



THE JUGGLERS

ANNUAL REPORT
2021-22

**Ambuja
Cement**
FOUNDATION

ENABLING PEOPLE & PROSPERITY

JUGGLER (*noun*) | *jug-gler* |

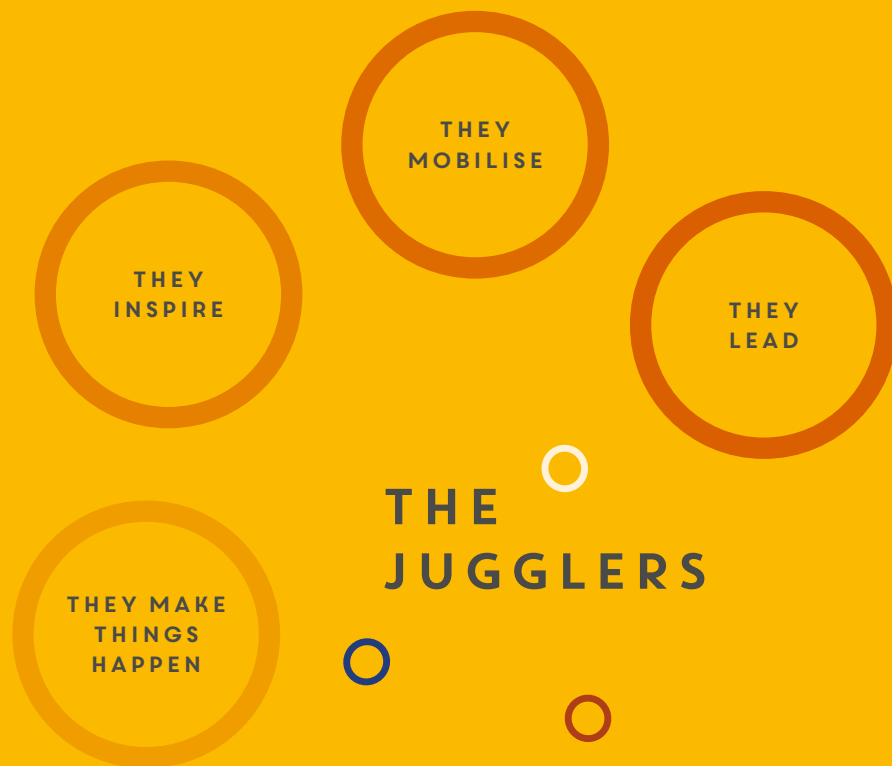
1. One skilled in keeping several objects in motion in the air, at the same time.
 2. A person who adroitly balances several activities.
-



HAVE YOU SEEN SOMEONE 'JUGGLE'?

Tossing multiple balls in the air at one time and deftly spinning them around. They are calm, focused and swift in their movements. It is mesmerising to watch ...

As on the stage, in life we have all seen and known gifted 'jugglers'. Those who take on multiple projects, embrace varying roles (both personal and professional) and can juggle them high in the air at one time.



Here's to 'The Jugglers' of rural India.
May their stories mesmerise, intrigue and entertain you.



BORN TO SERVE

NAME: BEANT KAUR
VILLAGE: MEHMA SARJA, BATHINDA, PUNJAB
ROLE: VILLAGE VOLUNTEER

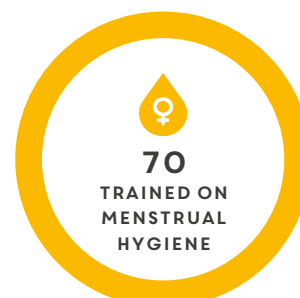
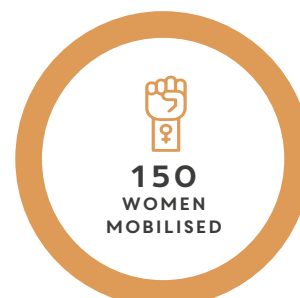
At just 18 years of age, Beant is no stranger to social work. She got her first taste of it at the age of 11 as an Adolescent Peer Educator, and was hooked! As the primary driver of ACF's Women Empowerment Programme in her community, Beant is a busy teen – juggling social work duties, studies in Tally, household chores and of course – all important time with friends!

As a leader in the APEKSHA Programme at school, Beant built a name and reputation for herself as a passionate advocate for social issues – regularly addressing large crowds on stage on topics such as sanitation, anemia and drug addiction. Whilst she used to dream of being a banker, today her sights are firmly set on generating social change!

- **WOMEN'S EMPOWERMENT** – Beant works with 20 Self-Help Groups (SHGs), mobilising women to participate and get involved in savings and income generation. She was instrumental in coordinating participation in an exhibition in Delhi where women sold local handicrafts, and was the primary driver of mask making among the women.
- **ADOLESCENT HEALTH** – Harnessing her experience, Beant helped form 6 adolescent peer educator groups with 10 to 12 teens in each group, helping guide and train the groups on adolescent health issues.
- **COVID-19** – During the pandemic, Beant acted as a Single Point of Contact (SPOC) for her community, creating awareness on the virus and vaccination by running online sessions and disseminating Information, Education, Communication (IEC) materials.
- **KITCHEN GARDENS** – During lockdown, with the help of ACF, Beant supported her women neighbours to establish kitchen gardens, to promote health and supplement household vegetables.
- **SANITATION** – Advocating for menstrual hygiene, Beant has been instrumental in changing behavior of many women and girls, who today openly discuss the matter, seek help, use sanitary napkins and dispose them off properly.
- **DRUG ADDICTION** – With drug abuse a common problem in Punjab, Beant gives lectures on drug addiction and organises street plays on the issue and its devastating impacts on lives.

The daughter of a humble tailor, Beant has an enterprising spirit and stark leadership skills - seeking to make a difference wherever she goes.

This girl was born to serve ... ○



TAKING MATTERS INTO HIS OWN HANDS

NAME: HEM RAJ

LOCATION: PAZEENA VILLAGE, DARLAGHAT, HIMACHAL PRADESH

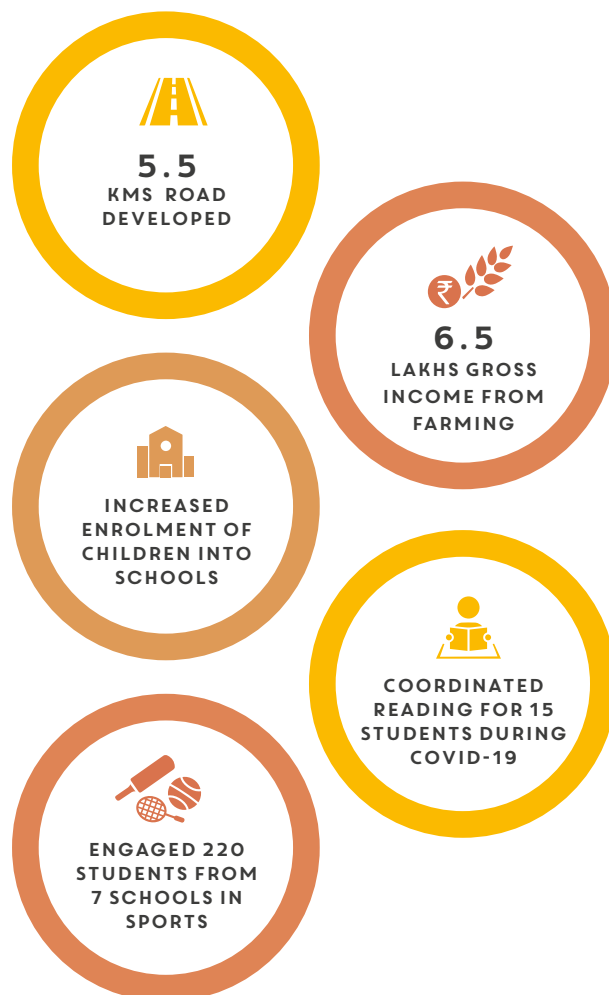
OCCUPATION: FARMER

Hem Raj, a 37 year old farmer, faced one big obstacle in his farming enterprise – getting his produce to market! With no road out of his village, the only way to sell goods, was to ‘walk it out’ – loading produce into baskets that they lugged up hills to the nearest bus stand. It was back breaking work and by the time they reached the market, produce was severely damaged.

Fiercely passionate about farming and his community, Hem Raj took matters into his own hands and single-handedly lobbied for the development of a road into Pazina. When it was constructed in 2019 Hem Raj was driven to do more ...

- **COMMUNITY ADVISORY PANEL** – Hem Raj sits on the Community Advisory Panel and plays a key role in helping find solutions to community problems, including water management and maintenance of traditional water sources.
- **SCHOOL MANAGEMENT COMMITTEE** – Hem Raj is the President of the School Management Committee (SMC) and successfully lobbied to get pre-primary and kindergarten levels introduced in the school.
- **ADOLESCENT SOCIAL AWARENESS** – Hem Raj organises camps on issues affecting local youth, including drug addiction, COVID-19, mobile phone addiction and internet use.
- **FARMER PRODUCER ORGANISATION** – Hem Raj diversified his farming activities across cropping, wadi, vegetable cultivation and animal husbandry and became a founding member and shareholder of the local Farmer Producer Organisation (FPO).
- **CHILDREN’S LITERACY** – With poor literacy levels among children, Hem Raj prioritised the investment in good quality books for kids and kick-started reading habits during COVID-19 via online classes.
- **YOUTH SPORTS** – A keen sportsman, Hem Raj has actively promoted sports - educating parents on its benefits, whilst advocating youth participation in races, kabbadi, volleyball, cross country running and football.

With a profitable farming business, Hemraj can now dedicate more time to community work. In life there are people who wait for things to happen, and people who make things happen – Hem Raj is the latter!







WOMEN MEAN BUSINESS

NAME: VILLAGE BHADRAPALI, CHATTISGARH
POPULATION: 1550

The women of Bhadrapali mean business. Once restricted to their homes, today every woman in the community is an SHG member, and earns their own income. This 'women's movement' has caused a wave of change, with the women transforming the community into a 'Model Village'. Juggling a multitude of tasks, these women are a force to be reckoned with!

- **LENDING** – Most families were heavily in debt to money lenders, so the group kick-started 'lending' – providing low cost loans to meet household needs and start small businesses.
- **INCOME GENERATION** – The women collectively produce agarbatti, phenyl, papads, washing powder, pickles and masks - and have even created their own vermi compost brand in the process.
- **SANITATION** – To tackle open defecation, the women organised rallies and awareness sessions, painted walls, and went door to door promoting the construction of 106 toilets. Today the community has Open Defecation Free (ODF) status, 100% toilet coverage and the entrepreneurial ladies have developed their own brand of toilet cleaner to meet a new market need!
- **CLEANLINESS** – Working with ACF, the women mobilised to install dustbins, build drains and collect garbage from every household. They also set up a waste and plastic recycling unit.
- **HYGIENE** – The SHG worked with adolescents on various health issues including menstrual hygiene management - procuring sanitary napkins to sell to girls who were too shy to purchase from the local shop.
- **SOCIAL ISSUES** – The women launched a campaign to tackle alcohol abuse. They also went as a 'women's force' to the homes of abused women to negotiate with family members – even convincing some families to send their girls to high schools in nearby villages.

Bhadrapali is promoted as a leading example to motivate other women SHGs in the district on what is possible! And the women have transformed in the process – from meek, housebound housewives, to confident, savvy women, who travel widely to train other women in income generation activities. Now that's what we call women power!



BRAVELY PURSUING A CAREER IN FOOD & BEVERAGE

NAME: MONU

LOCATION: BHAMARWASI, CHIRAWA, RAJASTHAN

OCCUPATION: F&B TRAINEE & STUDENT OF BACHELOR OF SCIENCE

In Chirawa, Rajasthan, most of the women are bound to their homes, with families bestowing the responsibility for earning an income on the men of the house. But 19-year-old Monu decided to buck the trend by pursuing a career in Food & Beverage.

With a handicapped mother, and from a poor farming family, Monu decided to explore skill training as a quick means to help earn an income. Enrolling in the short term food and beverage course at ACF's Skill & Entrepreneurship Development Institute (SEDI), which she knew nothing about at first, she was soon excited about the prospects the industry offered – setting her sights on a front desk or steward role, while pursuing her Bachelor of Science.

Working round the clock, studying, training, and farming, Monu is a one driven young lady.

- **SKILL TRAINING** – Monu is in her final weeks of skill training and is enjoying her first taste of 'work' with on-the-job training at a reputed hotel. She loves hospitality as it provides an opportunity to meet and interact with new people.
- **HIGHER SELF-STUDY** – With her sights set on the coveted job of a steward or at the front desk reception, Monu realised that skill training alone may not be enough to get there. When she finishes her day of training, she spends long nights watching tutorials and lectures and studying for her graduation.
- **AGRICULTURE** – Monu's obligations at home are also demanding, with her playing a hands-on role sowing, weeding, and irrigating crops on their 10 bigha of land – jobs she mostly does at night to help keep the family farm running.
- **ANIMAL HUSBANDRY** – With 2 buffaloes and 1 goat, Monu helps with milking the animals and pitches in to make milk products like buttermilk and lassi which they sell – using the money to buy fodder. She also tends to the animals daily – feeding, bathing and walking them before she attends her classes.

With a keen desire to be independent in life, and be a role model for other girls in her village, Monu burns the candle at both ends to chase her dream and help her family. "Just wait until I bring my first paycheck home, and help my family as "just a girl" – that will show them all just what girls can do!" she said. ○





CHAIRMAN'S MESSAGE

The beginning of 2021 saw the rising of a collective 'hope,' as the country emerged from the aftermath of the first wave of the pandemic and subsequent lockdown – hope for respite, reprieve and renewal. However, the Delta variant unleashed a new wave of destruction across a country, which was not anticipated, and it was rural India that bore the brunt. So once again, the year unfolded in ways that one could not have expected - forcing organisations, corporates, non-profits and communities to pivot, and at times, reinvent themselves.

With a steadfast resolve to strengthen 'people' in our communities – empowering them to stay strong and cope with the situation both at work and at home – ACF launched an 'out of the box' initiative which saw over 7000 community volunteers step forward to support the Government in its fight against COVID-19. Going the extra mile, ACF's CoviSAINIKS played crucial roles in helping drive vaccination - supporting online registration, assisting at vaccination centres and providing that extra set of hands the Government so desperately needed at this crucial time. And in the process, they, as people, grew from the experience. It heartens us to see so many community leaders, across all our programmes, step up and out to support the development of their community. We applaud the many individuals we have worked with, whether it be in water, health or agriculture, for the progress and prosperity they have managed to achieve, for both themselves and their communities. We salute you.

This year has been one of great pride for us, as we expanded our footprint in our ongoing mission against rural poverty. Many partnership projects on integrated rural development scaled into new territories, with partners capitalising on our core expertise and experience in this area. With mental health coming to the fore as a pressing global issue in this dark period, a mental health programme was rolled out as part of our ongoing Non-Communicable Diseases (NCD) interventions – providing much needed support in rural communities void of mental health services. We reached over 2 lakh farmers with key initiatives like Better Cotton, System of Rice Intensification (SRI), vegetable and fruit cultivation, improved crop management and organic farming – strengthening practices and incomes. Gender continued to play a significant cross-cutting theme across all our work and this year we made concerted efforts to bolster micro enterprises - strengthening women's roles as breadwinners in their families, where many men were out of work. With unemployment levels at

an all-time high, skilling remains an integral initiative to give both the labour force, and industry, an edge. ACF's SEDI continued to contribute to this pressing issue, spreading its wings to 35 centres across the country thanks to many corporate partnerships, and the enhanced investment of NABARD – slowly but surely expanding to train many more youth.

I am a firm believer in imbibing the values of trust, creative freedom, hard work and frugality in our organisation – values that have paid rich dividends over the years, and that our staff have so passionately embraced. For at the grassroots, it is these values that have enabled the forging of ironclad relationships with our most important stakeholders – communities. Everything we achieve on ground, is thanks to the trust built up by our loyal and professional team, who continue to amaze us with their commitment, ethics and ability to 'get the job done'. The strategic guidance of our experienced board members provides a steady compass for us to follow – charting an ambitious course to take the organisation to all new heights. We are once more humbled by the faith placed in us by our many partners, who are our steadfast bedfellows in this mission. In particular, we thank those corporates who put their faith in us to help extend our impact – we value you and the projects we execute on your behalf. Work of this nature requires the inputs and collaboration of many and we have been fortunate to find wonderful, like-minded comrades who, like us, recognise the huge potential that lies within rural India – that with just a few embers, can fuel a fire and generate prosperity.

May the unique and pressing issues of rural India remain at the forefront of dialogue in India, as we seek to bounce back from these difficult years. This report aims to give voice to these issues, and the people affected by them in remote and often forgotten places, whose stories must be told. We request your continued support and goodwill as we unite and forge ahead in our battle for rural India to realise the full might of its untapped power.



NAROTAM SEKHSARIA
Chairman
Ambuja Cement Foundation



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OUR BOARD

We extend a debt of gratitude for the time, passion and commitment of our Board of Directors who guide and govern our organisation. ACF is fortunate to have a distinguished board, whose wealth of experience, knowledge and passion has helped catapult us forward.

It is with a heavy heart that we bid farewell to our outgoing Director, Mr. Sharadchandra Kale, IAS (Retd.) who retired from the board at the Annual General Meeting in September 2021. The seniority of his guidance and leadership helped ACF become what it is today, and we thank him for his commitment to our work.



NAROTAM SEKHSARIA is a leader in the Indian Cement Industry. In a career spanning over 35 years, he introduced new standards in manufacturing, management, marketing efficiency and corporate social responsibility to an industry he helped transform. He started Ambuja Cement Foundation with the firm belief that community development is core to business sustainability. He is particularly concerned about the economic progress, efficiencies and sustainable livelihoods of rural people and has encouraged ACF to focus on water resource management, projects for farmers like the Better Cotton Initiative, and also skill training for rural youth. He is the Chairman of Ambuja Cements Ltd, ACC Limited, Narotam Sekhsaria Foundation; Director, JM Financial ARC and Everest Industries Limited and a Board Member of Indian Institute of Crafts & Design, Jaipur. ○



SHARADCHANDRA KALE, IAS (RETD) 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), and Banking Ombudsman. He was also the President of the Asiatic Society of Mumbai and is currently the General Secretary of Yashwantrao Chavan Pratishthan, Mumbai. ○



CHANDRA SHEKHAR RAJAN, IAS, belongs to the 1978 batch who retired as Chief Secretary, Rajasthan in 2016. Since then he has been serving as Deputy Chairman, Chief Minister's Advisory Council. During his years in the IAS he has served in various capacities in agriculture and rural development, before spending 12 years in infrastructure sectors like power, roads, industries, and 5 years in finance and 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. In October 2018, he was appointed by the Union Government as Director on the Board of IL&FS and since April 2019, has been serving as Managing Director, IL&FS. ○

P K LAHERI, IAS (RETD) was 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. He is working with many trusts to help the underprivileged and also helps many companies to plan and implement CSR projects. ○



ASHNI BIYANI is the Managing Director of Future Consumer Limited, an FMCG company designed to cater to the fast moving consumer generation. Over the course of the last four years, the company has developed over 24 brands in new and niche categories across food, home and personal care products. With an interest in human behaviour, she works on behavioural changes that help transform ideas into conceptualised final forms. She has a passion for studying society and culture and takes time out for writing articles released in leading publications. ○



PADMINI SEKHSARIA is a Principal at the Narotam Sekhsaria Family Office where she leads several investment and philanthropic activities. She oversees businesses in technology, education, FMCG, agriculture, construction materials, commodities and financial services, that directly employ over 3600 employees. Her development experience in youth education, health and vocational skilling, spans over 20 years. She started Salaam Bombay Foundation, which works with over 3 million children across India. She leads the Narotam Sekhsaria Foundation, and serves on other non-profit boards, like Aga Khan Health Services India and Harvard T.H. Chan School of Public Health - India Center. She is an alumnus of London School of Economics and has a MSc. in Financial Economics. ○



NEERAJ AKHOURY is the Managing Director and CEO of Ambuja Cements Limited and brings with him over 28 years of rich experience in the steel and cement industries. He is also CEO India Holcim and Board Member of ACC Limited. He has worked in India and other markets in companies such as Tata Steel, Lafarge, Lafarge-Holcim and ACC and held leadership roles in Nigeria, Middle East, Paris and Bangladesh. He is on the board of Governors at National Council for Cement and Building Materials (NCCBM) constituted by the Ministry of Commerce & Industry, Government of India. He also serves as Vice President of Cement Manufacturers' Association of India. He has a degree in Economics and MBA from the University of Liverpool and General Management from XLRI, Jamshedpur. He is also an alumnus of Harvard Business School (GMP). ○



VIJAY KUMAR SHARMA was the former Chairman of Life Insurance Corporation of India and prior to that he was the Managing Director of LIC of India and LIC Housing Finance Limited. He comes with over 37 years of experience in the insurance sector and held various challenging assignments pan India. He has a great understanding of the demographics of the country and socio-economic needs of different regions. He has vast board level experience at national and international level. He was the Director of ACC Ltd and is currently on the Board of Tata Steel Ltd, Mahindra & Mahindra Ltd, Reliance Power Ltd and the Chairman of ICEX Ltd. ○



B. L. TALARIA is a Commerce and Law graduate and a Fellow Member of the Institute of Company Secretaries of India. He possesses more than 45 years of 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, 10 years as Whole-time Director. Post superannuation, he was appointed as non- Independent Director on the Board of Ambuja Cements Ltd which he continued upto March 2019. He is also an Independent Director in Everest Industries Limited. ○



PEARL TIWARI is the CEO of Ambuja Cement Foundation and President (CSR & Sustainability) at Ambuja Cements Limited. With 35 years of experience in the development sector, she is a social development professional 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 Harvard Business School, she has led Ambuja Cement Foundation since 2000. Leading a team of development professionals, her efforts have earned Ambuja Cements national and international recognition in CSR. ○



MAJOR PARTNERS



AMBUJA CEMENTS LTD: Provides 30% of ACF's annual budget, on ground projects across all the thrust areas and supports administrative overheads.



