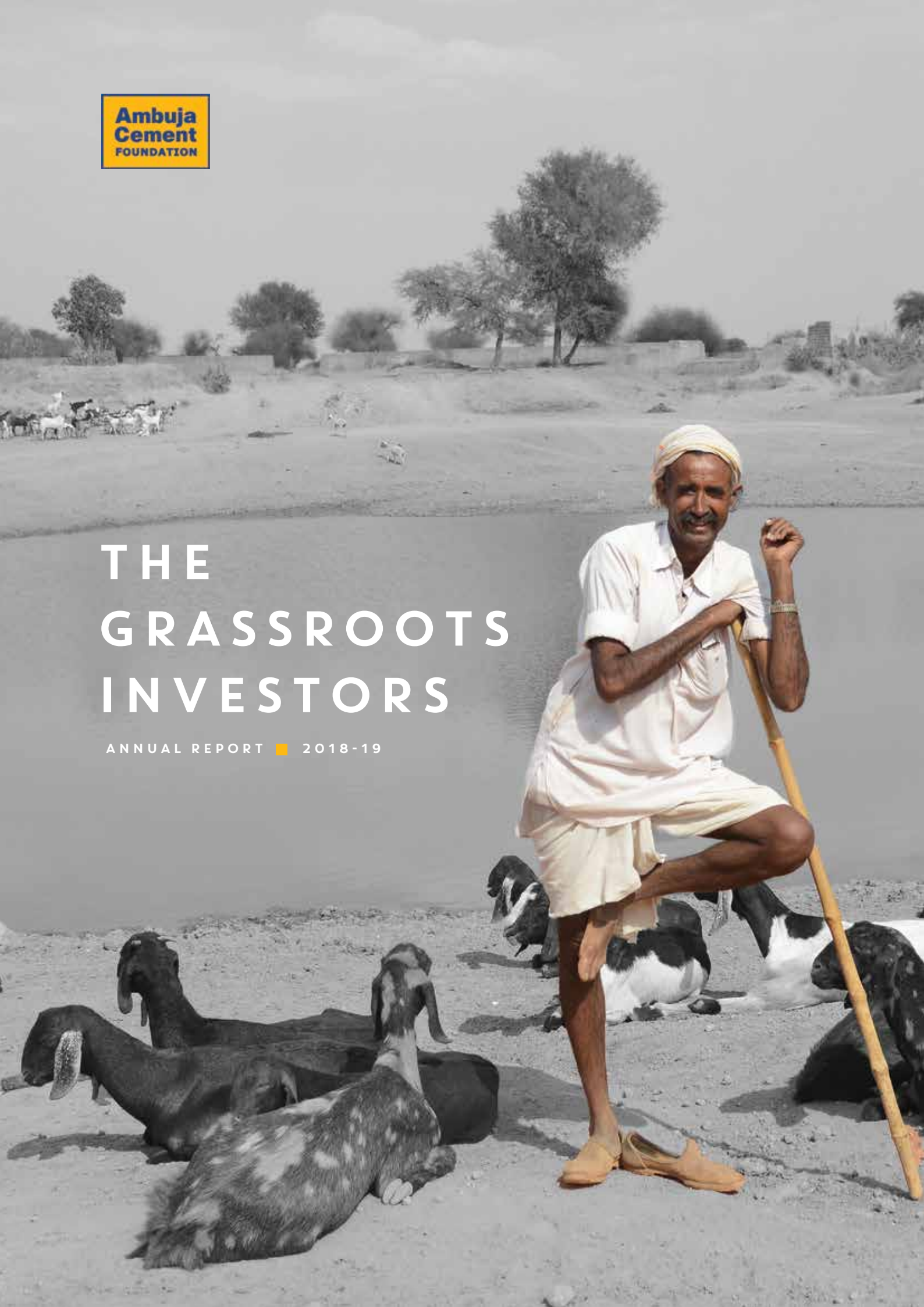




# THE GRASSROOTS INVESTORS

ANNUAL REPORT ■ 2018-19









**Rs. 116.19  
CRORES**

**THAT'S HOW MUCH  
WE MANAGED TO  
INVEST IN RURAL  
INDIA THIS YEAR:  
TO TRANSFORM  
COMMUNITIES,  
GENERATE  
LIVELIHOODS, AND  
FOSTER PROSPERITY.**

Of course, we didn't do it alone!

It took investment from other like-minded people who understand the importance of investing at the grassroots of the country, and see the value in our work as implementers.

- The Government departments who joined hands with us.
- The Corporates who aligned with our vision.
- The Non Profits who pooled resources.
- And the Community members who put their hands in their own meagre pockets.

It's time to celebrate the 'Grassroots Investors' who, by working together enabled us to expand our impact and change the fortunes of 2073 villages and 2.5 Million people.

# AGRI-GIANT INVESTS IN 32 GRASSROOTS PROJECTS

**INVESTOR**  
**NABARD**

**PROJECT**  
**32 PROJECTS**  
**IN AGRO-BASED**  
**LIVELIHOODS,**  
**WATER RESOURCE**  
**MANAGEMENT,**  
**WOMEN**  
**EMPOWERMENT &**  
**SKILLS**

**LOCATIONS**  
**11 LOCATIONS**

**PARTNERSHIP DURATION**  
**2008 TILL DATE**

Himachal Pradesh has a very hilly terrain with highly undulating topography where people farm on small patches of land, often on slopes. Rainfall is also high in the area, and farmers face huge problems due to erosion of topsoil. In Darlaghat, the heavy rains and steep slopes see the erosion of fertile soil – often washing down stream into water storage areas which creates an additional problem, of silting up these harvesting structures. The result is soil erosion, reduced crop production, low profitability of farmers and an overall economic impact on the entire community.

With a similar vision for generating rural prosperity, ACF approached NABARD to invest in a solution to curb water run-off and reduce its impact as it makes its way down the hills. Together they decided to collaborate on the Dhundhun Watershed project. First of all there was a need to create awareness among the people about the dynamics of soil erosion and motivate them to take collective action. And that collective action involved a variety of land treatments – namely the formation of farm bunds to control the run off of water on the surface of the land, and the installation of Gabion structures – all with the aim to reduce erosion by reducing the slope length. This resulted in an increase in the green cover, rise in the water table and increase in fodder for dairy farming thus making animal husbandry a leading farming practice in the area.

From this project a synergy was formed between NABARD and ACF. What started as an investment in one small watershed project in 2008 in Darlaghat, today has swelled to investment in 32

projects across 11 locations in the areas of Agriculture, Women Empowerment, Water and Skills impacting almost 25,000 people.

Poverty in rural areas is complex and therefore integrated approaches are required to uplift the socio-economic wellbeing of the community. NABARD and ACF work together on varied projects, including organizing rural women into groups for saving and credit, helping digitise SHGs via E-Shakti, and working with Farmers to create 6 Farmer Producer Organizations.

It's a natural win-win for both organizations and the communities with which they work – and with so much work to do across the country, this collaboration is promising for the future.

