

Annual Report
2016-2017

Ambuja
Cement
FOUNDATION

H u m a n s o f A m b u j a



Mangilal Gurjar

Age: 56 years

*Village: Kesarpura, Rabriyawas,
Rajasthan*

Land: 2.4 acres

“ I used to farm the traditional way... but the results were poor and profits, even poorer.

In 2015, I learned about vegetable cultivation through ACF and learnt some new techniques in agriculture. It was apparently far more profitable than the wheat I used to grow year in and year out.

I started growing vegetables on 0.4 acre of my land and my income nearly doubled (from Rs 16,000 to 28,000)!

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I was happy. I was encouraged. I thought - let me see what more I can do.

Next year, I grew vegetable on 1.2 acres, earning Rs 60,000 and took the opportunity to learn about growing green fodder for cattle.

I was confident now. I bought fodder seeds with the help of ACF and now I have fodder for my cows for an entire year - imagine!

I sell 50 litres of milk every day now, with 4 cows, 2 buffaloes and 5 goats. I even renovated my old house - it's a pucca one now!

Let me see what more I can do with this life, this land and these hands of mine. ”



These are our people.

*The people of our communities and our teams.
The people whose lives we touch each and every day.*

They, like us, are Human.

They feel, they laugh, they weep, they exalt.

And these are their stories.

*Of triumph over tragedy.
Of prosperity over plight.
Of great human spirit - a spirit that glows within us.*

***We, all of us, are Ambuja-
The Humans of Ambuja***



Humans of Ambuja





Gopal Jambulwar

Age: 31 years

Village: Panchgaon, Chandrapur, Maharashtra

Land: 3 acres

“ Since childhood, I saw my father struggling to make agriculture profitable. I was very sure that I could do better. That with my hard work and skill, I'd earn more. But somehow, it never happened ...

In 2015, I happened to attend a farmer meeting organised by ACF and realised there were so many modern and new techniques in farming. That was an eye-opener when I realised there were so many ways to improve agriculture productivity!

In a short time, I developed a strong reputation in the village. People developed a trust in my abilities and it came as a pleasant surprise when my villagers chose me as the village sarpanch - unanimously.

In a short time, I developed a strong reputation in the village. People developed a trust in my abilities and it came as a pleasant surprise when my villagers chose me as the village sarpanch - unanimously!

I visited the ACF demonstration farm and that's when I got to know the secret ... 'more inputs doesn't necessarily mean more produce.'

Within a year, not only did the produce increase (both in quantity and quality), but I got to experience the power of collective bargaining, by working together with other farmers in a group.

Soon, ACF chose me as an extension volunteer. I started guiding other farmers on more modern practices, multicropping and power of farmer institutions.

It's been almost a year that I have been the village Sarpanch and I have implemented several government schemes and projects in the village including Swachh Bharat Abhiyan (under which we have got 100 toilets constructed).

People are happy with my work and I am motivated to see what more I can do - after all I'm just 31 years old! ”

Anitaben Ashwinbhai Barad

Age: 34 years

Village: Panadar village, Kodinar, Gujarat

“ When ACF approached me to implement the internet saathi project, I was not very sure. Forget the internet - women, including me, didn't even own a smartphone!

But the ACF team was confident. This was a project with Google, which was an alien for all of us at that point of time, but is our best friend today.

I was nervous but excited too - one thing that excited me about the internet saathi project was riding a bicycle!

Carrying 2 electronic tablets, 2 smartphones, a power bank, sim cards and memory card I boarded my bike and was amongst a brigade of women spreading digital literacy across the region.

Since 2015, I have reached out to 7000 women from 10 villages and earned more than a lakh under this project.

Internet has opened up a whole new world for us women. Look at me! Just 3 years ago I was earning daily wages as a labourer, and today I also run a beauty parlour.

Now I just google the latest makeup and hairstyles and watch videos on youtube to learn about it. It's all so easy! My customers are happy and the business is growing fast.

Not only is my financial status improving but I am being seen as a respectable person in the village. “Log poochte hain, mujhe internet teacher Anitaben ke naam se jaante hain” (People ask about me and refer me as internet teacher Anitaben).

And today, I am much faster in my work than before - I don't use the bicycle anymore, I purchased my own scooty. It saves my time. ”



Humans of Ambuja



Shamsher Singh

Age: 24 years

Village: Ropar, Punjab

“ Shamsher was our first child and you won't believe how I was dancing with joy at his birth. But we could sense something was not right while he was growing up. Finally, my wife and I accepted that Shamsher was different.

'Ek cheez jisme main hamesha yakeen karta hoon ki Mehnat karne se hi barkat hoti hai (I always believe that success follows hard work).'

He is special. So special in fact that he won Olympic Silver and Bronze Medals! He is a world recognised Snow Shoe competitor - who would have thought?

He is special. So special in fact that he won Olympic Silver and Bronze Medals! He is a world recognised Snow Shoe competitor - who would have thought?

I was sure that Shamsher had potential, but didn't realise how much....Imagine the amount of hard work that must have gone into making our son a hero. ”

*- Gurmeet Singh,
Father of Shamsher Singh*

My little boy, who could not even eat on his own, underwent a transformation. He grew into an amazing man and athlete at Ambuja Manovikas Kendra and we are so proud of him.

And see him today! We only need to wake him up in the morning and he's off. He gets ready, packs his tiffin box, rides his bicycle, and takes the passenger bus for AMK. This is the same child whom people once pitied.



Humans of Ambuja



Humans of Ambuja





Shanta Sharma

Age: 44 years

Village: Koon Pichhiure, Himachal Pradesh

“ The turning point in my life was when I was chosen by ACF to become a Pashu Swasthya Sevika in 2007. I had seen women in my village struggling to access proper veterinary facilities for their livestock - it brought a great feeling of empowerment when I realised that I could be the one to help them.

There were 23 PSS in our area and once we started working with our people we realised our potential to do more.

As our dairy initiative was successful, we decided to find other solutions to various challenges related to livestock care. That is how we registered our Farmer Producer Organisation with 58 Directors.

Our dream? Well, we want to now set up a milk chilling plant here and grow just like Amul did. This looks a distant dream, but every successful venture began small, didn't it?

With ACF's support, we began by registering our dairy cooperative – Amrit Dhara Milk Producers Marketing Cooperative Society Ltd. Women from the villages enthusiastically joined the initiative - selling more than 1000 litres milk every day.

We procured feed supplement and medicine for cattle at a lower cost and have opened an outlet from which locals can purchase these things without hassle. We have also setup a fodder bank for animals. It has been less than a year and our ventures have fetched us a profit of Rs 2.28 lakh! But we have a long way to go.

My job as the President is to lead the group, resolve issues and keep a focused approach. Most of the women who are part of our FPO today would not have dreamt of stepping out of their houses a couple of years back! Isn't this a miracle? ”

HUMANS OF AMBUJA	2
CHAIRMAN'S MESSAGE	11
BOARD MEMBERS	12
OUR VISION & MISSION	14
THE EMPOWERMENT LINE	15
Potential	16
Prosperity	17
Partnerships	18
ACF MODEL	19
OUR PROGRAMS	20
• Agriculture	23
• Skills	31
• Water	39
• Health	47
• Women	55
• Education	63
MACRO IMPACT	70
RESEARCH & MONITORING	72
OUR PEOPLE	76
OUR PARTNERS	78
DIRECTORS' REPORT	80
OUR ACCOUNTS	
• Audited Accounts	85
• Funds and Expenditure	97
PARTNERS' INSIGHTS	99

End of financial year usually heralds a time for us to look at the bottom line – economic growth, profits and turnover. The year had been quite an interesting one and it is encouraging to be a part of the nation which is strongly being identified as a progressive economy.



In the last 10 years India has seen unprecedented advancement on a global platform. A consistent growth between 7-8% has helped reduce poverty ratio from 45% of the population in 1994 to 21.9% in 2017.

However, if India is to achieve its full potential, it must address not just 'acute poverty' but also 'deprivation in terms of quality of life' and access to the basic amenities. We need to make sure that this growth is inclusive.

was still cleansing the system, we geared up to educate communities and help them adopt a cashless mode of financial transaction. With a continued focus on our thrust areas, we have been leveraging the opportunities created by the government through various schemes and subsidies. With more than 31,000 skilled youth and over a lakh farmers, we definitely feel a synergy with government's development agenda.

and strengthen the relationship with our partners. Together, we are taking dedicated steps in building a robust network and triggering dialogue around evidence-based practice. As we enter our 25th year - a milestone - we realise we have evolved, developing strong models for community development along the way and internally building a lot of expertise.

We also see many diverse stakeholders wanting to play a significant role and join hands with us. The success of these partnerships have meant we have decided to offer ourselves to other such players to co-create and implement projects with them - all in a coordinated effort to tackle the big issues impacting our country today.

I have a large appreciation and affection to all who have joined us on this journey - Ambuja Cement Limited of course, is the biggest support and continues to strike a great balance in having nurtured our existence and continuing to support us, while allowing independence in our work.

I would personally like to thank our collaborators - the Government, development partners, local organisations, and corporate partners who, like us, see that solutions to local problems can be arrived at when you partner with and tap into the power of the people, whose lives are at the focal point of all we do.

In the end, my special appreciation for the entire ACF team whose undying spirit and the 'go-getter' attitude has helped us scale greater heights with each passing year.

N-S. Sekhsaria

Narotam Sekhsaria
Chairman, Ambuja Cement Foundation

I would personally like to thank our collaborators - the Government, development partners, local organisations, and corporate partners who, like us, see that solutions to local problems can be arrived at when you partner with and tap into the power of the people, whose lives are at the focal point of all we do.

ACF, with its vision to build prosperous communities, has strived to bring in this 'inclusive growth'. Through our consistent endeavours in helping the community realise their potential, it is heartening to see the growing army of confident and empowered individuals proudly referred to as the 'Humans of Ambuja'.

It gives me immense pleasure to share that we have taken long strides and made some key decisions during the year that has brought us a step closer to realising our vision.

In retrospect, the year provided us with several opportunities to push our boundaries further. While the demonetisation drive

We have made an attempt to synchronise our efforts with the 'Digital India' drive and are proudly associated with over 15,600 rural women who are using digital devices to keep a track of their savings and loan disbursement. Women have always been instrumental in driving social change in all our programs and we expect that with digital literacy too.

While we have had a good success in 'last mile connectivity', the impact would not have been as large, had we not received the faith and support of our partners. Partnership and collaboration have been the backbone of this journey and we have made all possible efforts to expand



Mr Narotam Sekhsaria

Mr. Narotam Sekhsaria founded Ambuja Cement Foundation because he strategically saw community development as core to business sustainability. Founder and Chairman

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



Mr Sharadchandra Kale, IAS (Retd.)

Mr Kale belongs to the 1963 batch of the Maharashtra cadre and has held high offices in the state and central governments. He was the Municipal Commissioner of

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



Mr P K Laheri, IAS (Retd.)

Recruited into the 1969 batch of the Gujarat cadre, Mr. Laheri retired as Chief Secretary in March 2005. He also served as Chairman and Managing Director of Sardar

Sarovar Narmada Nigam Limited, Gandhinagar. He held many positions in industry, education, information, water supply, fashion, tourism and rural development during his career. Mr. Laheri is working with many trusts to help the poor and needy people. He also helps many companies to plan and implement CSR projects.



Mr Manmohan Malhoutra IAS (Retd.)

Educated in Delhi and Oxford, Mr Malhoutra is a former member of the Indian Administrative Service (1961-1978). He served in the

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



Mr Arun Bongirwar, IAS (Retd.)

Mr Arun Bongirwar is a very respected personality with an illustrious career spanning four decades. He served as the Chief Secretary of Government of Maharashtra

and Chairman of JNPT (Ministry of Shipping, GoI). Besides, he held several prominent positions with the government and has to his credit undertaken a few benchmark projects and some path-breaking decisions. During his service, he accompanied the Chief Minister as part of his delegation for a visit to USA and China.



Ms Padmini Somani

Ms Somani is a graduate of the London School of Economics and holds a Postgraduate degree in financial economics from the University of London.

She is the Founder-Director of the Salaam Bombay Foundation and has over 20 years of experience in the development sector actively working on a range of issues in health, education and skill building. She is on the board of a number of health and educational institutions and Government committees. She is an advocate on public policy and is recognised for her contribution to tobacco control in India and internationally by several institutions including the World Health Organization.



**Mr V K Jain,
IPS (Retd.)**

A 1958 batch IPS Officer of the Uttar Pradesh cadre, Mr Jain was Director General of the U.P. Police. Thereafter, he held various important positions, including

Special Secretary (ISP), Ministry of Home Affairs; Secretary, Department of J&K Affairs, Government of India; and Member of the National Security Advisory Board.



Mr B L Taparia

Mr Taparia is a Commerce and Law graduate and a Fellow Member of the Institute of Company Secretaries of India. He possesses more than 40 years of work experience in the fields of Legal, Secretarial,

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



Mr Ajay Kapur

Mr. Ajay Kapur is Managing Director and CEO at Ambuja Cements Limited. He holds a Master's degree in management with specialisation in marketing and an Advanced Management

Program degree from Wharton Business School, USA. In a career spanning over 28 years, which includes 24 years in the cement industry, Mr. Kapur has handled varied portfolios in Ambuja. In 2012, he became CEO of Ambuja Cement and later in 2014, was appointed as MD and CEO of the Company. Mr. Kapur shares a close, symbiotic relationship with the cement industry and constantly strives to achieve sustainability in Ambuja's business operations. He is a member of various business forums like CII Manufacturing Council, Sustainability Council Federation of Indian Chambers of Commerce & Industry, WBCSD's Cement Sustainability Initiative India and National Council of Building Materials, Ministry of Commerce & Industry.



Ms Pearl Tiwari

Pearl Tiwari is the CEO of Ambuja Cement Foundation and President (CSR & Sustainability) at Ambuja Cements Limited. With over 30 years of experience in the development sector, Ms.

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

*We envision
a sustainable,
prosperous society,
built on long-term
partnerships.*

*We energise,
involve and enable
communities
to realise their
potential.*



The Empowerment Line

Over the last 2 decades, the trickle-down effect of India's economic transformation has seen the official poverty ratio decline from 45% in 1994 to 22% in 2012 - but this statistic defines only the most dismal situations.

Those who now actually live above the poverty line, also live in severe deprivation in terms of quality of life and access to basic services.

At ACF, it is our objective to ensure that families have access to the necessary resources required to meet the necessities of human development. We call this 'the empowerment line'.*

How much does a person need to earn to meet the cost of fulfilling 8 basic household needs at a level sufficient to achieve a decent, if modest, standard of living - rather than just bare subsistence?

These basic needs include:



Approximately 56 % (680 million) of India's population lacks the means to meet these essential needs – more than 2.5 times the 270 million who live below the official poverty line.

Whilst hundreds of millions of Indians have exited extreme poverty, their lives are still marked by a continuous struggle to achieve dignity, comfort, and security. It is our aim, to fill this gap.

At Ambuja Cement Foundation, we believe that it is not simply enough to help lift people out of poverty.

We believe they must reach their full POTENTIAL. They must PROSPER. And we should achieve this through PARTNERSHIPS.

* Reference: McKinsey Global Institute

Potential

“The future of India lies in its villages” Mahatma Gandhi

There is so much latent, untapped potential lying in rural India - a place where nearly 70 per cent of the country's population lives today. Whilst urbanisation is on the rise, it is not the answer to the problem of rural poverty.

Gandhiji had a vision of 'self-reliant' villages that had quality services and infrastructure, and where the residents of the community actively took charge of village transformation.

In 2016 Prime Minister Narendra Modi launched Shyama Prasad Mukherji Rurban Mission (SPMRM) aimed at making villages 'smart' and growth centres of the nation.

ACF since its inception has been working towards the complete community development of villages and has made 'unleashing the potential' in these villages our lifelong mission.

Bhujangrao Suryawanshi *Gram Sewak*

Village: Kukudsath Village, Chandrapur
Maharashtra

“ Just 1 year back, Kukudsath was as ordinary as any other village. We had a lot of problems and were wondering where should we begin?

It all started when ACF trained us on Sanitation as part of the Swacch Bharat Mission.

There were night meetings, video shows, posters and other talks, as ACF and village volunteers tried to motivate people to adopt hygiene and sanitation in their lives. We were also briefed on the financial subsidies and benefits provided by the Government. It was then that we, as the local Gramsabha, decided to take some major decisions. Buoyed by the changes we started to see, 45 community members explored other villages which had earned the status of a smart village.

Today we have achieved 100% open defecation free status, have public toilets for migrants and guests attending community functions. Over 2500 trees have been planted and we have access to clean safe drinking water with RO and a water ATM. CCTV has been installed to maintain law and order in the village, women and men have equally divided their work ... the list goes on! ”





Narotam Sekhsaria addressing the community in Vadnagar village, Kodinar (1986)

Narotam Sekhsaria

Chairman, Ambuja Cement Foundation

“ We started Ambuja Cement Foundation when CSR as a concept didn't even exist.

ACF was purely established because people in the community were scared. They were apprehensive when Ambuja first came up with a manufacturing plant. In those early days, the feeling in the air was - 'us' versus 'them'.

Ambuja was the suspect one. We needed to prove that we were there to make the community flourish and not harm them. We wanted to be differentiated from other businesses who had bad reputations and were infamous for adversely impacting communities.

We needed to convey the message that we were honest and were not there to take away people's land or livelihoods. We needed to build our credibility and demonstrate to the people that we would not leave them behind in our journey to progress.

And so Ambuja Cement Foundation was started as a vehicle to achieve this. And it gives me great joy to see our communities flourish, as we have. We have kept our mandate very clear and have always strived to move beyond CSR. ”

Prosperity

In all our work, we have one, very focused objective - we want the people in our communities to prosper in life.

Why Prosperity? And what does that actually mean?

For starters, at ACF we define prosperity as - 'a successful, flourishing or thriving condition. A state of health, happiness and good fortune.'

Yes our aim is to increase the income levels, enhance profitability and ensure better management of money. But our work extends beyond this. We want people to have healthy, happy bodies and minds and to feel proud of their positions in life.

The results speak for themselves and today, the people from our communities are our biggest champions.

But like all things, it was not always this way and it has been a long journey from humble beginnings to where we find ourselves today.

Partnerships

We believe that we can achieve bigger results and greater impact by working with others. Partnership, in fact, is the key to Ambuja Cement Foundation's success story.