APM TERMINALS PIPAVAV (GUJARAT PIPAVAV PORT LTD): Supporting SEDI, Rajula.



APOLLO TYRES FOUNDATION: Supporting a Healthcare Centre for Truckers.



ASHOK LEYLAND LTD: Supporting a Water Project in the Alwar district of Rajasthan.



ASIAN PAINTS LTD: Water Resource Development and Healthcare for enhancing livelihoods in villages of Visakhapatnam.



AU SMALL FINANCE BANK LTD: Supporting ACF's Skill Development Programme with AU Skills Academy in Jaipur, Nagaur, Chirawa and Jaitaran, Rajasthan.



BETTER COTTON: Strategic Investments into Better Cotton projects which works to make global cotton production better for people who produce it, better for the environment it grows in and better for the sector's future.

B. L. TAPARIA & FAMILY

B. L. TAPARIA & FAMILY: Support in Water Resource Management and Agricultural Livelihood in Chappar, Churu, Rajasthan



THE COMMUNITY: Constant partners and investors across all projects.



CIPLA FOUNDATION: Sharing operation of SEDI at Nalagarh and skill training for Ambuja Manovikas in Ropar. Also supporting treatment of Chronic Obstructive Pulmonary Disease (COPD) in Chandrapur and a mask making initiative in Nalagarh.



DISTRICT MINERAL FOUNDATION, GOVT. OF GUJARAT: Providing skill training to 900+ youth from mining affected villages across Gujarat.



GLOBAL INDIA FUND: Support for mobilisation during COVID-19 vaccination drives in Gujarat and Chandrapur.



GODREJ AGROVET LTD: Promotion of technology in agriculture, women empowerment, livestock care and water resource management in Chhattisgarh.



HAFELE INDIA PVT LTD: Supporting the Menstrual Hygiene Management Project across locations.



HDFC BANK LTD: Holistic Rural Development and Skill Training programmes in Haridwar, Ambikapur, Patiala and Lucknow.



HINDUJA LEYLAND FINANCE LTD: Water Resource Management in Ajmer, Rajasthan.



HINDUSTAN ZINC LTD: Skill Development Centres at Dariba, Agoocha, Kayad and Debari, Rajasthan.



STICHTING IDH - SUSTAINABLE TRADE INITIATIVE: Support for water stewardship interventions and for COVID-19 insurance for farmers.



INDIAN COUNCIL OF AGRICULTURE RESEARCH: Krishi Vigyan Kendra in Gir Somnath, Gujarat.



INDUSIND BANK LTD: Water Resource Management and Skill Based Livelihood in Jaitaran block of Pali, Rajasthan and Farakka, West Bengal.



KANTHA VIBHAG NAV NIRMAN MANDAL: Support of infrastructure and land at their college campus for establishing SEDI in Surat.



KRISHNASHRAY GURUKUL FOUNDATION: Established SEDI at Jatipura, Mathura (UP) for skill training of youth.



NABARD: 35 projects across locations on FPO, WADI, Watershed, SHGs and Skilling.

Narotam Sekhsaria Foundation

NAROTAM SEKHSARIA FOUNDATION: Integrated community development programme in Chirawa, Rajasthan and research study support on Tobacco Cessation Programme focusing on expecting mothers across 4 locations.



NATIONAL SCHEDULED CASTES FINANCE & DEVELOPMENT CORPORATION: Skill training for Scheduled Caste youth across all SEDIs.



NATIONAL SKILL DEVELOPMENT CORPORATION (NSDC): ACF has a non-financial partnership with NSDC for certification of skilled youth across SEDIs.



PERNOD RICARD INDIA FOUNDATION: Supporting quality healthcare and road safety for truck drivers in Derabassi, Punjab.



SADVICHAR PARIVAR: Support for land and infrastructure for establishing a SEDI at Uvarsad, Gandhinagar.



SCHNEIDER ELECTRIC INDIA FOUNDATION: Supporting the set up of training infrastructure for electrical course at SEDI.

SIR MATHURADAS VISSANJI EDUCATION TRUST

SIR MATHURADAS VISSANJI EDUCATION TRUST: Support provided in increasing girls participation in machine operation and future skills in Chandrapur, Ambujanagar and Roorkee.



SHREE SOMNATH TRUST: Training support at SEDI Ambujanagar.



SKF INDIA LTD: SUPPORT IN EXPANSION OF SEDI GANDHINAGAR WITH ADDITIONAL INFRASTRUCTURE SUPPORT FOR two and four wheeler mechanic course.



STICHTING TULIP CROWNS: Support in training 180 youth from SEDI Jaitaran, Nagaur and Bhatapara.



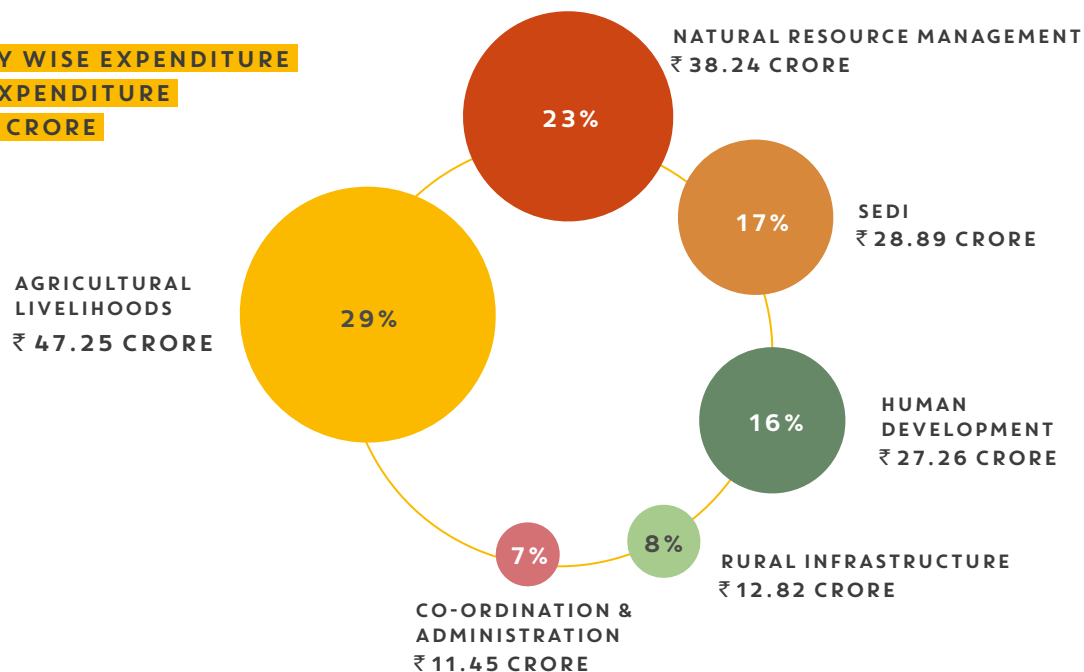
TALWANDI SABO POWER LTD: Promoting women empowerment by reaching 2000 rural women through 200 SHGs from 20 villages of Mansa, Punjab.

SOURCE & USE OF FUNDS

ACTIVITY WISE EXPENDITURE

TOTAL EXPENDITURE

₹ 165.91 CRORE

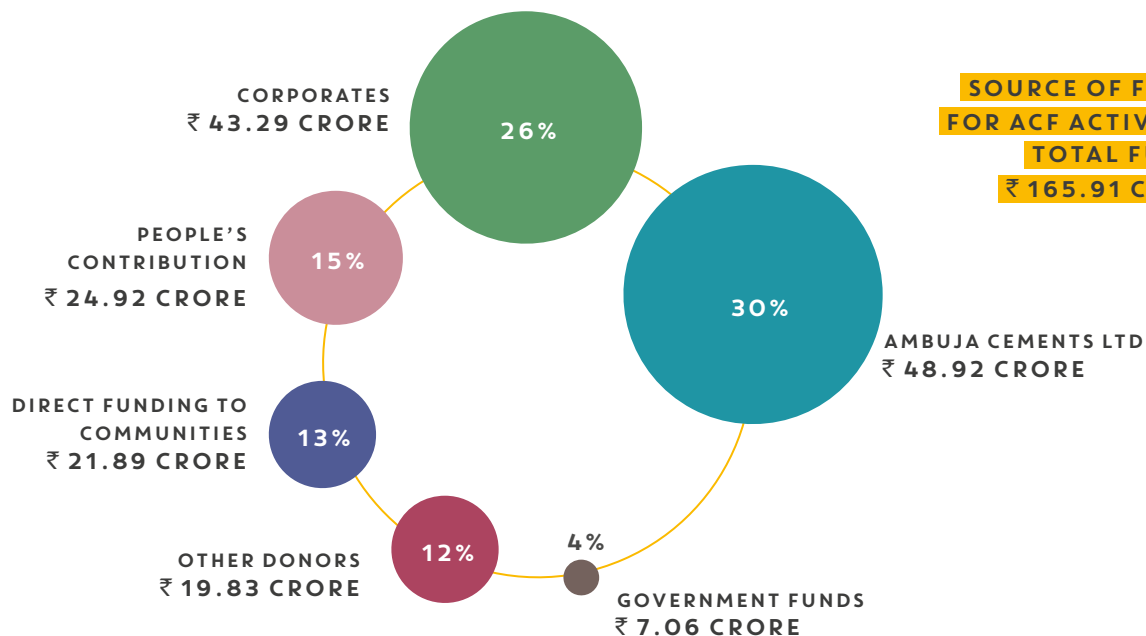


SOURCE OF FUNDS

FOR ACF ACTIVITIES

TOTAL FUNDS

₹ 165.91 CRORE



* The above funds include an additional of Rs. 42.76 crores through direct funding and community contributions in kind which were channelised into community driven projects.

OUR PRESENCE

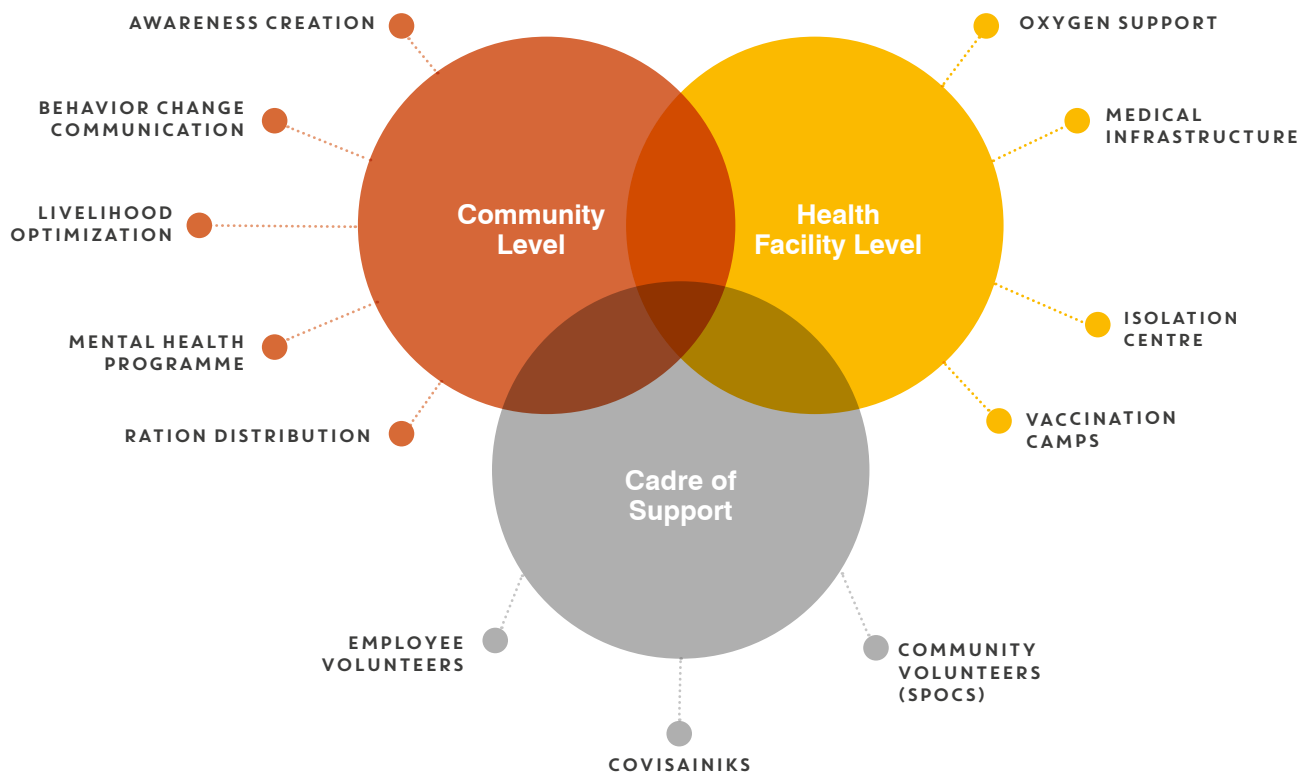


* Disclaimer: Map of India should not be used for navigation or legal purposes. It is intended as graphical element to the design layout and does not warrant the Map or its features to be either spatially or temporally accurate or fit for a particular use. Ambuja Cement Foundation do not claim the correctness or authenticity of the same.

COVID-19 RESPONSE



Early March 2021 saw mass devastation as the second wave of the pandemic reaped havoc across the country. As the country's health infrastructure grappled with the impact of the 'Delta' variant, an urgent need for oxygen, beds, medical infrastructure and other support emerged. ACF rose to the occasion by providing three-tiered support - to address the needs within the local healthcare system, provide direct support to grassroots communities and provide a cadre of support to the Government as it rolled out its immunisation program.



STRENGTHENING HEALTH INFRASTRUCTURE

ACF quickly mapped out health centres in need of medical infrastructure, identifying major requirements in terms of oxygen therapy and medical equipment.

- **Oxygen Plants:** ACF installed 10 Oxygen Plants in Ambujanagar, Ropar, Bhagwanpur, Darlaghat and Marwar Mundwa.
- **Oxygen Concentrators:** In total, 460 oxygen concentrators were mobilised to all the primary and community health centres across 19 locations in a short span of time.
- **Ventilators:** 5 ventilators were provided in the second wave, bringing the total of ventilators provided to 25 during the pandemic.
- **Oxygen Cylinders:** 130 oxygen cylinders were provided in Gujarat, Bhatapara and Rabriyawas and 60 oxy-flow meters were supplied to Mundwa, Rajasthan.
- **Health Infrastructure:** Medical infrastructure including stretchers, pulse oxymeters, IR guns, medicines, PPE kits, and IEC materials, were provided in large quantities across ACF locations.
- **COVID-19 Kits:** 2200 COVID-19 kits were provided to frontline workers and youth in villages, in order to strengthen and protect them during village level screening, care and support.
- **Vaccine Boxes:** 204 vaccine carrier boxes were provided in 15 locations to frontline workers to carry the vaccine to isolated areas.

ACF continued to provide support to the Government in its vaccination drive, by helping

VACCINATION DRIVE

facilitate registration of new segments of the population, and supporting healthcare workers and Sakhis in the process.

Education and awareness continued, with ACF organising input sessions in various languages, and harnessing ACF ambulances and e-Rickshaws in communities - providing information on the virus, its variants and the vaccination drive. By using guest speakers and webinars, people were briefed on vaccination efficacy, myths and related queries.

ACF supported community members in COWIN registrations, as a major obstacle to vaccination was the use and availability of technology. ACF also provided Behaviour Change Communication (BCC) before vaccination, and follow-up post vaccination to community members. People were mobilised to vaccination centres; transport for the elderly and disabled was provided; and drinking water stations and seating arrangements were provided at vaccination centres during the peak of summer. As a result:

- Awareness coverage reached a population of 6.5 lakh families, through ACF SPOCS.
- Provided ongoing awareness through 73 IEC materials, 8 videos and 23 images.
- A total of 27 lakh beneficiaries were vaccinated from ACF villages.
- 99% ACF staff, including healthcare workers and Sakhis, were vaccinated.
- 2.43 lakh adolescents were vaccinated in the age group of 15-18 years.
- 9000 adolescents were vaccinated in the age group of 12-14 years.
- 263 vaccination camps were facilitated in Ambuja Colonies for employees, families, truckers and third party workers.

AMBUJA CoviSAINIK VOLUNTEER PROGRAMME

ACF initiated a community volunteering programme to provide a trained local group of support to Government healthcare centers. Launched across locations, ACF trained 6347 volunteers, in partnership with the Department of Community Medicines, Seth G S Medical College and KEM Hospital, Mumbai. Trained volunteers were engaged in various awareness activities in villages, driving vaccination campaigns and also conducting village level mobilisation.

- 170 Master Trainers through the PSM Department of KEM Hospital.
- 6347 CoviSAINIKS trained.
- 2576 CoviSAINIKS involved in volunteering activities.
- 2200 COVID-19 kits distributed to volunteers and frontline workers across locations.

COVID-19 SAFE HOME SET UP IN FARAKKA, WEST BENGAL

A safe home was set up in Farakka, West Bengal, during the peak of the second wave – providing an additional facility for COVID-19 positive patients. This was done in collaboration with the Block Medical Department, to address the shortfall in care and beds during this critical period. 89 patients were admitted to this Isolation Centre.

- 30 beds set up.
- 5 oxygen cylinders procured and installed.
- Medical infrastructure provided, including temperature, guns and pulse oxygen meters.
- 24x7 ambulance on standby.

SAANS MASK CONTINUED LIVELIHOOD SUPPORT

SAANS Masks Project, in collaboration with the Cipla Foundation and IICT (Indian Institute of Chemical Technology), continued, empowering more women to earn a livelihood by producing 96000 masks. To expand this initiative, an SHG was formed with women making these masks in Nalagarh and Surat. These 4-layered masks have a polypropylene layering which proves very effective in prevention against the virus.

REVOLVING LIVELIHOOD FUND

ACF in collaboration with Collective Good Foundation was able to support 400 farming families who were affected during COVID-19 in Ambujanagar and Chandrapur. Farmers were provided with financial assistance to procure agriculture inputs and all beneficiaries will return this amount for further rotation next season.