**6 FARMER**  
**PRODUCER**  
**ORGANIZATIONS**  
**ESTABLISHED**  
**TOGETHER**

**Rs. 15,000**  
**TO 20,000**  
**PER YEAR IS THE**  
**INCREASE IN**  
**AVERAGE ANNUAL**  
**INCOME DUE TO**  
**HORTICULTURE**  
**PLANTATION**  
**AND VEGETABLE**  
**CULTIVATION**

**SOCIAL RETURN**  
**ON INVESTMENT**  
**IN DARLAGHAT**  
**WATERSHED**  
**WAS**  
**Rs. 8.44**  
**FOR EVERY**  
**RUPEE**  
**INVESTED**



**2604**  
FARMERS  
REACHED VIA  
SRI, INCREASING  
YIELD BY UP TO  
40%

**680** OUT OF  
900 TRAINEES  
PLACED  
UNDER THE  
EMPLOYABILITY  
SKILL  
DEVELOPMENT  
PROGRAMME  
WITH NABARD  
IN 5 LOCATIONS

**310** FARMERS  
REACHED  
THROUGH  
AQUACULTURE,  
WITH PROFIT  
INCREASING  
FROM RS.3350  
TO RS.5620 PER  
HOUSEHOLD

**3** DAIRY  
COOPERATIVES  
PROMOTED AT  
DARLAGHAT,  
ROORKEE AND  
NALAGARH





# BANKING ON RURAL DEVELOPMENT

**INVESTOR**  
**HDFC BANK**

**PROJECT**  
**HOLISTIC RURAL DEVELOPMENT WITH A FOCUS ON LIVELIHOODS**

**LOCATIONS**  
**SIKAR (RAJASTHAN), HARIDWAR (UTTARAKHAND)**

**PARTNERSHIP DURATION**  
**2018-2021**



In rural India, communities are often impacted by multiple and inter-related problems. In fact, no two communities are the same, with each one having challenges based on the unique dynamics and nature of the community. In Sikar (Rajasthan), people suffer severe drinking water shortage, along with myriad problems surrounding their main source of livelihood – agriculture. Erratic rainfall, poor quality of water and soil, limited technical know-how and crippling credit from moneylenders was rendering agriculture unprofitable and unsustainable – impacting every area of life.

Meanwhile, in Roorkee the community suffers from a variety of completely different challenges. With limited skills and resources for livelihoods, both women and youth are faced with a life of manual labour and low incomes. Making matters worse, in 60% of villages, 70% of men are addicted to alcohol, cannabis or medical drugs. Infertility in livestock was a problem and being located next to Rajaji National Park, farmers were bearing heavy losses due to wild animal attacks.

ACF's strength lies in bringing together a consortium of stakeholders to tackle problems, and in 2018, they joined hands with banking giant HDFC Bank (along with the Government and community) to address the issues in these two communities. HDFC Bank invests in Holistic Rural Development Projects and shares a similar vision and philosophy to ACF – for generating sustainable livelihoods in rural India.

Driving implementation and monitoring, ACF kick-started the first year of the project in January 2018. In Sikar the focus

of the partnership was on water resource management, agro-based livelihoods, education and renewable energy - building 'people's institutions' along the way to support the sustainability of the project going forward. In Roorkee, projects focused on financial inclusion, skill development and livelihood enhancement, health, sanitation and education.

And in a little over 12 months, change is seeping in and the future bodes well for these communities.

DEMONSTRATION OF RRWHS IN 45 HOUSEHOLDS

82 HANDPUMPS REPAIRED AND 6 NEW INSTALLED

10 VILLAGE PONDS/JOHAD CREATED AS WATER HARVESTING STRUCTURES

2 SEDIS ESTABLISHED AT HARIDWAR AND ROORKEE



**13** SCHOOLS  
DEVELOPED AND  
**17** SCHOOLS  
PROVIDED  
WITH TEACHING  
LEARNING  
MATERIALS

DEMONSTRATION  
OF NON-  
CONVENTIONAL  
ENERGY  
THROUGH **10**  
BIOGAS, **100**  
SOLAR HOME  
LIGHT SYSTEMS  
AND **100**  
BIOMASS STOVES

**93** VILLAGE  
LEVEL  
INSTITUTIONS  
ESTABLISHED  
(65 SHGS AND 28  
FARMER GROUPS)

# BETTER COTTON, FOR ALL!

## INVESTOR

**BETTER COTTON  
INITIATIVE -  
BCGIF - MANAGED  
BY IDH**

## PROJECT

**BETTER COTTON  
INITIATIVE**

## LOCATIONS

**KODINAR  
(GUJARAT),  
MARWAR  
MUNDWA  
(RAJASTHAN),  
BATHINDA  
(PUNJAB) AND  
CHANDRAPUR  
(MAHARASHTRA)**

## PARTNERSHIP DURATION

**2010 – ONGOING**



A life on the land is never easy. But when 33 year old Gopal Jambulwar started to take over the family farm from his father, he was confident that he could do better – earn more, grow more, learn more. He was wrong. His first few years trying his hand alone in cotton farming produced dismal results.

This is not an uncommon tale in India and many farmers across generations struggle to succeed in the cotton business. The increasing cost of cultivation often makes it an unviable business, the dependency on chemical pesticides is damaging to the soil and water resources, and labor scarcity sees farmers turn to child labor as a solution.

It was in 2010 that Better Cotton Initiative, an International not for profit membership organization, and ACF connected, and found common ground – one was looking for farmers to educate, the other looking for ways to build the capacities of their farmers.

BCI focuses on effecting change: reducing the environmental impact of cotton production and improving the livelihoods of cotton farmers through the production of Better Cotton. To achieve this change, BCI coordinates a capacity building programme, delivered through experienced implementing partners, to help farmers to adopt practices consistent with the Better Cotton principles and criteria. And ACF is one of the implementing partners in India.

Implementing partners, such as ACF, are organizations interested in working with cotton farmers to enable them to grow and sell Better Cotton. As BCI does not train farmers directly, experienced

and efficient implementing partners are crucial for the success of the Better Cotton Initiative.

In year one, ACF started the programme with 2552 farmers across 4 locations. Since then the project has seen exponential growth, and in the cropping season of 2018 ACF reached out to 1.21 lakh cotton growers in India.

And the results have been transformative. On an average, a BCI farmer easily earns 15% more profits in a year. These profits come from savings, from reduction in pesticides, fertilizers, water, enhanced production and improvement in quality.

Additionally, BCI licensed farmers produce cotton in a way that cares for the environment, minimising the negative effects of fertilisers and pesticides, and caring for water, soil health and natural habitats. BCI Farmers also commit to decent work principles— conditions that support workers' safety and wellbeing.

Having completed 9 cotton growing seasons together, the future looks strong for BCI & ACF – with ACF being a part of the BCI Global Council and having a grand vision for the future of cotton farmers in India.

And Gopal? He too became a BCI Farmer, expanded his farming enterprise, shared his learnings with other farmers in the community and was elected as the Sarpanch of his village! It seems he could succeed in cotton with a little help!