After all, everyone brings different strengths and resources to the table and it makes good sense to collaborate and pool those resources to amplify impact.

Our first partner, is the community. In everything and anything we do - we partner with the people. We all roll our sleeves up, and pitch in. This way, people have pride and ownership in the project and the results - and this in itself is one of our greatest outcomes.

Besides Ambuja Cement, other big partners are the Government and development agencies. We work together, pool resources, capitalize on our respective strengths, and tackle the issues. We work with all levels of Government and without their inputs and help, we would not have achieved the scale and reach we have today.

And in what is deemed 'out of the box' we have also had success partnering with like-minded corporate partners. It has been great to find people with common goals, and work together to realize them.

With shared vision and good intent, there is no end to how partnerships can solve even the most complex of problems.

Pearl Tiwari

CEO, Ambuja Cement Foundation

“ We had a plan to address salinity. We'd take several water harvesting structures, and interlink them so we could increase ground water recharge. But being an uncommon model, there was not much interests generated from any big players in the region.

We knew that the Sir Ratan Tata Trust had a similar innovative approach to tackling development issues- so we reached out to them to collaborate.

It made good sense to work together to develop a model that worked across 25 villages - as opposed to us working for just 5 villages. We pooled our resources - contributed funding, technical expertise and innovative ideas to improve the project.

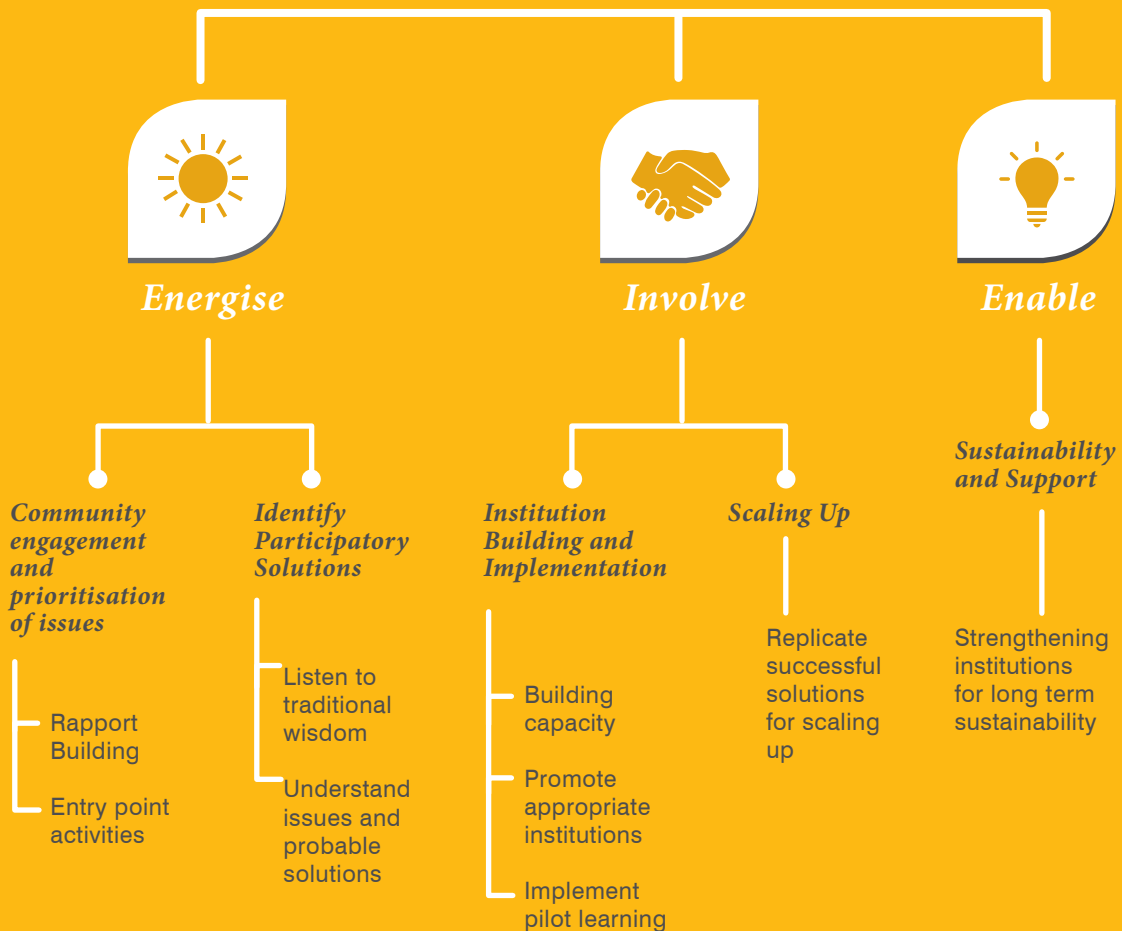
And this partnership and investment paid off.

Within just 6 years we were able to showcase a strong model and impact, which convinced the Government and we soon got their support for 60-80% of funding for future structures.

Today, we all still work together, and along with other players have formed a *Coastal Salinity Prevention Cell* - to focus our efforts on policy and programs at a macro level across the Gujarat coastline. ”



ACF Model



We believe that the key to much of our success lies in our model, and our ability to 'energise', 'involve' and 'enable' communities to realise their full potential.

An integral part of this process, is the establishment of 'people's institutions' whereby the villagers themselves become the custodians and managers of each project - making decisions, setting and achieving goals, and facilitating meetings.

It is this aspect that enables long term sustainability of each project as we are able to secure complete 'ownership' and 'buy-in' from within the community.

It is also a key component to achieving the all important, internal change in each person - building confidence and ultimately empowering them to take charge of their own destiny.

Our Programs

So what do we do to ensure a person has the earning capacity to meet the cost of fulfilling 8 basic household needs at a level sufficient to achieve a decent, if modest, standard of living rather than just bare subsistence?

We tackle all the barriers that prevent a person from generating a decent livelihood, and we do it in a holistic manner.

A person requires access to various forms of capital to enable them to earn a livelihood in life, and Ambuja Cement Foundation helps them access all of them. Our thrusts remain:

Agriculture

Skills

Water

Health

Women

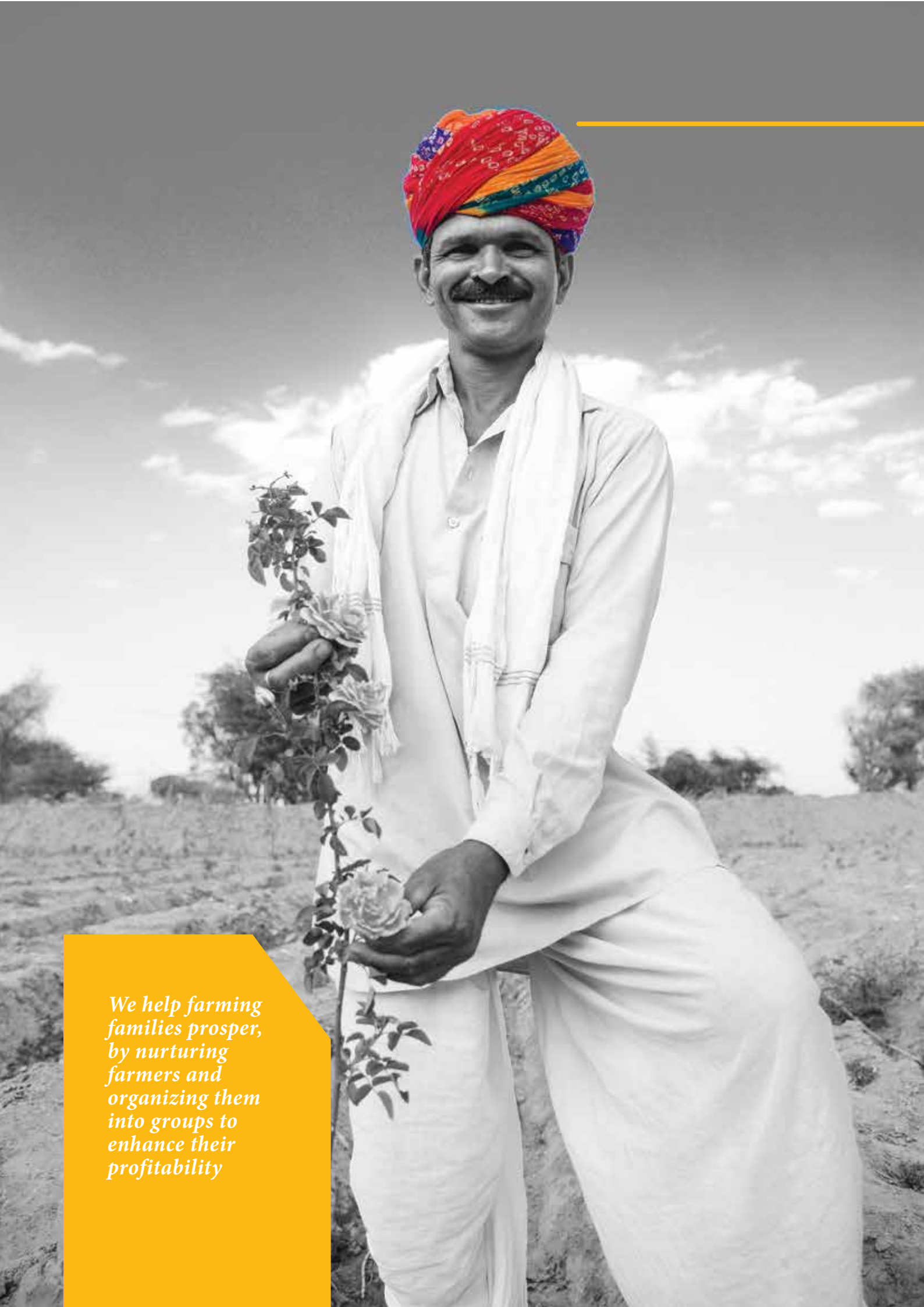
Education





Agriculture





We help farming families prosper, by nurturing farmers and organizing them into groups to enhance their profitability

Why Agriculture?

Agriculture plays a crucial role in India's economic and human development, with nearly 50% of India's workforce, and three-quarters of Indian families, depending on it for their livelihood. Additionally, the majority of India's poor (some 770 million people) are found in rural areas.

Yet agriculture's contribution to the nation's GDP has fallen from 42% in the 1960s to 18% today. With nearly all cultivatable land currently being farmed, raising the productivity per unit of land will need to be the main source of agricultural growth.

There are several reasons behind low agricultural productivity. Low penetration of irrigation is one of them: 63% of arable land depends on monsoons for irrigation. Moreover, farming techniques are out of date and inefficient, with limited focus on agricultural research and the adoption of new crop technologies.

India is World's largest producer of:

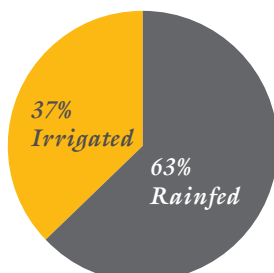


Milk, pulses, and spices, and has the world's largest cattle herd (buffaloes), as well as the largest area under wheat, rice and cotton.

Second largest producer of:

Rice, wheat, cotton, sugarcane, farmed fish, sheep & goat meat, fruit, vegetables and tea.

195 Million Hectares under cultivation



6 Ways ACF is Supporting Farmer Prosperity

1 Increasing Yields & Profits through Capacity Building

There are often many solutions to the problems faced by farmers in boosting profitability. However, they are often not aware of many of the latest technologies and techniques in farming. ACF mobilises farmers into 'groups' - educating them on best practices and conducting demonstrations to showcase new techniques to farmers.

2 Involving the Marginalized in Agriculture

To address rural poverty, growth must be inclusive of the most marginalized i.e. tribals and women. ACF has specific programs targeting these groups to ensure they too are engaged in agriculture-based livelihood opportunities.

3 Fostering Market Linkages & Collective Bargaining

ACF motivates producers to come together and form producer collectives, which helps them to collectively bargain and leverage better market prices for their crops and produce. We also facilitate joint procurement of inputs to reduce costs.

4 Providing 'Real Time' Advice and Support

Often things don't go as planned and farmers face 'real time' problems in the field. There is a need for 'troubleshooting' and ACF is on standby, providing agriculture advisory and experts in the field, at farmer malls via SMS services and even a radio station, which reaches farmers with necessary advice and solutions.

5 Supporting Adoption of More Lucrative Crops

ACF works with farmers to veer away from the traditional 'mono-cropping' approach to enable a more profitable rotation of crops to better leverage seasonal changes, support soil fertility and take advantage of market fluctuations.

6 Availing Insurance & Government Schemes

ACF has begun to promote and facilitate the uptake of insurances to reduce agricultural risk, with good uptake by farmers. ACF also helps farmers navigate and avail of the various Government Schemes available to support them.

Agriculture Highlights 2016-17

1. Reaching over 1,00,000 Farmers

This year, ACF reached a significant milestone, where we reached out to 1,00,000 farmers. Over the last 25 years, ACF has worked slowly and consistently with farmers to help them flourish and prosper, and the ripple effect from this, also impacts communities.

Farmers are the backbone of rural India, and by enabling them be more profitable, we are also helping their families to have a better quality of life.

2. ACF Cotton Farmers Contribute 2.8% of Global BCI Cotton Production

The Better Cotton Initiative is one of the largest Agriculture programs at ACF, where we build the capacities of farmers and motivate them to use sustainable practices for producing cotton.

Whilst ACF is one of the implementing partners in India, our participation has reached critical mass with 44826 farmers (11.7% of India's BCI farmers) and 48315 Ha (12.38% of India's BCI share) producing cotton under Better Cotton Initiative. The project is currently running in five locations - Chandrapur (Maharashtra), Bathinda (Punjab), Kodinar (Gujarat), Rabriyawas (Rajasthan) and Nadikudi (Andhra Pradesh).

In 2016, our farmers cumulatively produced 73308 MT of cotton, which stands at 2.8 % of the global share - highlighting the key role ACF is playing in this global initiative.

3. New Sustainable Spice Initiative with Netherlands Partnership

ACF joined hands with IDH, Netherlands this year, to initiate the Sustainable Spice Initiative to promote spice cultivation. The trial project was kick-started in two locations with two different spices - chillies at Nadikudi and cumin at Marwar Mundwa.

ACF joined hands with IDH, Netherlands this year, to initiate the Sustainable Spice Initiative to promote spice cultivation.

3153 Farmers cultivated spices

6801 Tons of cumin produced

8239 Tons of chilli produced

In total 3153 farmers, cultivated spices across 11,285 hectares and produced 8239 tons of chilli and 6801 tons of cumin. The results provide great scope for expanding this program in the future.

India is the world's largest producer, consumer and exporter of spices (US\$ 3 billion in 2016/17) - accounting for half of the global trading in spices. Almost all the Indian states produce spices, with the total area under spice cultivation being 3.21 million hectares.

4. System of Rice Intensification Reaps 30% Increase in Production for 10,000 Farmers

The average rice farmer has achieved a 30% increase in production, thanks to ACF's system of Rice Intensification (SRI). Initiated in eastern regions of ACF locations in 2009, where paddy is the major staple crop, SRI has today reached out to more than 10,000 farmers and is being implemented at Bhatapara (Chhatisgarh), Farakka (West Bengal), Sankrail (West Bengal) and Chandrapur (Maharashtra).

The results have been outstanding, and in 2016/17 alone, we enabled 801 farmers with 594 acres of land to adopt new cropping practices to increase yield.

5. Farmers Tap into Government Insurance Scheme

This year, the Government of India announced the new Pradhan Mantri Fasal Bima Yojana (PMFBY) initiative and ACF team members made efforts to help farmers avail the benefits.



ACF created awareness about the scheme and facilitated the loan process. Whilst success was at first limited, ACF staff persevered and Nalagarh, Roorkee and Chandrapur were able to help 1994 farmers in availing the benefits of this scheme.

This scheme replaces the existing two crop insurance schemes - including National Agricultural Insurance Scheme (NAIS) and Modified NAIS.

6. Crop Diversification Promotes Vegetable Cultivation

ACF has supported over 2296 farmers to cultivate vegetables across 1616 acres of land - helping them enhance their profitability, and diversify their crops away from more traditional rice and wheat production.

In India, rice and wheat comprise 70 percent of agricultural produce by area, but less than 25 percent by value. In other words, wheat and rice are low value crops to grow compared to other options.

In many locations vegetable cultivation was also linked with micro irrigation and other technological interventions like mulch and cultivation in net houses, to further enhance crop yield and minimize effort and inputs.



2296 Farmers
supported to cultivate vegetable
crops across

1616 acres of land
helping them enhance their
profitability



7. Aquaculture Introduced in the Interiors of India

Whilst aquaculture is generally a common practice in the Eastern states, ACF has introduced the practice into the interior regions of India - with 20 farmers from Chandrapur, Maharashtra initially taking it up. With the help of an aquaculture pond, Chandrapur farmers are able to also leverage several other benefits, apart from fish cultivation. Water was used in regular Kharif crop during dry spells, and new land was brought under cultivation in Rabi season. Farmers also found that the pond also helped in water recharge.

ACF has 3 locations (Farakka, Sankrail and Kodinar) where aquaculture is a common practice and on seeing good results in these areas, ACF decided to replicate the concept in Chandrapur too.

8. ACF Drives Livestock Insurance & Vaccination

Animal husbandry forms the backbone of Indian agriculture - helping families earn regular incomes through the sale of milk and meat.

However, 2015 saw a record number of cases of death of productive cattle - kick-starting a drive in 2016/17 by ACF to insure cattle. Awareness of the importance of insurance is limited in the rural community, and to help farmers limit their risk, an initial 51 cattle were insured in Roorkee. ACF is currently in discussion with companies to make insurance more affordable to poor rural families and plans to scale this initiative.

Additionally, in order to ensure healthy cattle, ACF organized 129 cattle camps this year, in collaboration with the Government Line Department, where 12,000 animals were treated. To prevent the spread of disease outbreak (i.e. Foot and Mouth Disease), 51,352 beasts were vaccinated.

Naran Patra

Age: 24 years

Village: Bhagwatipur, Howrah, West Bengal

“ Aquaculture has been in my family for generations. My father grew fish, my grandfather grew fish, my great grandfather did the same.

Like many other families in this area, we have a large pond right next to our house, but fish were always seen as a ‘side’ thing.

I got in touch with the ACF team at one of the meetings in our village. They showed very interesting things about aquaculture - I was shocked to know that I had not been following many scientific practices.