AWARDS & RECOGNITION

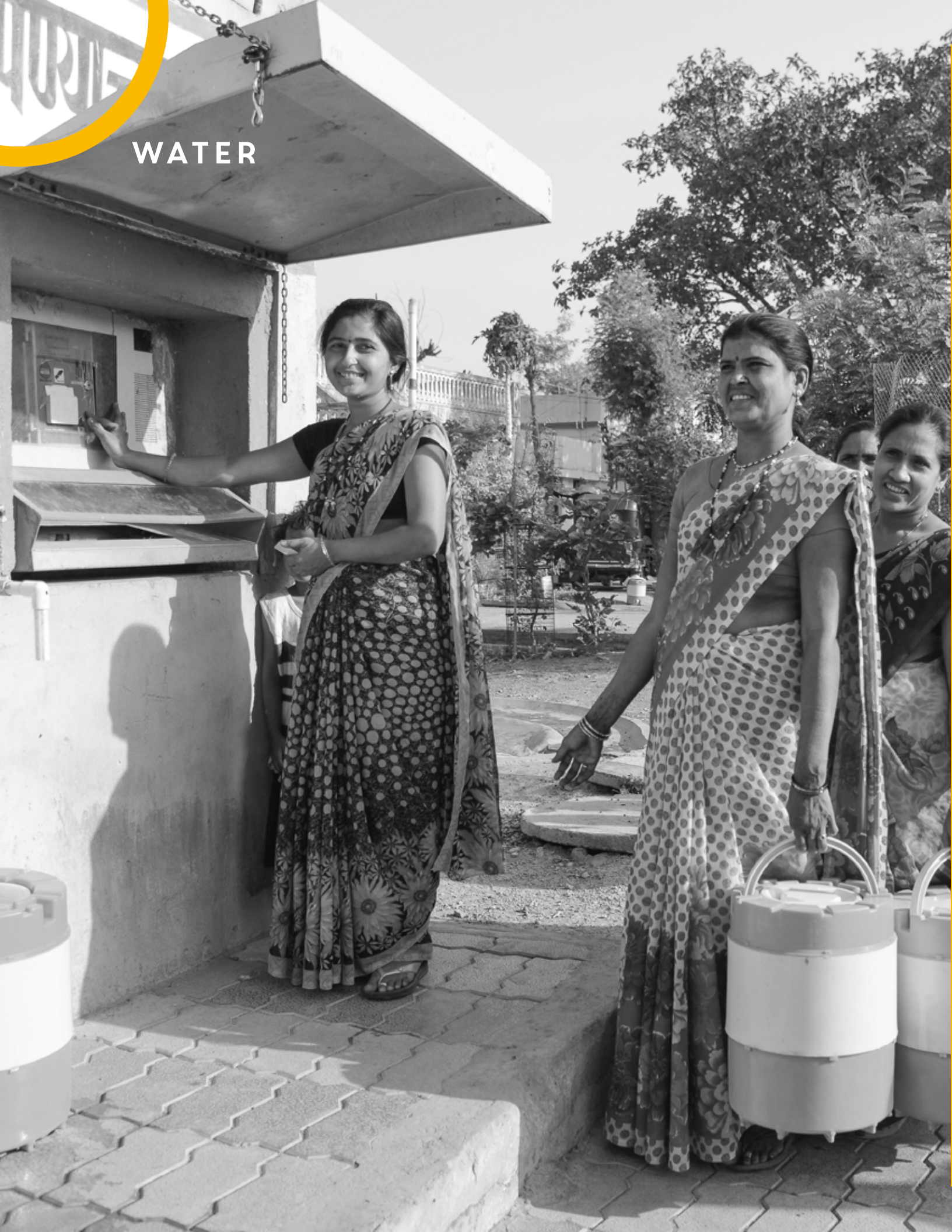
ACF received an array of recognition and awards, thanks to the efforts of all stakeholders in tackling the onslaught of COVID-19. There is no doubt that this was yet another year of difficulty, however our team rose to the occasion and made a significant difference on the ground in our rural communities.

- Chief Medical Officer of Solan district, Himachal Pradesh awarded ACF Darlaghat for its effort in COVID-19 management.
- ACF Nalagarh received appreciation from the Local Health Department for providing its Mobile Medical Unit during the second wave.
- ACF Ropar, Punjab was presented with a certificate by government officials appreciating Ambuja's COVID-19 efforts in the Ropar district.
- ACF Farakka was also appreciated for its efforts with a certificate from the Chief Medical Officer of Health, Murshidabad.
- Health Department/District Collector appreciated ACF Dadri for their efforts in Oxygen supply and submitted a procurement order to ACF promoted SHG's to make 1 lakh face masks.
- District Collector of Gir Somnath awarded Ambuja Cements Ltd, Ambujanagar for its COVID-19 interventions across the Kodinar region in Gujarat.
- The Unit Head of Ambuja Cements Ltd, Bhatapara, Chattisgarh was felicitated as a COVID-19 warrior by the district for playing a major role in curbing the virus in the district.





WATER



WE CREATE 'DROUGHT-RESILIENT' RURAL VILLAGES AND ENSURE ALL-YEAR-ROUND WATER FOR FARMERS, FAMILIES AND COMMUNITIES. BY PROMOTING WATER LITERACY, GENDER, COMMUNITY OWNERSHIP AND CLIMATE ADAPTATION, WE BUILD THE CAPACITIES OF COMMUNITIES TO BETTER MANAGE AND SUSTAIN THEIR OWN WATER SUPPLIES. OUR PROGRAM FOCUSES ON THE FOLLOWING INTERVENTIONS:



WATER - PROGRAMME HIGHLIGHTS

Sustainable Development Goals



SDG1



SDG2



SDG3



SDG5



SDG6



SDG10



SDG13



SDG17

The Ambuja Cement Foundation's Water Programme has increased the availability, and access to, water across project villages - creating opportunities for communities, farmers and women to grow their family incomes, improve their health and generate long-term water sustainability. This year we managed to create an additional 1.69 MCM of rainwater storage capacity, encourage water quality testing, create water literacy and improve water use efficiency in communities.



1.69 MCM ADDITIONAL WATER STORAGE CREATED

Water resource management initiatives by ACF generated an additional 1.69 MCM of rainwater storage in 2021-22 across locations, compared to 0.62 MCM in 2020-21. This was achieved via investment in water harvesting structures and revival of traditional water bodies including 18 check dams, 62 village ponds, 123 farm ponds, 11 khadins and 1246 water tanks.



NABARD AWARDS ACF 'BEST IMPLEMENTATION AGENCY IN WATERSHED'

ACF was awarded by NABARD as the 'Best Implementation Agency' for completion of watershed projects in Darlaghat, Himachal Pradesh. 4 watershed projects were completed and 2 new springshed projects were initiated in Darlaghat. In order to monitor outcomes, ACF installed a runoff discharge measurement system to provide an online reading of the runoff from the watershed. ACF has also been closely working with NABARD to create many more watershed structures in the region.



REVIVING PONDS TO CREATE ADDITIONAL WATER STORAGE

We continued our efforts to revive ponds and in 2021-22, ACF, in collaboration with the ATE Chandra Foundation, rejuvenated a variety of traditional water bodies in Pali and Chandrapur, just in time for the annual monsoon. 166 million litres of additional water storage capacity was created by desilting community ponds across 50 villages of both districts. 5 ponds in Vizag were revived under partnership with Asian Paints enabling irrigation for more than 4000 acres of land



IMPLEMENTING WATER RESOURCE MANAGEMENT

ACF as an implementation partner revived water bodies, created water harvesting structures and provided drinking water systems in collaboration with Hinduja Group. This was done in Alwar, Jaitaran, Ajmer (Rajasthan) and Farakka (West Bengal).



IN 2021-22, TWO PONDS WERE REVIVED IN DARIBA, RAJASTHAN. UNDER THE JAL JEEVAN MISSION, ACF SECURED DRINKING WATER SYSTEMS FOR 12 VILLAGES OF AMBUJANAGAR, PROVIDING 2281 HOUSEHOLDS WITH DRINKING WATER SUPPLY.



DRINKING WATER FOR ALL

In 2021-22, 2 ponds were revived in Dariba, Rajasthan. Under the Jal Jeevan Mission, ACF secured drinking water systems for 12 villages of Ambujanagar, providing 2281 households with drinking water supply. Under the national water priority – tap connections for every household - ACF Chandrapur provided water distribution pipeline in one village and the Gram Panchayat will connect households with tap connections for 200 households. Tap connections were also provided to 30 households in the Scheduled Tribe community of Raigarh. ACF Chandrapur has installed 8 filtration plants (Tata Swachh Jal) to ensure safe drinking water in 8 villages. ACF also installed 10 Reverse Osmosis plants in coastal villages of Vizag under the Asian Paints partnership to ensure safe drinking water, as water in the villages was not fit for consumption, due to high TDS and nitrate.



RRWHS SUSTAINS WATER SUPPLY

RRWHS are major drinking water interventions implemented across ACF locations, helping households secure all year round drinking water supply. This year ACF constructed 1094 RRWHS and set up 298 hand pumps to sustain water supply for the community.



IMPROVING LIVELIHOODS OF SMALL FARM HOLDERS IN FARAKKA & AMBIKAPUR

3 small lift irrigation schemes were completed in Farakka in partnership with IndusInd Bank, with 2 more completed in partnership with HDFC Bank in Ambikapur - cumulatively bringing 150 hectares area under irrigation. ACF mobilised farmers into groups to manage and operate the irrigation schemes, collectively, and all farmers have adopted sprinkler irrigation for efficient utilisation of water. Going one step further, these communities are also now managing bore wells, water distribution pipelines and sprinkler systems.

RETIRED & WORKING HARDER THAN EVER!

NAME: MANSA RAM
LOCATION: CHALAWAN,
DARLAGHAT, HIMACHAL PRADESH
OCCUPATION: RETIRED SUBEDAR
MAJOR IN THE INDIAN ARMY

Mansa Ram is 75 and supposed to be retired – living the relaxed and quiet life. But as an avid agriculturalist, water conservationist and the President of the Village Development Committee, Mansa is busier than ever! A retired Subedar Major of the 14 Dogra Regiment, Mansa retired from service in 1997 and has spent the last 25 years transforming his farm and village - and it all started with water. With a multitude of water issues in the area, Mansa has been a driving force behind the Village Watershed Development Committee and has transformed the water situation on his own property – advocating interventions to other farmers in the area.

- **WATER** – With limited water and infrastructure, Mansa was initially forced to carry bucket loads of water to his farm to water plants. He constructed a small percolation pond near his farm for irrigation, and laid micro irrigation in his orchard with support from ACF. Going one step further, he installed an RRWHS and as a result he has converted 7 bigha of land from wasteland into productive horticulture land. He has also made it possible to access the government’s lift irrigation drinking water scheme and install irrigation systems in two villages.
- **ROADS** – With no road into the village, he took up the cause - lobbying the panchayat, and even the Chief Minister for help. He donated his own land so that a road could be made, and when the road finally came, so much development happened in the community that today everyone has ‘pukka’ houses.
- **VILLAGE DEVELOPMENT** – As an army officer with a lot of discipline, he saw how ad hoc and laid-back everything was in his village. He catalyzed the formation of the Village Development Committee to identify problems and prioritise works, and became an advocate for projects to the Government. With the local Panchayat very far away, his efforts resulted in a sub panchayat office being built just half a km away. He has also acted as a catalyst in forming a Women’s Group and a Community Centre in his village.
- **SOLAR FENCING** – Mansa’s property, along with other farms in the area, was vulnerable to wild animal attacks, and so much lay dormant as a result. Monkeys, wild boars, deers, peacocks and other birds often attack, destroying crops and infrastructure. To solve the problem, Mansa installed solar electric fencing to keep animals off the land. With 4.5 bigha of land now protected, Mansa planted an orchard of 250 apple saplings.


6.4
KMS NEW ROAD
DEVELOPED


250
TREE APPLE
ORCHARD


50
CUBIC METER
WATER
HARVESTED


50
CUBIC METER
RRWHS TANK


2
FARMERS
ADOPTED MICRO
IRRIGATION

Mansa Ram feels happy and relaxed that he has achieved so many things. He spends his Sundays in the field with his grandchildren, but whenever Monday comes around, he rolls up his sleeves and gets to work. “Till my body allows me, I’ll continue farming and juggling my social work,” he said. “It’s what helps keep me going in life!”





AGRICULTURE

WE HELP FARMING FAMILIES PROSPER, BY NURTURING FARMERS AND ORGANISING THEM INTO GROUPS TO ENHANCE THEIR PROFITABILITY. WE ACHIEVE THIS BY PROMOTING DECENT WORK AND CLIMATE RESILIENT AGRICULTURE THROUGH THE FOLLOWING MODELS.



AGRICULTURE - PROGRAMME HIGHLIGHTS

Sustainable Development Goals



SDG1



SDG2



SDG3



SDG5



SDG6



SDG10



SDG13



SDG17

Ambuja Cement Foundation supports farmers (especially marginal farmers) in agriculture, livestock, horticulture and aquaculture - providing critical inputs to enhance sustainable household incomes. We highlight 'production potential' and bridge the gap of recommended practices via training. As a result, 17 Farmer Producer Organisations have been formed, with over 8500 members and a variety of input and output businesses; and 2.1 lakh farmers were impacted through our interventions – with 1.73 lakh of those engaged in Better Cotton in 2021-22.



ACCOLADES & INNOVATIONS IN BETTER COTTON

Better Cotton felicitated ACF for being an implementation partner for the past 10 years, where 1.73 lakh farmers are now members of Better Cotton and have seen a 30-40% membership increase. Better Cotton also recognised ACF for promoting intercropping legumes in cotton, in-situ cotton residue management and for an innovative animated video which highlighted the adverse impact of mixing pesticides. Additionally ACF collaborated with Wadhvani Institute to pilot a mobile application through artificial intelligence to monitor and manage Pink Ball Worm across 4 States (Gujarat, Maharashtra, Punjab and Rajasthan). This app has helped farmers take appropriate measures during attacks – helping reduce the impact of the pests.

PROMOTING NATURAL FARMING

ACF is promoting organic farming in Uttarakhand, aligning with the government agenda, and providing market linkages for farmers via support to the Bhu-Amrit Farmer Producer Company. ACF also collaborated with HDFC Bank Parivartan to expand programme reach to 10,000 farmers in Haridwar. ACF is also promoting cow-based farming among 1021 farmers to help enhance soil health, biodiversity and reduce the expenses of crop cultivation.

TARGET OF 1 MILLION TREES BOOSTS BIODIVERSITY

In an effort to improve soil health, enhance bio-diversity and mitigate climate change, ACF Chandrapur set about planting 1 million trees in and around agricultural fields across 648 villages. The initiative is in alignment with Better Cotton's principle of biodiversity enhancement, with various stakeholders being engaged in the process, including village panchayats, SMCs, VDCs and the community. As a result, 9,62,000 trees were planted at Chandrapur, and across the four Better Cotton locations, a total of 1.2 million trees were planted during 2021-22.

● **FPOs GEAR UP FOR BUSINESS**

ACF is promoting farmer collectives to provide a platform for farmers to market their agricultural products, increase profits and gain access to quality agricultural inputs. ACF has promoted 17 FPOs across 12 locations in 8 states of India. Bhu Amrit FPO, Roorkee has started marketing mangoes which are being sold in Delhi and Punjab. In Sankrail, 350 farmers have sold exotic vegetables, increasing incomes by 80%. In Ropar and Bathinda, Farm Machinery Banks have been established enabling farmers to hire machinery at a lower rate – simultaneously improving farming practices. Additionally, a second all-women Farmer Producer Company (FPC) was formed in Chandrapur, Maharashtra with around 498 women farmers from 53 SHGs working together to grow their business.

● **PROMOTING FARM BASED MICRO ENTERPRISES IN GUJARAT**

Farm-based micro enterprises are one solution to help diversify and double farmer incomes. During 2021, 25 new micro enterprises were promoted and till now a total of 35 micro enterprises are up and running in Kodinar, Gujarat. ACF promoted 'Cotton De-topping Machines' as a small farm-based micro enterprise in Gujarat, in collaboration with Selco Foundation and Sheha Kunja Trust, along with mango pulp and ginger powder production, and the establishment of a solar dal mill and dryer.

● **IRRIGATION TO DOUBLE FARMER'S INCOME**

ACF has been promoting different irrigation methods to help double farmer incomes. 55 solar pumps and 8 lift irrigation systems were installed across 3 locations, via farmer's collectives. ACF also promoted the conversion of 1094 hectares of land to micro-irrigation and is also encouraging farmers to adopt other water saving methods like planting direct-seeded rice, harnessing alternate ridges and furrows and adopting mixed intercropping.



ACF HAS BEEN PROMOTING DIFFERENT IRRIGATION METHODS TO HELP DOUBLE FARMER INCOMES. 55 SOLAR PUMPS AND 8 LIFT IRRIGATION SYSTEMS WERE INSTALLED ACROSS 3 LOCATIONS, VIA FARMER'S COLLECTIVES.



YOUNG FARMERS OFF & RUNNING

NAME: DHANVANTRI FARMER
PRODUCER COMPANY
LOCATION: UNA, GUJARAT
MEMBERS: 532

The young farmers of Una block in Gujarat, are on a mission. They have united in their effort to turn their farming enterprises around, creating new opportunities for their members and enhancing profits along the way, by forming the Dhanvantri Farmer Producer Company.

Hailing from the Koli Tribe, the farmers are largely uneducated and fall under the 'other backward caste' community. But having been given a 'taste' of agricultural knowledge via exposure visits to the Somnath Farmer Producer Company in nearby Kodinar, the group are off and running ...


RS. 62.5
LAKH FPO
TURNOVER


9
BUSINESS
LINKAGES


758
HOUSEHOLDS IN
AGRI-BUSINESS


289
FARMERS ADOPT
ORGANIC
FARMING


228
HOUSEHOLDS
PROSPERED

- **AGRICULTURAL INPUTS** – The group kickstarted operations by establishing a farmer mall to provide agricultural inputs to farmers. So successful has it been, that the group is already drawing up plans for a second farmer mall to make products more accessible to all members.
- **SOLAR ENERGY** – Harnessing a solar processing unit from Snehakunja Trust, ProCIF and SELCO Foundation, the farmers have started to value-add their produce - breaking down pulses into lentils and packaging it for marketing.
- **ENTREPRENEUR DEVELOPMENT** – Training has begun to develop marketing and business skills of entrepreneurs. Fruit pulp extraction and spice grinding are just some of the enterprises being established using subsidised machines.
- **COW-BASED FARMING** – To improve soil health, the group has learnt about, and embraced, cow-based farming – harnessing cow dung and urine to create organic fertiliser for their crops.
- **CAPACITY BUILDING** – With little knowledge on key farming practices, including the best types of crops to use, application of water, chemical and fertilizer, the group meets for regular capacity building workshops.
- **BUSINESS PLANNING** – The group is busy developing a business plan for the future, with plans to get an organic certification and kickstart an organic shop on the highway open market; initiate cotton marketing with local SHGs; and start an output marketing process for different commodities like mangoes, onions, groundnuts and wheat.

Whilst it's still early days for the FPO, the group hopes to emulate the results of other ACF promoted farmer producer organisations who, via similar initiatives, have managed to 'double farmer incomes' as a result. Dhanvantri FPO is well on their way to seeing impact, and as the next generation of farmers, they provide us all with much hope and optimism about the future of farming in India.





SKILL

WE PROVIDE YOUTH WITH TRAINING AND BUSINESS OPPORTUNITIES TO HELP LIFT THEM AND THEIR FAMILIES OUT OF POVERTY. WE ACHIEVE THIS VIA OUR SKILL AND ENTREPRENEURSHIP DEVELOPMENT INSTITUTES WHICH FOCUS ON THE FOLLOWING INTERVENTIONS:



SKILL - PROGRAMME HIGHLIGHTS

Sustainable Development Goals



SDG1



SDG3



SDG4



SDG5



SDG8



SDG10



SDG17

ACF's Skill & Entrepreneurship Development Programme (SEDI) provides opportunities for rural youth to become active and productive citizens of the country, and find meaningful employment in and around their communities. With 35 SEDIs formed till date, ACF has trained 88,000 youth via 43 accredited courses with a placement rate of 76%. Additionally, over 1263 trainees have become entrepreneurs in 2021.



5 NEW SEDIs UNVEILED

2021 financial year saw the unveiling of 5 new SEDIs, taking the total number of SEDIs to 35. HDFC Bank Parivartan partnered with ACF to establish 3 new SEDIs in Lucknow and Noida (UP) and Bilaspur (Chhattisgarh). Hindustan Zinc Ltd bolstered its partnership with ACF by adding 1 new SEDI in Udaipur (Rajasthan), and ACF launched a new SEDI in Una (Himachal Pradesh). The efforts of addition of new SEDIs are in progress to meet ACF's target of 50 SEDIs by 2025.

STRENGTHENING THE ENTREPRENEURSHIP DEVELOPMENT PROGRAMME

ACF's SEDI programme launched the Entrepreneurship Development Programme earlier to inculcate and develop entrepreneurial skills in people who wanted to establish and successfully run their own enterprise. Along with customised EDP modules, trainees were provided with handholding support with the help of mentors. This programme was rolled out across 8 locations - Surat, Bhagwanpur, Gandhinagar, Ambujanagar, Darlaghat, Dadri, Chandrapur and Chhindwara. To date, 403 entrepreneurs have gone through the programme with 97 mentors, and 319 participants are starting their own businesses.

PARTNERSHIPS EXPAND SEDI'S REACH

ACF's SEDI continues to grow and skill thousands of rural youth, through new partnerships in 2021-22:

- AU Small Finance Bank inked a partnership for sponsorship of 1600 trainees from 3 SEDIs in Rajasthan and Uttar Pradesh over 1.5 years.
- Stichting Tulip Crown, a Dutch based not-for-profit organisation has signed a partnership agreement to extend support to 3 SEDIs from Rajasthan and Chhattisgarh.
- A partnership with SKF India Ltd under their YES Centre initiative, saw the expansion of ACF's SEDI in Gandhinagar, with a target to train 800 candidates in the coming 3 years.
- Godrej Consumer Product Ltd partnership was solidified across 10 SEDIs for the Godrej Salon-I Project reaching 730 trainees.