**Rs. 16.02  
CRORE**  
INVESTMENT  
IN BCI  
PROGRAMME  
TO DATE

**Rs. 7.70  
CRORE**  
INVESTMENT IN  
BCI IN 2018-19

IMPACTING  
**1.2  
LAKH**  
COTTON  
FARMERS

**12-15%**  
INCREASE IN  
PROFITS FOR  
BCI FARMERS

**2.07  
LAKH** HA  
UNDER BETTER  
COTTON  
INITIATIVE

# FARMERS INVEST: MORE CROP PER DROP

**INVESTOR**  
**FARMERS**

**PROJECT**  
**GGRC - MICRO IRRIGATION PROJECT**

**LOCATIONS**  
**KODINAR (GUJARAT)**

**PARTNERSHIP DURATION**  
**2010 - ONGOING**



The agricultural sector is one of the key contributors to the water crisis in India, with 70% of all groundwater being pumped for inefficient flood irrigation purposes, which delivers only 35% water use efficiency.

The scenario was the same in Kodinar, Gujarat, a water stressed region where the majority of farmers flood irrigated crops. As a result of over pumping, the water table had depleted and salinity from the coastline had crept inland – crippling water supplies for both drinking and agricultural purposes. Flood irrigation does not only affect groundwater levels, it impacts crop productivity too – and so farmers suffer 4 types of losses from this outdated irrigation practice; overuse of limited water, reduction in crop productivity, increased cost of crop cultivation and use of fertilizers, and limited irrigation area. To tackle the problem, ACF started mobilizing the farming community into learner groups - educating them on the judicious use of water in crop irrigation. A change of behaviour was the need and so ACF focused efforts on educating farmers - providing water management training and conducting exposure visits to model farms so farmers could see alternative irrigation techniques, such as drip and micro irrigation, first hand.

Farmers were surprised to learn that micro irrigation could help save up to 60% of water and that by installing it, they could increase their crop productivity by up to 40%. It did not take long for them to jump on board and be willing to make the change.

Acting as a facilitator, ACF helped farmers tap into the Government aided Micro Irrigation

Scheme, enabling them to avail Government assistance as per eligibility and prevailing scheme norms, along with further incentive from ACF so that farmers could install micro irrigation by pooling resources.

The results were incredible, with 2444 farmers investing an average of Rs. 55,250 for the installation and adoption of micro and drip irrigation - to improve water use efficiency and water productivity. Farmers were eager and willing, for they could see the results and knew that change was necessary to solve the bigger water crisis of the region.

Since 2000, ACF has actively been working on ground water resources by constructing various water harvesting structures - but it was important to simultaneously ensure the efficient use of water by farmers to help curb the problem. The region has transformed and today the various work by both ACF and community has resulted in a social return on investment of Rs.13 for every rupee invested.

**3674 HA**  
TOTAL AREA  
UNDER MICRO  
IRRIGATION

FINANCIAL SAVINGS FROM ADOPTING DRIP IRRIGATION WERE USED FOR CHILDREN'S EDUCATION (50%), FOLLOWED BY PURCHASE OF FARM EQUIPMENT & BETTER INPUTS (35%)





MOBILISING  
2444 FARMERS  
TO INVEST AN  
AVERAGE OF  
Rs. 55,250

SALINITY  
PUSHBACK  
8-10 KMS  
TOWARDS  
COASTLINE

CUMULATIVE  
WATER SAVED  
11.82  
MCM

YIELD  
IMPROVEMENTS  
BAJRA BY  
22%,  
GROUNDNUT  
BY 16%,  
WHEAT/  
SUGARCANE BY  
5%

2-8%  
SAVING ON  
FERTILISER  
INPUTS





**AMBUJA CEMENTS LTD**  
Provides 38% of ACF annual budget, supporting administrative overheads and onground projects across the all thrust areas.



**APOLLO TYRES FOUNDATION**  
HIV/AIDS prevention for truckers.



**AU SMALL FINANCE BANK**  
AU Small Finance joined hands with ACF's SEDI to establish the AU Skills Academy in Jaipur.



**BCI GROWTH & INNOVATION FUND - IDH**  
Capacity building of cotton farmers for enhanced environmental and financial sustainability.



**THE COMMUNITY**  
Communities are our constant partners and investors in all projects.



**COASTAL SALINITY PREVENTION CELL**  
Projects on better cotton, water harvesting and menstrual hygiene.



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



**GOVERNMENT OF INDIA**  
State Government support across locations.



**GRUH FINANCE**  
Skilling of youth and sanitation.



**GUJARAT PIPAVAV PORT LTD - APM TERMINAL**  
SEDI, Rajula.



**HDFC BANK**  
Holistic rural development and skill training programme in Haridwar and Sikar.



**HINDUSTAN ZINC LTD**  
Skill & Entrepreneurship Development Institutes in communities surrounding Udaipur, Rajasthan.



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

## IndusInd Bank

**INDUSIND BANK**  
Water conservation and skill training in rural communities in Western Rajasthan.



**NABARD**  
32 projects across locations on FPO, WADI, Watershed, SHGs, Skilling.

## Narotam Sekhsaria Foundation

**NAROTAM SEKHSARIA FOUNDATION**  
Community development programmes and SEDI at Chirawa, Rajasthan.



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



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



**PASCHIM BANGA SOCIETY FOR SKILL DEVELOPMENT - GOVERNMENT OF WEST BENGAL**  
Skill training of underprivileged youth under DDUGKY scheme.



**RAJASTHAN SKILL & LIVELIHOODS DEVELOPMENT CORPORATION (RSLDC)**  
3 SEDIs in Rajasthan.



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



**TATA TRUSTS**  
Salinity ingress prevention and mitigation.

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# CHAIRMAN'S MESSAGE



**“AS I LOOK BACK AT OUR JOURNEY OF 26 YEARS, I FEEL A GREAT SENSE OF SATISFACTION. WE HAVE FORGED LASTING RELATIONSHIPS – WITH FARMERS, WOMEN, YOUTH, CHILDREN. TO SEE THEM PROSPER AS A RESULT, IS REWARDING.”**

We live in interesting times. It is with great pride that I look at our country and see the way it has transformed over the last decade. The global spotlight is upon us as an emerging economy, and our demographic, and gender dividend, has us poised for remarkable things in the future.

But of grave concern, is that despite the potential, despite the growth, despite the inherent gifts and talents of our people - poverty prevails. In fact, the urban rural divide deepens, and we have a responsibility to ensure that as the country rises, so do all of its people.

Whilst India has seen some traction in development over last few years, there is much yet to be done. Rural communities, even today, lack basic infrastructure and connectivity. There is a need to reach that last mile, which in India, is no small feat.

Our Foundation has accepted this challenge – to create necessary awareness at that last mile, to demonstrate practices to solve problems, to organize people into social networks, build their capacity, help them take charge of their futures, and advocate for bringing about a better quality of life in their own households.

Over the last 26 years of our mission, we have been able to achieve this last mile reach. We have evolved along the way - through experimentation, through innovation, and through learning from others. We have honed a grassroots approach, one that is accepted and embraced by our community members, and have created sound models for our work - keeping livelihoods at the core.