I was unaware about applying lime to maintain the pH balance of the pond. I wasn't feeding the fish regularly and the feed I gave them was expensive and ineffective.

I soon realised that I was not utilising the pond to even 25% of its capacity.

And so I tried implementing all this knowledge and even used another fish breed that gave good returns. Earlier I would hardly manage 250 kg produce in a year and this year I got 1056 kg. My profit jumped from Rs 22,000 to Rs 1.2 Lakh!

In fact, the wholesalers told me that my fish were so tasty that they always reserved it for their special customers.

So what am I doing with the extra money? I am saving it to get more ponds on lease - my dream is big now! ”

Humans of Ambuja







Skills



*We provide youth
with training,
employment
and business
opportunities to
help them achieve
their aspirations
in life*

Why Skills?

India is facing a skills and jobs crisis. With the country adding about 13 million new workers every year to its labour pool, there is a major gap emerging as the economy has only been adding about 8 million new jobs every year - predominantly in the low paying, unorganized sector.

The remaining 5 million youth will be forced to join the ranks of poorly paid partial employment, casual labour pool for temporary infrastructure and real estate construction, or remain unemployed.

Additionally, there is a need to upskill young people to meet employability needs, and work to 'create' more opportunities for young people in and around the rural communities in which they live.

13 Million



New workers added every year to India's labour pool

8 Million

New Jobs added every year in the economy

5 Million

Remaining youth will be forced to join the ranks of poorly paid partial employment



7 Ways ACF is Skilling India

1 Training Centers in Remote Rural Areas

Through SEDI, ACF offers 30 training courses across 12 sectors - giving rural youth the best chance of income generation going forward in life.

2 Facilitate On-the-Job Training & Placement

ACF facilitates on-the-job training for students to get first hand experience and the opportunity to apply their knowledge in a real-time situation. ACF also facilitates long term partnerships with enterprises, hosts Job Fairs and conducts campus interviews to ensure a steady flow of job opportunities for trainees.

3 Providing Ongoing Hand-holding & Support to Graduates

SEDI follows and tracks the performance of graduates for 2 years post graduation - meeting workplace supervisors, placing phone calls, visiting students and conducting employer meetings. This hand-holding helps with job retention and growth.

4 Sensitizing Parents

ACF works with parents to encourage enrollment, share course details, and to inculcate professional behaviour prior to placement in jobs. This ensures students get the family support they need.

5 Breaking Gender Stereotypes

ACF encourages girls into courses traditionally followed by men, such as welding, electrician and masonry, and actively promotes traditionally female trades to men such as nursing.

6 Skills for Differently-Abled

SEDI has identified skills such as smart phone repairing, front office and retail, which are ideally suited for those with physical handicaps. These students are also encouraged to set up their own enterprises.

7 Promoting Entrepreneurship

ACF actively supports SEDI graduates in starting their own businesses and promotes entrepreneurship as an integral part of training.



Skill and Entrepreneurship Development Institute Highlights 2016-17

1. First International Placement

ACF has helped secure the first ever International placement of SEDI trainee, Mr Taufiq Ahmed. Placed at the renowned 'Jan Burger' retail chain in Riyadh, Saudi Arabia, Taufiq is a graduate of SEDI's 'hospitality' training program.

In just two years, he has been promoted from team member to the position of cashier, and has higher aspirations of being made Manager soon.

Earning a monthly income of Rs 25,000, Taufiq is supporting his family and living his dream of an international career.

6169 youth
trained during the year

4560
SEDI graduates placed

65 Companies
under group placement recruited
SEDI candidates, including
companies like Pizza Hut,
Dominos, KFC, Vaango,
HRH Group and Honda



2. Housewives Turned Makeup Artists

Housewives are among the new batches of SEDI students as they sign up to participate in 'Makeup Artist' training started at SEDI. ACF, in collaboration with Godrej, kickstarted the program in early 2016 which is spread across 9 locations targeting to train 1100 women.

The 45 days course is delivered in an innovative way - via 'camps' which rotate across villages to make it easier for housewives to participate.

3. Focus on 'Group Placement' (2 or more graduates in 1 workplace)

ACF introduced a new initiative focused on 'Group Placement' in 2016/17, in response to the challenge of retention of trainees at the workplace.

Placed SEDI graduates often suffer a variety of issues staying alone (ie boredom and loneliness) which impact retention rates. Employment of 2 or more students in one workplace means they can solve many of these problems.

During the year SEDI placed 231 graduates through 44 different group placements in 65 companies like Pizza Hut, Dominos, KFC, Vaango, HRH Group and Honda.

In West Bengal, 20-25 SEDI graduates were placed in one go at Hitech Mobile Manufacturing, and in Kodinar a batch of 27 girls were employed simultaneously by electronics company Genus Electrotech, with 95% retention.

4. *Mass Inauguration & Loans for New Businesses*

Ninety-five new businesses (60 mobile repair shops and 35 beauty parlours) were inaugurated in a day, during a Mass Inauguration by ACF to promote entrepreneurship and create awareness.

Additionally, ACF helped SEDI students apply for and receive 10 loan proposals, amounting to Rs 8,50,000 to support the development of new businesses by SEDI students. SEDI helps interested students fill in the forms and create project reports for the submission of the application, including estimates, business plan, capital cost outline and repayment plan.

5. *Partnerships Meet (Jaipur & Jodhpur)*

Fifty-six placement partners attended Partnerships Meets in both Jaipur and Jodhpur, creating a demand for 1500 new jobs. With some employers showing initial scepticism about ACF's motivations for trying to place students, the group heard from role models and ex-SEDI students who shared their stories and case studies. Even parents shared their experience about the changes they have experienced in their lives thanks to SEDI. Both events successfully convinced employers that by providing employment to SEDI graduates they were contributing to the overall upliftment of the community.

6. *Landmark Partnerships for 2016*

A number of new landmark partnerships were secured in 2016/17.

The National Backward Class Development Corporation through Capital Goods Sector Skill Council joined hands with ACF for training youth as welders & fitters. Additionally, other key partnerships formed during the year were with Cipla Foundation, ADOR welding academy, Gruh Finance, Castrol and APM Terminal.

During the year, 86 placement partners also tied up with SEDIs across locations. Significant number of partnerships were secured in Dadri (Uttar Pradesh), Farakka (West Bengal) and Kodinar (Gujarat).

7. *New Courses Introduced at SEDI*

A variety of new, dynamic courses have been added to the curriculum on offer at SEDI in 2016/17. A Computer Embroidery Machine Operator course has been introduced - the 1st computerized embroidery training in Howrah District where 100 girls have been trained and placed in different companies. Other new courses on offer include Financial Management in

Rajasthan, Advanced Course in 2-wheeler Repairing and Fitter & Fabrication.

These courses have been developed as per the market demand for such skills.

8. *Outreach & Counselling*

Our presence is marked through strong mobilization techniques and skills used to reach out to remote locations. SEDI Kodinar reached out to 178 villages through regular meetings, thus mobilising more than 10,000 youth and 1654 parents. Similar efforts have been made by other SEDI centres too.

Taking this initiative to the next level, a state-of-the-art counselling centre has been established in Kodinar and a digital application for youth counselling and career progression has also been developed by SEDI. This tool helped aspirants and their parents, particularly girls, to understand the nature of job and the workplace culture. The model is being replicated in other SEDI centres too.

9. *SEDI Adopts E-Learning Classes*

E-Learning classes have also begun for advance practices of training modules and 4 labs have been established for better experimental experience of welder training by installation of simulators for training. This has helped youth in overcoming their fears related to welding.

10. *SEDI Students Tap into Skill Development Allowance*

SEDI students have availed of the Himachal Pradesh State Govt. new Skill Development Allowance scheme. Originally intended for students studying long duration courses (eg. ITI students) ACF facilitated the inclusion of SEDI students into the program by highlighting the marginalised background of the majority of students.

The scheme provides Rs 1000 monthly stipend and 60% of SEDI trainees in HP are benefitting from this scheme - a great motivator and incentive for students many of whom travel 5 hours to reach the institute every day.



Humans of Ambuja



Om Prakash

Age: 22 years

Village: Nagaur, Rajasthan

“ I used to despair about my life. I'm not like everyone else, and what are the chances in life for a disabled guy like me?

I soon started drinking and even began selling liquor like everyone else in my village. The only respectable thing I did was shoe polishing, which did not earn me enough money.

One day, on the train, I stumbled drunk, and fell onto a man. Most would curse and push me away, but I was lucky - this man was from SEDI.

Today I work for Samsung! I also get mobile repairing jobs at home which means I earn up to Rs 11,000 per month. I feel proud of my achievements.

“Jin logo ko hum pehle sir kehte the, aaj wo humein sir kehte hain. Accha lagta hai.” (People whom I used to address as ‘Sir’ are calling me ‘Sir’ today. It feels nice).”

He asked me, “Why, a young guy full of potential like you, are you throwing your life away on drink?”

He talked and he talked and somehow convinced me to join SEDI, to learn something new.

I enrolled for the mobile repairing course and slowly got an understanding of the trade.

I sometimes wonder why I was so low on confidence and thought that my physical disability will be a hindrance in life! ”



अंबुजा सीमेंट फाउण्डेशन राबडियाव
पेयजल प्रणाली

अम्

Water





*We build
drought-resilient
villages and
ensure all-year-
round water for
farmers, families
and communities*

Why Water?

By 2022, India will be the world's most populous country. Yet while we have approximately 18% of the world's population, India has only 4% of total usable water resources. A WaterAid report in 2016 highlighted that 76 Million people in India don't have safe drinking water. The Asian Development Bank has forecast that by 2030, India will have a water deficit of 50 per cent.

In fact, India is not facing water crisis because of actual physical scarcity of this resource, but due to the poor management practices.

Presently, there are over 23 million pumps drawing water with subsidised power supply, provided by the Government. Additionally, there are low water use efficiencies - particularly in agriculture where flood irrigation has merely 65% efficiency, as opposed to drip irrigation, which has 90% efficiency.



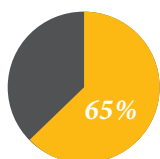
76 Million

People in India don't have access to safe drinking water

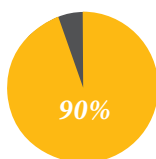
The Asian Development Bank has forecast that in India there will be

50% Water Deficit by 2030

Efficiency in water usage in Agriculture



Flood irrigation



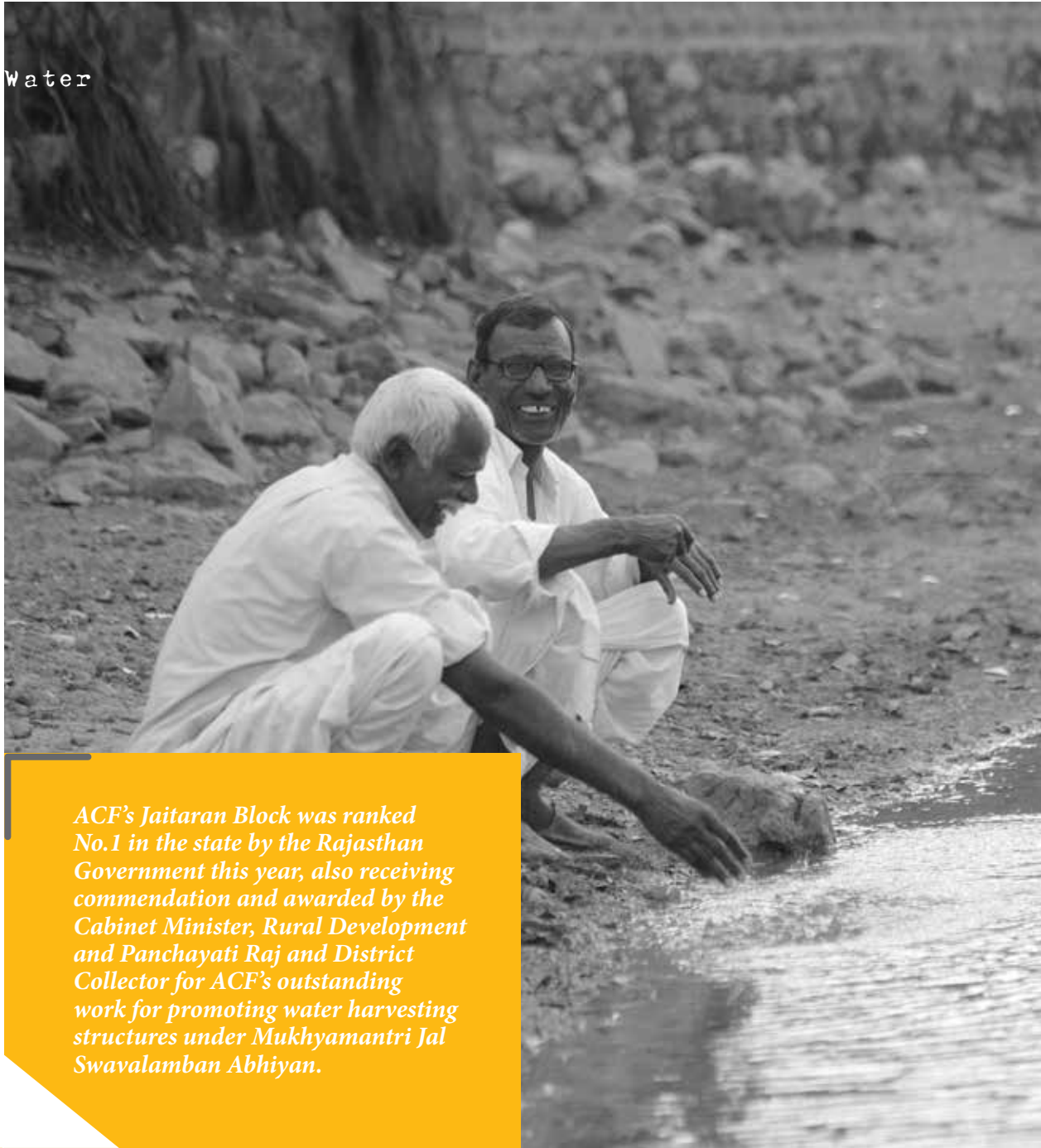
Drip irrigation

6

Objectives of ACF Water Program

- 1 Capture Precious Rainwater**
 ACF builds a variety of structures to capture rainwater as it falls in and around communities. We map, revive and install a variety of water storage facilities - from check dams and khadins, to wells and ponds.
- 2 All Year Round Family Water Sufficiency**
 ACF strives to make every family 'self sufficient' in water across the villages it works in, and to ensure our communities have access to quality water, 365 days a year.
- 3 Community Ownership of Water Projects**
 ACF empowers the community to take local ownership of Water Projects and actively engages them in creating solutions to water challenges.
- 4 Improved Water Quality**
 Harnessing traditional and technical expertise, we work towards improving the quality of water to ensure healthy, safe water for drinking and farming.
- 5 Equity in Access to Water**
 Water is a basic human right and ACF works to ensure equitable access to it in communities, despite caste, religion or creed.
- 6 Increased Efficiency in Use of Water through Micro-Irrigation**
 Once a steady supply of water has been made available, there is a need to ensure that it is used efficiently, particularly in agriculture. ACF supports farmers in making the transition from flood irrigation, to drip or sprinkler irrigation.





ACF's Jaitaran Block was ranked No.1 in the state by the Rajasthan Government this year, also receiving commendation and awarded by the Cabinet Minister, Rural Development and Panchayati Raj and District Collector for ACF's outstanding work for promoting water harvesting structures under Mukhyamantri Jal Swavalamban Abhiyan.

2016 Program Highlights

1. State Government Recognition for Water Harvesting Work - Jaitaran, Rajasthan

ACF's Jaitaran Block was ranked No.1 in the state by the Rajasthan Government this year, also receiving commendation and awarded by the Cabinet Minister, Rural Development and Panchayati Raj and District Collector for ACF's outstanding work for promoting water harvesting structures under Mukhyamantri Jal Swavalamban Abhiyan.

Over 22 water harvesting projects were constructed by ACF in three villages (Kotadia, Sevariya and Guda) after an invitation by the Rajasthan Government to support the scheme which aims to conserve and harvest rain water and make villages self-reliant even during drought periods.

Using a participatory development approach, ACF

constructed and revived water harvesting structures including Revival of village Ponds, Nadi, Johad, Pasture land development, and Khadin - ensuring available water pre and post rainy season for drinking, cattle and irrigation purposes.

2. WASMO Project Impacts 2100 Families in Kodinar, Gujarat

In collaboration with the *Water and Sanitation Management Organisation* (WASMO), 2100 families were connected with tap water, under the Coastal Area Development Program in Kodinar. The project, which just completed Phase 2, aims to improve access to drinking water for rural families through tap connection.

To date, 57 schemes have been completed across 57 villages, of which 11 schemes were completed in 2016-17.

57 water harvesting structures were constructed in Rajasthan

2100 families connected to tap water under coastal development program in Kodinar



3. *RO Water Project Establishes Sustainable Business Model - Sankrail, West Bengal*

A sustainable business model has emerged after the installment of 5 community RO units across 5 villages in an ACF initiative in collaboration with the local Panchayat.

Each RO is managed by a community committee which oversees the day to day functioning of the projects and collects water charges from users. With their own bank account in place, they are also maintaining a resolution register, cash book, daily collection registers and income and expenditure statement with the support of ACF.

So far Chaturbhujkati Maa sitala Swajaldhara committee has saved Rs280,000 & Dhulagarh Abak Jalpan Committee has made a profit of Rs110,000 which will be used towards the installation of future water RO projects.

4. *Model for Success with 'Community Water ATM' - Kukudsath, Chandrapur*

The installation of a 'Community Water ATM' and Reverse Osmosis (RO) unit (attached to the local bore well) has revolutionized the lives of 140 families - previously forced to drink unsafe water packed with high total dissolvable solids (TDS 600+), nitrate and fluoride content.

The project, a 50-50 partnership between Ambuja Cement Foundation and the Gram Panchayat, distributes both 'normal' and 'chilled' water to residents who have 'Water ATM Cards' at a cost of Rs 5 for 20 litres (normal) and Rs10 for 20 litres (chilled) - with a cap of 60 litres per day to each household.

Managed by the Gram Panchayat, the ATM is returning a monthly profit of Rs10,000 which is being

harnessed for other village development activities and infrastructure such as roads and paths.