- Everest Foundation sponsored the training of 100 youth in 3 courses at SEDI Bhagawanpur, Roorkee.
- NTPC, Korba provided support to fund the beautician course at SEDI Bhatapara.
- Rotary Club of Chhindwara has signed an infrastructure partnership with ACF – providing a new building for ACF to transfer the operation of its SEDI.
- Sir Mathuradas Vissanji Education Trust and Edutest Pvt Ltd have supported ACF with funding for a new SEDI at Sanand (Gujarat). They also enhanced training infrastructure at SEDI Chhindwara and Jaitaran by providing the latest technology in automobile, including BS 6 technology, whilst also helping SEDI Farakka upgrade their LED welding machine.
- SEDI Gandhinagar signed an Entrepreneurship Development Training MOU with the Center for Entrepreneurship Development (CED) (Government of Gujarat) to train 600 youth as entrepreneurs in 2022-23.
- A pilot was conducted to identify emerging skills in the hospitality sector in association with Tata Strive and Indian Hotel Company Ltd at Bhatapara, Udaipur, Chirawa and Nagaur.

STRENGTHENING TEAM CAPACITY

Capacity building is an integral feature at SEDI where staff training and development programmes are frequently run. In 2021, some new initiatives were rolled out including the development of counselling skills among 21 placement officers and 19 facilitators to help understand the real needs of trainees and align them with proper training and placement. A 'Buddy' facilitators programme was launched with 18 facilitators identified and groomed to help orient new trainers coming into SEDI centres. The Buddies help new comers to understand region-wise training needs swiftly in regional languages. Additionally, competency evaluations of 200 trainers took place, with evaluation based on competency parameters to ensure that quality training is upheld, whilst assessing training needs. Lastly, Road Safety training was provided by Hero Moto Corp and CSR Box for all SEDIs.

'MERA SAHYOG' TRAINEE SUPPORT FUND LAUNCHED

ACF launched a Trainee Support Fund to support candidates belonging to financially weak families. Named 'Mera Sahyog', the sponsorship scheme encourages donations from individuals who wish to contribute to sponsoring course fees, daily transportation, and accommodation expenses for needy trainees. To date, Rs. 3.7 lakhs in funds have been raised supporting 205 trainees across 8 locations.

INDUSTRY ACADEMIA INTERACTION

Industry professionals and leaders were invited to help strengthen SEDI courses, by involving them in the review of training content, training of trainers in the workplace, and conducting training sessions with trainees. 30 prominent employers took part to make this a successful initiative, covering sectors from BFSI, Retail, FMCG, Automobiles, and BPO.

COVISAINIK VOLUNTEERING PROGRAMME

1334 SEDI trainees volunteered as CoviSAINIKS - undergoing training to support the local Government in its fight against COVID-19. Trainees who underwent the certified training on the basics and technical aspects of COVID-19 were mobilised to provide support in vaccination drives at health centres, managing oxygen therapy in COVID-19 and undergoing training to support isolation centres if required. The volunteers played a crucial role during the third wave of the pandemic in India and also provided village level awareness generation on the prevention, vaccination and myth busting for COVID-19.

SPEECH & HEARING IMPAIRMENT NO BARRIER TO BUSINESS

NAME: NRISHINGHA MALIK
LOCATION: SANKRAIL, WEST BENGAL
OCCUPATION: ENTREPRENEUR

Born hearing and speech impaired, Nrishingha Malik faced a major hurdle when he graduated from his Sewing Machine Technician course at SEDI – how to appear for an interview to get a job? Something most take for granted, became a major blockage for the young man from Sankrail West Bengal, and he decided to turn his attention to kick-starting his own business instead.

And his gamble has paid off! The silence in his world helped him focus his energies on his new tailoring business and the business took off! So much so that today he employs 5 people from his village and his average monthly turnover is Rs. 1,10,000

- **ENTREPRENEUR** – Obtaining a loan from the bank, Nrishingha launched a small tailoring shop in Howrah purchased by his father, and was soon receiving orders from local Haats (local retailers) – working around the clock to fulfil the orders. During the pandemic he pivoted and started making masks for the Government and other local orders.
- **EMPLOYER** – Providing a job and secure income to 5 people from his village, Nrishingha, as the Master Trainer, focuses on cutting, while the others focus on measuring, sewing and liaising with customers.
- **SOCIAL ACTIVITIES** – Nrishingha has not allowed his physical limitations to hold him back, and throughout the pandemic and lockdown, he bought and distributed food for the many impoverished around him.
- **INSPIRATION** – He has inspired many other physically challenged youngsters in his neighbourhood to chase their dreams and achieve success in life.

Nrishingha has refused to live life as ‘disabled’ and now sees himself as ‘differently abled’. As a role model in his community, many other physically challenged youth are now changing the way they view their impairment – seeing it as simply a stumbling block that they can overcome, if only they believe in themselves. ○



3
MONTH SEWING
MACHINE
OPERATOR
COURSE



RS. 46,000
MONTHLY NET
PROFIT FROM
STITCHING



5
EMPLOYEES



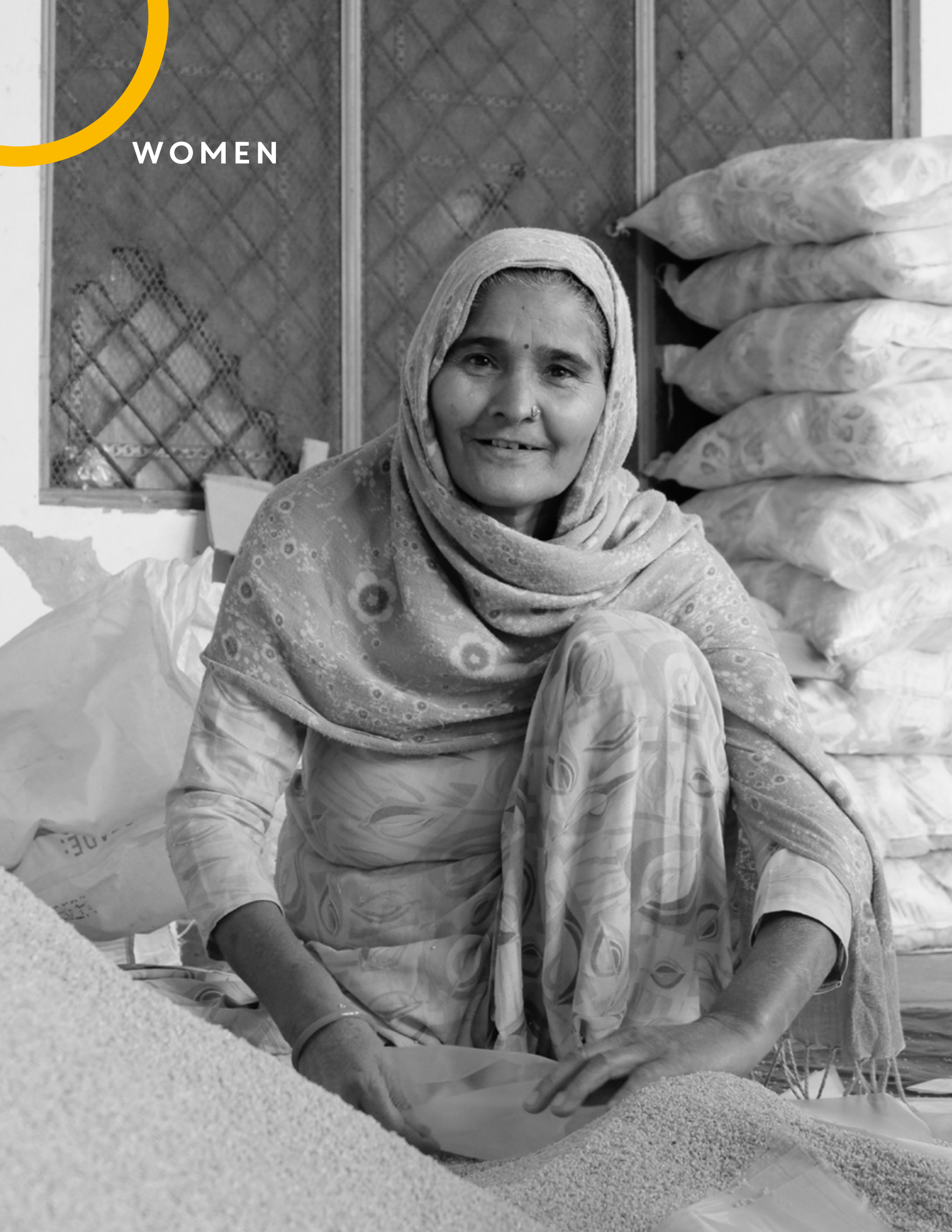
RS. 1,10,000
BUSINESS
TURNOVER PER
MONTH

OVERCOMING
SPEECH &
HEARING
IMPAIRMENT



ଓଡ଼ିଆ - ୨୩/୫/ ୨୦୨୧
Date - 23/5/2020

WOMEN



WE HARNESS THE POWER OF WOMEN AS CHANGE - MAKERS - GENERATING INCOME, MAKING DECISIONS, MANAGING FINANCES AND LEADING THEIR COMMUNITIES. WE ACHIEVE THIS BY BY PROMOTING PARTICIPATION AND INCLUSION; STRENGTHENING THE SOCIO ECONOMIC CONDITION OF WOMEN AND BUILDING LOCAL INSTITUTIONS.



WOMEN - PROGRAMME HIGHLIGHTS

Sustainable Development Goals



SDG1



SDG2



SDG5



SDG8



SDG10



SDG17

Following our commitment to reach out to and empower more women, this year ACF registered 342 SHGs - making a total of 2892 SHGs with the involvement of 34223 women. These small, but important groups, act as a platform for rural women to come together, create a common capital and ideate. Together they are availing credit from internal lending and banks to fulfill their credit requirement; increasing opportunities for income generation, learning and capacity building; and playing a crucial role in tackling local social issues. The groups also act as a platform for other ACF programmes to penetrate the community to address other common needs.



MICRO ENTERPRISES UPLIFT WOMEN & THEIR FAMILIES

Micro enterprises play a crucial role in the economic development of rural families – lifting them out of poverty and into prosperity. In 2021-22, 32% of women from ACF promoted SHGs were involved in microenterprise development activities, in areas like dairy farming, goat rearing, tailoring, knitting, making of household hygiene products (phenyl, hand wash/ sanitiser) and making COVID-19 protective masks.

300 VILLAGE ORGANISATIONS FORMED TILL DATE

In 2021-22, ACF focused on three layers for the collectivisation of women Self-Help Groups, Village Organisations (VO) and Women's Federations. Under this process, SHGs at village level are mobilised to form a Village Organisation. The major responsibilities of these VOs are to provide support to SHGs especially in the areas of auditing, developing bank linkages, and addressing social issues at a community level. To date ACF has promoted more than 300 VOs across locations.

3 NEW WOMEN'S FEDERATIONS LAUNCHED

In 2021-22, 3 new federations were formed in Roorkee (Uttarakhand), Chirawa (Rajasthan) and Sankrail (West Bengal). A total of 8 ACF promoted Women's Federations are now functional in various locations – playing an important role in empowering and collectivising women.

SHGs PLAY KEY ROLE IN TACKLING SOCIAL ISSUES

One of the primary agendas of each SHG is addressing social issues in a community. In many locations, like Bhatapara, Rabriyawas and Ambujanagar, women collectively advocated to successfully stop alcoholism in their villages. Women SHGs of Ambujanagar also worked with widows in regaining their honor and integrity in the society - protecting women from exploitation. Women across all ACF locations contributed significantly during the second wave of the COVID-19 pandemic – driving the production of masks, generating awareness and providing a variety of additional support.

LEVERAGING INSTITUTIONAL FINANCE

SHGs in Chandrapur have forged a new path, by successfully leveraging institutional finance to meet their credit needs. 87 'Joint Liability Groups' were promoted by ACF, engaging 446 women and linking them with local banks. As a result, the women accessed Rs. 2.22 crore worth of credit for establishing businesses and other requirements with Rs.1.32 crores already returned via regular repayments. With the success of this model, ACF is rolling it out across 3 other locations to benefit more women.

Other funds were also mobilised via NABARD's Livelihood & Enterprise Development Project, which aims to train and build the capacity of women for business. ACF obtained funding to train 150 women from Joint Liability Groups, in poultry farming.

ACF also facilitated a partnership between Ekta Mahila Swayam Sahayta Sanstha, Gadhchandur (a federation of SHGs promoted by ACF) and the Collective Good Foundation, providing access to their 'returnable grant' program. Under this initiative, 300 women were provided with assistance worth Rs. 30 lakhs for the purchase of agricultural inputs.

REVOLVING FUND FOR LIVELIHOOD SUPPORT

ACF raised a total of Rs. 34.40 lakhs to provide loan assistance to needy SHG members whose microenterprises were impacted due to COVID-19. This revolving fund was set up as a returnable grant across the six locations of Ambujanagar, Rabriawas, Darlaghat, Roorkee, Chandrapur and Bhatapara. The fund also provided loans to SHG members to purchase tablets for school children and SEDI students, to ensure access to online classes and training.

'VIRASAT' REVIVES HANDICRAFTS IN PUNJAB

In an effort to revive the traditional handicrafts of Punjab, ACF-Bhatinda launched 'Virasat' – an institution to train women in local dying arts, which are being lost due to modernisation and the introduction of machines. One Common Facility Centre was developed with the capacity of 500 women, to enable the storage of raw quality materials, provide space for skill upgradation and branding support with market linkages. 12 products have been identified for development, with the National Institute of Fashion Technology (NIFT) and United Nations International Development Organisation (UNIDO) playing a role in product design. In the first year the turnover is already more than Rs. 5 lakhs.

PROVIDING ACCESS TO SOCIAL SECURITY SCHEMES

One of the major objectives of the collectivisation of women is to ensure social security at a community level, as well as to ensure that women receive the benefit of different government schemes. Village organisations and federations play a pivotal role in ensuring social security to rural households by linking them with different government schemes including Pradhan Mantri Jan Dhan Yojna, Atal Pension Yojna and Swasth Sathi Card to ensure health services, and many more.

INTEGRATING PROGRAMMES TO GENERATE LIVELIHOODS

ACF's Women's Empowerment programme cuts across all other programme verticals, with women playing an integral role in skill training, agriculture and allied activities, and water resource management. Women are coming forward to participate in the Better Cotton programme, learn dairy and goat rearing, and train as Pashu Swasthya Sevikas (Para Vets). Women are also taking crop loans through their respective SHGs for agricultural purposes, and assisting their husbands in on-farm decision making processes. These initiatives help women earn an additional income, and also foster greater inclusion in rural community development programmes.

WOMEN - CASE STUDY

A FORCE TO BE RECKONED WITH

NAME: BASANTI CHAKRABORTY
LOCATION: SANKRAIL, WEST BENGAL
OCCUPATION: WOMEN'S VOLUNTEER

In 1987 child marriage was rife in rural West Bengal. But when Basanti Chakraborty heard about the impending marriage of a 15-year-old girl in her village, she took matters into her own hands. Objecting vehemently to the families involved, she spent hours trying to convince them otherwise. When the parents mobilised the entire community against her, descending on her house at midnight to confront her, she was faced with no other option. She took the matter to the police, and finally the marriage was aborted. This is how passionate Basanti is about the rights of women and she has dedicated her life to ensuring women and girls can stand on their own two feet in life.

₹
672x
WOMEN MOBILISED
FOR INCOME
GENERATION

♀
379
WOMEN IMPACTED
ON MENSTRUAL
HYGIENE

🍃
38
WOMEN WERE
HELPED TO ENROLL
IN SEDI

34
SOCIAL AWARENESS
CAMPS
ORGANISED

🏆
AWARD FOR
RECOGNITION
OF SOCIAL
WORK FROM
PANCHAYAT

🏠
FIRST EVER
WOMEN'S PANDAL
AT VILLAGE
DURGA PUJA

- **INCOME GENERATION** - As a volunteer for the ACF Women's Empowerment Programme, Basanti is instrumental in driving income generation training in her village – goat and poultry rearing, mushroom and vegetable cultivation, food processing – you name it, she has organised it all. And women are taking the businesses forward, and thriving.
- **SKILL TRAINING** - To ensure a 'saturation approach' and that every last woman is empowered, she mobilised women for skill training at ACF's SEDI. Adopting a variety of mobilisation strategies, she was successful in getting over 38 women to sign up for skill training courses and pursue a livelihood.
- **DOMESTIC VIOLENCE & CHILD MARRIAGE** – With support from ACF she organised awareness camps on domestic violence and child marriage in her village to highlight the legal rights that women have in relation to these issues.
- **MENSTRUAL HYGIENE** – Working with adolescent girls, she helped promote education on menstrual hygiene and then took the programme to all village women.
- **WOMEN'S FEDERATION LEADER** – Basanti was unanimously elected as the Treasurer of the Women's Federation in her area, a role which provided her with a bigger platform to impact women from seven other villages.

So committed is she, that in 2018 she took on the challenge to set up the first women's pandal in the Durga Puja celebrations. Usually a role of the men of the village, they went in uproar to the police on the matter. But with the force of all SHG women behind her, the ladies won, and for the first time ever, the women proudly constructed their own pandal for the festival.

No matter what commitment she has at a personal or family level, Basanti sets everything aside – working day and night to realise her dream of empowering women. Basanti's spirit is a fantastic demonstration of how, with just a little bit of support and guidance, one person truly can work magic!



HEALTH



WE BUILD HEALTHY COMMUNITIES TO ENABLE PEOPLE TO LEAD MORE FRUITFUL, PRODUCTIVE LIVES. WE ENSURE MATERNAL & CHILD HEALTH, PROMOTE WASH PRACTICES, ADDRESS COMMUNICABLE AND NON-COMMUNICABLE DISEASE AND PROVIDE CURATIVE HEALTH SERVICES VIA THE FOLLOWING INTERVENTIONS:



HEALTH - PROGRAMME HIGHLIGHTS

Sustainable Development Goals



SDG1



SDG2



SDG3



SDG5



SDG6



SDG10



SDG17

ACF's community health programme enables people to lead healthier, more fruitful lives, by promoting primary healthcare, preventive and promotive health. 2 new programmes were introduced this year - menstrual hygiene management and malnutrition. Due to the tireless efforts of 'Sakhis' our Maternal and Child Health (MCH) interventions have led to 98.4% institutional deliveries, resulting in significant improvement in MCH indicators. Our non-communicable disease programme has expanded to 209 villages with 1.23 lakh direct beneficiaries in 11 locations.



MENSTRUAL HYGIENE MANAGEMENT ROLLS OUT ACROSS 14 LOCATIONS

Initiated in 2021, ACF's Menstrual Hygiene Management (MHM) Project has undergone significant expansion – rolling out across 14 locations in 11 states. With the aim to create awareness amongst adolescent girls and women about Water, Sanitation & Hygiene (WASH) practices, menstrual absorbents and safe disposal, the programme harnesses IEC materials to enhance training – supported by Hafele India. The partnership has also facilitated the installation of biodegradable sanitary napkin making machines in 3 states - enabling SHGs to kickstart a microenterprise by manufacturing sanitary napkins and creating a supply chain with SHGs and Sakhis for the sanitary napkins in 12 states reaching 24,494 women and 17,300 adolescents.

EXPANSION OF MALNUTRITION PROGRAMME

ACF, in coordination with the Integrated Child Development Services Department (ICDS) Department, has expanded its malnutrition programme across 10 more geographies - reaching 158 villages and 359 Anganwadi centres. ACF is taking a holistic approach by building the capacity of ASHAs and AWWs, and is encouraging the establishment of kitchen gardens, building WASH infrastructure, and creating a Nutritional Knowledge Platform. Special monthly sessions for high risk children were conducted, with regular follow up on weight management. 22509 children are benefiting from the screening ever since anthropometry support was provided by ACF, with 36 children referred to the government Nutritional Rehabilitation Centre.

NON-COMMUNICABLE DISEASE PROGRAMME DEVELOPMENTS

The NCD action research project in Bathinda, in collaboration with the Harvard T.H. Chan School of Public Health, is moving to its final phase this year, after completing a baseline survey and the second round of data collection. 1.2 lakh adult population from 209 villages were reached

with a Community Based Assessment Checklist (CBAC) highlighting 29% of the respondents in the high-risk population bracket. 26,971 people were screened with 5.9% diabetic and 13.1% with hypertension. Behavior Change Communication through IEC material created awareness on diet, tobacco and alcohol consumption and physical activity. 9 community clinics are now also equipped to deal with COPD Asthma patients, covering 48 villages of Chandrapur. This unique model, combines NCD interventions with community driven self-sustainable clinics, which have a diagnostic facility available at an affordable cost for the community.