We have found that by helping generate sustainable incomes, we were able to increase participation, as well as capability. And this is

the key to our work. To generate participation. We work to create an enabling environment, where people understand the need for their involvement.

On this journey, we have encountered many different kinds of investors, partners who believe in this vision for uplifting rural India. We have been fortunate to work with Government, industry, banks, development trusts and foundations, technical and academic institutions – the list goes on. All of whom have lent their support, pooled resources and have helped us expand our reach and impact. We extend a heartfelt gratitude for trusting in our ability to effect change.

Today, as I look back at our journey of 26 years, I feel a great sense of satisfaction. We have forged lasting relationships – with farmers, women, youth, children. To see them prosper as a result, is rewarding.

On behalf of our board, I extend my thanks to our incredible team - for their sincere, dedicated, untiring efforts, sometimes in trying conditions in the interiors of the country. Their persistence and passion is a point of pride for us and we express deep gratitude for all they do to uplift rural communities.

We have been blessed with solid returns on our investment in rural India. We have played our own, small part and made some tangible difference. But this road is long, and I have a deep faith and belief that, in working together, we can achieve much, much more.

*N-S. Sekhsaria*

**NAROTAM SEKHSARIA  
CHAIRMAN, AMBUJA CEMENT FOUNDATION**

# AMBUJA CEMENTS LIMITED

**AMBUJA CEMENTS LIMITED IS THE MAJOR INVESTOR AT AMBUJA CEMENT FOUNDATION, CONTRIBUTING Rs. 44 CRORE IN 2018-19 TO ENHANCE THE QUALITY OF LIFE OF RURAL COMMUNITIES THAT SURROUND ACL'S MANUFACTURING AND GRINDING SITES ACROSS INDIA.**



**Ambuja  
Cement**

The founders of Ambuja Cement were visionaries in business, who had the foresight to know that investing in the rural communities surrounding their plants would be a win-win for both company and communities.

"Ambuja needed to prove that we are here to flourish the community and not harm them. We needed to demonstrate to the people that we will not leave them behind in our journey to progress," said ACL Chairman & Founder, Narotam Sekhsaria.

And so in 1993, Ambuja Cement Foundation began working in 15 villages in Kodinar Gujarat, with a modest budget of Rs.15 lakhs.

From a single plant with a capacity of 700,000 tonnes per annum in 1986 to a cement giant with five integrated cement manufacturing plants and eight cement grinding units with a total capacity of 29.65 million tonnes, the company has come a long way since it was formed. As a result, ACF too has experienced exponential growth.

The relationship between ACL and ACF is a symbiotic one. ACL has provided ACF with a significant, stable income stream – helping support its growth and development over the years. This stability has helped ACF spread its wings, partner with other like-minded investors, and grow – in order to help more needy rural communities to prosper.

As the implementing arm of its CSR, ACF has enabled ACL to achieve its sustainability goals, including being the only cement company to be 6 times water positive. Additionally, ACF initiatives like its Biomass project, have helped ACL save over USD 2 million, by utilizing and burning biomass from farmers to replace expensive coal for its furnaces - a win-win for both company and farmers.

Today, thanks to the long-term support, investment and guidance from Ambuja Cements Limited, ACF is one of the most respected implementing organizations in the rural development sector in India. We are forever indebted to them.

# MANAGING DIRECTOR'S MESSAGE



**“AMBUJA CEMENT FOUNDATION IS ONE OF THE BEST EXAMPLES OF CORPORATE ACTION ON TRIPLE BOTTOM LINE, WORKING WITH ECONOMICALLY AND SOCIALLY WEAKER SECTIONS OF SOCIETY.**

The Foundation has focused on economic well-being, women empowerment, skill development and environmental issues, creating meaningful impact in the communities surrounding the operations of Ambuja Cements.

The implementation engine of the Foundation is so strong that every village touched by its activities has seen improvement in crop yield, water conservation, reduction in infant mortality and enhanced economic and social engagement of women. Livelihoods generated by the young adults at SEDI centres is also helping alleviate poverty in remote villages.

The team of ACF staff and volunteers demonstrates the art of the possible when high skills and dedication comes together for the good of the society.”

**BIMLENDRA JHA**  
**MD & CEO AMBUJA CEMENTS LIMITED,**  
**DIRECTOR, AMBUJA CEMENT FOUNDATION**





# BOARD MEMBERS

OUR BOARD MEMBERS ARE THE FIDUCIARIES OF ACF, WHO STEER THE ORGANIZATION TOWARDS A SUSTAINABLE FUTURE BY ADOPTING SOUND, ETHICAL, AND LEGAL GOVERNANCE AND FINANCIAL MANAGEMENT POLICIES.

It is with a heavy heart that we bid farewell to our outgoing Directors, Mr. Ajay Kapur, who moved forward to pursue other opportunities, and Mr Manmohan Malhoutra, who retired from the board in the Annual General Meeting in September 2018. The seniority of their guidance and leadership helped ACF grow to what it is today, and we thank them for their commitment and the passion they held for our work.

It is with regret that after 3 years of directorship with ACF, 2018 saw the sad demise of Mr. Arun Bongirwar. A retired IAS officer, Mr Bongirwar had an illustrious career spanning 4 decades – serving as the Chief Secretary of Government of Maharashtra and the Chairman of JNPT (Ministry of Shipping, Government of India) among other positions. The ACF board would like to put on record their appreciation for his dedicated service – our thoughts and prayers are with his family.

ACF welcomes new board members, Mr. Bhimendra Jha and Ms. Ashni Biyani – who both bring a depth of experience and skillsets to ACF. We look forward to your inputs and guidance going forward.



**MR. NAROTAM SEKHSARIA** is a leader in the Indian Cement Industry. In a career spanning over 35 years, he introduced new standards in manufacturing, management, marketing efficiency and corporate social responsibility to an industry he helped transform. He started Ambuja Cement Foundation with the firm belief that community development is core to business sustainability. He focused primarily on the economic progress of farmers through sustainable livelihoods and advocated various programmes on water resource management. He also introduced the Better Cotton Initiative, which increased the yield and efficiency of cotton farmers. To further bolster their income, he implemented farmer centric supply chains of biomass for alternate fuel. He also introduced skill training initiatives for rural youth with 75% industry placement rate. He is the Chairman of Ambuja Cements Ltd, ACC Limited, Narotam Sekhsaria Foundation; Director, JM Financial ARC and Everest Industries Limited and a Board Member of Indian Institute of Crafts & Design, Jaipur.



**MR. SHARADCHANDRA KALE, IAS (RETD.)** belongs to the 1963 batch of the Maharashtra cadre and has held high offices in the State and Central Governments. He was

Municipal Commissioner of Mumbai, and 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 Director 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 underprivileged and also helps many companies to plan & implement CSR projects.



**MR. CHANDRA SHEKHAR RAJAN, IAS** is an IAS officer of the 1978 Batch who retired as Chief Secretary, Rajasthan in 2016. Since then he has been serving as Deputy Chairman, Chief Minister's Advisory Council. During his years in the IAS he has served in various capacities in agriculture and rural development,

before spending 12 years in infrastructure sectors like power, roads, industries, 5 years in finance and general administration, respectively. He has co-authored a book on 'Farmers Participation in Agricultural Research and Extension'. He has also briefly served as a Consultant with the World Bank.