5. *Old Mining Pits Harnessed to Expand Water Storage Capacity - Kodinar, Gujarat*

In Vadnagar village (Kodinar), mines were converted into reservoirs, with a total water storage capacity of 49.74 mcft. However, only 50% of it was being used. This year ACF, expanded the project and laid more pipeline to utilize the reservoir to its fullest capacity thus benefiting 225 farming families.

In another village Pedhavada, a similar new project was implemented where with the help of check dam, the mines were converted into reservoirs. 11 mcft water storage capacity has been created benefiting 105 farming families.

6. *ACF Bags 2015/16 FICCI CSR Award*

ACF won the FICCI CSR Award 2015-16 for its Water Resource Management Program.

7. *Solar Drinking Water System Reducing Drudgery of Women - Rawan, Chattisgarh*

The lives of women from Rawan Village have been transformed thanks to the installation of a solar-based drinking water supply system, which has ensured 24 hours drinking water availability for the villagers.

Today, almost 60 to 65 households of two Mohalla are receiving direct benefits of the solar based drinking water system and hand pump - freeing local women from the drudgery of water collection and allowing them time to pursue other income generating activities.

Seeing their success we have installed two more solar water pumps in Bhadrappalli and Sarkipar Gram Panchayats.



Mansingbhai Arjanbhai Jadav

Age: 49 years

**Village: Jantrakhadi, Kodinar,
Gujarat**

“ I was struggling.

I've got 5 kids and earning just 1 lakh each year, I simply couldn't afford to send them to study. My wife was in despair - what about their future?

My profits jumped from Rs 75,000 to Rs 2.25 lakh, and I also saved Rs 25,000 on labour I once employed to flood irrigate crops.

But all this turned around when I learnt about drip irrigation in a training program by Ambuja Cement Foundation.

Impressed with the results other farmers were getting, I decided to install Drip Irrigation on my farm. Of course I didn't have the money, but decided to take out a loan of Rs 55,000 to do so.

And wasn't I happy I did?

My profits jumped to Rs 2.25 lakh, and I also saved Rs 25,000 on labour I once employed to flood irrigate crops.

So now I have Rs 1.7 lakh extra to invest in my children's education. The future is looking bright and I am a happy man. ”



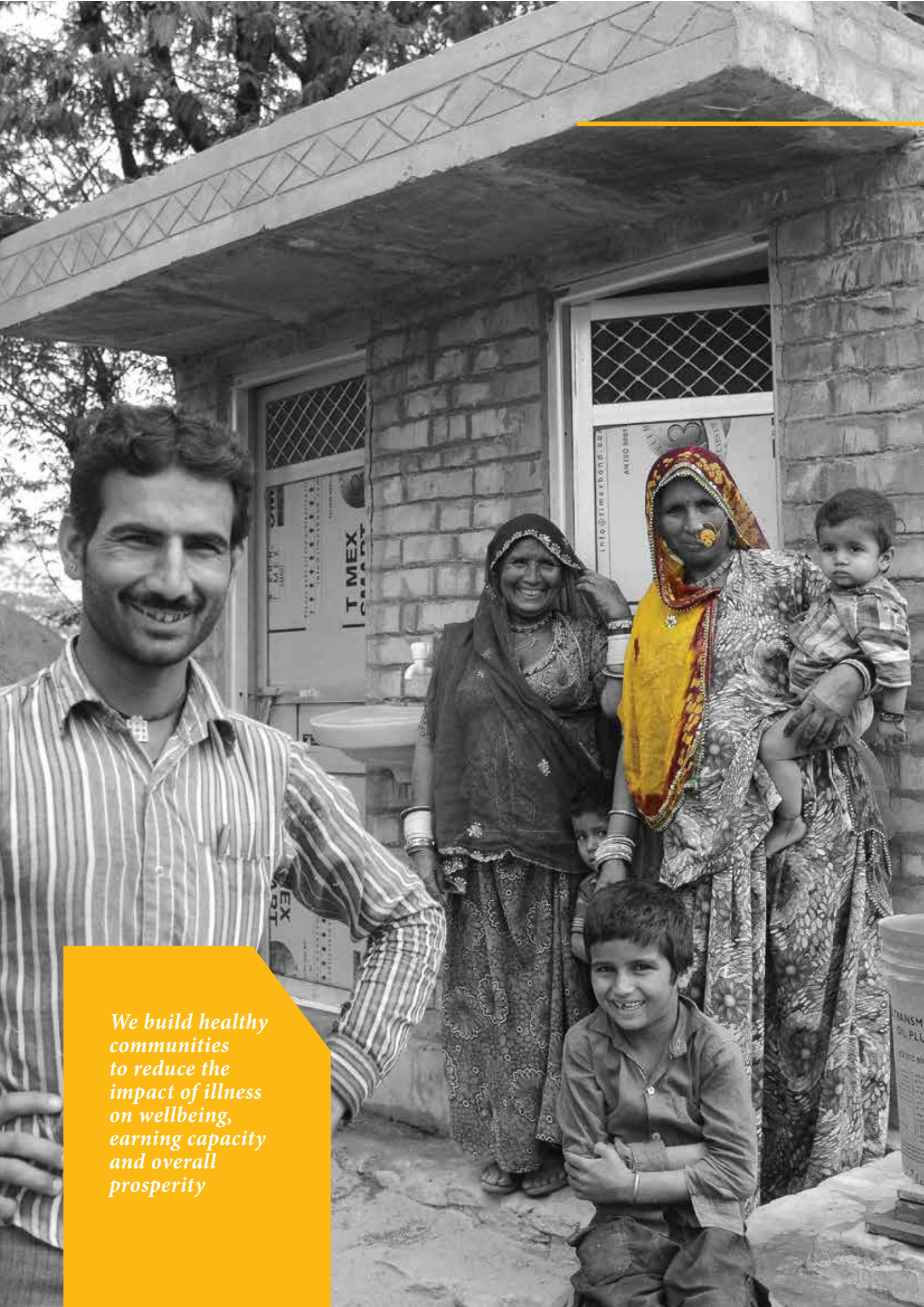
Humans of Ambuja





Health





We build healthy communities to reduce the impact of illness on wellbeing, earning capacity and overall prosperity

Why Health?

Whilst health is a major concern for all in India, there is a particular need to create awareness about the economic impact of poor-health - particularly among the rural poor.

The poor, especially in rural India suffer worse health and die younger. They have a higher than average child and maternal mortality, higher levels of disease, and more limited access to health care and social protection. And gender inequality further disadvantages the health of poor women and girls.

'For poor people especially, health is also a crucially important economic asset. Their livelihoods depend on it. When poor people become ill or injured, the entire household can become trapped in a downward spiral of lost income and high health-care costs.' - World Health Organisation.

More than
Rs 1.3 Trillion

Lost due to premature mortality



Estimated access time-costs for households

Rs 478 Billion

Estimated health care costs

Rs 212 Billion

Health-related productivity losses

Rs 217 Billion

7 Focus Areas of ACF Health Program

1 Sakhis: Maternal & Child Health
ACF trains local women as Sakhis or community health workers. These women play a critical role in promoting and addressing health in the community, in particular focusing on Maternal & Child Health.

2 Sanitation & ODF Villages
ACF promotes better sanitation in its communities and motivates people to construct and use their own toilets. Our aim is to achieve open defecation free status for all villages.

3 Mobile Medical Van
ACF provides regular curative services to rural villages via mobile medical vans, which bring doctors and medicine to local, convenient locations that villagers can easily access.

4 Adolescent Health Education
Young people have the power to influence their peers and ACF trains them to empower teenagers with information about matters such as reproductive health, anemia prevention, HIV/AIDS and nutrition.

5 Tobacco Control
ACF empowers women and communities to create tobacco free villages to reduce the incidence and impact of oral, throat and lung cancer, which are the most prevalent cancers in the country.

6 Non-Communicable Diseases
ACF is rolling out a new program to tackle non-communicable diseases in communities, which pose a serious threat to overall health, mortality rates and livelihoods.

7 Specialty Camps
ACF organises specialty camps to tackle various issues faced by the community as per their need. Camps address such health issues as cataract, diabetes, gynaecological issues, child health, hypertension and cardiac among others.

Health Highlights 2016-17

1. Reducing Mortality Rates through Institutional Delivery

What do Bhatapara, Chattisgarh and Farakka, West Bengal have in common? Both have transformed the rate of Institutional delivery among pregnant women in the last few years, thanks to the work of ACF Sakhis who work with pregnant women in communities.

Farraka achieved a 51% Institutional Delivery in 2016-17 as compared to a mere 25% in previous year.

Additionally, in Bhatapara 100% of children below 1 year have been immunized and there is a drastic reduction in cases of mortality reported last year in our project villages for neonates and mothers.

2. Sanitation Drive Changes Rural Lives

The Women's Federation in Chandrapur worked tirelessly in promoting the construction and use of toilets, with 12 villages achieving 100% toilet coverage till date.

To support women in this drive, ACF catalyzed various innovative methods like exposure visits, sanitation rallies, role plays and other community led total sanitation methods to make villagers aware of the advantages of good sanitation. Women SHGs and Federations are also giving priority to loan applications for toilet construction.

Even better, the sanitation campaign sparked the idea for village stakeholders to create a 'Smart Village' with improved development indicators. Chandrapur Zilla Parishad has chosen 17 women of our federation as their brand ambassadors for sanitation.

3. Diagnostic Centre Provides Quality Services at Affordable Rates

ACF's Darlaghat and Nalagarh locations are conspicuous

95 villages achieved 100% toilet coverage

Ambuja Cement Foundation targets to make 259 crore villages open defecation free



by a government hospital however, due to a lack of lab services at government hospitals, patients are forced to go to expensive private labs for tests.

Seeing the need for a patient friendly diagnostic service at subsidized rates, ACF has established diagnostic centers in these locations. Since then, the labs are providing a range of pathology tests and Digital X-ray facilities at around 50-60% subsidized rates as compared to private labs.

In the year 2016-17, the diagnostic centres have served 18,512 beneficiaries and conducted 229,070 tests as well as 6416 X-rays. The patients are getting quality services in a very affordable rate.

4. Smart Village Receives Rs.10 Lakh Cash Prize!

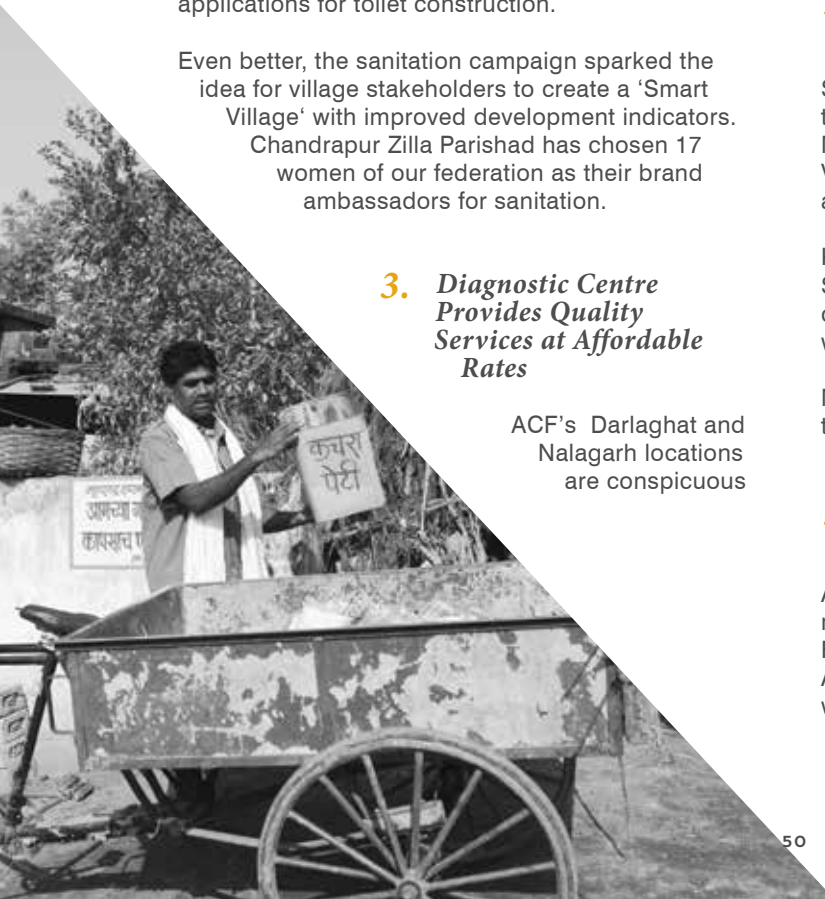
Sanitation initiatives were just one aspect of the transformation of Kukudsath village in Chandrapur, Maharashtra. The village was declared a "Smart Village" as per government norms this year and awarded Rs.10 lakh cash prize.

Kukudsath and Mangi villages were also awarded, Santh Gadgebaba Gram Swachhata Puraskar' for creating good Sanitation practices and cleanliness within the village.

Motivated by these results, other villages are also taking efforts to achieve the status of "Smart Village".

5. 95 ACF Villages Achieved 100 % Toilet Coverage Status

Ambuja Cement Foundation has set a target to make all its 259 core villages Open Defecation Free- showing commitment towards Swachh Bharat Abhiyan. To date, 95 villages have been declared with 100% toilet coverage.



To achieve this, various community engagement methods like community led total sanitation, were adopted to bring about behaviour change so that usage of toilets could be ensured.

ACF also helped the community to get financial support through innovative solutions like getting revolving funds from SHGs or institutions.

6. Waste Water Management System at Ropar

Now is the age of collaboration. ACF Ropar through collaborative efforts with the local Panchayat and other stakeholders, have been able to promote a hygienic waste water management system in its villages.

When the project was initiated in 2014, there were open drainage systems to dispose of household water waste, creating un-hygienic conditions. ACF took up the issue with the panchayat of 14 villages and other village stakeholders through regular meetings. Drains were constructed with collaborative financial investment by each village panchayat, ACF and contributions from the community.

Today, many villages are clean and hygienic and inhabitants are leading a healthy life. ACF is working to build capacity of Village Committees for the continuous monitoring of the proper use of this system.

53 Peer Educators trained From 20 Schools

on various topics related to sex and sexuality, gender equality, health and safety, nutrition, life skills, drug awareness, HIV/AIDS and career planning. Their aim is to influence the lives of their peers.



7. Changing Perspective of Adolescents Through Life Skill Training

In Darlaghat, Himachal Pradesh, ACF has trained 53 Peer Educators from 20 schools in 2016-17. Trained on various topics related to sex and sexuality, gender equality, health and safety, nutrition, life skills, drug

awareness, HIV/AIDS and career planning, their aim is to influence the lives of their peers.

Adolescent Peer Educators also helped organize various events like Health Day, No Tobacco Day, Rallies and other initiatives, receiving praise from Principals of the schools and other dignitaries. When asked about their experience, many Peer Educators said that after the training, they first tried to bring about changes in themselves, leading by example before slowly engaging other peers. Today, other inspired adolescents also want to undergo the training to become Peer Educators.

8. Addressing Non Communicable Diseases - a New Project

In response to the rising epidemic of non-communicable disease, ACF has launched a new program to combat these diseases and this year, trialled the program in 4 locations, reaching out to 97960 people across 18464 households. Having assessed the need for interventions in this area, ACF conducted a baseline study on NCD at Chandrapur, Bhatapara, Darlaghat and Roorkee, and designed strategies to implement a community-based project on NCD.

The project covers diabetes, cardiac problems, cancer (with more emphasis on oral, breast and cervical cancers), respiratory disease, women's health and mental health problems. The objectives of the project are to generate awareness in the community about NCDs, motivate the high-risk population for early identification and treatment, and improve utilization of existing health services.

9. ACF Takes on Tuberculosis via 'Train the Trainer'

In line with the national goal of eradicating Tuberculosis from India, ACF partnered with 'The Union', the nodal agency for 'Call to Action for TB free India' launched by Ministry of Health & Family Welfare to facilitate a 'Train the Trainer' program for ACF's health team.

ACF has started to implement this project in 71 villages across 10 locations and already identified 112 TB patients including 8 MDR for patient support. ACF's field team is helping their respective TB departments in early detection of TB and subsequent Patient Treatment Protocol Adherence. Patient and family counseling is also a critical part this initiative.

ACF Ambujanagar has an appreciation letter from the District TB office - Gir Somnath for providing an enabling environment for reducing TB as a public health burden.

Humans of Ambuja



Sunita Sharma

Age: 36 years

Village: Kashlog, Darlaghat, Himachal Pradesh

“ Her mother in law kept insisting that Pawan have her child at home. She was adamant about it.

She had heard rumours about how crowded the hospital was and that Doctors didn't pay attention.

I tried to tell her about the potential risks - to the mother and the child - but because the previous ultrasounds had been good, she didn't listen.

Still I kept trying, to no avail.

Then in the 9th month, I finally convinced Pawan to come to the hospital, just once, to see the doctor and see what he said.

And thank God she did!

The doctor noticed that the womb was in the reverse position. It was a serious condition.

With his expert help, a healthy baby girl was born.

On coming out of the labor room, the doctor informed the family about the critical situation.