NEW HEALTH INTERVENTIONS FOR TRUCKERS

ACF and Apollo Tyres Foundation have been managing 5 Healthcare Centres (HCC) designed to cater to the healthcare needs of 86,275 truckers and allied population - covering issues such as HIV/AIDS, STI management, road safety and general health issues. This year however, the centres expanded to address issues such as TB, vision care, tobacco and alcohol consumption, and NCDs. Additionally, ACF in collaboration with Pernod Ricard India Foundation, has been managing a project to address healthcare and road safety for truckers through a HCC in Dera Bassi (Punjab).

MENTAL HEALTH AS A COMMUNITY BASED INTERVENTION

ACF, in collaboration with the Centre for Mental Health Law and Policy, launched the 'Aatmiyata' initiative - creating a cadre of mitras and champions to promote mental health. These community members will be responsible for identifying at-risk cases, providing counselling support and referrals, and acting as a liaison for serious mental health cases. Last year, ACF introduced its Mental Health intervention under the NCD umbrella, as cases rose due to the pandemic and the nationwide lockdown. The project is currently reaching out of 101 villages.

SUSTAINED GROWTH UNDER MATERNAL CHILD HEALTH

The lockdown and second 'delta' wave of COVID-19, impacted the delivery of Maternal Child Health services across project locations. However, the health team - due to the tireless efforts of on-ground community based 'Sakhis' - managed to continue interventions, covering 274 women receiving Antenatal Care (ANC) services and generating an institutional delivery rate as high as 98.4%. Family planning has also been introduced as a new programmatic focus in the past few years, due to the increase in still births and neonatal deaths. ACF's model of community healthcare workers showcases a successful model, where the demands of the pandemic were managed, along with day to day demands of maternal child health, immunisation and other community health issues.

TOBACCO CESSATION PROGRAMME LAUNCHED FOR PREGNANT WOMEN

LifeFirst and ACF have joined hands to implement a tobacco cessation initiative, delivered through Sakhis, targeting pregnant women during antenatal care. LifeFirst, an initiative of the Narotam Sekhsaria Foundation, promotes the widespread treatment of tobacco dependence for people from all social strata.

HEALTH & SAFETY UPDATES

ACF promotes 'health and safety' in the community, to influence behaviour and align with ACL's priority in this area. Awareness sessions; rallies; and programs on health, road safety, along with domestic and farm safety, were organized in both communities and schools throughout the year. Health camps and eye screening camps were organized along with fire safety training, which was conducted at ACF SEDI's in coordination with the Health Department. International days like Handwashing Day, Cancer Day, and World Tobacco Day were also marked with a range of events and activities across locations.

A 'TWO WOMEN' ARMY

NAME: TRIVENI VERMA & RADHA VAISHNAV

LOCATION: BHARSELI VILLAGE, CHATTISGARH

OCCUPATION: SAKHI (COMMUNITY HEALTH VOLUNTEER)

When 2 auditors from the Government Health & Sanitation Department visited Bharseli in 2020, they made a bee line for the 'kuccha' houses - avoiding the 'pukka' ones which were sure to have toilets. But they were shocked to find toilets in the kuccha houses too - and that they too were being used. In fact, 100% of the houses in Bharseli have toilets and WASH facilities. But just 10 years ago, it was a very different scenario. That is, until Triveni Verma & Radha Vaishnav were appointed as Sakhis for the village of 225 households, and single-handedly turned things around - receiving the 'Swachta Puraskar Award' from the Health Minister and a cash price of Rs. 50,000, as a result.


225
TOILETS BUILT


300 METRES
DRINKING WATER
PIPLINE LAID


700 METRE
CEMENT ROAD
BUILT


RS. 50,000
AWARDED AS
'SWACHTA
PURASKAR'


1
SOLAR BASED
DRINKING WATER
SYSTEM

- **SANITATION** - With open defecation an issue, the women coordinated night meetings to highlight the health and safety impacts and catalyse the building of toilets. Facing communal resistance - 'Why do we need toilets?' - the women drew charts and diagrams to explain the hygiene issue. Soon everybody was on board and 225 toilets were built over the next 2 years.
- **WATER** - A lack of water was a key barrier to sanitation, so the women advocated to the Panchayat - acting as community leaders to the village that lacked a sarpanch. Soon a site was identified to extract water, a solar pump was attached to the local pond and a drinking water distribution system was laid. Water began to reach every doorstep.
- **COMMUNITY HEALTH** - Triveni & Radha work day and night to advocate for preventive health, address the needs in maternal and child health, and tackle menstrual hygiene in the community. They have coordinated health camps, trudded door to door and even saved lives.
- **COVID-19** - When every villager was holed up at home during the first COVID-19 lockdown, Triveni & Radha masked up and stepped out - risking their own lives to generate awareness and educate people about the virus. Today, the entire village is also vaccinated.
- **DRAINAGE** - A lack of proper drainage systems created a sanitation nightmare in Bharseli during monsoons, when water-borne diseases would spread like wildfire. The Sakhi's mobilised into action and, working with ACF and the community, proper drains were installed to address the issue.
- **ROADS** - With no proper roads, travel to and from Bharseli was a challenge and mud during monsoons made it almost impossible. Taking up the problem, the ladies have been instrumental in transforming the roads and transportation in the community.

The transformation of Bharseli stands as the perfect example of what 2 empowered women can achieve, with just a little bit of support and guidance. These women have been true changemakers for the community.



EDUCATION

2019-20

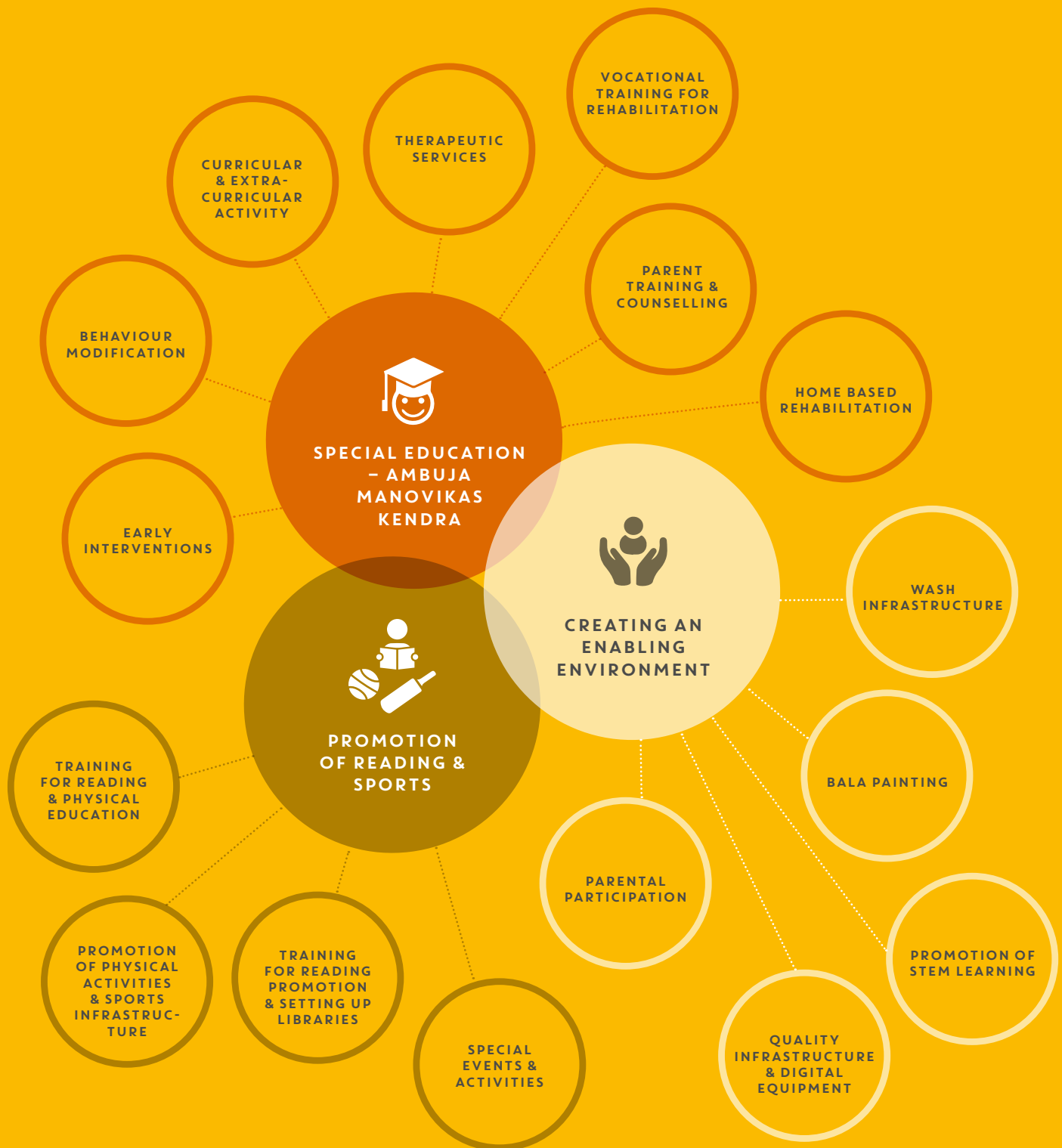
नीचे दिए गए शब्दों के अर्थ अक्षरजाल में खोजो-
ढब, भेद, मतिस्व, छल

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दूरभाष 0135-2789665, 2789710, फैक्स: 0135-2789665
email: scertuk@gmail.com, scert_ua@rediffmail.com
email: Website: scert.uk.gov.in

मुद्रक: राज एण्टरप्राइजेज, हल्द्वानी (नैनीताल)

WE ENSURE THAT RURAL CHILDREN GET THE SUPPORT THEY NEED FOR A GOOD EDUCATION, AND DIFFERENTLY-ABLED CHILDREN REACH THEIR FULL POTENTIAL IN LIFE, WHILE BUILDING CAPACITY OF TEACHER, STUDENTS AND SMCs. WE ACHIEVE THIS BY PROMOTING :



EDUCATION - PROGRAMME HIGHLIGHTS

Sustainable Development Goals



SDG1



SDG2



SDG3



SDG5



SDG6



SDG10



SDG17

ACF's education programme operates in 10 locations covering 278 schools. Sadly, disruptions to the education system since early 2020 have generated substantial losses and inequalities in learning. Whilst efforts to provide remote instruction were laudable, this has been a poor substitute for in-person learning. Even more concerning, many children (particularly girls) did not return to school when schools reopened. ACF is working to address the overall development of children which has been impeded.



READING PROGRAMME RAMPS UP

Based on the success of a pilot programme, ACF further promoted 'reading' in primary schools in collaboration with Door Step Schools, Pune. The project targeted 8 Zilla Parishad schools in Chandrapur with the support of 7 volunteers, to ensure continuous involvement of primary school children. 81% of the students are now able to read during reading classes with the Teacher Learning Material (TLMs) provided. Libraries have also been set-up in 6 Government primary schools at Bathinda and in 5 schools at Ambujangar, to promote early child reading. In Ambujanagar we are collaborating with Arch Foundation in Dharmapur, Valsad for teacher training, using Teacher Learning Materials. An endline comparison in Darlaghat with 408 students showed an 80% promotion of reading capability from second level to first level.



WASH FACILITIES STRENGTHENED

WASH activities were rolled out across all locations. The major focus was on infrastructure support for sanitation and drinking water stations; support for menstrual hygiene among adolescents through IEC materials and peer educators; and water quality testing for 30 schools in 4 locations. Under the new HRDP project in Varanasi (UP), 45 primary schools are under repair, and maintenance of WASH facilities, including drinking water stations and toilets, is being undertaken.



INFRASTRUCTURE DEVELOPMENT & RENOVATION

BaLA paintings are brightening up school walls to enhance learning in 5 schools of Chandrapur. In Rabriyawas, a 50 inch Smart TV was installed to initiate activity based learning in the classroom. Smart class equipment is also being installed in 50 schools of Varanasi and Mirzapur (UP) under the HRDP project.



BASELINE ASSESSMENT OF PHYSICAL FITNESS

A baseline assessment of students' physical skills was conducted in 63 schools in 6 locations (Ambujangar, Chandrapur, Darlaghat, Bathinda, Rabriyawas and Bhatapara) with more than 1200 students participating. Under this assessment, their agility, endurance, speed, upper and lower body strength were tested.

HIGHLIGHTS

AMBUJA MANOVIKAS KENDRA

AMK is our school for intellectually challenged children in Ropar, Punjab helping children with special needs to reach their full potential through special education, skill based training, therapeutic interventions and rehabilitation. AMK re-emerged this year, once again offering children a place for belonging, learning and growth.

● COVID-19 AWARENESS & REMOTE LEARNING

Virtual teaching and remote learning continued with regular counselling sessions to AMK students along with their parents on COVID-19 safety. As the government announced vaccinations available for people with disabilities, ACF mobilised students from AMK to also get vaccinated.

● REOPENING OF AMK

AMK reopened for students in October 2021, operating within safety guidelines. Students were reassessed in different domains, behaviour management and other activities recommenced to create a familiar and comfortable environment for children. All the students were delighted to re-join their school and meet with friends.

● NEW SWIMMING POOL FOR SPORTS & THERAPY

A swimming pool at AMK is finally complete and will be used to teach students how to swim – adding a new sport at AMK. The pool will also be used for all important aspects of therapy for AMK's special children, including hydrotherapy, sensory integration and other water-based therapeutic activities.

● OLYMPICS PREPARATION & OTHER SPORTS ACHIEVEMENTS

AMK student Priya Devi performed well in floorball and was shortlisted as a probable athlete for the World Winter Special Olympics in Russia 2023. Along with her, other AMK athletes participated in the state trials for cycling, handball, table tennis and power lifting. A few students were also shortlisted for the National Championships.

● INITIATION OF BUSINESS DEVELOPMENT PLAN FOR SDRC TRAINEES

Skill Development & Rehabilitation Centre (SDRC) trainees kickstarted making products at home - engaging them and further developing skills. AMK commenced



business development plans for rehabilitated trainees of SDRC. The trainees were supported with the purchase of raw materials for home businesses, with trainees selling 8500 rakhis worth Rs. 1 Lakh, and diyas worth Rs. 32,000 during Diwali. A graduation ceremony was conducted for the third batch of the Skill Development and Rehabilitation Centre, with graduates later returning to the SDRC for 'refresher training' on their specific trade skills, in the last quarter of the year.

● DIGITAL SOFTWARE OF INDIVIDUALIZED EDUCATION PROGRAMME

A new software was adopted for maintaining beneficiary data records and reporting. Individualised Educational Programme (IEP) digital software is a customised technology for special educators which helps in following the short and long term goals of students, and generating quarterly and annual reports. Such use of technology is highly beneficial for teachers who track and report children's progress.

● AWARDS & RECOGNITIONS

AMK received 2 State Awards in 2021, in different categories, from the Department of Social Security Woman & Child Development, Government of Punjab.

- Mrs Anupama, Vice-Principal Ambuja Manovikas Kendra was awarded Best Individual Professional working for the cause of persons with disabilities.
- Ms Priya Devi was awarded Best Sportsperson female with Special Needs. Both were honoured by the Cabinet Minister, during a state level function on World Disability Day on 3rd December 2021 at Urdu Academy District Malerkotla (Punjab).

BRINGING BOOKS TO LIFE FOR TRIBAL STUDENTS

NAME: VARSHA LEKKALWAR
LOCATION: BHENDVI, RAJURA
TALUKA, CHANDRAPUR
OCCUPATION: PUSTAK PARI
(COMMUNITY VOLUNTEER)

Bhendvi is a multi-language, tribal village on the border of Maharashtra and sits close to the border of Telegana, where people speak one or two of five different languages. As a result, school numbers are low, with many children finding the language of instruction, Marathi, difficult.

But Varsha Lekkalwar, a volunteer 'Pustak Pari' helped change that during the pandemic - bringing education and reading to life in her creative reading classes, which were initiated by ACF to keep children engaged in education and enhance literacy levels.

A passionate reader herself, who, in childhood, would read anything she could get her hands on, Varsha creates lesson plans, invents interactive games and harnesses children's imaginations in each and every session. This on top of running a farm, a viable sewing business and raising her own children - Varsha juggles it all with great gusto!



38
STUDENTS
ENGAGED



79%
READING
COMPETENCY IN
3 MONTHS



19
CHILDREN READ
NEWSPAPER
CLEARLY

- **READING CLASSES** – With children being taught as per their level (not their grade), Varsha facilitates 4 groups for up to 4 hours a day. A recent midterm evaluation showed that of her 38 students, 30 are competent in alphabets, composite letters and complex words of the Marathi language – with 22 children reading a newspaper clearly too.
- **AGRICULTURE** – A marginal farmer, Varsha grows cotton and pulses on her 2 acre rainfed agricultural land, working it once she completes her reading classes. It's a profitable enterprise, due to her being savvy, and brings Rs. 1.5 lakhs into the household each year.
- **TAILORING BUSINESS** – A self-taught seamstress, Varsha runs a sideline tailoring business from her home, and when she comes home from the field, she spends hours at her sewing machine fulfilling local orders for sari blouses, kurta and salwar kameez – earning Rs. 5000 per month as a result.
- **MOTHER & HOMEMAKER** – With three children of her own, aged 15, 13 and 10, Varsha has her hands full in the home also. Rising early in the morning, and working till late at night, she is busy cooking, cleaning and laundering for her full household.

Becoming a Pustak Pari has fulfilled a lifelong dream of Varsha's to teach, and today, as she wanders the village, whenever she spots kids 'whiling away their time' she invites them over and thrusts a book in their hand.



RURAL INFRASTRUCTURE



INVESTING IN INFRASTRUCTURE IN VILLAGES IS AN ONGOING INTERVENTION BY ACF, TO SUPPORT IMPROVED QUALITY OF LIFE FOR RESIDENTS OF RURAL COMMUNITIES. ACF CONTINUED TO INVEST IN NEED BASED INFRASTRUCTURE IN VILLAGES - BETTER CONNECTIVITY BY IMPROVING VILLAGE ROADS, SUPPORTING THE COMMUNITY TO DEVELOP COMMON INFRASTRUCTURE IN THEIR VILLAGES, AND IMPROVING HEALTH AND EDUCATION INFRASTRUCTURE.

● **COMMUNITY LEVEL INFRASTRUCTURE**

ACF developed community infrastructure like community halls and made improvements to gardens and Panchayat buildings in villages. ACF also supported schools to develop playgrounds and boundary walls, and renovated school and anganwadi centre buildings.

○ **ROADS FOR BETTER CONNECTIVITY**

ACF supported rural communities in improving their village roads, as an important step towards better connectivity between and within villages. In 2021-22, ACF supported villages to build or improve 58 roads across 9 locations.

● **STREETLIGHTS**

ACF has installed 1595 solar powered streetlights across 163 villages under projects supported by HDFC Bank Parivartan, across 4 states – improving lighting in villages, driven by green power.

Streetlights, lacking in most villages, are an important asset to ensure safety. ACF also supported 4 villages in Ambujanagar with LED lights, 1 village in Chandrapur with streetlights and 3 villages in Rabriyawas with high mask light systems.

○ **HEALTH INFRASTRUCTURE**

ACF supported the upgrade of Community Healthcare Centres and Primary Health Centres/Sub Centres in villages near the ACL Rabriyawas plant, to improve the primary health infrastructure for the rural community.

ACF also invested in the installation of 10 oxygen plants to improve oxygen facilities at both a district and sub district level – a step towards better preparedness after the challenges the country faced in accessing oxygen during the second wave of COVID-19. These plants are installed and ready for operation to meet any future need, and provide a critical lifesaving health infrastructure.

● **SANITATION INFRASTRUCTURE IN VILLAGES & SCHOOLS**

To upgrade infrastructure for water, sanitation and hygiene, ACF constructed and improved sanitation units in schools and other common community places - to plug the gap of availability of functional toilets. ACF also took the initiative to promote liquid waste management systems across 13 villages under different projects across 3 states. This intervention is a step toward building and improving infrastructure required at village level, to achieve objectives of the Swachh Bharat Mission - a flagship initiative of the Government of India.

