before he ceases to be a member and of the contributories among themselves such amount as may be required but liability should not exceed a sum of Rs.1000/- (Rupees one thousand only) in case of each member.

Note 19

There is no impairment of assets during the financial year.

Note 20

Particulars	As on 31.03.2018 Rs. in Lakhs	As at 31.03.2017 (Rs. in Lakhs)
Bank Guarantee given by the Bank against Fixed Deposit.	42.86	10

Note 21

The Company is a charitable organization, registered under Section 8 of the Companies Act, 2013 (Erstwhile section 25 of companies act 1956). As the Company has no taxable income, Accounting for taxes on income (Accounting Standard – 22) issued by the Institute of Chartered Accountants of India is not applicable.

Note 22

- a. Previous year figures have been regrouped/rearranged/reclassified wherever considered necessary to correspond with Current Year classifications/disclosures.
b. All the figures are rounded off to nearest lakh.

Note 23

**Employees Benefits:
Post Employment Defined Contribution Plans**

During the year an amount of Rs. 49,05,778/- has been recognised as expenditure towards Defined Contribution Plans of the Company.

Post Employment Defined Benefit Plans Gratuity (Funded)

The Company provides for gratuity, a defined benefit retirement plan covering eligible employees. As per the scheme, the Gratuity Fund managed by the Life Insurance Corporation of India (LIC) makes payment to vested employees at retirement, death, incapacitation or termination of employment, of an amount based on the respective employee's eligible salary for fifteen days upon the tenure of service. Vesting occurs upon completion of five years of service. Liabilities with regard to the Gratuity Plan are determined by actuarial valuation as set out in Note 1(b), based upon which, the Company makes contributions to the Gratuity Funds.

The following Table sets forth the particulars in respect of the aforesaid Gratuity fund of the Company for the year ended 31st March, 2018

(a) Reconciliation of opening and closing balances of the present value of the defined benefit obligation: -

(Amount in Rs.)

Particulars	As At 31.03.2018
Opening balance	1,39,88,152
Current service cost	14,50,994
Interest cost	11,19,052
Actuarial losses / (gains)	34,71,731
Benefit paid	(16,58,264)
Closing balance	1,83,71,665

(b) Reconciliation of opening and closing balances of the fair value of plan asset: -

(Amount in Rs.)

Particulars	As At 31.03.2018
Opening balance	1,42,05,300
Expected return on plan asset	11,35,999
Actuarial gain / (loss)	-
Actual Company contribution	22,15,059
Benefit paid	(16,58,264)
Closing balance	1,58,98,094

(c) Reconciliation of net asset / (liability) recognised in the Balance Sheet: -

(Amount in Rs.)

Particulars	As At 31.03.2018
Present value of defined benefit obligation	1,83,71,665
Fair value of plan asset	1,58,98,094
Net asset/ (liability) recognised in the balance sheet	(24,73,571)

(d) Expenses recognised in the Statement of Profit and Loss for the year: -

(Amount in Rs.)

Particulars	As At 31.03.2018
Current service cost	14,50,994
Interest cost	11,19,052
Expected return on plan asset	(11,35,999)
Actuarial losses / (gain)	34,71,731
Total expense	49,05,778
Recognised Under	Contribution to Provident and Other Funds (Note 16)

(e) Actual Return on Plan Assets

Rs. 1135999.4 as at 31.03.2018

(f) Actuarial assumption considered: -

(Amount in Rs.)

Particulars	As At 31.03.2018
Discount rates	8.00%
Salary escalation	4.00%

(g) Category of Plan Assets:

Particulars	As At 31.03.2018
Funded with LIC	100%

The estimate of future salary increases takes into account inflation, seniority, promotion and other relevant factors.

The expected return on plan assets is determined after taking into consideration composition of the plan assets held, assessed risks of asset management, historical results of the return on plan assets, the Company's policy for plan asset management and other relevant factors.

The fair value of plan asset does not include any amount attributable to enterprise's own financial instruments or any property occupied by or assets used by the enterprise.

Note 24

No provision for taxation for the year has been made as the Foundation is entitled to claim tax exemption u/s 11 of the Income Tax Act, 1961.