“You did well to bring her to hospital for the delivery” he said. “Otherwise, there was a risk of life. ”

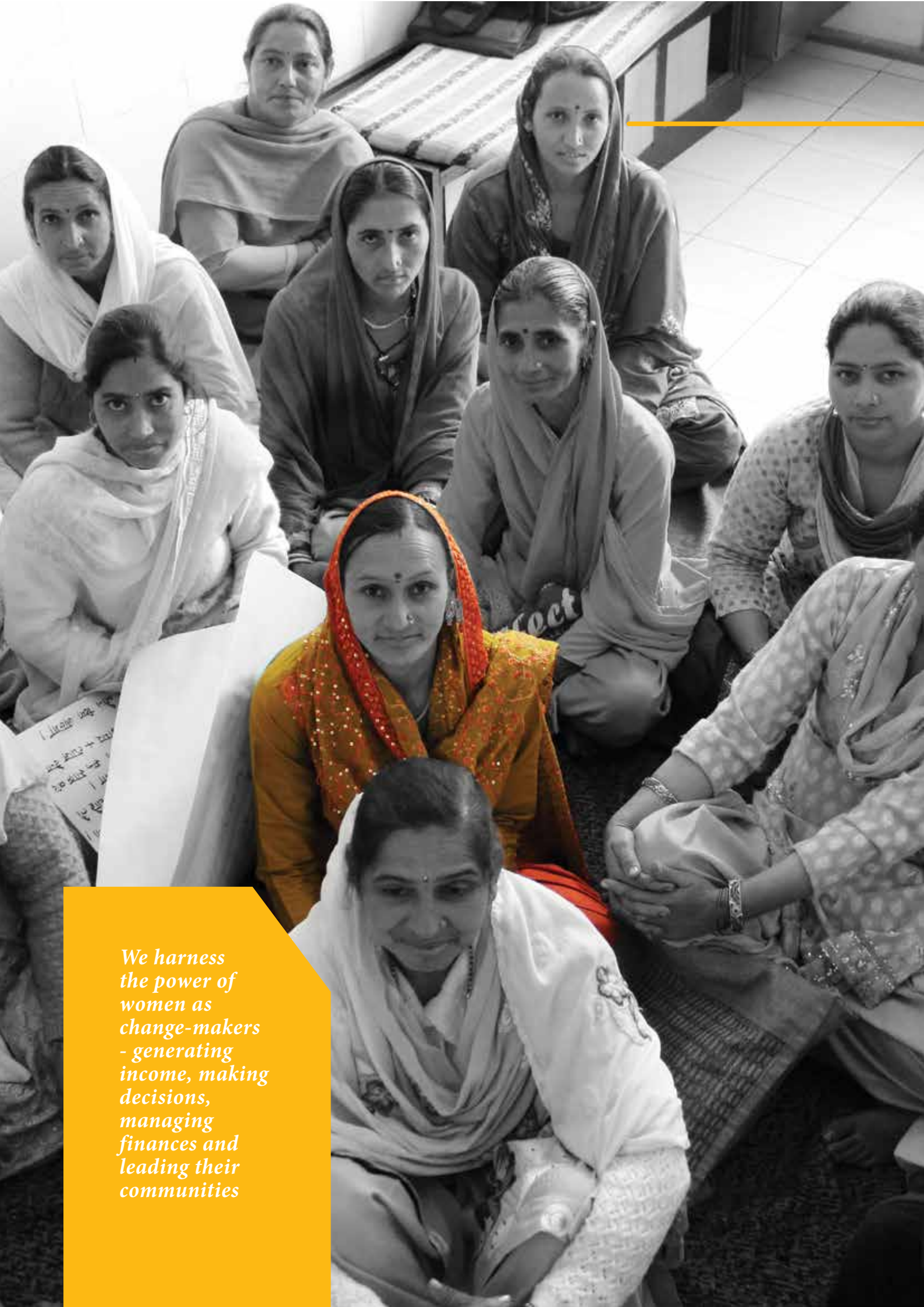
Sometimes you just have to persevere. People do not try to improve due to old beliefs, but it's our job to make them understand, to help them see.

I did that - and now she has a lovely baby girl!





Women



*We harness
the power of
women as
change-makers
- generating
income, making
decisions,
managing
finances and
leading their
communities*

Why Women?

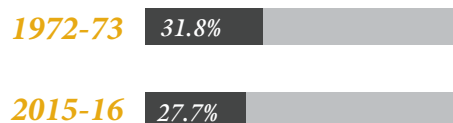
Despite overall improvement in gender equality around the world, rural women remain some of the most disadvantaged. On almost every major issue, rural women lag behind urban women and rural men, including food security, education and healthcare.

Rural women play a key role in supporting their households and communities in achieving food and nutrition security, generating income, improving rural livelihoods and overall well-being. They contribute to agriculture, rural enterprises and fuel local and global economies.

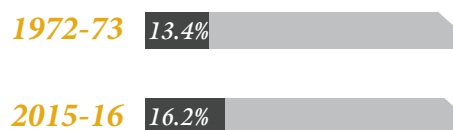
As such, they are active players in achieving the Sustainable Development Goals. Yet, every day, around the world, rural women and girls face persistent structural constraints that prevent them from fully enjoying their human rights and hamper their efforts to improve their lives - as well as those of others around them.



Decline in composition of women in rural workforce



Increment in composition of women in urban workforce



6

Ways ACF Empowers Women

- 1** *Involve her in Saving via SHGs*
The first step is to engage a woman in a Self Help Group to encourage saving and provide access to credit. The support of SHGs is also key to building confidence in a woman.
- 2** *Train and Engage her in Income Generation Activity*
Via SHGs, SEDI, Pashu Swasthya Sevika, Sakhi Program and other forums, ACF provides a rural woman with opportunities for training so she can build skills to enable her to generate income. ACF supports the establishment of small businesses for women and actively encourages women entrepreneurship.
- 3** *Give her Access to Affordable Credit*
To support her in her income generation activities and responsibilities of daily life, ACF helps facilitate access to affordable credit via SHGs and women's federations.
- 4** *Involve her in Decision Making*
ACF builds people's institutions and ensures women's involvement in the management and operation of those institutions. We also facilitate involvement of women in local community organisations.
- 5** *Help her to Identify and Drive Solutions to Community Issues*
ACF helps women unlock their power as change-makers - tackling local community issues and using their voice and resources to make positive change for their family and society.
- 6** *Support her by Collectivising Women into Federations*
ACF facilitates women to organize as Federations and have given them a voice in their local community so they can have better control over their lives and the decisions that affect them.



Women Highlights 2016-17

1. Strengthening Women SHGs

To date, across locations, ACF has promoted 1458 SHGs and is working with women of 17,672 households.

In 2016/17 alone, we formed 174 new SHGs and added 2065 additional households under the Women Empowerment program. From these SHGs, 113 new groups availed of credit from banks to fulfil their credit requirements and ACF played a crucial role in helping to facilitate this process.

2. Loans Provided, with 1% Interest, for Toilet Construction!

Swachh Bharat is becoming a reality in Kodinar and Chandrapur where Women's Federation Chandrapur has secured a partnership with Gruh Finance Ltd and Women's Federation at Kodinar did it with Coastal Salinity Prevention Cell. Both the federations have received revolving funds to provide loans to construct their own toilets. Women get a loan up to Rs 10,000. Through the credit route, 354 households have been benefited and are now living with dignity.

Armed with a smart phone, tablet and bicycle, internet Sathis' have so far trained over 1,00,000 rural women

on the use of the internet, multimedia, social media, websites and information on the world wide web



Women have taken the sanitation program as a matter of pride. Armed with confidence and a clear goal, women from these Federations are taking active participation in mobilizing families and motivating them, not only to construct a toilet for their household, but also to use it.

3. Digital Literacy of Women

Over 100 women have been trained in Kodinar as, Internet Sathis' to help facilitate and foster the digital literacy of rural women. Armed with a smart phone, tablet and bicycle, these women have so far trained over 1,00,000 rural women in internet, multimedia, social media, websites and information on the world wide web. A collaborative initiative between ACF and

Tata Trusts, the program was also supported by Intel and Google who provided training to women.

4. Digitization of SHG, The e-Shakti Portal

This year ACF has taken initiative to digitize Self Help Groups.

By the end of the financial year we had digitized 1333 Self Help Groups on this portal with their financial transactions.

This is a real time data entry system where the community is also contributing 25% of the cost of it from year 1, with it being 100% community owned by the fourth year.

5. Opening of an Outlet for Satluz Nari Shakti Producer Group: Ropar

The women of Ropar have taken the handicraft of knitting to an all-new level with the launch of a wool distribution center, cum outlet in Ghanauli Village - supplying wool and other materials to knitting trainees, whilst also providing a platform for the sale of knitting products.

All women who are associated with knitting and are making knitted products in their house came together to open the outlet in August 2016, through the formation of the Satluz Nari Shakti Producer Group.

Motivated by working together and their success, the women have also attended a variety of exhibitions to display and sell their products.

6. Two New Apex Institutions for Women in Rabriyawas

Ambuja Cement Foundation expanded the number of its Women's Federations, with the launch of 2 new SHG Federations in Rabriyawas and Bali.

With 2 well established Federations at Ambujanagar and Chandrapur, and 2 newly formed SHG Federations at Rajasthan, ACF continues its work to promote apex institutions to support the empowerment and inclusion of women.

7. Pashu Sakhi - The Vet Care Service Provider

Goat rearing is a major source of livelihood, particularly for marginalized tribal communities in Bali block of Pali district. Here, SHG women engaged in goat rearing, have organized into goat-based livelihood groups to support and learn from one another. Similarly, in Darlaghat cattle is a big source of livelihood for locals, which is primarily

managed by women.

In the absence of easy veterinary facilities in these remote locations, ACF has facilitated training for the local women and built their capacities as para-veterinarians.

In Bali, delivering vet care services to households of SHG women at 100% cost, there are currently more than 40 Pashu Sakhi meeting the vet care needs of more than 1800 households. In Darlaghat, 23 women Pashu Sakhis are providing basic health care for livestock.



Humans of Ambuja



Vimalbai Kodape

Age: 35 years

Village: Dhanakdevi, Chandrapur, Maharashtra

“ My heart used to weep seeing my husband struggling to earn a decent income from his crop. And it wasn't just him, the local moneylenders and middlemen were making farmers' lives in our village miserable.

I wanted to help, but how? I had never even stepped out of the house ever before!

When ACF offered to train me as an Agri Extension Worker in 2007, I faced big problems convincing my mother in law to let me do it. She was totally against me going around the village and talking to groups of men about farming.

Working closely with ACF we helped farmers increase farm productivity, improve financial access and eliminate middlemen from the value chain. Farmers are now earning better, and their families are leading a better life.

It took time, but soon I started to gain respect.

This encouraged me to go one step further and soon I was chosen as the Vice Chairperson of the Village Development Committee.

But why stop there? ACF offered to also train me as a Sakhi and so I took that up also. ”

It took time, but soon I started to gain respect. This encouraged me to go one step further and soon I was chosen as the Vice Chairperson of the Village Development Committee.

But this was the least of the problems I would face.

People made fun of me, made allegations and often were heard saying, “Don't know where does she goes all alone far away from the village. What does she want to learn now after marriage and after having two kids?”

But I was adamant.





Education



We ensure that rural children get the support they need for a good education, and differently-abled children reach their full potential in life

Why Education?

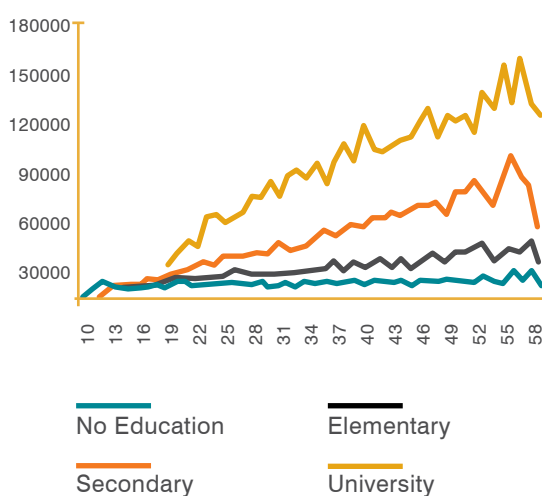
It is well understood that the distribution of personal income in society is strongly related to the amount of education people have had in life. Generally speaking - more schooling means higher lifetime incomes.

These outcomes emerge over the long term. It is not people's income while in school that is affected, nor their income in their first job, but their income over the course of their working life.

Additionally, disparities in educational attainment by income are greater in India than in most other countries with similar income levels, and greatly contribute to inequality in future generations.

The evidence on wage returns to education in both developed and developing countries continues to grow. These studies show that, internationally, one additional year of education adds approximately 10% to a person's wage, at the mean of the distribution.

Age-earnings profile of persons between age group 10 and 60 by levels of education in India



Source: Estimated from IHDS. Available from www.ihds.org

5

Ways ACF Improves Education

1 Infrastructure Improvement

ACF starts with the infrastructure of schools, to create an environment conducive to learning - ensuring that local government schools have the adequate infrastructure to support the education of children.

2 Teacher Training & Support

ACF helps train teachers on more effective and innovative teaching techniques and provides classroom support, often via Balmitra, to help teachers better manage and obtain educational outcomes. Additionally, we also empower and support local school principals to instill leadership skills and provide direction.

3 Technology Enhancement

ACF enhances technology in classrooms to foster more active learning, and utilizes the latest software and technology to better engage children and help them learn.

4 Parental Participation & Engagement

ACF works with and supports Parents Associations in communities to foster better school-parent dialogue and to encourage more engagement in school activities by parents.

5 Education & Rehabilitation for Differently Abled

ACF provides special education and support services to over 100 differently abled students through its Ambuja Manovikas Kendra school in Ropar, Punjab. The aim is to help each student live a full and productive life.

* (Psacharopoulos & Patrinos, 2004 Psacharopoulos, G., & Patrinos, H. A. (2004). Returns to investment in education: A further update. *Education Economics*, 12, 111-134.10.1080/0964529042000239140 [Taylor & Francis Online], [Google Scholar]).



14 Schools and 15 Anganwadis have achieved the ISO Certification - making parents, students and communities proud of their achievements



Education Highlights - 2016-17

1. 14 Schools and 15 Anganwadi's Achieve ISO Certification

International Standards make things work. They give world-class specifications for products, services and systems, to ensure quality, safety and efficiency.

It is for this reason that Ambuja Cement Foundation has been initiating the ISO Certification for Government Schools and Anganwadi's in its villages, and playing a leadership role in helping to 'up-grade' facilities and infrastructure, along with the quality of teaching, to reach the high standards set by ISO.

Initiated 12 months ago, this project has brought about dramatic changes in the levels of personal hygiene of students, the quality of food of the Midday Meal, and the interactivity and use of technology in the classroom. Teachers are now purposely working to increase the levels of 'innovation' in their teaching methods, and each school now has a 3-5 year development plan.

To date 14 Schools and 15 Anganwadis have achieved the ISO Certification - making parents, students and communities proud of their achievements.

2. E-Learning Facilities Implemented in 19 Government Schools

ACF has installed E-Learning Facilities in 19 Government Schools in Chandrapur to foster faster learning and interactivity among children.

The initiative has been so successful that, after seeing the result, the Education Department has

implemented E-Learning facilities in all schools at Chandrapur.

3. Capacity Building of School Teachers and Anganwadi Workers to Improve Quality Education

Under the capacity building program need based trainings were held at Chandrapur and Darlaghat locations.

20 Anganwadi workers participated in training at Chandrapur learning ways to improve the systematic process of functioning of Anganwadi's through ISO certification and how to develop this with community contribution.

In Darlaghat, 37 pre-primary school teachers were trained on innovative Teaching Learning Material which helps to improve the learning outcomes of weak students and address other operational issues in the functioning of Anganwadi's.

4. Fostering Holistic Learning

ACF promoted holistic learning at schools by organizing various events like Balmela, Summer Camps, Sports Competition and craft activities for students of all age groups.

These activities help in developing various social/

Students of Ambuja Manovikas Kendra participated in the World Winter Special Olympic Games in Austria in early 2017, bringing home 2 Olympic Medals



psychological changes in students and were carried out as per need and requirement of school management.

In 2016, Bhatapara arranged a drawing competition around the theme of 'safety' across 21 schools with 1632 school children. A similar competition was held in Darlaghat which engaged 3502 students.

In Chandrapur 26 schools with 441 students conducted activities like Balmela, and a craft workshop using waste material in collaboration with ACFs location team.

5. Effort Made to Mainstream Students at NFEs

53 children have been mainstreamed and re-enrolled into school, thanks to ACFs Non Formal Education centres for Migrant Workers in Nalagarh.

65 parents were counselled during the year along with 36 children. The counselling was provided on importance of education and continuing education of their children in schools.

6. Skill Development Centre for Disabled

A new Skill Development Center to train and rehabilitate 50 special adults has been initiated in Ropar Punjab. This center will be located on the campus of Ambuja Manovikas Kendra where trainees will be mobilized from within a 25 km radius of Ropar, Punjab.

Initially three trades will be taught, including bakery, pottery and artificial jewellery making. The center will train 15 students in the first year and will grow in capacity over the next 5 years.

7. Achieving Olympic & Sporting Glory

Students of Ambuja Manovikas Kendra participated in the World Winter Special Olympic Games in Austria in early 2017, bringing home 2 Olympic Medals as a result. Shamsheer Singh won both Silver

and Bronze Medals in Snowshoeing events and Neha finished 6th place in Floor Ball Team Game event.

Additionally, AMK won the overall championship trophy in the 19th Punjab State Special Olympics - the 11th time in a row.

8. National Award Bestowed on AMK

AMK won the prestigious DEROZIO National Award for Excellence in the Field of Special Education, in 2016.

Instituted by the Council for Indian School Certificate Examinations in 1999, the award is given to six educationists from across India - including 4 in the Regular School category and 2 in Special Education category.

9. Sensitising Others on Rights of Persons with Disability

ACF organized a sensitization workshop on the Rights of Persons with Disability at a District Level in Punjab, with 80 officials and school principals in attendance. The purpose of the program was to create awareness and ensure that disabled people who are enrolled in government schools can access the benefits of different schemes available to them.

10. Facilitating Opportunities for Disabled in Punjab

ACF is playing a wider role in creating opportunities for the Disabled in Punjab and this year conducted surveys across 131 villages, identifying 415 persons (children and adults) with different disabilities.

ACF is now actively sensitizing and motivating parents to ensure the enrolment in schools and skill building programs to help the differently abled reach their full potential in life. Additionally, ACF is helping families of the disabled to access various government benefits available to them.

11. AMK students begin NIOS exam preparation

This year, we began preparing 6 AMK students to appear for 10th standard exams under National Institute of Schooling. Two of our teachers have been dedicatedly working with these students in their preparations.

Moreshwar Bonde

Age: 49 years

Village: Pimpalgaon, Chandrapur,
Maharashtra

“ When I joined as principal of Zilla Parishad School in Pimpalgaon in 2013, children from the community were mostly going to faraway schools for education. Teachers were even waiting to get their transfer orders and shift to other schools.

Today, my school is ISO certified and it is amongst the top 10 schools of the district. Admission and attendance has gone up and both children and teachers look forward to attending school.

The school was dead. It seemed hopeless, but I could see so much potential in the place.

I started conducting meetings with teachers and parents and it seemed everyone wanted good education at the school, but didn't know how.

I knew we just had to work together - and work hard.

We started with the infrastructure. We planted trees and plants, painted buildings, E-Learning system was installed - with ACF and the community's help, we even built a two-story school building.

People were buoyed by what they could achieve and we started to do more.

Today, my school is ISO certified and it is amongst the top 10 schools of the district. Admission and attendance has gone up and both children and teachers look forward to attending school.