RESEARCH, MONITORING & KNOWLEDGE SHARING

AT ACF WE ASPIRE TO ALWAYS IMPROVE. OUR MONITORING TOOL HELPS TO MEASURE EFFICIENCY AND EFFECTIVENESS OF THE PROGRAMME AND OUR RESEARCH SUPPORTS THAT. OUR WORK IS REGULARLY SCRUTINISED THROUGH RESEARCH AND MONITORING AND IT ALLOWS US TO TRACK THE SUCCESS AND FAILURE OF THE PROJECTS WE IMPLEMENT. THE RESEARCH WE UNDERTAKE HELPS US UNDERSTAND THE IMPACT OF OUR PROGRAMMES ON THE LIVES OF PEOPLE. ACF FOLLOWS AN EVIDENCE BASED PRACTICE WHILE PLANNING AND IMPLEMENTING DEVELOPMENT INITIATIVES. WE REFLECT UPON THE LEARNING FROM EACH OF THE RESEARCH STUDIES WE CONDUCT AND THAT HELPS US OPTIMISE OUTCOMES.



1

SROI OF ACF BHATAPARA CONDUCTED BY THE CII CENTRE OF EXCELLENCE FOR SUSTAINABLE DEVELOPMENT

A Social Return On Investment (SROI) study was conducted by the CII Centre of Excellence for Sustainable Development for ACF's Bhatapara location at Chhattisgarh. The SROI study reviewed 5 programmes between 2018-2020 and used the Social Value UK methodology, and Seven Principles of SROI, to derive the SROI values. The average SROI worked out to 9.75 which indicates that for each Rs. 1 invested, a social return of Rs. 9.75 was generated by ACF activities.



PROGRAMME	SROI VALUE GENERATED
AGRO BASED LIVELIHOOD	9.25
COMMUNITY HEALTH	9.50
SKILL AND ENTREPRENEURSHIP DEVELOPMENT	8.89
WATER RESOURCE MANAGEMENT	11.72
WOMEN EMPOWERMENT	8.45
AVERAGE LOCATION SROI	9.75

2

IMPACT ASSESSMENT OF WATER RESOURCE MANAGEMENT AND COMMUNITY DEVELOPMENT PROJECTS AT PALI, RAJASTHAN BY DELOITTE

An impact assessment of ACF's projects in two mining villages, Kesarpura and Patan, of Pali, Rajasthan was conducted by Deloitte. The study focused on Water Resource Management and other community development initiatives. A 3-member team from Deloitte visited the villages and conducted a total of 131 interactions. The study findings highlight that with ACF interventions:

- o The average distance covered to fetch water reduced, freeing up 2 hours of time for women.
- o The monthly expenses for fetching water reduced and there was a 36 ft increase in the ground water table, resulting in increase in income from agriculture.
- o Due to the water harvested through community watershed structures, the average irrigated land size increased from 1.25 acres to 2 acres.
- o Through agri-allied activities, the average milk production per beneficiary household has increased and annual gross income of sample beneficiary households, increased by 170%.
- o Increase in household possessions such as gas stoves and cell phones indicated an improvement in quality of life.
- o There was a general well-being with improved health seeking behaviour.
- o The skilling initiative led to substantial economic impact.



29% OF THE TRAINEES CONTRIBUTE ON AVERAGE 63% OF THEIR INCOME TO THE HOUSEHOLD INCOME AND 21% OF THE ALUMNI TRAINEES UNDERSTOOD THE IMPORTANCE OF SAVINGS.

3

IMPACT ASSESSMENT OF ACF SKILL & ENTREPRENEURSHIP DEVELOPMENT INSTITUTES CONDUCTED BY SATTVA CONSULTING

An impact assessment study for ACF's SEDIs was conducted by Sattva Consulting considering data for the last 3 years across 9 SEDI centers of ACF. The study focused on 4 courses - Assistant Beauty Therapist, Assistant Electrician, General Duty Assistant and Sewing Machine Operator, with the following findings:

- o The majority of parents were supportive of their child's career and about half of the parents were happy and proud.
- o Trainees were more confident about their communication skills and their social hesitancy has reduced significantly.
- o More than two thirds of the trainees said that skills taught in the SEDI course have been applicable in their workplace.
- o 29% of the trainees contribute on average 63% of their income to the household income and 21% of the alumni trainees understood the importance of savings.
- o 13% of the trainees have received a promotion in their current job after completion of the SEDI programme.
- o The study also emphasised on the best practices at SEDI and benchmarked them with other comparable organisations.

4

A QUALITATIVE STUDY ON THE AGRICULTURAL PRACTICES OF BETTER COTTON (BC) FARMERS IN ACF OUTREACH VILLAGES

A study was taken up to capture the qualitative insights of the Better Cotton programme, focusing on farmers' experiences to changing practices, especially in relation to usage of fertilisers and pesticides. Two locations, Ambujanagar and Chandrapur, were selected for the study. It was found that most farmers were following the Better Cotton principles and healthy practices of growing cotton.

- o Resulting in an increase in income by almost 30-40%.
- o Due to regular training and follow-up by the volunteers, farmers have reduced almost 50% of spending on pesticide.
- o Farmers are focusing more on the use of bio-pesticides such as Neem oil.
- o Regular visits by the BCI staff help them manage the pest attack well.
- o Women are also involved in agricultural activities and mainly take care of weeding, harvesting, animal husbandry etc. They also take part in the training given to Better Cotton farmers.

5

AN IMPACT ASSESSMENT OF THE WADI PROJECT AT BALI, RAJASTHAN

ACF has been working in 10 villages at Bali, Rajasthan, under the NABARD funded, Wadi project. Initiated in 2012, the project primarily focused on the tribal population and a total of 279 farmers were covered in 2 years till 2014. The farmers were provided with saplings of lemon and pomegranates including training on how to practice wadi cultivation. In addition to this ACF worked on SHG formation in the area. Having completed 7-8 years, an impact assessment

was undertaken to measure results. The plants of 45 farmers (16%) didn't survive, but the remaining 84% of farmers are still cultivating wadi and hence the study involved all of them. The study highlighted:

- o Wadi crops are fetching more income for farmers than crops sown on other parts of their land, and even without any concurrent support from ACF, the land area under Wadi has remained consistent all these years.
- o The sustenance of plants shows that Wadi cultivation is imbibed as part of their culture.
- o The Wadi programme not only adds to the income of the family, but additionally, the vegetables grown within the Wadi, are consumed by household members - ensuring nutrition for the whole family.

In conclusion, the meticulously planned interventions related to Wadi by NABARD, along with sincere and long-term engagement by ACF, has yielded good results. This is a very good example of a successful Wadi project.

6

EXPERIENCES OF FARMERS WITH THE USE OF SOLAR PUMPS

With the rapid depletion of fossil fuels, solar energy has emerged as one of the cleanest, environment friendly and reliable alternative sources. ACF started working on the promotion of solar pumps at Chirawa in 2014-15. Run across 4 locations, Bhatapara, Chirawa, Dadri and Raigadh, it has reached 193 farmers until 2021. In order to understand the experiences of farmers with the use of Solar pumps, ACF's research team conducted a study with 35 farmers (15 from Chirawa, 10 from Bhatapara, 5 from Raigarh and 5 from Dadri). The discussion with farmers highlighted that though solar pumps have minor drawbacks, they have proved to be a very effective alternative for irrigation, with minimal maintenance and extreme ease of use. Many farmers have started growing more cash crops because of the availability of irrigation facilities – resulting in additional income from agriculture. Crop diversity has also helped the fields rejuvenate and become more fertile. The study found that after the installation, there were no additional routine expenses (fuel) and there were none of the risks associated with the use of electric pumps.

7

A COMPARATIVE STUDY OF SRI AND CONVENTIONAL METHOD OF PADDY CULTIVATION IN WEST BENGAL

ACF started working on System of Rice Intensification (SRI) in Farakka and Sankrail in the year 2008-09 starting with a few farmers - expanding the outreach over the coming years. A systematic sample study of 150 farmers was conducted by ACF's research team, in collaboration with Krishi Vigyan Kendra (KVKs) at both locations, to understand the differences between SRI and conventional methods of paddy cultivation. It was found that the length of the panicles, number of panicles and the number of tillers were better in SRI. The overall findings also highlighted that in SRI, production is higher than the conventional method, and the cost of paddy cultivation is much lower in every component involved in paddy cultivation. Thus SRI is proven to be an effective method of paddy cultivation and helps to generate high production at lesser input cost.

8

AN IMPACT ASSESSMENT OF TWO WHEELER MECHANICS TRAINING, CHHINDWARA SEDI

ACF has been working in partnership with Castrol India Ltd for training the youth in various sectors since 2018. Castrol Eklavya project aims to help independent two-wheeler mechanics with limited access to technical education, enhance their skills and technical knowledge - resulting in an improved livelihood. Nearly 700, 2 and 3 wheeler mechanics were trained in Chhindwara during 2018-2020. An impact assessment study was conducted by selecting 100 trainees, using systematic random sampling, and 83 were telephonically interviewed. The results of the study highlight that technicians having their own business related to technician work, increased from 59% to 67.5% after the training. As a result of the soft skills component in the training 10-15% more technicians have opted for life insurance and accidental insurance cover in comparison to pre-training. As many as 71% of the trainees developed a habit of saving some part of their earnings for the future. The trainees found the training programme very interesting and useful in their livelihood development.

OUR PEOPLE

2021 SAW ACF OFFICIALLY CERTIFIED AS A 'GREAT PLACE TO WORK', FORMALLY RECOGNISING ACF AS AN EMPLOYER WHO CREATES AN OUTSTANDING EMPLOYEE EXPERIENCE. THIS WAS APT IN A YEAR OF SIGNIFICANT GROWTH, AS OUR TEAM STRENGTH SWELLED TO 1200+ PEOPLE.

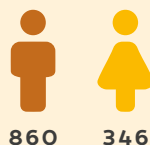
Staff development continued to be a focus, with a variety of technical and non-technical capacity building initiatives for all staff – particularly in areas like business and creative communications.

Project Lakshya was a major focus - coaching 25 leaders within the company to achieve ACF's goal of becoming a 500 crore organisation. ACF also continued with its Sathi Mentorship Programme – an internal mentoring programme to facilitate knowledge sharing in a formalised way. 'Pankh' was launched providing a platform for ACF women to discuss issues.

We also launched our very own HR portal, providing employees with an interface to facilitate all processes in relation to HR online, finance and programmes.

TOTAL EMPLOYEE STRENGTH

1206



COMMUNITY VOLUNTEERS

500

We are proud to present a few 'stand out' members of our team who have 'juggled' many balls in the air in their roles at ACF. We applaud their dedication and passion for their work at ACF!

THE JUGGLERS



DR. VINAYAK SONAWANE
SENIOR PROGRAMME
MANAGER - HEALTH

There was no greater juggler in 2021-22 than Vinayak Sonawane. In 2020 he saw his workload double overnight as the impact of COVID-19 spread across the regions. This continued to date and whilst juggling ACF's COVID-19 response, coordinating on oxygen support and maintaining relationship with support partners, he has simultaneously scaled existing key programmes like non-communicable disease, malnutrition, menstrual hygiene management, facilitating the healthcare centre in Derabassi and maternal and child health. On top of this, he was handed another ball to juggle in the form of a new mental health programme to roll out across locations, along with the new CoviSAINIK initiative. And Vinayak never dropped a ball – even when he struggled personally with his father in hospital and when his daughter was struck ill. He worked from the hospital and found respite every day in the form of his daily dose of 'Indian Idol' at 8 pm.

- Took NCD from 143 to 200+ villages.
- 6000 Covisainiks.
- 27 lakh beneficiaries vaccinated.
- Expansion of malnutrition projects from 1 pilot location to 10 locations.
- 652 people trained in mental health.
- Strengthening health infrastructure.



MANOV MAITY
DEPUTY GENERAL MANAGER
PUNJAB, UTTAR PRADESH &
UTTRAKHAND

Manov Maity epitomises the word ‘juggle’ as he manages myriad partnerships which have seen the exponential growth and scale of programmes in his region. Inspired by a message of the Chairman Narotam Sekhsaria in 2017, Manov built a core team to drive partnerships and successfully expanded from 9 crores in 2017 to 36 crores in 2022 – all via successful partnerships. He took the HDFC Bank Partnership to the next level – from 1 project in 2017 to 10 projects in 2022 and has been instrumental in managing partners like Talwandi Sabo Power Limited (TSPL), NABARD and Pernod Ricard India Foundation. Manov was also the key driver for the roll out of new programmes in his area including non-communicable disease and education; whilst driving scale - taking SEDI from 2 to 7 centres during his short tenure and expanding the Women Empowerment Programme from 3000 women to 10,000 women in just 4 years.

- From 9 crores to 36 crores in 4 years.
- Took HDFC Bank Partnership from 1 project to 10 projects.
- Expanded SEDI from 2 in 2017 to 7 in 2021.
- Scaled Women Empowerment Programme to 10,000 women.
- Led 10,000 farmers on the journey to being organic.
- Developed 2 value chain programmes by institutionalising FPOs and Federations.



SUKRITI MALIK
PROJECT COORDINATOR –
WOMEN EMPOWERMENT,
BATHINDA (PUNJAB)

When Sukriti Malik applied for a job at ACF back in 2015, she came with personal challenges, no background in social work, and couldn’t speak the local language (Punjabi). But ACF managers saw something special in Sukriti, and appointed her as a Monitoring & Evaluation Officer. The gamble paid off, and Sukriti blossomed. She was given the responsibility to run the Women Empowerment Programme and quickly grew it from 54 SHGs to 144 SHGs. Having run her own business before, Sukriti headed up the Community Facility Centre (Virasat) Programme, where she worked with women to develop and sell handicrafts as a micro enterprise. The success of this saw her now lead the HDFC Bank & TSPL programme working with 7,000 households. During the pandemic, Sukriti juggled all that was on her plate – spending the majority of her time in the field helping landless women whose husbands were out of work. All of this, and she still oversees monitoring and evaluation at ACF! “At ACF, I realised that the things I faced in my life are actually very small, compared to what other women have been through.”

- From 54 SHGs with 620 members to 144 SHGs with 1646 members.
- Reaching 5000 households via HDFC Bank Programme.
- Helping women stitch and sell 2 lakhs masks of approx. Rs. 19 lakhs.
- Working from 9 am to 9 pm in the field.



MANJUSHA DOSHI
PROJECT EXECUTIVE –
WOMEN EMPOWERMENT,
BHATAPARA (CHHATTISGARH)

Manjusha is a powerhouse for women in Bhatapara, where she moved having spent 2 years with ACF in Rabriyawas. When she first arrived, the Women Empowerment Programme was very small with just 36 SHGs and today she has swelled it to 367 SHGs with 4228 women. Whilst internal lending and savings of SHGs was going on successfully, she planted seeds in the mind of senior community leaders that women should also tackle local social issues such as sanitation, gender and domestic violence. The success and growth of the women’s movement consequently saw her establish a federation within just 4 years. She has headed the NABARD women’s programme which saw her set up 200 additional SHGs, and also took charge of the COVID-19 revolving fund to provide loans to women during the pandemic. On top of all this, she is a video volunteer and acts as a media liaison, writing articles and even getting published on topics like mental health and women related issues.

- From 36 SHGs in 2010 to 367 SHGs in 2021.
- Impacting 4228 women.
- Headed NABARD Programme to establish 200 SHGs.
- Learnt local language in just 1 year.
- Kickstarted mask making during COVID-19 – 56,000 masks for ACF and Gram Panchayat.

OUR PARTNERS

MAJOR PARTNERS

- Ambuja Cements Ltd
- Apollo Tyres Foundation
- APM Terminals Pipavav (Gujarat Pipavav Port Ltd)
- Asian Paints Ltd
- Ashok Leyland Ltd
- AU Small Finance Bank Ltd
- Better Cotton
- B.L. Taparia and Family
- Bayer Foundation
- The Community
- Cipla Foundation
- District Mineral Foundation, Govt. Of Gujarat
- Global India Fund
- Godrej Agrovet Ltd
- Hafele India Pvt Ltd
- HDFC Bank Ltd
- Hinduja Leyland Finance
- Hindustan Zinc Ltd
- Stitching IDH Sustainable Trade Initiative
- Indian Council of Agriculture Research
- IndusInd Bank Ltd
- Kantha Vibhag Nav Nirman Mandal
- Krishnashrya Gurukul Foundation
- NABARD
- Narotam Sekhsaria Foundation
- National Schedule Castes Finance & Development Corporation
- National Skill Development Corporation (NSDC)
- Pernod Ricard India Foundation
- Sadvichar Parivar
- Schneider Electric India Foundation
- Sir Mathurdas Vissanji Education Trust
- Shree Somnath Trust
- SKF India Ltd
- Stichting Tulip Crowns
- Talwandi Sabo Power Ltd

CHHATTISGARH

- Chhattisgarh Renewable Energy Development Agency
- Counto Microfine Products Pvt Ltd
- Indira Gandhi Krishi Vishwa Vidyalaya
- Department of Horticulture, Chhattisgarh
- Department of Agriculture, Chhattisgarh
- Department of Sericulture, Chhattisgarh
- Industrial Training Institute, Sakri
- Animal Husbandry Department, Govt. of Chhattisgarh
- Public Health Engineering Department, Baloda Bazaar
- Fisheries Department, Govt. of Chhattisgarh
- Department of Labor, Govt. of Chhattisgarh
- Chhattisgarh Skill Development Authority
- Government Hospital, Baloda Bazaar
- KSK Energy
- Godrej Consumer Products Ltd

GUJARAT

- Agriculture Technology Management Agency (ATMA), Govt. of Gujarat
- Collective Goods Foundation
- Development Support Centre
- Directorate of Groundnut Research, Junagadh
- SAJJATA SANGH – Ahmedabad
- Water and Sanitation Management Organisation (WASMO), Govt. of Gujarat
- Coastal Salinity Prevention Cell
- Gir West Forest Division, Junagadh
- Gujarat Green Revolution Company
- Junagadh Agriculture University
- Sardar Sarovar Narmada Nigam Ltd
- Sadvichar Parivar
- Tata Chemicals Society for Rural Development
- Salaam Mumbai Foundation
- Samhita Social Ventures
- Somnath Trust
- Sustainable Cotton Solutions Pvt Ltd
- Godrej Consumer Products Ltd
- Edutest Solutions Pvt Ltd

HIMACHAL PRADESH

- Department of Agriculture, GoHP
- Department of Animal Husbandry
- Indian Agriculture Research Institute, Shimla
- Department of Forest, GoHP
- Department of Horticulture
- Department of Elementary Education, GoHP
- Department of Health, GoHP
- Chaudhary Sarwan Kumar Himachal Pradesh
- Krishi Vishwavidyalaya, Palampur
- ICDS Department
- Indira Gandhi Medical College, Shimla
- YS Parmar Horticulture and Forest Agriculture University, Solan

HIMACHAL PRADESH (CONTD.)

- HPKVN (Himachal Pradesh Kaushal Vikas Nigam)
- Himfed

MAHARASHTRA

- District Skill Development Executive Committee, Chandrapur
- School Education and Sports Department, Mumbai
- Rotary Club of Hirai Chandrapur – Mangi Villa Waters
- Salam Mumbai Foundation
- Samhita Social Ventures
- Sustainable Cotton Solutions Pvt Ltd

MADHYA PRADESH

- MP Building and Other Construction Workers Welfare Board
- National Urban Livelihood Mission
- Rotary Club of Chhindwara
- Godrej Consumer Products Ltd
- Bayer Foundation India

PUNJAB

- All India Institute of Medical Science - Bathinda
- District Health Department Bathinda
- Department of Agriculture, Govt. of Punjab
- National Trust, GOI
- Rotary, Club, Ropar
- Special Olympics Bharat, Punjab Chapter
- Dairy Development Board, Punjab
- Block Development Department
- Punjab Milkfed
- National Institute for Mentally Handicapped, Government of India
- NRLM - Punjab Ministry of social justice and empowerment
- Sarbat Da Bhalla Charitable Trust
- Punjab Skill Development Mission
- Sarvodar Trust
- Bayer Foundation India

RAJASTHAN

- Department of Forest, Government of 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
- Department of Industries Jaipur, Rajasthan

RAJASTHAN (CONTD.)