**MS. ASHNI BIYANI**

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



**MS. PADMINI SOMANI**

has been active in philanthropy and development for over 20 years and is the visionary behind Salaam Bombay Foundation, that works with more than 3 million children across India. She has received a number of awards including from the World Health Organization and the Mayor's citation from Mr. Michael Bloomberg.

She also heads the Narotam Sekhsaria Foundation and serves on various boards including the Prince Aly Khan Hospital and Indian Institute for Craft Design (IICD), Jaipur. She has a B.A in Economics from Sophia College, Mumbai and MSc. in Financial Economics from the University of London, UK. She is an alumnus of the London School of Economics and London Business School.



**MR. B. L. 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 experience in the fields of Legal, Secretarial, Finance, Taxation, Procurement, Internal Audit, HR, Health & Safety, and Sustainability. He worked with Ambuja Cements Limited for 30 years, 10 years as Whole-time Director. Post superannuation, he was appointed as non-Independent Director on the Board of ACL.



**MR. BIMLENDRA JHA**

is Managing Director and CEO at Ambuja Cements Ltd. (w.e.f. 1st March, 2019). He has a B. Tech in Ceramic Engineering from IIT Varanasi and has a Post Graduate Diploma in Business Management, Marketing and Finance from XLRI Jamshedpur. He has been associated with Tata Steel Ltd. for nearly

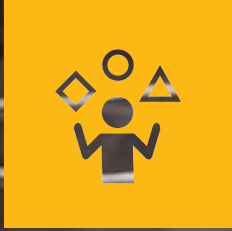
three decades and over the past six years, he has held multiple leadership roles including CEO Tata Steel UK and Executive Director on the Board of Tata Steel Europe, looking after operations in UK, Sweden, and Canada.

He has been actively involved in strategic portfolio restructuring and supply chain transformation in Europe and market development, sales and brand management, and innovation in construction practices in India. This includes the design of new processes in Marketing, Value Selling, Channel Loyalty programmes and the launch of new product concepts such as SuperLinks and BuildWise.



**MS. PEARL TIWARI**

is the Director and CEO of Ambuja Cement Foundation and President (CSR & Sustainability) at Ambuja Cements Limited. With 35 years of experience in the development sector, Ms. Tiwari is a social development professional having worked in this area across diverse academic, NGO and CSR roles. A graduate from the prestigious Tata Institute of Social Sciences, and with an Executive Education in CSR from Harvard Business School, Ms. Tiwari has led Ambuja Cement Foundation since 2000. Leading a team of development professionals, her efforts have earned Ambuja Cements national and international recognition in CSR.



**WE PROVIDE RURAL YOUTH WITH TRAINING AND EMPLOYMENT OPPORTUNITIES THAT HELP LIFT THEM AND THEIR FAMILIES OUT OF POVERTY.**



# SKILL TRAINING

**Rs. 63.62  
CRORE**

TOTAL INVESTMENT  
BY ACF IN SKILLS  
(CUMULATIVE)

**Rs. 12.20  
CRORE**

TOTAL INVESTMENT  
BY ACF IN SKILLS IN  
2018-19

**7 NEW SKILLING  
CENTRES IN 2018-19**

**Rs. 36 LAKH**

SPENT SKILLING 270  
DISABLED STUDENTS  
IN 2018-19

**Rs. 2.5  
CRORE**

SPENT SKILLING  
18,703 WOMEN  
IN 2018-19

For skills to advance in the country, ACFs General Manager (Vocational Training) Ravi Nayse believes that there are a number of areas, that require critical investment:

#### **INCREASE LAST MILE REACH**

Under-privileged youth based in the rural and remote areas are the most vulnerable section that lack access to skill training. There is a need to invest in a 'hub & spoke' model, whereby established institutes in regional centres deliver skill training modules in surrounding satellite communities.

#### **VOCATIONAL TRAINING IN SCHOOLS**

Vocational education in higher secondary schools should be mandatory so that all secondary school students are exposed to skill training. Current curriculum has no scope for learning practical skills to expose students to trades and working with their hands. Therefore most students opt for University or they drop out of the system.

#### **SUPPORT FOR INFRASTRUCTURE**

The establishment of a training institute requires heavy capital investment beyond the establishment of a building. Many vocational courses require expensive machinery and equipment, along with computers, to offer specialised industry courses. Government support in setting up centres, along with corporate investors, will help training providers diversify course offerings for students.

#### **INDUSTRY EDUCATION & AWARENESS**

There is a need to increase awareness about NSDC and Sector Skill Council recognised Skill Institutions so that they can recruit with confidence. Additionally, industries and recruiters should be encouraged and incentivised to provide opportunities for apprenticeships and on the job training for trainees.

#### **BUILDING THE SKILLING ECOSYSTEM**

There are inadequate career guidance institutions available or skills trainers in the remote areas - often leading to gaps in the ecosystem, which leave youth confused on which career path to take.

#### **SKILLING UNIVERSITIES**

Special skilling universities need to be established to create career progression cells in the space of skills. Institutions like these would give a detailed qualification on the acquired levels of skills, whether a certificate course, diploma, or degree.



**RAVI NAYSE  
GENERAL MANAGER,  
VOCATIONAL  
TRAINING**

Ravi Nayse heads the Vocational Training division of Ambuja Cement Foundation. With a B.Tech degree in Agricultural Engineering and over two decades of experience in development sector, he has worked with ACF since 2001. ACF has 30 Skilling Centres, spread across 10 states and has trained over 46,000 youth.

# SKILL HIGHLIGHTS

Skilling Centres continue to expand across the country, and in 2018 a total of 7 new skilling centres were launched- taking total number of skilling centres to 30.



Taufique Ahmed (third from left) was declared the Skill Ambassador of Rajasthan and was felicitated by the Prime Minister of India, Narendra Modi.

## 7 NEW SKILLING CENTRES LAUNCHED

SEDI continues to expand across the country, and in 2018 a total of 7 new skilling centres were launched- taking the total number of skilling centres to 30.

- Surat (Gujarat) supported by Kantha Vibhag Kelavni Trust, DR Bhana and Rotary.
- Hooghly, Kolkata (West Bengal) supported by Deen Dayal Upadhyaya Grameen Kaushlya Yojana (DDU-GKY).
- New centre in Rawan (ATI) in ACL Bhatapara campus.
- Jaipur (Rajasthan) supported by AU Finance.
- Dariba & Agoocha, Udaipur (Rajasthan) supported by Hindustan Zinc Ltd.
- Bathinda (Punjab) supported by Punjab Skill Development Mission (PSDM).

## RESIDENTIAL FACILITIES EXPAND FOR SEDI STUDENTS IN WEST BENGAL

Sankrail became the second SEDI to establish a residential facility, to meet the housing needs of students who live in far flung communities. ACF also has a residential SEDI in Farakka which caters to the needs of 50 students. The facility was launched under the 'Empowering India – Powering the World' and Deen Dayal Upadhyaya Grameen Kaushlya Yojana (DDU-GKY) scheme.