This is the best reward I could have hoped for ... ”



Humans of Ambuja





Agriculture

Reached out to
1.3 lakh farmers

73308 MT
of cotton production
under Better Cotton
Initiative

30% more
production for rice
farmers through SRI

**17 Farmer Producer
Organisations with
8847 members**



Water

Interlinking river
and water bodies
through **70.2 Km**
canal network

Micro irrigation-
5872 Ha

Water saved from
SRI and Micro
irrigation-
**1.6 million
cubic meter**

Spent over
Rs 160 crore
to create water
storage capacity of
**54 million cubic
meters**



Skill

Adoption of
e-learning classes

20 SEDI centres

**32,000 SEDI
graduates**

3010 new
businesses started
by SEDI graduates

Breaking gender
stereotypes in
vocations



Women Empowerment

Reached out to over
a lakh women
through digital
literacy project

Four women
federations formed

SHG- 1681
Corpus- Rs 7.7
crore



Health

352 Sakhis

95 villages with
100% toilet
coverage

Reached out to
8295 adolescents
through adolescent
health program



Education

118 schools
supported

13 medals won by
AMK students at
special Olympics



Research & Monitoring



Program Monitoring

At ACF, as much as we strive to deliver the best through our projects, we are equally committed to improvise upon our systems and interventions through monitoring and feedback mechanism. Participation, being the key in all our projects, plays a crucial role in the monitoring system as well. And while we have developed a strong monitoring system to continuously track project performance, we also invite feedback from all our stakeholders through various forums and platforms. Through this, we endeavour to improve both efficiency as well as effectiveness of our programs.

Through the inclusion of an output based monitoring system, which include the set qualitative and quantitative indicators, we comprehensively assess program progress right from output, to outcome, to final impact. The results are used as inputs to build strategy and scale up the program. The system follows the model given above.

There are several examples of mid course corrections. To cite a few, our monitoring system revealed that the benefits of Roof Rainwater Harvesting System (RRWHS) were not reaching out to the very poor section in the community in Rajasthan. RRWHS project aims to improve drinking water availability, especially in drought prone regions. Data collected revealed that even after providing financial support, certain marginalised sections in the community still couldn't afford it. That is how ACF modified the structure of its project and increased support for specific underprivileged sections of the community through differential subsidy.

Similarly, the qualitative feedback showed that one of the reasons for poor enrolment in Non-formal Education Centres in Farakka (W. Bengal) was poor engagement of parents and guardians. Within a quarter of addressing the issue, the enrolment in fifteen NFE centres increased over 11 times (from 15

students to 167 students). In our skill training centre, after incorporating employer's feedback, we set up a high quality practical laboratory for students of two-wheeler repairing course. In a year, over 200 youth have been provided training using this facility.



Efforts in Improving Feedback Mechanism

Internal

- **Building Capacity of ACF's Team** to record and communicate feedback through series of training, refresher and handholding support.

External

- **Community Advisory Panels (CAP)** consisting of community members, representative stakeholders and members from Ambuja Cement, meet regularly to discuss concerns of the community in relation to Ambuja's units.
- **Project Steering Committee** consists of all major project stakeholders who regularly review the progress and design action plans.
- **Site Specific Human Rights Impact Assessment** are conducted cyclically to apprehend the needs of all the stakeholders.

Program Research

Evidence based practice is a crucial element of ACF's programs. This approach helps us identify and address real needs of the community backed by scientific data.

During 2016-17, ACF undertook the following research studies:

External Studies

1. *Rural Communities' Utilization of Healthcare Services for Non-Communicable Diseases (NCD) in Ambuja Cement Foundation (ACF) Served Villages*

In order to design a 'Need-based Community Health Intervention', we conducted a study to estimate the utilization of health-care services for non-communicable diseases in ACF served communities at four locations (Chandrapur, Roorkee, Bhatapara and Darlaghat). The study will aid in designing ACF's intervention in the area of non-communicable diseases, and help evaluate our impact once we conduct an end-line assessment after three years.

The findings of the survey suggest that while direct intervention with regard to non-communicable diseases are required, it is equally important to work towards enhancing the overall quality of life of the community, which has an indirect but important bearing on the health of the individuals.

2. *Evaluation of School Support Program by Shikshangan*

ACF is supporting Government managed schools in three locations – Darlaghat, Chandrapur and Dadri since 2008. Shikshangan, Pune was sourced to undertake a study focusing on the broad objectives to enhance student learning and confidence, and provide a quality learning environment. The findings highlighted improved infrastructure in intervention schools at all three locations. Also BaLA paintings and ISO certification at Chandrapur was a unique feature. The study highlighted some good teaching practices by both balmitra and regular teachers in the intervention group. Further, higher involvement and ownership of SMCs was cited in Darlaghat and Chandrapur.

Internal Mid-course Review and Assessment

3. *Mid Term Assessment of Goat Based Livelihood Project at Bali, Rajasthan*

In 2016, ACF conducted a 'Mid-Term Assessment' of the Goat Based Livelihoods Program in Bali to review the progress of the

program, identify outcomes and assess the need for change in program strategy. ACF is working to enhance the incomes of tribal communities by strengthening practices in relation to animal husbandry.

The analysis showed an increase in both total and average number of goats for the 22 Goat Based Livelihood Groups formed under the program. Further, it has also shown a decline in deaths and reduction of diseased goats. The proportion of goats being treated has also increased but the occurrence of disease has not yet been eliminated. These findings strongly indicate that the Goat Based Livelihood (GBL) intervention can increase the herd size by containing morbidity and mortality of goats.

4. *A Situational Assessment Study of Water Availability in Villages around Kodinar Plant of Ambuja Cements Ltd.*

In May 2016, Gujarat was heavily impacted by drought, and so ACF undertook an 'Internal Rapid Assessment' to review the performance of villages where Water Resource Management works were initiated by ACF. The findings highlight that most villages with ACF intervention remained unaffected, with two villages being marginally affected. Four out of six villages with ACF intervention remained unaffected in terms of crop production during the drought, with two villages marginally affected with a 10-11% reduction in crop compared to last year. The first set of villages was able to cope with shortfall of rain to a varying extent, whereas life was greatly disrupted due to scarcity of water in the other set of villages.

5. *Post Training Placement Review of SEDI Trainees*

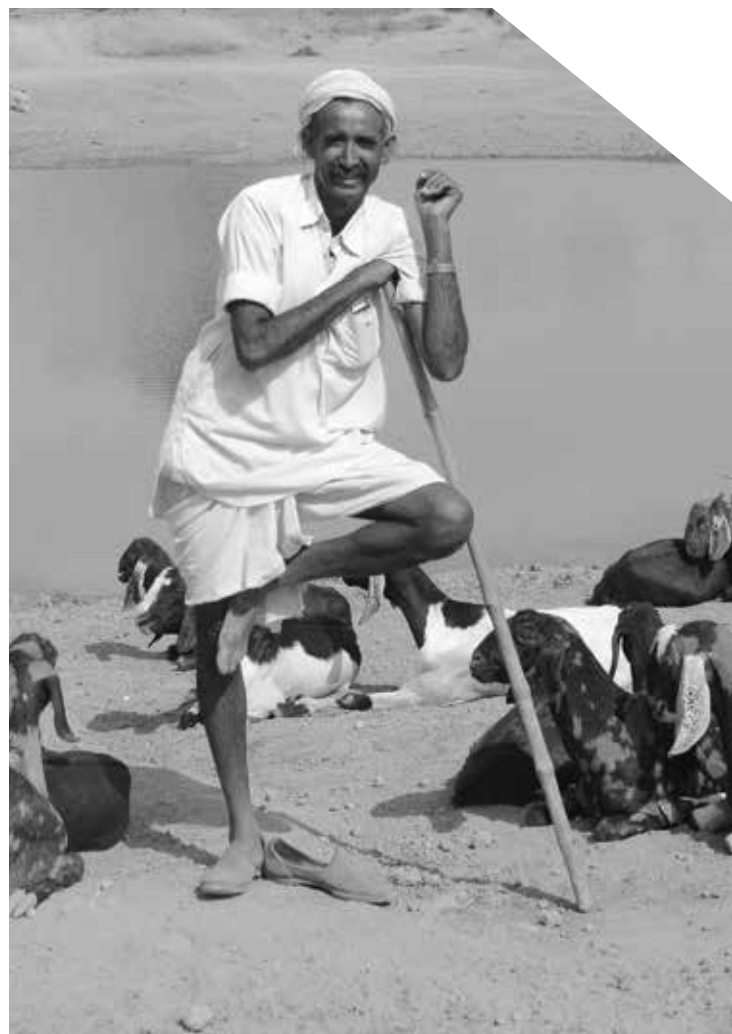
ACF conducted an 'Evaluation Study' to assess the placement rate and retention of SEDI trainees across trades, identify sectors offering placement, and identify trades for better employment and future opportunities for collaboration. This year's study focused on three SEDIs in Rajasthan and one in Chandrapur, Maharashtra, with the study showing the verified placement rate of Rajasthan region to be over 70% with around 50% placed candidates from technical trades earning over 7000/- a month.

Considering long-term ITI courses at Chandrapur SEDI the verified placement rate results around 50% - with one limiting factor for the exercise being the loss of telephone contact details of the trainees who passed through SEDI.

Paper Submission - Home-based Neonatal Project

In 2015, an external study showed that ACF trained Sakhis in Chandrapur (Maharashtra) demonstrated better knowledge and skill set as compared to ASHAs. In line with the findings, ACF has submitted the following papers to international journals of repute.

- a. Challenges faced and strategies used by Sakhis (women CHW) while providing services in the community.
- b. Challenges faced by Sakhis in mastering technical skills required for providing home-based newborn care (HBNC).
- c. Compare the knowledge and skills of SAKHIs and ASHAs in delivering HBNC.
- d. Sakhis' perception about the process of self-development and growth through their participation in the HBNC project implementation.
- e. Impact of HBNC program on healthcare delivery indicators.



Knowledge Sharing Events

With our strong faith in the power of collaboration, ACF has been building a robust network of partners and experts. Since 1993, ACF has earned a wealth of experience in program implementation which we are extending to other organisations keen to share and learn from best practices. Through our knowledge sharing events, ACF is also exploring collaboration to scale up the projects and replicate interventions. During 2016-17, the following knowledge sharing events were organised by ACF:

1. *RISE Summit (Mumbai, Maharashtra)*

The RISE Summit is a platform for cross-sectoral dialogue, capacity building and collaboration on Diversity, Inclusion & Sustainability organised by Idobro. The summit saw a diverse group of stakeholder including corporates, Corporate Foundations, NGOs, consulting and others working and interested in the area of Water.

2. *Clairvoyance - National Conference on Challenges of Change (Mumbai, Maharashtra)*

ACF partnered with Tata Institute of Social Sciences (TISS), Mumbai in holding a national conference, Clairvoyance 2016 on the theme "Challenges of Change", exploring changing demography, change in technology, health systems and climate change. Clairvoyance provided a platform where thought leaders, scholars and professionals in the field of health and healthcare came together to contemplate, challenge, discuss and debate about topics that are relevant today and those that will be impactful in the future. ACF's research study on Home Based Neo Natal Care Project ACF Chandrapur was presented and discussed in this forum.

3. *SROI Panel Discussion (Mumbai, Maharashtra)*

ACF sourced Sustainable Square Pvt. Ltd to carry out Social Return on Investment report upon water resource conservation projects. To review the findings in the context of SROI guidelines a panel was constituted of eminent experts in the field. The findings of the SROI study were presented in detail and was discussed by the panel.

4. *Skill India: enhancing capabilities, empowering lives (Ahmedabad, Gujarat)*

The convening witnessed over 40 participants sharing insights to understand the challenges



faced in skilling sector and explore innovative solutions.

5. *Round Table on CSR and Sustainability (Mumbai, Maharashtra)*

The event witnessed participation from experts from various fields in the development sector to discuss about sustainable development through innovative solutions, community participation, statutory requirement and stakeholder engagement.

6. *A Participatory Dialogue on Co-creating Water Positive Communities (Ahmedabad, Gujarat)*

The event witnessed participation from representatives and field experts from government, grass-root NGOs, civil society organizations, and corporates who came together to share their experiences and best practices. The event drew active involvement of eminent speakers and panellists who talked about and discussed varied issues and concerns around water.

7. *A Participatory Dialogue on Maternal and Child Health (Mumbai, Maharashtra)*

The aim of the dialogue was to bring together stakeholders from relevant sectors who are relentlessly working to improve community health and have richer availability of knowledge in the field. Sessions witnessed talks and discussions by veterans and eminent personalities on topics such as Overview of Maternal and Child Health in India; Evidence-based Interventions to Reduce Neonatal and Infant Mortality; and the Role of Various Stakeholders in Achieving the Vision for MCH.

Our People

“Give a man orders and he will do the task reasonably well. But let him set his own targets, give him freedom and authority, and his task becomes a personal mission”

I CAN

The **I CAN** spirit is an integral philosophy at Ambuja Cement Foundation and it empowers every team member to contribute to the best of their potential to achieve the collective goals we strive for. There is great power in this spirit, which fosters and promotes personal initiative, passion and accountability.

It is reflected in the commitment and loyalty of our staff - who approach their work and our mission, with great gusto. It is because of them, that our work is what it is today.

Humans of Ambuja

Anagha Mahajani

General Manager, Program Research & Monitoring

“Initially, I was dubious to join the CSR domain, as my exposure was limited to a few corporates and their focus merely on philanthropy. The real essence of development work was something that I found was missing.

But when I got to know ACF, I was fascinated to learn about the approach to amalgamate NGO ethos and corporate systems. I sensed that the organization worked based on the people’s need and priorities.

I started out freelancing for ACF but slowly got embedded in the organization. Interacting with communities from diverse geographies and making people the center of development was a differentiator which made ACF unique in its own way. I have had the privilege of handling different portfolios during my stint with ACF and that has been a very exciting growth journey. And today, when I lead Program Monitoring & Research, I am still able to keep in constant touch with the field which helps me to grow professionally.

I am proud of the visionary leadership of the organisation, sound team effort and the collaborative approach that makes ACF the best place to work. ”



111
Female Team Members



416
Male Team Members

151 *Permanent Staff*

376 *Project Resources*





Chandrakant Kumbhani

General Manager, Community Development

“ My father is a farmer. I was born and brought up working in the field - right up to my 12th Standard. Thereafter, I went to study Agricultural Engineering and slowly moved into the social sector.

It's in my blood. I know how farms operate, and know how farmers think, and feel. I'm using my personal journey, and technical experience of 20 years to benefit farmers – and it feels good.

My greatest experience was working at Ambuja Nagar in 2005 where we focused on small, small water projects. But slowly we started to really think long term and think big. We started working with farmers and moved to a 'group farmer' approach.

Today Ambuja Cement Ltd is over 5 times water positive and I feel proud that we played a big role in that. ”

Ravi Nayse

General Manager, Skill Training

“ The people who work with us are very passionate. It is this passion that drives them. Going to the field at 4 am or staying until midnight, returning in the rain or cold ... This is our culture at a location level where passion is the main driver.

Because our team members come from similar backgrounds. They come from a simple life and have experienced the challenges, the struggles ... it is an integral part of their personality. They understand the pulse of needy people and what needs to be done.

This is also the reason people stay with us so long - I myself have completed 17 years.

ACF is very open to supporting staff to experiment with different interventions or something new. We also have a lot of freedom in working, particularly in the field - we are not driven by a rigid structure. Trying new things, experimenting and being given the liberty of failing also. We were never afraid of failures - that is how we learnt and found the best model. We try, we fail, we get up, and we try again.

Management has patience to allow us this and that's how we have managed to get results. Our 'I Can' spirit continuously propels us to make the lives of our communities better. ”



Our Partners

Major Partners

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

National Partners

- Apparel Training and Design Centre
- ADOR Fontech Ltd
- ADOR Welding Ltd
- Apollo Tyres Foundation
- Automotive Skills Development Councils of India
- Capital Good Skills Development Council of India
- Cipla Foundation
- Construction Skill Development Council of India
- Director General of Employment and Training, GoI
- Electronic Sector Skills Development Councils of India
- Godrej Consumer Product Ltd.
- Healthcare Sector Skills Council
- Ministry of Social Justice
- National Backward Classes Finance & Development Corporation
- National Council of Vocational Training
- Schneider Electric Foundation
- Retail Association Skill Council of India

Andhra Pradesh

- Agriculture Department, Govt. of AP
- Horticulture Department, Govt. of AP
- District Blind Control Society
- DR. NGR Agriculture University

Chhatisgarh

- Chhatisgarh Skill Development Authority
- Chhatisgarh Renewable Energy Development Agency
- District Rural Development Agency
- Public Health Engineering Department, Balodabazar

Gujarat

- Agriculture Technology Management Agency (ATMA), Govt. of Gujarat
- APM Terminals Pipavav
- Coastal Salinity Prevention Cell – Ahmedabad
- District Rural Development Agency, Gandhinagar and Gir Somnath
- Directorate of Groundnut Research, Junagadh
- Forest Department, Gir west Division, Junagadh
- Gujarat Green Revolution Company
- Gujarat Livelihood Promotion Company Ltd.
- Gujarat State AIDS Control Society, Gandhinagar
- Gujarat Urban Livelihood Mission
- Junagadh Agricultural University
- PANKH- an initiative of Trust for Retailers & Retail Associates of India (TRRAIN)
- Sadvichar Parivar
- SAJJATA SANGH – Ahmedabad
- Sardar Sarovar Narmada Nigam Ltd.
- Somnath Charitable Trust
- Tata Chemical Society for Rural Development
- The Indian Institute of Welding (IIW), Gujarat
- Water and Sanitation Management Organization (WASMO), Govt. of Gujarat
- Water Resources Development Department, Govt. of Gujarat

Himachal Pradesh

- Apparel Training & Design Centre
- Department of Agriculture, HP
- Department of Animal Husbandry, HP
- Department of Elementary Education, HP
- Department of Forest, HP
- Department of Horticulture, HP
- Himachal Pradesh Himfed
- ICDS Department
- Y S Parmar Horticulture and Forestry Agriculture University, Solan

Madhya Pradesh

- Apparel Training and Design Center MP Building and Other Construction Workers Welfare Board

Maharashtra

- Gruh Finance Ltd.
- Hirai Rotary Club, Chandrapur
- NBCFDC (NSDC) Training and Funding Partner
- Rotary Club, Chandrapur

Punjab

- At Dta Foundation, Switzerland
- Block Development Department
- Chandigarh State AIDS Control Society
- Dairy Development Board, Punjab
- Department of Agriculture, Govt. of Punjab
- Ministry of Social Justice and Empowerment, New Delhi
- National Institute for Mentally Handicapped, Gol
- National Trust, Gol
- Punjab Milkfed
- Punjab State AIDS Control Society
- Rotary Club, Ropar
- Special Olympic Bharat, Punjab Chapter

Rajasthan

- Birla Institute of Technology and Science, Pilani
- College of Technology and Agriculture Engineering, Udaipur
- Department of Forest, Govt. of Rajasthan
- Ministry of Rural Development, Govt of India
- National Rural Livelihood Mission
- Rajasthan State Aids Control Society, Jaipur

Uttarakhand

- Anchal Dairy
- Bharat Electronics Limited, Kotdwar
- Bella Health Care Charitable Trust, Dehradun
- Department of Animal Husbandry - Uttarakhand
- R-SETI Punjab National Bank
- Uttarakhand Health and Family Welfare Department (DARC)
- Uttarakhand Organic Board, Dehradun
- Uttarakhand Skill Development Mission

Uttar Pradesh

- District Education Department, Gautam Budh Nagar
- Godrej & Boyce
- Gyan Jyoti Kendra (FLCC-Supported by Syndicate Bank)
- NYK-Nehru Yuva Kendra
- RSETI
- Stock Exchange Board of India
- SPARK Minda Foundation
- Tech Mahindra Foundation, Noida

West Bengal

- Castrol India Ltd.
- Block Development Offices - Farakka, Murshidabad
- Department of Agriculture - Murshidabad
- Samaritan Help Mission, Bankra, Howrah
- Utkarsha Bangla – Paschim Banga Society for Skill Development
- West Bengal Minorities Development and Finance Corporation, Kolkata
- West Bengal State AIDS Prevention and Control Society

Directors' Report

We are pleased to submit the Annual Report of Ambuja Cement Foundation for the year ended March 31, 2017.