- Salaam Mumbai Foundation
- AFRI – Bikaner
- South Asia Biotechnology Centre
- National Spice Board – Ajmer
- Indra Rasoi Yojna State Govt. of Rajasthan
- Rajasthan Skill and Livelihood Development Corporation
- Optimum Stock Trading Company Pvt Ltd – ATE Chandra Foundation
- Sajjan India Ltd – ATE Chandra Foundation
- Godrej Consumer Products Ltd

UTTARAKHAND

- Uttarakhand Organic Board
- Department of Agriculture- Govt. of Uttarakhand
- Cropin
- Everest Foundation
- ICDS Haridwar
- District Health Department - Haridwar
- Bhumanand

UTTAR PRADESH

- STMicroelectronic Foundation
- Building and Wood Workers' International (BWI)
- ICDS Department – Gautam Buddha Nagar
- District Horticulture Department – Gautam Buddha Nagar
- National Thermal Power Corporation
- Godrej Consumer Products Ltd
- Tally Education Private Limited
- NSFDC

WEST BENGAL

- Samaritan Help Mission, Bankra, Howrah
- Central Institute for Freshwater Aquaculture
- Department of Agriculture – Murshidabad
- Block Development Offices – Farakka, Murshidabad
- Deen Dayal Upadhyaya Grameen Kaushalya Yojana, Government of West Bengal Skill Development
- National Thermal Power Corporation
- Salaam Mumbai Foundation
- Godrej Consumer Products Ltd
- Trustea Sustainable Tea Foundation

DIRECTORS' REPORT

2021 CAUGHT US ALL BY SURPRISE, AS INDIA FACED ITS GREATEST CHALLENGE OF THE PANDEMIC - THE ONSLAUGHT OF THE DELTA WAVE. AS THE WORLD WATCHED, THE COUNTRY STRUGGLED TO COPE AS COVID-19 WROUGHT A PATH OF DESTRUCTION. AS A NON-PROFIT, WE STEPPED TO THE FORE TO ASSIST IN A MULTITUDE OF WAYS, ONCE AGAIN EXPANDING OUR WORK AND FOOTPRINT TO MEET THE NEED OF THE HOUR. I AM PROUD OF ALL WE HAVE ACHIEVED, ACROSS OUR PROGRAMMES AND KEY FUNCTIONAL AREAS – I AM PLEASED TO SHARE IT WITH YOU IN THIS ANNUAL DIRECTOR'S REPORT.

1. FINANCIAL PERFORMANCE

Ambuja Cement Foundation received total funds of Rs. 115.51 crores during the year. The total expenditure on various activities was Rs. 123.15 crores.

The Income & Expenditure Account of the Foundation for the year under review showed a deficit of Rs. 7.64 crores (including deficit of Rs. 10.08 crores from assisted project funds) as against surplus of Rs. 8.77 crores in the previous year. The total amount standing to the credit of the Corpus Fund as on 31st March 2022 is Rs. 25.73 crores as compared to Rs. 23.29 crores in the previous year.

Apart from the above, the company was able to raise direct funds of Rs. 42.76 crores which was channelled directly for the community.

2. PROGRAMMES

This year we experienced significant growth across programmes and geographies, enabling us to reach and impact many more people. We aligned with the Government's Jal Jivan Mission for drinking water tap connectivity, and forged ahead expanding our water resource management initiatives into many more regions, thanks to a host of new partners in this area. Our emphasis on skilling the nation's rural youth continued with the launch of 5 new SEDIs – expanding our centres to 35 locations this year.

While we continued integrated crop management work, we put increased emphasis on allied agricultural activities, across goatery, poultry and the cultivation of exotic vegetables, to create micro enterprises and diversify incomes. Our work in non-communicable disease, malnutrition and menstrual hygiene management deserves commendation, as we ramped up activities to make significant dents in these serious health issues. With steady growth in our SHG establishment, we generated more apex institutions to represent the collective voices of women, via the formation of 3 new Women's Federations.

As the pandemic once again raged, we addressed the severe gap in access to oxygen by providing oxygen concentrators in the neglected remote interiors; kickstarted the 'CoviSAINIK' volunteer programme which saw 6347 people put their hand up to help the Government; and supported the vaccination of over 27 lakh people in rural India.

3. STRENGTHENING COMMUNICATION

We continued in our efforts to advocate the plight of rural India – highlighting the many issues that plague the countryside across digital platforms and mainstream media. Our digital foot print was strengthened across platforms, in particular the consistent output of quality content in our Thrive Blog and monthly newsletter. LinkedIn continued to be a pivotal platform for us to reach key stakeholders and amplify our core messages, and Facebook and Twitter continued to connect us with our supporters across the country and indeed the world.

Giving voice to the voiceless, we took steps to share the incredible stories of many of our beneficiaries, who have been

'unstoppable' in the face of poverty and adversity. The release of the 'Unstoppable' coffee table book captured these stories and helped transport our many donors and potential supporters into the lives and world of rural India.

We feel a duty to harness our voice to highlight the many pressing issues of rural India in the media, so that they come to the attention of key stakeholders in government, corporate circles and development organisations. We became a regular contributor to Forbes Online on the urgent issue of water, and our other media coverage included 35 multi-lingual publications and 40 digital media publications.

4. HUMAN RESOURCES

With the growth of partnerships came the need to strengthen our team, expanding to 1200 people via the recruitment of key project resources in key locations as our outreach spread. As more and more partners trust us in our work, the need for good, seasoned rural development professionals continues. As always we continued to invest in their growth and development via diverse capacity building and mentoring opportunities, harnessing both internal and external resources. A major focus for training and development was business and creative communications, and 34 people participated in a unique internal mentoring program. 25 senior leaders were chosen for a corporate transformation coaching programme with the goal of multiplying ACF's operations in the coming years. Of great pride to us, ACF received a 'Great Place to Work' certification for the first time, which reflects the positive and inclusive team environment we foster. 'Pankh', a forum for women at ACF, was launched providing a key platform for women for discussion, gender sensitisation, awareness and learning.

5. OPERATIONS

As our operations expanded, so too did our army of grassroots volunteers who, every day, put their hand up to drive forward our work to generate change. Field facilitators, village volunteers, Sakhis, Single Points of Contact (SPOCs) and newly added CoviSAINIKs, all stepped up to support ACF in its mission of rural prosperity and transformation. We applaud them for their passion, determination and commitment. Our people's institutions continued to expand – growing to 3014 - whilst also strengthening in terms of governance processes and leadership. In alignment with our priority on livelihoods, we facilitated more and more people into nano and micro enterprises which not only generate income streams but provide valuable, local services and products to remote rural communities who often experience a multitude of 'gaps' in the market. Lastly, our monitoring and evaluation continued in full force as we strive to continually enhance our programmes, impacts and reach.

6. DIRECTORS

Mr. B.L. Taparia, Mr. V. K. Sharma and Mr. Neeraj Akhoury will retire by rotation at the ensuing Annual General Meeting (AGM) in accordance with the Articles of Association of the Foundation. Being eligible, the above three Directors offer themselves for reappointment. The Board recommends their reappointment.

7. GOVERNANCE

Every non-profit is guided and led by their Board which governs it and we have been fortunate to have a committed and reputed group of individuals to broaden our vision. Our Board has a diverse range of relevant skills and experience supports the Foundation at the highest level – helping chart our trajectory towards greater heights.

Number of Board Meetings

During the financial year 2021-22, four (4) meetings of the Board of Directors were held.

Extract of Annual Return

Pursuant to Section 92(3) of the Act read with Rules 12(1) of the Companies (Management & Administration) Rules, 2014 the extract of Annual Report I form MGT - 9 attached as Annexure - A and forms part of this Annual Report.

Remuneration to Directors

Sitting Fees were 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:

- i) Mr Pravin Laheri - Rs. 80,000
- ii) Mr Chandra Shekhar Rajan - Rs. 60,000
- iii) Ms Ashni Biyani - Rs. 60,000
- iv) Mr Vijay Kumar Sharma - Rs. 60,000

Directors' Responsibility Statement

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

- i. In the preparation of the annual accounts for the financial year ended 31st March, 2022, 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 Company and its surplus as on 31st March 2022.
- 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, 2022 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

During the year under review, there was a transaction entered into by the Company with any related party falling under the purview of Section 188 of the Act.

S.No.	Nature of Transactions	Name of related parties	Relationship	Amount (Rs. in Lakhs)
1	Grant on health projects on Lifefirst- Tobacco Cessation programme across 15 locations in India to increase the awareness about ill- effects of tobacco, treatment and counselling.	Salaam Bombay Foundation	Under common control	23.06
1	Grant on health projects on Tobacco Control across 3 locations to increase the awareness about ill-effects of tobacco, treatment and counselling.	Salaam Mumbai Foundation	Under common control	1.42

Particulars of Loans, Guarantees and Investments under Section 186

The Company has, during the financial year under review, not given any loans, guarantees or provided security and has not made any investments to any corporate/institution in excess of limits as specified under Section 186 of the Act.

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 two complaints from aggrieved employees in the year 2021-22. The ICC immediately took up the cases. After appropriate inquiries and investigations by the Committee as required under the provisions of the Act, the cases were addressed and resolved 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.

8. 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, Kolkata were appointed as Statutory Auditors of the Foundation to hold office

from the conclusion of the 28th Annual General Meeting of the Foundation till the conclusion of the 33rd Annual General Meeting. Accordingly, M/s Chaturvedi & Company will be completing their first year out of five years at the conclusion of the forthcoming Annual General Meeting.

The Foundation has received a Certificate from them pursuant to Section 139 of the Companies Act 2013, confirming their eligibility for re-appointment. They have also certified that they are free from any disqualifications specified under Section 141 of the Companies Act, 2013. The Board of Directors recommends the appointment of M/s Chaturvedi & Company as Statutory Auditors of the Foundation.

9. PARTNERSHIPS

With the strengthening of the CSR law over time, more and more CSR partners have seen the merit in our work and chosen to join hands with us to help meet their social responsibilities. As an implementing partner, our corporate partnerships grew substantially which enables us to impact more and more people on the ground in rural India – which is our ultimate aim. By joining forces, together we can make a greater impact.

This year, we were also delighted to see philanthropist families invest with us, along with private foundations, which broadened our base of investors and helped expand our work. Our partnership with Better Cotton grew significantly as we worked together to reach many more cotton farmers with this important work. Additionally, ties were once again strengthened with NABARD as many more projects were supported. This is of great pleasure as long term partnerships really are valuable for all stakeholders.

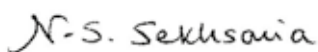
10. ACKNOWLEDGEMENTS

Once again there are so many people to thank for the part they have played in the great ACF journey.

Our people at ACF are our most valuable resource and we are proud of their collective experience, professionalism and the adept way in which they navigate the many changing faces of remote rural India. Our communities and beneficiaries also play a pivotal role in their own development and we thank them for their trust and respect in the process. Our Board members lead the way and we are indebted to them for their wisdom and leadership – we are grateful to have such eminent people backing us in our corner.

The collective struggles we have all faced in the wake of the pandemic has seen us all 'juggle' to survive, grow and once again, thrive. We wish all those who juggle agility in their work, swiftness in decisions and nimble fingers in catching each and every ball they throw in the air.

For and on behalf of the Board



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

Place: Mumbai
 Date: 12th July, 2022

Registered Office:
 Ambuja Cement Foundation
 5th Floor, Elegant Business Park
 MIDC, Off. Andheri Kurla Road
 Andheri – East, Mumbai - 400059

ANNEXURE - A Form No. MGT-9

EXTRACT OF ANNUAL RETURN AS ON THE FINANCIAL YEAR ENDED ON 31/03/2022

[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	U91990MH1993NPL264710
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					Total Amount
	Mr. Pravin Laheri	Mr. Chandra Shekhar Rajan	Ms. Ashni Biyani	Mr. Vijay Kumar Sharma	
Independent Directors					
·Fee for attending board committee meetings	Rs.80,000	Rs.60,000	Rs.60,000	Rs.60,000	Rs.2,60,000
·Commission	-	-	-	-	-
·Others, please specify	-	-	-	-	-
Total(1)	Rs.80,000	Rs.60,000	Rs.60,000	Rs. 60,000	Rs.2,60,000
Other Non-Executive Directors					
·Fee for attending board committee meetings	-	-	-	-	-
·Commission	-	-	-	-	-
·Others, please specify	-	-	-	-	-
Total(2)	-	-	-	-	-
Total(B)=(1+2)	Rs.80,000	Rs.60,000	Rs.60,000	Rs. 60,000	Rs.2,60,000
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

AUDITORS' REPORT



CHATURVEDI & COMPANY
CHARTERED ACCOUNTANTS
KOLKATA , MUMBAI , DELHI , CHENNAI , KANPUR
60, BENTINCK STREET, KOLKATA-700 069

Phone : 2237-4060
2237-5408/5409
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E-mail : hocalcutta@chaturvedico.com

To
The Members of
M/s. Ambuja Cement Foundation

Report on the standalone Financial Statements

Opinion

We have audited the accompanying Standalone financial statements of **M/s. Ambuja Cement Foundation (“the Company”)** which comprises the Balance Sheet as at March 31, 2022, the Statement of Income & Expenditure and Statement of Cash Flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information (hereinafter referred to as “the standalone financial statements”).

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Standalone Financial Statements give the information required by the Companies Act, 2013 (“the Act”) in the manner so required and give a true and fair view in conformity with the Accounting Standards prescribed under section 133 of the Act read with Rule 7 of the Companies (Accounts) Rules, 2014

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013. Our responsibilities under those Standards are further described in the Auditor’s Responsibilities for the Audit of the Standalone Financial Statements section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the standalone financial statements under the provisions of the Companies Act, 2013 and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI’s Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

We draw attention to note no 23 of the Financial Statement with respect to Management’s Assertions relating to Pandemic caused by Covid – 19. The company has analyzed the possible effects that may be caused on the implementation of projects and overall programme budgets funded by the External Funding Partners and various Donors. Based on the internal and external sources of information, sensitivity analysis and assumptions, the company foresees a moderate reduction in the incoming grant funds from the various Funding Partners, the company financial statements have been prepared using the going concern basis of accounting as there is no material uncertainty to events or conditions that may cast significant doubt on the company’s ability to continue as a going concern.

Responsibility of Management for the 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 standalone 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 Standards specified under section 133 of the Act, 2013 read with relevant rules issued thereunder and Accounting principles generally accepted in India. This responsibility also includes maintenance of adequate accounting records

in accordance with the provisions of the Act for safeguarding of the assets of the company and for preventing and detecting frauds and other irregularities; selection and application of appropriate implementation and maintenance of accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the standalone financial statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the company or to cease operations, or has no realistic alternative but to do so.

Those Board of Directors are also responsible for overseeing the company's financial reporting process.

Auditors' Responsibility for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Standalone Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Company has adequate internal financial controls system in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Company to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the interim consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the standalone financial statements, including the disclosures, and whether the standalone financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

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.

AUDITORS' REPORT

- (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 and 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 standalone financial statements comply with the Accounting Standards specified under Section 133 of the Act of the Act, read with the relevant rules issued there under.
 - (e) On the basis of the written representations received from the directors as on 31st March, 2022 taken on record by the Board of Directors, none of the directors is disqualified as on 31st March, 2022 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.
 - (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
 - iv. The management has represented that, to the best of its knowledge and belief,
 - no funds have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the company to or in any other person(s) or entities, including foreign entities ("intermediaries"), with the understanding, whether recorded in writing or otherwise, that the intermediary shall directly or indirectly lend or invest in other persons or entities identified in any manner by or on behalf of the company (Ultimate Beneficiaries) or provide any guarantee, security or the like on behalf of ultimate beneficiaries.
 - no funds have been received by the company from any person(s) or entities including foreign entities ("Funding Parties") with the understanding, whether recorded in writing or otherwise, that such company shall whether, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever (Ultimate Beneficiaries) by or on behalf of the funding party or provide guarantee, security or the like on behalf of the Ultimate beneficiaries.
 - Based on such audit procedures as considered reasonable and appropriate in the circumstances, nothing has come to our notice that has caused us to believe that the representations given by management under the above sub-clauses contain any material mis-statement.
 - v. As per the records of the Company no dividend has been declared or paid during the year.

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



Ms. Nilima Joshi
Partner
Mem. No. 52122



Place: Kolkata
Date: July 12, 2022

Annexure A to the Auditors' 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, 2022 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 recorded 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

AUDITORS' REPORT

and nor be detected. Also, projections of any evaluation of the internal financial controls over financial reporting to future period 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, 2022, 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)



Ms. Nilima Joshi
Partner
Mem. No. 52122



Place: Kolkata
Date: July 12, 2022



OUR ACCOUNTS

BALANCE SHEET AS AT 31ST MARCH, 2022

Particulars	Note No.	As at 31.03.2022 (Rs. in Lakhs)	As at 31.03.2021 (Rs. in Lakhs)
LIABILITIES			
(1) Corpus Fund	2	2,573	2,329
(2) Assisted Project Funds	3	144	1,320
(3) Other Long-Term Liabilities	4	203	230
(4) Current Liabilities			
(a) Trade Payables	5	33	148
(b) Other Current Liabilities	6	393	247
(c) Short Term Provisions	7	19	20
		445	415
Total		3365	4,294
ASSETS			
(1) Non - Current Assets			
(a) Property, Plant & Equipment	8	887	879
- Tangible Assets		2	2
- Intangible Assets			
(b) Long-Term Loans and Advances	9	46	50
(c) Other Non-Current Assets	10	1	1
		936	932
(2) Current Assets:			
(a) Cash and Bank Balances	11	1,993	3,087
(b) Short Term Loans and Advances	12	206	160
(c) Other Current Assets	13	230	115
		2,429	3,362
Total		3,365	4,294
Significant Accounting Policies Notes to the Accounts	1 2-25		

See Accompanying Notes to the Financial Statements

For Chaturvedi & Company

Chartered Accountants
Firm Registration No.: 302137E

sd/-

Ms. Nilima Joshi

Partner

Membership No. 52122
Kolkata

Place: Mumbai
Date: July 12, 2022

sd/-

Ms. Pearl Tiwari

Director

sd/-

Mr. B.L.Taparia

Director

INCOME & EXPENDITURE STATEMENT FOR THE YEAR ENDED 31ST MARCH, 2022

Particulars	Note No.	For the year ended 31.03.2022 (Rs. in Lakhs)	For the year ended 31.03.2021 (Rs. in Lakhs)
Income:			
(a) Donations & Grants			
- From Ambuja Cements Ltd		4,892	3,700
- From Ambuja Cements Ltd- COVID-19 Relief		-	183
- From Narotam Sekhsaria Foundation		228	208
- From Funded Projects	3	5,782	4,973
(b) Other Income/Contributions	14	650	745
Total Revenue		11,551	9,809
Expenses			
Employees Benefit Expenses	15	575	617
Agriculture Development Expenses		2,778	2,134
Animal Husbandry and Dairy Expenses		30	18
Community Welfare Expenses		1,182	725
Educational Expenses		523	248
Health & Sanitation Development		809	498
COVID-19 Relief Expenses		325	197
Krishi Vigyan Kendra Expenses (Agriculture Science Centre sponsored by Govt.)		300	238
Monitoring & Research Expenses		44	22
Skill Training Expenses		2,823	2,346
Water Resource Development		1,912	1,237
Women & SHG Expenses		488	215
Depreciation and Amortization Expenses	8	122	131
Other Expenses	16	404	306
Total Expenses		12,315	8,932
Surplus / (Deficit) carried forward		(764)	877
Significant Accounting Policies	1		
Notes to the Accounts	2-25		

See Accompanying Notes to the Financial Statements

For Chaturvedi & CompanyChartered Accountants
Firm Registration No.: 302137Esd/-
Ms. Pearl Tiwari
Director

sd/-

Ms. Nilima Joshi
Partner
Membership No. 52122
Kolkatasd/-
Mr. B.L.Taparia
DirectorPlace: Mumbai
Date: July 12, 2022

CASH FLOW STATEMENT

Particulars	For the year ended March 31, 2022 (Rs. in Lakhs)		For the year ended March 31, 2021 (Rs. in Lakhs)	
<u>Income from Operations</u>				
Surplus/ (Deficit) for the year	(764)		877	
(Surplus)/ Deficit for Project Funds	1,008		(621)	
<u>Adjustments for</u>				
Depreciation	122		131	
Balance written off	29		63	
Sundry balances written back	(4)		(10)	
Interest Income	(89)		(99)	
Loss on sale of fixed assets	3		8	
Corpus of projects/institutions transferred	-		-	
<u>Changes in Working Capital</u>				
Increase in Loans & Advances (Long term)	4		90	
Decrease in other non- current assets	(0)		44	
Increase in Loans & Advances (Short term)	46		118	
Increase in other current assets	(115)		(30)	
Increase in Long term liabilities	(27)		(61)	
Decrease in Trade Payable	(145)		(249)	
Increase in other current liabilities	146		29	
Decrease in Short term provision	(1)		(4)	
Net cash from operating activities (A)		212		286
<u>Income from Investing activities</u>				
Purchase of assets	(226)		(92)	
Sale of Fixed Assets	3		2	
Interest Received	89		99	
Net cash from investing activities (B)		(133)		9
<u>Income from Financing activities (C)</u>				
Changes in Project Fund		(1,172)		668
Cash & Cash Equivalents at beginning of year (D)		3,085		2,123
Cash & Cash Equivalents at end of year (A+B+C+D)		1,992		3,085

For Chaturvedi & Company
Chartered Accountants
Firm Registration No.: 302137E

sd/-
Ms. Pearl Tiwari
Director

sd/-
Ms. Nilima Joshi
Partner
Membership No. 52122
Kolkata

sd/-
Mr. B.L.Tapia
Director

Place: Mumbai
Date: July 12, 2022

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. ACF is registered under the Foreign Contribution Regulation Act (FCRA), 2010 and has registrations under Sec 12A and Sec 80G of the Income Tax Act, 1956.