## SEDI WINS MULTIPLE AWARDS

Through the year, SEDIs were recognised for their major impact and accomplishments in Skill Training, including The SKOCH Award of Merit for Women Empowerment; Best Training Partner from Rajasthan Skill Employment and Entrepreneurship (RSLDC); and an award from the Indian Chamber of Commerce for Employment Enhancing Vocational Skills.

## SEDI STUDENTS RECOGNISED FOR EXCELLENCE

Many SEDI graduates were recognised this year. Taufique Ahmed was declared the Skill Ambassador of Rajasthan and was felicitated by the Prime Minister of India, Narendra Modi. Pradeep Bagari, Dalchand Mewara and Poonam Gaur and Shankar Lal received the Skill Icon Award.

## INCREASE IN AVERAGE SALARY OF PLACED TRAINEES BY 27%

SEDI graduates saw a jump in the average starting salaries this year. SEDI graduates are often sole bread winners in their families and their income helps to diversify and protect household incomes which are reliant on agriculture and labour.

## 120 NEW PLACEMENT PARTNERS

Across SEDI locations, over 120 new placement partners were identified to help absorb and employ trainees upon completion of their courses. The diversity of industries has also expanded which translates into wider career options for SEDI graduates.

## FORGING NEW BOUNDARIES BY BREAKING STEREOTYPES

SEDI continued to forge new boundaries in gender stereotypes by enrolling 4 girls from Chirawa and 2 girls from Sankrail in Automobile training.



There were 26 female enrollments for Fitter Fabrication & Fitter Mechanical Assembly Course, 7 security guard trainees in Chindwara and 16 women in mason training in Chandrapur.

Additionally, the first male trainees commenced training in Assistant Beautician course in SEDI Haridwar, Uttarakhand. 44 women were successfully trained in Assistant Electrician Training in SEDI Bhatapara, Chindwara, Chandrapur, Chirawa, Haridwar and Roorkee; 6 Female trainees were enrolled in home appliances repair courses in SEDI Bathinda (Punjab); in Ambuja Nagar (Gujarat), male dominated Fitter Fabrication & Fitter Mechanical Assembly Course has 26 female enrolments, 7 security guard trainees in Chindwara and 16 in mason training in Chandrapur; and SEDI Bhagwanpur, in partnership with NABARD, initiated LED Bulb formation and repair training for women aspirants.

#### STUDENTS SPREAD WINGS ABROAD

Mohd. Salaam from SEDI Roorkee (Uttarkhand) has been placed in Fasiyah Group (Saudi Arabia) as an Electrician gaining an income of 1300 Riyal (Rs. 24,365). Additionally, SEDI Nagaur Graduate Taufique Ahmed working in Riyadh at Jan Burger, secured a new placement in the Maldives working for a Luxury Resort with salary of Rs. 40,000 per month.

#### LANDMARK PARTNERSHIPS FOR 2018

A diverse range of new investors came forward this year to help expand the SEDI footprint and take skills training to rural youth across locations including National Scheduled Castes Finance and Development Corporation (NSCFDC), NABARD, PSSDM, AU Small Finance, Hindustan Zinc Ltd, DDU GKY, Schneider Electric, Indusind Bank and HDFC Bank.

#### NEW COURSES & CURRICULUM UPGRADES AT SEDI

To keep up to speed with industry demands, SEDI continues to expand its offerings and upgrade curriculum to stay in alignment with the needs of employers. Shrimp Farming, LED repairing and servicing, Hospitality for quick service restaurant trade and Microfinance Executive cum Tally GST Training are some of the new courses introduced.

#### INNOVATIONS IN SKILL TRAINING

2018 saw a lot of innovation at SEDI, with both faculty and students going the extra mile to think outside the box. SEDI Welder Trainees transformed scrap materials received from Maratha Cement Works (Unit of Ambuja Cements) into Gym Equipment; Electrical Trainees prepared working models and prototypes from waste materials; and IIT Roorkee staff provided training and regular mentorship to SEDI trainees on a voluntary basis. Mason training continued in a camp based approach in Amarwada training 120 masons engaged in Pradhanmantri Awas Yojana and some were engaged in construction activity in Chindwara. Financial Literacy sessions were conducted in Gandhinagar involving Dena Bank officials.



# RESIDENTIAL FACILITIES LINK RURAL YOUTH TO SKILLS

**INVESTOR**  
**MINISTRY OF RURAL DEVELOPMENT – DDU-GKY SCHEME**

**PROJECT**  
**SKILL DEVELOPMENT**

**LOCATIONS**  
**HOWRAH, HOOGLY, MURSHIDABAD, WEST BENGAL**

**DURATION**  
**2018-2021**

When your schooling comes to an end in a remote, rural area, the opportunities and pathways available to you are limited. Particularly if you are from a low income background and cannot afford to travel and stay away to study or learn a trade – it casts a bleak shadow over the future.

Because of this, for many years, the team at Sankrail's SEDI had been training local people from within the 28 local villages of Sankrail Block. And whilst things were running smoothly, there was a desire to make a bigger impact, and help those from the interiors.

It was a similar situation in Murshidabad, Farakka, a remote community on the border of Bangladesh where ACF also runs a SEDI. But how could they help the most marginalised youth of the state, gain skills that would help them forge a livelihood?

To tackle this problem, the team at SEDI set their sights on establishing two residential facilities. With the launch of the new DDU-GKY Scheme, under the Ministry of Rural Development and Utkarsh Bangla (PBSSD, GoWB), the team set about submitting an application.

The DDU-GKY Scheme, an initiative of the Ministry of Rural Development (GOI), aims to skill rural youth from underprivileged backgrounds and was started with an aim to promote rural livelihoods.

In 2018, ACF was one of the implementing partners under the scheme, with funding allotted for the establishment of hostel facilities to support rural youth from marginalised communities in the districts of Howrah, Hooghly, Malda and Murshidabad, West Bengal, in accessing skill training. Additionally, the Ministry provided financial support for 1125 trainees to attend skill training courses – learning trades such as 2/3 Wheeler Automobile, Electrician, Sewing Machine Operator, Smartphone Repair and Welding.

The Government of India has set an ambitious target for providing skill training to 500 million youth by 2022, which is in line with the estimated demand for skilled manpower over the next decade.