As we move into our 25th Year of existence, Ambuja Cement Foundation took bold steps this year to create a renewed Vision for the future and crystallise our Foundation strategy to help guide us in achieving it. We took a leap forward in an effort to better communicate our work, impacts and objectives and identify long term strategies to strengthen and diversify our long term partnerships.

1. Programs

2016 was a year for 'visioning' and we undertook an extensive exercise to document program strategy - defining very clear goals and aspirations to take our work to greater heights in years to come. Whilst this focussed on the continued expansion of our work in each of our geographies, it also sought to continually enhance the quality of our work as we strive towards best practice in on-ground rural community development. With a focus on the development of 'people's institutions' we sought to expand the number of institutions created as sustainable legacies of our work - driven by the people, for the people, with support and handholding by Ambuja Cement Foundation.

In the face of demonetisation, our on-ground team took great initiative to educate communities and help them through the difficulties they faced - encouraging people to open bank accounts and start cashless transactions. We applaud this type of 'need' based response to local problems.

2. Marketing & Communications

The last 12 months saw the unveiling of a new 'identity' to more adequately showcase the work of Ambuja Cement Foundation going forward. We are proud of the reputation we have earned within the sector for the quality of our work, but aim to create enhanced awareness and foster more collaborative partnerships from a broader spectrum of stakeholders.

This included the articulation of our 'Vision' for the future and a reiteration of our Mission, Program Aspirations and Values. We believe that these exercises help crystallise and sharpen our focus going forward. We placed a significant focus on the sharing of our research and program publications among educational institutions and students, and have prioritised knowledge sharing with other corporate foundations and NGOs to help spread best practice and learnings.

Our Media Roundtables and Forums continued to highlight the issues in the regions and provoke meaningful discussion on the importance of tackling these issues collectively. We successfully conducted two media round tables on skill and agriculture-based livelihood program in Jaipur and Chandigarh respectively. Other major events conducted during the year were participatory dialogues in water, maternal & child health and skill development.

3. Operations

This year we made our customized output-based monitoring system more robust in terms of valuable information documented and have been impressed with the greater extent of quantitative and qualitative data emerging from the studies we have undertaken.

We have continued with our efforts to promote evidence-based practice for effective program implementation. This approach has been successful in documenting stakeholders' feedback and views on the program, which helps get an in-depth understanding on changing community needs and modify projects accordingly. As we enter our 25th year, we'd like to focus on the sharing of our knowledge to help other organisations as they travel along a similar path with the wisdom of our experience.

4. Human Resources

Our people are our greatest asset and it is through their expertise, passion and dedication that we are able to achieve impact in the communities with which we work.

2016 saw us continue our efforts to keep our people motivated, however we have found that the depth of our work has alone been a strong motivator for all who work for and with us. The team at Ambuja Cement Foundation comprises a variety of fulltime and support staff, all of which play an important role in creating the impact of our programs on the ground and in protecting the integrity and ethics of our brand and values.

The Board of Directors would like to place on record its deep appreciation to employees of the Foundation for rendering their valuable services.

5. Governance

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

Number of Board Meetings

During the year, 4 Board Meetings were convened and held on 20th June 2016, 19th September 2016, 13th December 2016 and 21st February 2017- we extend our gratitude to our board members for their ongoing contribution and commitment to ACF.

Extract of Annual Return

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

Directors

Mr. Vinod Kumar Jain, Mr. P.K. Laheri, Ms. Padmini Somani and Ms. Pearl Tiwari will retire by rotation at the ensuing Annual General Meeting in accordance with the Articles of Association of the Foundation and being eligible, offer themselves for reappointment. The Directors recommend their reappointment.

Remuneration to Directors

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

- 1) Mr. S.G. Kale – Rs. 40,000
- 2) Mr. P.K. Laheri – Rs. 30,000
- 3) Mr. Arun Bongirwar – Rs. 40,000
- 4) Mr. Manmohan Malhoutra – Rs. 30,000

Directors' Responsibility Statement

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

- i. That in the preparation of the annual accounts for the financial year ended on 31st March, 2017, the applicable accounting standards have been followed along with proper explanation relating to material departures;
- ii. That appropriate accounting policies have been selected and applied consistently and made judgments and estimates that are reasonable and prudent, so as to give a true and fair view of the state of affairs of the Foundation and its deficit as on 31st March 2017.
- iii. That 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. That the Audited Accounts for the financial year ended on 31st March, 2017 have been prepared on a going concern basis.
- v. That 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. That proper systems to ensure compliance with the provisions of all applicable laws has been devised and that such systems were adequate and operating effectively.

Particulars of Contracts or Arrangements with Related Parties

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

Particulars of Loans, Guarantees and Investments under Section 186

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

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

There were no instances of Sexual Harassment that were reported.

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

From a compliance point of view, the disclosures as required by the provisions of 134 of the Companies Act 2013 read with the Companies (Particulars of Employees) Rules, 1975 is not required, as there are no employees who are in receipt of remuneration as laid down under the said provision.

6. Financial Performance

The Income & Expenditure Account of the Foundation for the year under review showed a deficit of Rs. 17 lakhs as against surplus of Rs. 302 lakhs in the previous year. The total amount standing to the credit of the Corpus Fund as on 31st March 2017 is Rs.1201 lakhs as compared to Rs. 1218 lakhs in the previous year.

7. Auditors and their Report

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

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

8. Conservation of Energy, Technology Absorption and Foreign Exchange Earnings and Outgo

In relation to the conservation of energy, technology absorption and foreign exchange earnings and outgo, pursuant to section 134 of the Companies Act 2013, the relevant information is not given, as it is not applicable.

9. Partnerships

We are proud of the impacts we have made on the ground in our communities, but we cannot take all the credit. Much of our success is owed to our ability to facilitate collaborative partnerships with 'like-minded' bodies - all with a common aim to solve the complex problems prevalent in rural communities in India today. From working closely with State Governments, development agencies, corporates, the community and NGOs, we have made a commitment this year to strengthen, deepen and expand our partnerships. We aim to make significant dents in the biggest problems impacting the country and are looking for more stakeholders to join us in the journey.

We are indebted to our existing partners and hope that they too feel the pride in seeing the on-ground results, prosperity and change we have created in our communities. We look forward to long and lasting relationships with you all. With more than two decades of experience in community development, ACF is set to offer its knowledge and operational expertise in co-creating progressive and prosperous communities.

10. Acknowledgements

'Great vision without great people, is irrelevant.' We take this opportunity to acknowledge all who join us in this journey - our gratitude extends to the Central and State Governments in our geographies for their ongoing guidance and support. We truly value the efforts of our employees and board who are the driving force behind all we do. Let us look forward, to the next 25 years, with great aspirations, a bold vision and optimism for continued success in the development and prosperity of rural India.

N.S. Sekhsaria

NAROTAM SEKHSARIA

Chairman - Ambuja Cement Foundation

For and on behalf of the Board

Place: Mumbai
Date: July 5, 2017

Registered Office:

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

Annexure A Form No. MGT-9

EXTRACT OF ANNUAL RETURN AS ON THE FINANCIAL YEAR ENDED ON 31/03/2017

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

I. REGISTRATION AND OTHER DETAILS:

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

II. PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY:

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

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

III. PARTICULARS OF HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES:

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

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

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

V. INDEBTEDNESS:

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

VI. REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL:

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

B. Remuneration to *other directors*:

Particulars of Remuneration	Name of Director				Total Amount
	Mr. Sharadchandra Kale	Mr Arun Bongirwar	Mr Manmohan Malhoutra	Mr Pravin Laheri	
Independent Directors	Rs.40,000	Rs.40,000	Rs.30,000	Rs.30,000	Rs.1,40,000
·Fee for attending board committee meetings	-	-	-	-	-
·Commission	-	-	-	-	-
·Others, please specify	-	-	-	-	-
Total(1)	Rs.40,000	Rs.40,000	Rs.30,000	Rs.30,000	Rs.1,40,000
Other Non-Executive Directors	-	-	-	-	-
·Fee for attending board committee meetings	-	-	-	-	-
·Commission	-	-	-	-	-
·Others, please specify	-	-	-	-	-
Total(2)	-	-	-	-	-
Total(B) = (1 + 2)	Rs.40,000	Rs.40,000	Rs.30,000	Rs.30,000	Rs.1,40,000
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



CHATURVEDI & COMPANY

CHARTERED ACCOUNTANTS

KOLKATA . MUMBAI . DELHI . CHENNAI . KANPUR

60, BENTINCK STREET, KOLKATA-700 069

Phone : 2237-4060

2237-5408/5409

Fax : 2225-3692

E-mail : hocalcutta@chaturvedico.com

Independent Auditor's Report

To
The Members of
M/s. AMBUJA CEMENT FOUNDATION

Report on the Financial Statements

We have audited the accompanying financial statements of AMBUJA CEMENT FOUNDATION ("the Company"), which comprise the Balance Sheet as at 31st March, 2017, the Statement of Income & Expenditure and the Cash Flow Statement for the year then ended, and a summary of the significant accounting policies and other explanatory information.

Management's Responsibility for the Standalone Financial Statements

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

Auditor's Responsibility

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

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

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



Opinion

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Act in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Company as at 31st March, 2017 and its deficit for the year and its cash flows for the year ended on that date.

Reports on Other Legal and Regulatory Requirements

- (i) This report does not contain a statement on the matters specified in paragraph 3 and 4 of the Companies (Auditors' Report) Order, 2015 "the Order") issued by the Central Government of India in terms of sub-section (11) of Section 143 of the Act, since in our opinion and according to the information and explanations given to us, the said Order is not applicable to the Company.
- (ii) As required by Section 143(3) of the Act, we report that :
- 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.
 - 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.
 - The Balance Sheet, the Statement of Income & Expenditure and the Cash Flow Statement dealt with by this Report are in agreement with the books of account.
 - In our opinion, the aforesaid financial statements comply with the Accounting Standards specified under Section 133 of the Act of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014.
 - On the basis of the written representations received from the directors as on 31st March, 2017 taken on record by the Board of Directors, none of the directors is disqualified as on 31st March, 2017 from being appointed as a director in terms of Section 164(2) of the Act.
 - With respect to the adequacy of the internal financial controls over financial reporting of the company and the operating effectiveness of such controls, refer to our separate report in Annexure A and
 - 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 :
 - The Company does not have any pending litigations which would impact its financial position in its financial statements.
 - The Company does not have any long term contracts including derivation contract for which there are any material foreseeable losses.
 - There are no amount which are required to be transferred, to the Investors Education and Protection Fund by the Company during the year.
 - The company has provided requisite disclosures in its financial statements for dealings in Specified Bank Notes during the period from 8th November, 2016 to 30th December, 2016 and these are in accordance with the books of accounts maintained by the company. Refer Note 20 to the financial statements.

For Chaturvedi & Company

Chartered Accountants
(Firm Reg. No. 302137E)



Nilima Joshi
Partner
Mem. No. 52122



Place : Kolkata
Date : July 5, 2017

Annexure A to the Auditor's Report

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

We have audited the internal financial controls over financial reporting of **AMBUJA CEMENT FOUNDATION** ('the Company') as on 31st March, 2017 in conjunction with our audit of the standalone financial statements of the Company for the year ended on that date.

Management's Responsibility for Internal Financial Controls

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

Auditors' Responsibility

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

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

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

Meaning of Internal Financial Controls over Financial Reporting

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



Inherent Limitations of Internal Financial Controls Over Financial Reporting

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

Opinion

In our opinion, the Company has, in all material respects, an adequate internal financial controls system over financial reporting and such internal financial controls over financial reporting were operating effectively as at 31st March, 2017, based on the internal control over financial reporting criteria established by the Company considering the essential components of internal controls stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India.

For Chaturvedi & Company

Chartered Accountants
Firm Reg. No. 302137E



Nilima Joshi
Partner
Mem. No. 52122

Place : Kolkata
Date : 5th July, 2017



BALANCE SHEET AS AT MARCH 31, 2017

Particulars	Notes No.	As at 31.03.2017 (Rs. in Lakhs)	As at 31.03.2016 (Rs. in Lakhs)
LIABILITIES			
(1) Corpus Fund	2	1201	1218
(2) Assisted Project Funds	3	110	137
(3) Other Long-Term Liabilities	4	0	1
(4) Current Liabilities			
(a) Trade Payables	5	230	271
(b) Other Current Liabilities	6	126	223
(c) Short Term Provisions	7	205	176
		561	670
Total		1872	2026
ASSETS			
(1) Non - Current Assets			
(a) Fixed Assets : Tangible Assets	8	588	560
(b) Long-Term Loans and Advances	9	12	191
(c) Other Non-Current Assets	10	107	3
		707	754
(2) Current Assets:			
(a) Cash and Bank Balances	11	828	965
(b) Short Term Loans and Advances	12	334	305
(c) Other Current Assets	13	3	3
		1165	1272
Total		1872	2026
Significant Accounting Policies Notes to the Accounts	1 2-23		

See Accompanying Notes to the Financial Statements

For Chaturvedi & CompanyChartered Accountants
Firm Registration No.: 302137E

sd/-

(Nilima Joshi)

Partner

Membership No. 52122

Kolkata, the 5th day of July 2017

sd/-

Ms. Pearl Tiwari

Director

sd/-

Mr. B.L.Taparia

Director

INCOME & EXPENDITURE STATEMENT FOR THE YEAR ENDED MARCH 31, 2017

Particulars	Notes No.	For the year ended 31.03.2017 (Rs. in Lakhs)	For the year ended 31.03.2016 (Rs. in Lakhs)
Income:			
(a) Donations & Grants			
- From Ambuja Cements Ltd		4256	4232
- From Narotam Sekhsaria Foundation		59	253
- From Funded Projects	3	1087	906
- From Others	14	63	59
(b) Miscellaneous Income	15	575	462
Total Revenue		6,040	5,912
Expenses:			
Employees Benefit Expenses	16	1150	1100
Health & Sanitation Development		984	1068
Community Welfare Expenses		848	722
Agriculture Development Expenses		920	898
Water Resource Development		610	681
Vocational Training Expenses		694	465
Educational Expenses		123	111
Cattle Camp / Animal Husbandry Expenses		18	23
Women & SHG Expenses		72	48
Monitoring & Research Expenses		59	58
Flood Relief Expenses		0	29
Krishi Vikas Kendra Expenses (Agriculture Science Centre sponsored by Govt.)		11	7
Salinity Ingress Prevention & Mitigation Project (Kharas Vistarotan Yojana)		134	47
Depreciation and Amortiozation Expenses	8	96	94
Other Expenses	17	337	258
Total Expenses		6,057	5,610
Surplus \ (Deficit) carried to Corpus Fund		(17)	302
Significant Accounting Policies	1		
Notes to the Accounts	2-23		

See Accompanying Notes to the Financial Statements

For Chaturvedi & CompanyChartered Accountants
Firm Registration No.: 302137E

sd/-

(Nilima Joshi)

Partner

Membership No. 52122

Kolkata, the 5th day of July 2017

sd/-

Ms. Pearl Tiwari

Director

sd/-

Mr. B.L.Taparia

Director

Corporate Information

Ambuja Cement Foundation (ACF) is a Company limited by guarantee and registered under the Companies Act, 1956. The Foundation was incorporated as a CSR arm of Ambuja Cements Ltd. ACF's initiatives extend PAN India across all Ambuja Cements manufacturing sites. These initiatives focus on socio economic development to ensure inclusive growth of the communities. The primary thrust areas include water resource management, enhancing livelihood both through agrobased and skill based activities for access to better health and sanitation facilities, education support and women empowerment.

Significant Accounting Policies & Notes on Accounts

Note : 1 - Significant Accounting Policies

- 1.1. The Company prepares its accounts on accrual basis of accounting.
- 1.2. Fixed assets are valued at cost of acquisition including installation cost less depreciation.
- 1.3. Effective from 1st April, 2014 the depreciation has been provided as per the rates prescribed in Schedule II of the Companies Act, 2013. The increase in depreciation is reflected in income & expenditure statement.
- 1.4. Stores are valued at lower of cost and net realizable value.
- 1.5. Revenue Recognition
- Interest received and all other income are recognised as income on accrual basis.
- 1.6. Accounting for Project Fund: Government Assistance, grants sanctioned from donor agencies are accounted in equal proportion to the expenditure incurred. Unspent amount of fund is carried forward for future use as "Assisted Project Fund"
- 1.7. Contributions received against specific projects are adjusted against the aggregate expenses incurred for those projects and net expenses only are shown in the accounts.
- 1.8. Liabilities for Deposits (including retention money) have been classified under Current Liabilities, if payable within 12 months, otherwise these are classified as Long-Term Liabilities.
- 1.9. 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 are recognized as an expense in the statement of Income & Expenditure for the year in which the employee has rendered services. In respects of Gratuity, payments are made to LIC funds and same is accounted in the accounts.
- 1.10. Transactions in Foreign Currency are initially recorded at the exchange rate at which the transaction is carried out.
- 1.11. 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.