For Chaturvedi & Company

Chartered Accountants
Firm Registration No.: 302137E

Ms. Pearl Tiwari
Director

(Nilima Joshi)

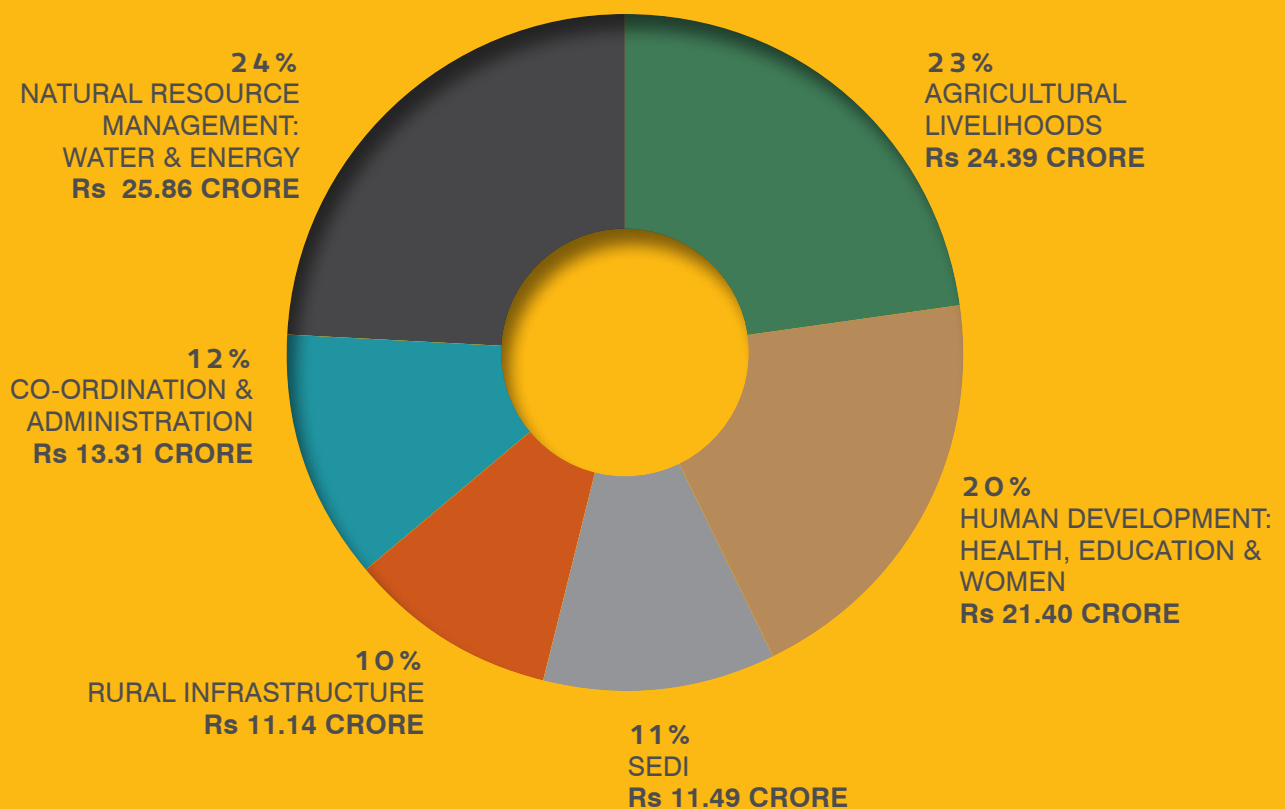
Partner
Membership No. 52122

Mr. B.L.Taparua
Director

Place: Mumbai
Date: 9th July, 2018

FUNDS AND EXPENDITURE

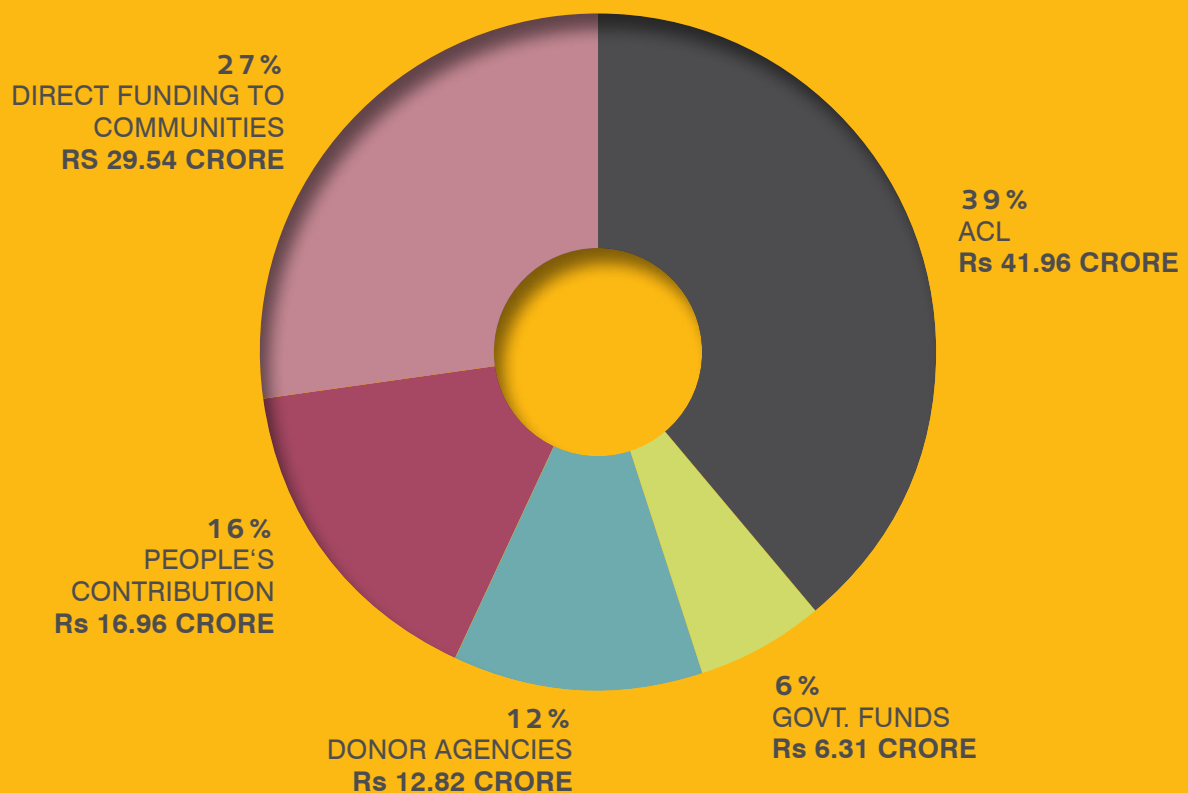
ACTIVITY WISE EXPENDITURE TOTAL: Rs 107.6 CRORE



The majority of our funds (47%) are invested in water resource management and agriculture – two of the main thrust areas that enhance rural livelihoods. 20% of the funds were used for community health, education and women empowerment – strengthening the human development index. 11% were utilized for skill development.

ACF ensures that all its programs are meticulously monitored for optimum utilization of funds.

SOURCE OF FUNDS FOR ACF ACTIVITIES TOTAL: Rs 107.6 CRORE



More than half of the total funds that ACF receives come from its partners. *Ambuja Cements Limited*, ACF's parent company, contributed 39% of the total funds and 18% funds came from government and other donors. People's contribution in 2017-18 increased to 16% in comparison to 14% in 2016-17.

ACF also helps the community to directly access funds for various projects and initiatives. Our efforts generated 27% of the total funds directly to the community.

REFLECTIONS...



“In an era when most Organisations were operating in a philanthropic mode, we had a drastically different approach: to facilitate community progress, but with the community’s participation.”

My association with ACF is a special one. I am glad to have been a part of this organisation since inception and I must say that every minute spent here was totally worth it!

As we talk about ACF’s 25 years of transformation, I would like to summarize it in just one line – ‘It was the road less travelled’. In an era when most organisations were operating in a philanthropic mode, we had a drastically different approach: to facilitate community progress, but with the community’s participation.

It was not easy. We could foresee challenges and roadblocks. But team ACF had an unwavering faith and a dream – to establish the organization’s identity as the best implementation agency in rural development.

We were giving our best on the ground and therefore knew our systems needed to be equally strong. Today, when I look back, I am thrilled to see how far we have come. The journey has been very fulfilling and I am proud of how strong and robust our systems, governance and compliances are.

We have also strategically invested in building the capacities of our team members. It is indeed incredible that people from all walks of life have blossomed under ACF’s wing, defied the set norms and played a crucial role in this successful journey.

However, the story doesn’t end here. Improvisation is a never-ending process. Each day at ACF is a new day. We are constantly trying to improve our programs and systems and are striving to give the best experience to our partners who have placed their trust in us.

Our growth is a true reflection of our honest efforts in all directions. I am confident that the next 25 years holds something terribly exciting and transformative - we are ready, and we hope you are too, to go forth and generate prosperity across rural India.

B L Taparia
Director
Ambuja Cement Foundation



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