ACF is playing its part, thanks to investment from the Ministry of Rural Development & Utkarsh Bangla (PBSSD, GoWB), in skilling the nation, and today young people from scheduled castes in remote areas of West Bengal are thriving with new found futures, thanks to this value-added programme. ■









**WE HELP FARMING FAMILIES  
PROSPER, BY NURTURING  
FARMERS AND ORGANIZING THEM  
INTO GROUPS TO ENHANCE THEIR  
PROFITABILITY.**



# AGRICULTURE

**Rs. 7.7 CRORE**  
TOTAL INVESTMENT  
IN BETTER COTTON  
INITIATIVE IN  
2018-19

**Rs. 95 LAKH**  
INVESTED IN  
SYSTEM OF RICE  
INTENSIFICATION IN  
2018-19

**Rs. 31 LAKH**  
INVESTED IN  
FARMER PRODUCER  
ORGANIZATIONS IN  
2018-19

**Rs. 44 LAKH**  
INVESTED IN ANIMAL  
HUSBANDRY IN  
2018-19

**Rs. 74 LAKH**  
INVESTED IN  
AQUACULTURE IN  
2018-19

For Agriculture to advance in the country, ACF's Senior Manager Programmes (Agriculture), JP Tripathi, believes that there are a number of areas, that require critical investment:

### INSURANCE COVERAGE FOR PRODUCTIVE ASSETS

Farm equipment and assets are major investments for marginal farmers who are at a loss if these assets are damaged. A lack of access to financial institutions encourages people to seek loans from local money lenders with no insurance cover. Investment is required to support farmers in obtaining insurances and seeking insurance claims.

### CAPACITY BUILDING OF INPUT TRADERS

Input traders, who also double up as crop advisors, are the main influencers for local farmers to improve their productivity, and form part of the largest informal lending system for farmers. As such, they should be provided with capacity building to promote sustainable practices and products to directly help farmers.

### STRENGTHENING OF FPOs

Many agencies and NGOs are promoting Farmer Producer Organizations, but in most cases the role of FPO is limited to providing subsidized inputs. FPOs need to be trained, groomed and provided with hand holding support to play greater roles, enabling them to become change agents of social development.

### PENETRATION OF TECHNOLOGY SERVICES

Technology in agriculture is the way of the future and needs to be made farmer friendly. Farmers in the majority of conditions are poor, illiterate, live in rural areas and are dependent on weather conditions to grow crops. Whilst technology exists, efforts need to be made for customization and innovation to suit farmer's needs.

### TEMPERATURE CONTROLLED WAREHOUSING

Distress sale by farmers is one of the major reasons for poor value realization of their produce. This problem can be countered by investing in warehouse receipt systems. This will help in many ways – farmers will not be forced to go for distress sale, price crash can be averted, consistent flow of produce can be managed and farmers can realize better prices.



**JP TRIPATHI**  
SENIOR MANAGER  
PROGRAMMES,  
AGRICULTURE

With over 18 years of experience in Agriculture Development, JP Tripathi heads up the Agricultural Livelihoods programme at ACF. He has played many roles with leading organizations in agricultural development including Reliance Foundation, Aga Khan Rural Support Program, GIZ-Nabard and Nehru Foundation for Development. In 2015 he joined ACF as an Area Programme Manager for the states of Himachal Pradesh and Uttarkhand – evolving to lead the Agriculture vertical in 2017.

# AGRICULTURE HIGHLIGHTS

The feed from new milling machines is helping 34% farmers improve milk production, whilst simultaneously creating a new profitable enterprise for FPO Members, which saw 56% of farmers increase their monthly profit by Rs.1000-3000.



## WOMEN TRAIN COTTON FARMERS

At ACF's Better Cotton Initiative (BCI), 17% of staff are female workers, tasked with providing knowledge and skills to male dominated groups of cotton farmers, to enhance farming techniques. ACF involved women in their field teams to change rigid mindsets and stereotypes.

## FPO STARTS NEW FEED MILL

To support its farmers with quality feed at reasonable rates, the Farmer Producer organization in Kodinar purchased and installed a new milling machine that converts raw grains and seeds into premium feed for cattle. The feed is helping 34% farmers improve milk production, whilst simultaneously creating a new profitable enterprise for FPO members which saw 56% farmers increase their monthly profit by Rs. 1000-3000.

## FARMERS SELL COTTON ON MCX

For the first time ever in India, Cotton Farmers in Somnath (Gujarat) value added their cotton, bypassed middlemen, sold cotton bales and delivered the produce directly to the Multi Commodities Exchange (MCX) platform, resulting in an extra Rs. 5.2 profit per kilo for every farmer. Farmers from the Somnath Farmer Produce Company (SFPCL) produce approximately 6000 tonnes of cotton every year with a potential to generate an additional Rs. 3.12 crores profit for farmers in similar market conditions. This will be a 'game changer' as ACF is currently engaged with over 1.21 lakh Cotton Farmers across India who will be able to generate more profit in similar market conditions through this initiative.

## SCAFFOLDING & RAINSHELTERS INCREASE PROFITS

Farmers in Sankrail are capitalising on market fluctuations by harnessing rain-shelters and scaffolding to grow vegetables in the off-season – increasing crop income by 128% (scaffolding) and 45% (rain-shelters) as a result. Farmers were facing many issues in relation to vegetable cultivation that meant growing seasonal vegetables was not profitable.

ACF began monitoring both the market prices for vegetables, along with the supply of vegetables each season and promoted the use of Scaffolding and Rain Shelters to counter problems of water logging and help farmers increase profits.

## DRIP IRRIGATION IN PUNJAB

ACF overcame a significant hurdle, when they convinced 7 farmers in Punjab to install Drip Irrigation systems. Whilst Drip Irrigation is a major feature in other ACF locations, it was a tough sell in Punjab where farmers have access to free water in canals and free electricity to extract water from bore wells, to flood irrigate their crops. In such conditions motivating farmers to install drip irrigation was an achievement within itself -7 drip irrigation systems were installed, with each farmer yielding an extra 200 kgs of cotton as a result. It is a significant step to help tackle the looming water crisis in Punjab.



Rupnagar Producer Company limited (RPCL) (Punjab) has secured a license to operate a stall in the Agricultural Produce Market - helping farmers to sell their produce at the minimum support price prescribed by the Government.

#### SUPPORTING AGRICULTURE ALLIED SECTORS

Aquaculture, goat and cattle are three major agri-allied sectors being promoted by ACF in various locations depending on the local situations. In all we have supported more than 9000 families in the year 2018-19. More than 60% of these are women farmers with 6000 of them trained on best practices to make rearing more scientific, leading to more than 70% adoption rates.

#### TECHNOLOGY EMPOWERS FARMERS

In rural areas, adoption of technology among farmers is limited. Thus, to bridge the digital divide, ACF collaborated with Jay Laxmi Agro Tech to install 'Agri Poles' in 5 locations of Chandrapur (Maharashtra). Agri Poles are an implement that give farmers access to WIFI in the area, and also a variety of crop specific Apps to support farmers in their operation - to access crop updates, new techniques, and government policies and schemes. 320 farmers are currently using the apps to garner information on pests and various control mechanisms.

#### RUPNAGAR FPO GAINS APMC LICENSE

Rupnagar Producer Company limited (RPCL) (Punjab) has secured a license to operate a stall at the Agricultural Produce Market - helping farmers to sell their produce at the minimum support price prescribed by the Government, in the wholesale market which is usually dominated by traders and middlemen. The FPO is now a registered vendor to buy and sell agricultural produce and this year it forged a partnership with the Punjab State Civil Supplies Corporation Limited and Punjab Agro to procure produce for the 2018-19 twelve month period.