Notes annexed to and forming part of the Financial Statements

Note : 2 - Corpus Fund

	As at 31.03.2017 (Rs. in Lakhs)	As at 31.03.2016 (Rs. in Lakhs)
Opening Balance	1,218	916
Add/Less : Surplus/ Deficit transferred from Income & Expenditure Account	(17)	302
	1,201	1,218

NOTE : 3 - Assisted Project Funds

Name of the Project/ Funder	As at 31.03.2017								As at 31.03.2016
	Opening Balance	Funds received	Amount Payable	Total	Funds utilised	Amount Refunded to the Project Funders	Advance given to Vendors/ Others	Net Outstand- ing (Balance Recoverable)	Net Out- standing (Balance Recoverable)
	(a)	(b)	(c)	(d=a+b+c)	(e)	(f)	(g)	(h=d-e-f-g)	(i)
i) Sir Ratan Tata Trust Fund	1	-	-	1	-	-	-	1	1
ii) Composite Targeted Intervention Project (Also Known as Targeted Intervention Project)	9	125	-	134	116	5	-	13	9
iii) Watershed Project, Dhundun	0	-	-	0	-	-	-	0	0
iv) KVK* Project	17	157	1	176	145	-	12	18	17
v) Wadi Project (Funded by NABARD)	55	0	-	56	38	-	-	17	55
vi) BCI* Project (FCRA)	23	167	1	191	150	-	0	41	23
vii) Hariyali Project	2	-	-	2	-	-	-	2	2
viii) CADP* - Hilton Foundation (FCRA)	1	-	-	1	-	-	0	1	1
ix) Schneider Fund	14	-	-	14	14	-	-	0	14
x) DARC* Project	10	144	1	155	105	9	2	40	10
xi) Watershed Project, Daseran	1	7	-	7	4	-	-	3	1
xii) Watershed Project, Saryanj Sarma	1	4	-	5	6	-	-	(0)	1
xiii) TATA GE RO Project	3	0	-	3	-	-	-	3	3
xiv) Krishi Vigyaan Kendra (KVK) SRTT	5	41	33	79	75	-	3	0	5
xv) ARSH* - UDAAN	0	0	-	0	0	-	-	0	0
xvi) CADP*	3	22	-	25	19	-	1	5	3
xvii) CONCOR*	(7)	10	-	3	3	-	-	(0)	(7)
xviii) Gruh Finance	0	8	-	8	11	-	-	(3)	-
xix) BEL* (Sanitation)	1	22	-	22	18	-	-	4	1
xx) SEDI	1	4	-	5	3	-	-	3	1
xxi) CSPC* - BCI	12	25	-	37	19	-	5	13	12
xxii) Cipla Foundation	0	27	-	27	33	-	-	(6)	-
xxiii) RSLDC*	(25)	16	-	-9	54	-	-	(63)	(25)
xxiv) Tech Mahindra Foundation	0	25	-	25	22	-	0	2	-
xxv) Castrol India Ltd.	1	39	-	40	31	-	-	9	1
xxvi) Other Funds	10	183	-	192	184	-	-	8	10
Total Project Funds	137	1,026	37	1,199	1,050	14	25	110	137

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

ii) The figures lesser than one lakh are rounded off to '0' and figures which are nil are shown as '-'.

*Full form of abbreviations used:

KVK: Krishi Vikas Kendra (Agriculture Science Centre sponsored by Govt. of India)

BCI: Better Cotton Initiative, Geneva

CADP: Coastal Area Development Programme

DARC: District ASHA Resource Centre

ARSH-UDAAN: Adolescent Reproductive and Sexual Health Understanding, Delivering and Addressing Adolescent Needs

CONCOR: Container Corporation of India Limited

BEL: Belswachh Vidyalaya Abhiyan

CSPC: Coastal Salinity Prevention Cell

RSLDC: Rajasthan Skill and Livelihood Development Corporation

As at 31.03.2017
(Rs. in Lakhs)

As at 31.03.2016
(Rs. in Lakhs)

Note 4 : Other Long-Term Liabilities

Deposits	0	0
	0	0

Note 5 : Trade Payables (Less than 1 year)

Other than Acceptances*	230	272
	230	272

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

Note 6 : Other Current Liabilities

Liability for Expenses	104	156
Statutory Dues	21	24
Deposits	1	11
Salary Payable	0	32
	127	223

Note 7 : Short Term Provisions

Provision for Employees Benefits	180	151
Provision for Other Expenses	25	25
	205	176

Note : 8 - Fixed Assets

DESCRIPTION	GROSS BLOCK				DEPRECIATION				NET BLOCK	
	Cost as at 01.04.16	Additions during the year	Deductions during the year	Total cost as at 31.03.17	Upto 31.03.2016	For the year	Adjustment during the year	Total cost as at 31.03.17	As at 31.03.17	As at 31.03.16
	Rs. in Lakhs	Rs. in Lakhs	Rs. in Lakhs	Rs. in Lakhs	Rs. in Lakhs	Rs. in Lakhs	Rs. in Lakhs	Rs. in Lakhs	Rs. in Lakhs	Rs. in Lakhs
Leasehold Land	0	-	-	0	-	-	-	-	0	0
Buildings	98	-	-	98	11	2	-	13	85	86
Construction & Survey Equipments	9	-	-	9	3	1	-	4	5	5
Vehicles	143	13	19	136	58	14	11	61	75	84
Furniture & Fixtures	262	38	4	296	99	27	3	122	174	164
Computers	194	23	3	214	124	31	3	151	62	71
Audio & Visual Equipments	69	4	1	72	19	9	0	27	45	50
Office Equipments	124	57	2	180	32	13	1	45	135	92
Technical & Sports Equipments	9	-	-	9	2	0	-	2	7	7
TOTAL :	908	134	28	1,014	349	96	19	426	588	560
PREVIOUS YEAR FIGURES	748	186	25	908	275	94	21	349	560	

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

	As at 31.03.2017 (Rs. in Lakhs)	As at 31.03.2016 (Rs. in Lakhs)
Note 9 : Long-Term Loans and Advances		
(Unsecured, Considered Good)		
Security Deposits	1	4
Advances to Employees	0	1
Other Advances Receivable	10	186
	12	191
Note 10 : Other Non-Current Assets		
Non-Current Bank Balances		
Fixed Deposits with Banks (maturity after 12 months)	104	3
Interest Accrued but not due	2	0
	107	3
Note 11 : Cash and Bank Balances		
Cash and Cash Equivalents		
Cash in hand	0	1
Cheques, Draft on hand	0	2
Balances with Banks	704	698
Fixed Deposits with Banks (maturity within 3 months)	2	92
Flexi Fixed Deposits	31	78
Fixed Deposits with Banks (4-12 months)	90	93
	828	965
Note 12 : Short Term Loans & Advances		
(Unsecured, Considered Good)		
Security Deposits	122	116
Prepaid Expenses	19	11
TDS receivable	44	36
Advances to Employees	8	14
Other Advances recoverable	141	128
	334	305
Note 13 : Other Current Assets		
Interest accrued but not due	3	3
	3	3
Note 14 : Donations & Grants		
Fund from Govt. Agencies	14	24
Funds from Other Agencies	49	35
	63	59
Note 15 : Miscellaneous Income		
Interest Received	59	55
Subscription Received	0	0
Sundry balances written back	0	9
Fees Collected for SEDI	122	69
Fees from Ambuja Manovikas Kendra	10	11
Diagnostic centre	23	19
Miscellaneous Income	361	299
	575	462

	As at 31.03.2017 (Rs. in Lakhs)	As at 31.03.2016 (Rs. in Lakhs)
Note 16 : Employees Benefit Expenses		
Salary & Other Allowances	1009	979
Contribution to Provident and Other Funds (see note given below)	99*	83
Staff Welfare & Mediclaim Insurance	42	38
	1,150	1,100

* Includes prior period expenses of Rs. 52,795/- towards PF pertaining to F.Y. 2009-10 paid in the current financial year under the Amnesty Scheme.

Note 17 : Other Expenses

Vehicle Expenses	55	51
Travelling & Conveyance Expenses	69	76
Printing & Stationery	25	9
Professional Fees	45	12
Miscellaneous Expenses	7	5
Establishment Expenses	32	27
Postage, Telephone & Telex Expenses	3	3
Repair & Maintenance	11	6
Rent	4	16
Bank Charges	1	1
Directors Sitting Fees	1	1
Staff Training & Recruitment	17	25
Payment to Auditors (details as given below)*	3	3
Electricity Expenses	4	2
Filing Fees	0	0
Software Maintenance Expenses	0	4
Rates & Taxes	0	0
Internet & Website chgs	4	4
Communications/ Film making	25	12
Sundry Balances/Loans and Advances written off	26	0
Loss on Sale of Assets	4	2
Income Tax paid/Interest on Income Tax	1	0
	337	258

* Payments to Auditors	Rs.	Rs.
As Auditors	2.57	2.57
As Certification Fees	0.71	0.11
	3.28	2.68

Note 18

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

Note 19

There is no impairment of assets during the financial year.

Note 20

Details with regards to Specified Bank Notes (SBNs) held and transferred during the period from 8th November, 2016 to 30th December, 2016 as provided in the table below:-

Particulars	SBNs	Oher	Total
Closing cash on hand as on 08.11.2016	9	0	9
(+) Permitted Receipts	3	36	39
(-) Permitted Payments	0	1	1
(-) Amount deposited in Banks	11	35	46
Closing cash on hand as on 30.12.2016	0	1	1

Note 21

Particulars	As on 31.03.2017 Rs. (In Lakhs)	As on 31.03.2016 Rs. (In Lakhs)
Bank Guarantee given by the Bank against Fixed Deposit	-	10

Note 22

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

Note 23

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

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

sd/-
Ms. Pearl Tiwari
Director

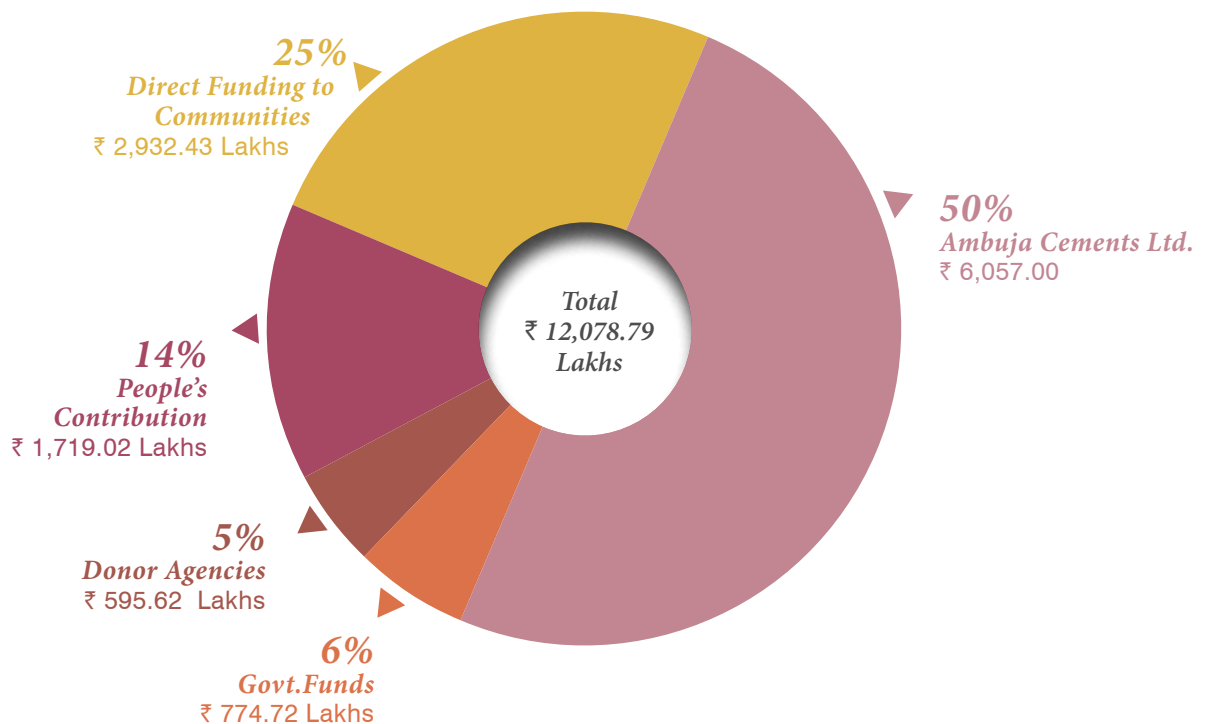
sd/-
(Nilima Joshi)
Partner
Membership No. 52122

sd/-
Mr. B.L.Taparia
Director

Kolkata, the 5th day of July 2017

Funds and Expenditure

Source of Funds for ACF Activities



Besides ACF's implementation expertise, our partners have played a key role in our successful implementation of the projects across locations.

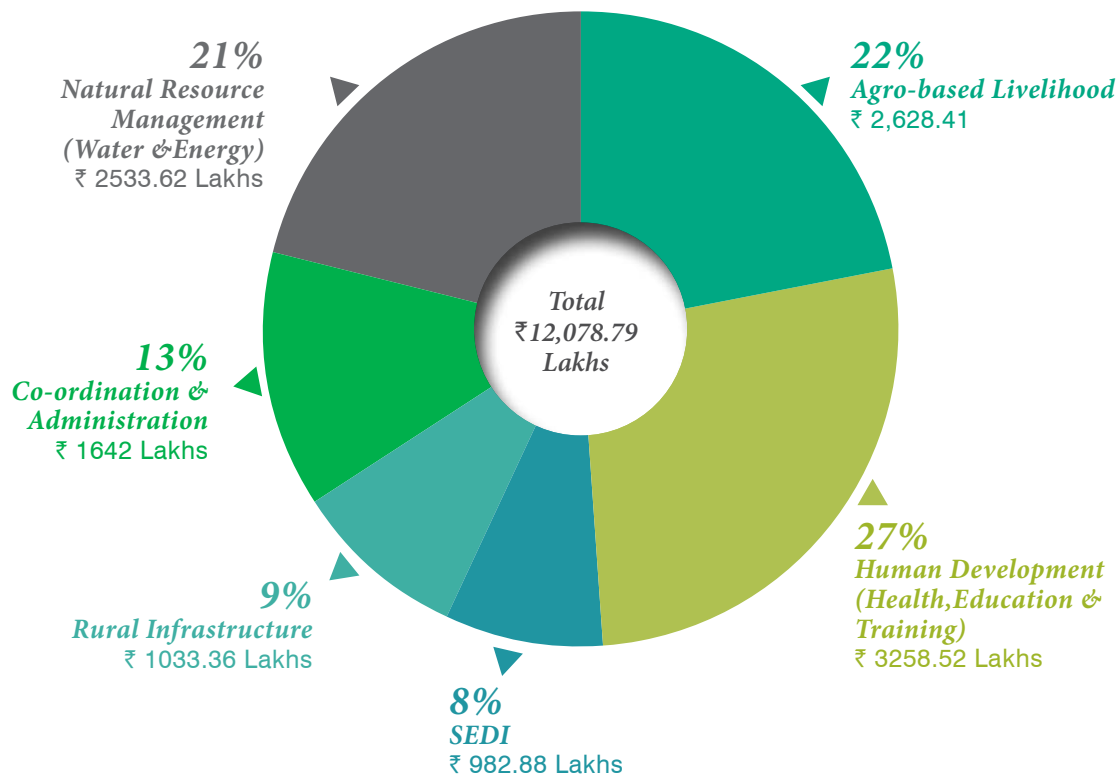
Ambuja Cements Limited, ACF's parent company, remains our biggest funding partner and contributes 50% of the project funds.

ACF continues to receive increasing support from its communities who contributed 14% of the total in 2016-17.

We have also been rendering support to the community to receive direct funding from donors. This year 25% of the funds have been generated directly by the community with ACF's support.

The collective effort of communities and partners has made a huge difference in ensuring quality of our programs.

Activitywise Expenditure



ACF endeavours to build sustainable, prosperous societies and is aiming to achieve the same through all its programs.

The majority of our funds are utilized for enhancing rural livelihood by improving access to water, improving agriculture and providing vocational training to rural youth. In the year 2016-17, 51% of the funds received were used for livelihoods. Another 27% of the of funds were spent on activities to strengthen the Human Development Index.

All our programs are rigorously monitored and evaluated regularly.

Partner's Insight



Message from CGM NABARD Himachal Pradesh RO, Shimla



“ In the implementation of development projects NABARD has always believed in the philosophy of “people’s empowerment” and this could be achieved through people’s participation and inculcating a sense of ownership of the project among them.

Community’s participation and improved living standards has been the common objective for both NABARD and Ambuja Cement Foundation (ACF) that created synergies in all the projects we have done.

promotion program in Darlaghat where we have been working together to enhance livelihood sources for locals – through formation of farmer producer organisations, formation and credit linkages of SHGs, livelihood entrepreneurship development and financial literacy programmes.

I am extremely glad to witness the evolution of a strong collaboration between NABARD and ACF.

ACF’s strong relationship with the rural community certainly deserves an applause. It is their holistic approach to implement a project that provides simple solutions to complex problems.

I must mention that our collaboration with ACF, which began with integrated watershed development project in 2008 in Darlaghat (Himachal Pradesh), has yielded encouraging results. Till date, we have been able to impact the lives of 13,719 people across 125 villages in the location through 4 projects. Community participation has been the driving force and strength of successful implementation of these projects.

ACF’s strong relationship with the rural community certainly deserves an applause. It is their holistic approach to implement a project that provides simple solutions to complex problems. It is for this reason NABARD extended the collaboration to livelihood

Both the organisations have complemented on each other’s strengths and have successfully created a symbiotic association.

ACF has definitely stayed true to its mission to ‘energise, involve and enable communities to realise their potential’. We look forward to having a long term association with such a committed organisation. I am confident that the partnership between NABARD and ACF will set new examples and create successful models in the field of community development. ”

(Kishan Singh)
Chief General Manager

ACF Presence



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We have gone beyond our social responsibility
We are now into Nation Building



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