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.

The Foundation has obtained CSR registration number as required under the amended CSR rules, 2021. The CSR Registration number is CSR00006913. The Foundation has complied with the FCRA guidelines of opening main FCRA bank account with State Bank of India, New Delhi as on 31st March, 2022.

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.

-The assets costing lesser than Rs. 5000 and assets purchased out of the assisted project funds for the use in specific community projects are not capitalized and treated as revenue expenditure for the projects."
- 1.4. Revenue Recognition
 - a) Interest received and all other income are recognised as income on accrual basis.
 - b) Accounting for Project Funds:
 - In case of Assisted Projects, money spent by the Company and such money received from Funding Agency during the current financial year is recognised as revenue in the current financial year. Similarly, money spent but received in the subsequent year, is recognised as revenue in the subsequent year of receipt.
 - 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 total surplus / deficit in the Income and Expenditure Account which is carried forward as balance in Assisted Project Funds.
 - c) Accounting of Government Grants:

Government grants are received for various projects implemented by the Foundation under water resource management, agricultural and skill livelihoods and women empowerment. Government grants received or accrued during the year are recognised as income and its spent is shown as corresponding expenditure. Unspent grant or grant receivable is shown as closing 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.
 - Liability for Leave Encashment is recognised and accounted based on actuarial valuation carried out at the end of each financial year."

OUR ACCOUNTS

- 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.
- 1.11. Taxation:
Being a non-profit organization, registered under Section 8 of the Companies Act, 2013 (erstwhile section 25 of companies act 1956), no provision for taxation is made as the Foundation is entitled to claim tax exemption u/s 11 of the Income Tax Act, 1961.
- 1.12. Cash and Bank Balances/ Cash Flow Statement:
Cash and Bank Balances include all bank account balances, cash and cheques in hand, auto sweep deposit balances and short term bank fixed deposits. The Foundation maintains separate bank accounts for Local and foreign contributions and follows the bank and cash management policy of the Foundation. Cash Flow statement is prepared every year and forms part of the financial statements of the Foundation. Cash Flows are reported using the indirect method as per AS-3 whereby excess of income over expenditure for the period is adjusted for the effects of transactions of non cash nature, any deferrals, accruals of past and future operating cash receipts and payments associated with investing and financing cash flows. Cash from operating, investing and financing activities are segregated.

Notes annexed to and forming part of the Financial Statements

Note 2 : Corpus Fund

	As at 31.03.2022 (Rs. in Lakhs)	As at 31.03.2021 (Rs. in Lakhs)
Opening Balance	2,329	2,073
Add : Surplus transferred from Income & Expenditure Account	(764)	877
Add/less : Deficit/(Surplus) from Assisted Project Funds carried forward to Project Funds (refer footnote (2) of Note 3)	1,008	(621)
	2,573	2,329

Note 3 : Assisted Project Funds

(Rs. in Lakhs)

		As at 31.03.2022							
Sr. No.	Name of the Project/Funder	Opening Balance	Funds received/receivable during the year	Amount Payable to creditors/Project Liabilities	Total	Funds utilised during the year	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)
A	Corporate/Corporate Foundation Funds								
1	HDFC Bank Ltd	245	1690	17	1952	1903	0	34	15
2	Hindustan Zinc Ltd	0	459	56	515	510	0	2	2
3	IndusInd Bank Ltd	165	400	3	568	536	0	2	31
4	Asian Paints Ltd	97	315	0	412	412	0	0	0
5	Ashok Leyland Ltd	80	126	3	208	197	0	0	11
6	AU Small Finance Bank Ltd	8	100	0	108	105	0	0	3
7	Hinduja Leyland Finance	2	81	2	84	81	0	0	4
8	Cipla Foundation	-6	47	0	41	37	0	0	4
9	AU Foundation	0	44	0	44	35	0	0	9
10	Gujarat Pipavav Port Ltd- APM Terminals	60	43	0	104	130	0	0	-26
11	Pernod Ricard India Foundation	7	43	0	50	46	0	0	4
12	SKF India Ltd	0	40	0	40	1	39	0	0
13	Apollo Tyres Foundation	3	34	0	37	35	0	1	1
14	Hafele India Private Limited	0	32	0	32	32	0	0	0
15	Godrej Agrovet Ltd	3	29	0	32	34	0	0	-1
16	Talwandi Sabo Power Ltd	-2	28	0	26	31	0	0	-5
17	Godrej Saloon-i GCPL	0	24	0	24	24	0	0	0
18	Bayer Foundation India	0	21	0	21	26	0	0	-5
19	Sajjan India Ltd	0	21	0	21	21	0	0	0
20	Trustea Sustainable Tea Foundation	0	20	0	20	18	0	0	3
21	Hinduja Foundation	0	19	0	19	25	0	0	-6
22	Optimum stock trading Co. Pvt Ltd	0	16	0	16	18	0	0	-2
23	Everest Foundation	0	9	0	9	10	0	0	-1
24	Bandhan Bank Ltd	0	8	0	8	10	0	0	-1
25	Castrol India Ltd	22	0	0	22	22	0	0	0
26	Counto Microfine Products Pvt Ltd	14	0	0	14	14	0	0	0
27	Alkem Laboratories Ltd	9	2	0	10	10	0	0	0
28	Sustainable Cotton Solutions Pvt Ltd	4	0	0	4	4	0	0	0
29	Other Corporate Donors	1	3	0	3	3	0	0	1
	Total=	712	3,654	80	4,447	4,329	39	39	39
B	Government Funding								
1	ICAR*- Krishi Vigyan Kendra	43	302	2	347	285	0	0	62
2	NABARD*	108	204	9	320	321	0	0	-1
3	District Mineral Foundation	-52	72	0	20	21	0	0	-1
4	Indra Rasoi Yojna- State Govt. of Rajasthan	-1	14	0	13	16	0	0	-4
5	NSFDC*	-12	13	0	1	25	0	0	-23
6	WASMO*	-5	11	0	7	6	0	0	0
7	Sardar Sarovar Narmada Nigam Ltd	0	9	0	9	6	0	0	3
8	Other Government Funds	98	15	0	113	26	100	0	-13
	Total=	179	640	11	830	706	100	0	24

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(Rs. in Lakhs)

C	Foreign Contributions								
1	BCI* Project	282	654	44	980	874	0	106	0
2	BCI GIZ * Project	17	445	12	474	407	0	28	39
3	Stichting IDH Sustainable Trade Initiative	1	108	0	109	108	1	0	0
4	Global India Fund	0	36	0	36	40	0	0	-4
5	Stichting Tulip Crowns	10	36	0	45	35	0	0	10
6	CSPC* - BCI	1	0	0	1	0	0	0	1
7	Development Support Centre	1	0	0	1	0	0	0	1
	Total=	313	1,278	56	1,647	1,463	1	134	48
D	Other Funds								
1	Krishnashray Foundation, Goverdhan	6	52	0	59	59	0	0	-1
2	Sir Mathuradas Vissanji Education Trust	50	50	0	100	100	0	0	0
3	B.L. Taparia (Family Foundation)	-	25	0	25	25	0	0	0
4	Shree Somnath Trust	-	25	0	25	25	0	0	0
5	Narotam Sekhsaria Foundation	8	12	0	20	19	0	0	1
6	Edutest Solution Pvt Ltd	0	10	0	10	10	0	0	0
7	TCSR D * Mithapur Fund	-7	8	0	1	0	0	0	1
8	Other Funded Projects	59	26	0	85	54	0	0	31
	Total=	116	209	0	325	292	-	1	32
Total Project Funds		1,320	5,782	147	7,249	6,790	141	174	144

Note:

1) The projectwise 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. 2021-22:

Total Funds Received [(b) above]	5,782
Total Utilised [(e) above]	6,790
Surplus from Project Funds (Refer Note 2)	-1,008

3) Net Assisted Project Funds balance [(h) above] includes surplus from Project Funds

4) Grouping/regrouping of project funds are done for better presentation of funds outstanding/balance recoverable

5) The projects with figures zero { 0/(0) } denotes amount lesser than one lakh and the sign { - } denotes zero balance. The projects with zero { 0/(0) } opening balance are closed projects and the bank accounts and closing formalities are in process.

*Full Form of abbreviations used

ICAR	The Indian Council of Agricultural Research
NABARD	National Bank for Agriculture and Rural Development
NSFDC	National Scheduled Castes and Scheduled Tribes Finance and Development Corporation
WASMO	Water and Sanitation Management Organisation
BCI	Better Cotton Initiative, Growth Innovation Foundation
BCI GIZ	Better Cotton Initiative, Government of the Federal Republic of Germany
CSPC	Coastal Salinity Prevention Cell
TCSR D	Tata Chemicals Society for Rural Development

As at 31.03.2022
(Rs. in Lakhs)

As at 31.03.2021
(Rs. in Lakhs)

Note 4 : Other Long-Term Liabilities

Deposits	-	1
Provision for Employees Benefits	203	230
	203	230

Note 5 : Trade Payables

Other than Acceptances*	33	148
	33	148

Trade Payables Ageing Schedule

(Rs. in Lakhs)

Particulars	Outstanding for following periods from due date of payment				Total
	Less than 1 year	1-2 years	2-3 years	More than 3 years	
i. MSME					
ii. Other	31	1	1	0	33
iii. Disputed dues - MSME					
iv. Disputed dues - Other					

*There are no outstanding dues under Micro, Small & Medium Enterprises development Act, 2006 (MSMED Act) as on 31st March, 2022.

(Rs. in Lakhs)

Note 6 : Other Current Liabilities

Liability for Expenses	310	160
Statutory Dues	35	46
Deposits including retention money	49	41

393	247
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Note 7 : Short Term Provisions

Provision for Employees Benefits	19	20
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19	20
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Note 8 : Property, Plant & Equipments

(Rs. in Lakhs)

DESCRIPTION	GROSS BLOCK				DEPRECIATION				NET BLOCK	
	Cost as at 01.04.21	Additions during the year	Deductions during the year	Total cost as at 31.03.22	Upto 31.03.2021	For the year	Adjustment during the year	Total cost as at 31.03.22	As at 31.03.22	As at 31.03.21
Tangible Assets:										
Leasehold Land	0	-	-	0	-	-	-	-	0	0
Buildings	344	-	-	344	31	6	-	37	307	313
Construction & Survey Equipments	9	-	-	9	7	-	-	7	2	2
Vehicles	97	1	20	78	67	5	14	58	20	30
Furniture & Fixtures	422	86	31	477	227	33	10	250	227	204
Computers	344	96	67	373	262	43	27	278	95	82
Audio & Visual Equipments	75	24	9	90	31	8	-	39	51	43
Office Equipments	244	17	26	235	88	20	5	104	131	174
Technical & Sports Equipments	99	1	-	100	40	7	-	46	54	31
TOTAL :	1633	225	152	1706	754	122	57	818	887	879
Intangible Assets:										
Trademarks	3	-	-	3	1	-	-	1	2	2
Computer Software	0	-	-	0	0	-	-	0	-	0
TOTAL :	3	0	0	3	1	0	0	1	2	2
GRAND TOTAL	1636	225	152	1708	755	122	57	819	889	
PREVIOUS YEAR FIGURES	1595	92	51	1636	663	131	39	755	881	

OUR ACCOUNTS

	As at 31.03.2022 (Rs. in Lakhs)	As at 31.03.2021 (Rs. in Lakhs)
Note 9 : Long-Term Loans and Advances		
(Unsecured, Considered Good)		
Security Deposits	25	25
Other Advances Receivable	20	25
	46	50
Note 10 : Other Non-Current Assets		
Non-Current Bank Balances		
Fixed Deposits with Banks (maturity after 12 months)	1	1
Interest Accrued but not due	-	-
	1	1
Note 11 : Cash and Bank Balances		
Cash and Cash Equivalents		
Cash in hand	0	-
Cheques, Draft on hand	0	18
Bank Balance including auto sweep/flexi balance	1,993	2,884
Fixed Deposits with Banks (maturity within 3 months)	-	185
	1,993	3,087
Note 12 : Short Term Loans & Advances		
(Unsecured, Considered Good)		
Security Deposits	0	1
Prepaid Expenses	77	44
TDS receivable	40	38
Advances to Employees	15	9
Other Advances recoverable	74	68
	206	160
Note 13 : Other Current Assets		
Interest accrued but not due	80	8
Fixed Deposits with Banks (4-12 months)	151	107
	230	115
Note 14 : Other Income / Contributions		
Interest Received	89	99
Subscription Received	0	0
Sundry balances written back	4	10
Collection from Diagnostic Centre	20	13
Contribution for SEDI	131	109
Contribution for AMK	37	35
Community Contribution for projects	327	408
Other Donations/Income	40	72
	650	745

	As at 31.03.2022 (Rs. in Lakhs)	As at 31.03.2021 (Rs. in Lakhs)
Note 15 : Employees Benefit Expenses		
Salary & Other Allowances	449 a)	500 a)
Contribution to Provident and Other Funds	105 a)	108 a)
Staff Welfare & Mediclaim Insurance	22	10

575	617
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a) Salary & Other Allowances and Contribution to Provident/Other Funds of project implementation staff directly attributable to projects have been allocated to the respective projects.

	As at 31.03.2022 (Rs. in Lakhs)	As at 31.03.2021 (Rs. in Lakhs)
Note 16 : Other Expenses		
Bank Charges	4	3
Communications/ Film making/ Reports & Publications	56	54
Directors Sitting Fees	3	3
Electricity Expenses	3	3
Establishment Expenses	17	22
Filing Fees	0	0
Insurance Expenses	146	62
Interest on TDS/ Rate & Taxes	0	0
Internet & Website charges	5	5
Loss on Sale of Assets	7	10
Miscellaneous Expenses	2	1
Payment to Auditors (details as given below)*	5	4
Postage, Courier & Telephone Expenses	9	8
Printing & Stationery	7	6
Professional Fees	3	4
Rent	4	5
Repairs & Maintenance	25	9
Staff Training, recruitment, capacity building and meeting expenses	6	1
Sundry Balances/Loans and Advances written off	29	63
Travelling & Conveyance Expenses	28	7
Vehicle Expenses	44	33
	404	306

* Payments to Auditors	Rs.	Rs.
As Auditors Fees	4	3
As Certification Fees	1	1
	5	4

Note 17

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 18

There is no impairment of assets during the financial year.

Note 19

Particulars	As on 31.03.2022 (Rs. in Lakhs)	As at 31.03.2021 (Rs. in Lakhs)
Bank Guarantee given by the Bank against Fixed Deposit for Project Implementation	44.70	65.31

Note 20

The Company is a charitable organization, registered under Section 8 of the Companies Act, 2013 (erstwhile section 25 of companies act 1956). 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. 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 21

**Employees Benefits:
Post Employment Defined Benefit Plan:
Gratuity (Funded)**

During the year an amount of Rs. 14.69 lakhs has been recognised as expenditure towards Gratuity.

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, 2022.

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

(Rs.in lakhs)

Particulars	As At 31.03.2022	As At 31.03.2021
Opening balance	394	342
Current service cost	34	33
Interest cost	25	22
Actuarial losses / (gains)	(25)	3
Benefit paid	(13)	(7)
Closing balance	415	394

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

(Rs.in lakhs)

Particulars	As At 31.03.2022	As At 31.03.2021
Opening balance	313	247
Expected return on plan asset	21	17
Actuarial gain / (loss)	38	5
Actual Company contribution	(13)	51
Benefit paid	(1)	(7)
Closing balance	359	313

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

(Rs.in lakhs)

Particulars	As At 31.03.2022	As At 31.03.2021
Present value of defined benefit obligation	415	394
Fair value of plan asset	359	313
Net asset/ (liability) recognised in the balance sheet	57	80

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

(Rs.in lakhs)

Particulars	As At 31.03.2022	As At 31.03.2021
Current service cost	34	33
Interest cost	25	22
Expected return on plan asset	(21)	(17)
Actuarial losses / (gain)	(2)	(2)
Total expense	36	35

(Recognised Under contribution to Provident and other funds (Note 15)).

(e) Actual Return on Plan Assets

(Rs.in lakhs)

	As At 31.03.2022	As At 31.03.2021
Actual return on plan assets	20	22

(f) Actuarial assumption considered: -

Particulars	As At 31.03.2022	As At 31.03.2021
Discount rates	6.90%	6.55%
Salary escalation	7.00%	7.00%

(g) Category of Plan Assets:

Particulars	As At 31.03.2022	As At 31.03.2021
Funded with LIC	100%	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.

Compensated Absences

Amount recognised as expense in respect of compensated absences is Rs. 27.18 lakhs based on actuarial valuation carried out for the current financial year. (previous year Rs. 41.57 lakhs).

Note 22**Related Party disclosures as per Accounting Standard 18 (AS 18)****(a) Related Parties- Key Management Personnel:**

Mr. Narotam Sekhsaria	Chairman
Mr. Sharadchandra Kale	Director
Mr. Pravin Laheri	Director
Mr. Chandrashekhar Rajan	Director
Ms. Ashni Biyani	Director
Mr. Vijay Kumar Sharma	Director
Ms. Padmini Somani	Director
Mr. Bhanwarlal Taparia	Director
Mr. Neeraj Akhoury	Director
Ms. Pearl Tiwari	Director

(b) Related Parties- Common Control:

Salaam Bombay Foundation	Under Common Control
Salaam Mumbai Foundation	Under Common Control

(c) Related Party Transactions

Sr. No.	Nature of Transactions	Name of related parties	Relationship	Amount- Rs. (In Lakhs)
1	Sitting Fees paid in compliance with Sec 197 of the companies Act, 2013 during the year to attend Board Meeting. No other form of remunerations was paid to the Directors.	i) Mr. Pravin Laheri ii) Mr. ChandraShekhar Rajan iii) Ms. Ashni Biyani iv) Mr. Vijay Kumar Sharma	Independent Directors	0.80 0.60 0.60 0.60
2	Grant on health projects on Lifefirst- Tobacco Cessation programme across 15 locations in India to increase the awareness about ill- effects of tobacco, treatment and counselling.	Salaam Bombay Foundation	Under common control	23.06
3	Grant on health projects on Lifefirst- Tobacco Cessation programme across 3 locations to increase the awareness about ill- effects of tobacco, treatment and counselling.	Salaam Mumbai Foundation	Under common control	1.42

Note 23

Estimation of uncertainties relating to the Global Pandemic COVID-19 and impact on the Foundation:

The Foundation has analysed the possible effects that may result from the global pandemic COVID-19 on the implementation of projects and overall programme budgets funded by the Funding Partners and various Donors. The Foundation based on the internal and external sources of information, sensitivity analysis and assumptions, foresees a moderate reduction in the incoming grant funds from the various Funding Partners. The Foundation's financial statements have been prepared using the going concern basis of accounting as there is no material uncertainty to events or conditions that may cast significant doubt on the Foundation's ability to continue as a going concern.

Note 24

Being a non profit charitable organisation, the disclosures as per amended Schedule III of the Companies Act, 2013 on ratios, sharecapital or borrowings shall not be applicable.

Note 25

- 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.

For Chaturvedi & Company

Chartered Accountants

Firm Registration No.: 302137E

sd/-

Ms. Nilima Joshi

Partner

Membership No. 52122

Kolkata

sd/-

Ms. Pearl Tiwari

Director

sd/-

Mr. B.L.Taparia

Director

Place: Mumbai

Date: July 12, 2022



When faced with adversity, it is easy to get caught up in the 'negative' side of things. But as we reflect on the past 12 months, we can see that, whilst we have had innumerable hurdles, our cup is overflowing.

I have great pride in our achievements, our people, our communities and the progress we have made along the way. So many have stepped out and up to keep our wheels churning and in fact, taken our organization and its important work, to an all new level.

We have our eyes firmly set on growth - for there is much work to be done to reach, engage with and empower the rural India that we all know and love. As we forge ahead, we pledge to do our utmost to expand our reach and impact – joining hands with many more partners on projects, research and publication as well as digitisation to enable and scale.

Let us all put the challenges of the past few years behind us. Instead, let us look ahead and set our sights on a new horizon - one where rural India flourishes, and the fates and lives of rural Indians is full of prosperity, fulfilment and joy.

Together let's make it a reality!

Warmly,

Pearl Tiwari
CEO
Ambuja Cement Foundation



AMBUJA CEMENT FOUNDATION

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