# HUB OF KNOWLEDGE FOR FARMERS

**INVESTOR**  
**INDIAN COUNCIL OF AGRICULTURAL RESEARCH (ICAR)**

**PROJECT**  
**KRISHI VIGYAN KENDRA (KVK)**

**LOCATIONS**  
**KODINAR, GUJARAT**

**DURATION**  
**2007 – TO DATE**

Agriculture is a way of life in India, and has a rich, traditional knowledge that is largely inherited within families - being passed from one generation to another.

But in today's day and age, with the advent of technology and new scientific approaches to farming, there is a need, now more than ever, for farmers to adopt learning as a daily exercise. For the average farmer however, accessing that information is a challenge. In many areas, there is no formal approach for reaching the farmer to transfer knowledge from researchers, scientists and laboratories to the paddock.

This was the case in Kodinar, Gujarat – until 2007 when Krishi Vigyan Kendra came along. In 2007-08 the Indian Council of Agricultural Research (ICAR) sanctioned the establishment of a Krishi Vigyan Kendra for the district of Junagadh, to be implemented and managed by Ambuja Cement Foundation.

Having undergone a rigorous process of assessment, ACF was awarded the project based on the strength of its work in Agriculture in the region, strong relationship with farmers and proven expertise in project management. As part of the project, Ambuja Cements Ltd. agreed to provide 20 ha land for the establishment of the KVK in Kodinar.

ACF's KVK team started by selecting 20 villages in four blocks to conduct a Participatory Rural Appraisal to understand the agriculture situation and identify gaps in knowledge, skills and adoption of technologies. Based on this, baseline information was generated and interventions were planned to plug the gap - organizing training, demonstrations, on-farm testing and other extension activities.

To value add this work and provide additional, daily information, an FM Community Radio Station was established to disseminate information and knowledge to farmers across 54 villages in a 12-15 km radius. Additionally, a voice message service was initiated to sort out different agricultural issues according to the season and crop – reaching 8000 farmers annually via 40-50 messages.

And the results are seen in the fields of farmers every day! Thanks to efforts and guidance of ACF's KVK, farmers have adopted new technologies, become entrepreneurs and increased their income as a result – with many farmers receiving university, district and state level awards in recognition of their initiative and efforts. ■









**WE CREATE DROUGHT-RESILIENT RURAL VILLAGES AND ENSURE ALL-YEAR-ROUND WATER FOR FARMERS, FAMILIES AND COMMUNITIES.**



INVESTORS IN

# WATER

**Rs. 27.81 CRORE**

TOTAL AMOUNT  
INVESTED IN 2018-19

**Rs. 5.19 CRORE**

TOTAL INVESTMENT  
BY ACF IN 2018-19

**Rs. 1.17 CRORE**

INVESTED IN CHECK  
DAMS IN 2018-19

**Rs. 3.38 CRORE**

INVESTED IN  
ROOFTOP RAINWATER  
HARVESTING  
STRUCTURES IN  
2018-19

**Rs. 11.14 CRORE**

SPENT ON BUILDING  
WATER STORAGE  
CAPACITY IN 2018-19

To solve the water crisis in India, ACF's Deputy General Manager (Community Development), Brajesh Singh Tomar, believes there are a number of areas that require critical investment and support:

### WATER QUALITY

Water quality is deteriorating day by day for varying reasons. Therefore, there is a need to invest in preventive and remedial measures for tackling water quality problems and for ensuring safe drinking water in villages. This would include focusing on areas like awareness campaigns, data building and monitoring, alternate usage of water storage and filtration. Many villagers are unaware of their water quality, so investments in creating studies, awareness campaigns and installing systems would safeguard them from water borne diseases.

### SUSTAINABILITY OF WATER SOURCES

In our villages 85-90 percent of drinking water needs are fulfilled through groundwater. Many studies show that groundwater is depleting at a very fast pace, therefore, initiatives are needed to sustain existing drinking water sources for long term use by taking recharge measures via conservation and rainwater harvesting. Thus there is a need to invest in tube wells or hand pump recharge systems especially in low rainfall areas.

### WATER USE EFFICIENCY

In our country the majority of groundwater extracted is used for agriculture. The biggest challenge faced is low water use efficiency which is on an average 36%. There is a need to invest in promoting water efficient technologies, cropping patterns and improving the supply chain to increase productivity in Rs/unit of water used.

### CAPACITY BUILDING FOR WATER MANAGEMENT

Farmers can be divided into two groups, those who own or share water sources like dams or canals for irrigation; and those farmers who solely depend on rainfall. There is a need to invest in capacity building of those farmers reliant on rainfall, for on-farm water management and moisture conservation. Workshops and training should be encouraged to help farmers with options to conserve water through rainwater harvesting.



**BRAJESH SINGH TOMAR  
DEPUTY GENERAL  
MANAGER,  
COMMUNITY  
DEVELOPMENT**

Brajesh Singh Tomar is DGM, Community Development for Ambuja Cement Foundation (ACF). Joining ACF in 2011, Brajesh looks after the overall management and operations of water resource management and sanitation programmes. Prior to this, he was the Programme Manager of ACF Marwa Mundwa, Rajasthan. He is an M.Tech. in Soil & Water Engineering and post graduate diploma in Rural Development.

# WATER HIGHLIGHTS



By reviving 71 village ponds, hand pumps, wells and filtration systems, ACF benefitted over 8000 households. This included improving traditional drinking water sources in Darlaghat and extensive work in Rajasthan and Kodinar.

## RAINWATER STORAGE INCREASED BY 1.55 MILLION CUBIC METRES

Ambuja Cement Foundation's Water Resource Management initiatives generated an additional 1.55 million cubic metres of rainwater storage in 2018-19 across locations. This was achieved via investment in water harvesting structures including 25 check dams, 48 ponds and 13 khadin and water tanks.

## 71 DRINKING WATER SOURCES BENEFIT 8000 HOUSEHOLDS

By reviving village ponds, hand pumps, wells and filtration systems, ACF benefitted over 8000 households. This included: Improving traditional drinking water sources in all core villages of Darlaghat (Himachal Pradesh), and extensive work in Rajasthan.

In Marwar Mundwa (Rajasthan), Rooftop Rainwater Harvesting Systems (RRWHS) were installed in all houses of 25 SHGs members. To reduce challenges faced by women while fetching drinking water, 41 water wheels were provided in Sikar (Rajasthan). In Ambujanagar, Gujarat, drinking water scheme was completed for 1245 households of Vadnagar village.

## SMALL LIFT IRRIGATION

Farakka is one of the remote blocks in Murshidabad district of West Bengal proving to be a most backward district as enlisted by Niti Ayog - thus adopting new technology in agriculture presents a major challenge. With a lot of hard work, Farmer Clubs were formed in 18 different villages and in 2018, a lift irrigation system was installed in Kalaidanga village which is now managed by the community. 153 farmers have for the first time irrigated 281 bigha (47 Ha) land through this system.

## MICRO IRRIGATION: EFFICIENCY INCREASED BY 30-40%

ACF promoted drip/sprinkler irrigation on 1534 hectares of land belonging to 829 farmers during 2018-19. This helped farmers to irrigate more crops with available water and also get higher production per unit of area. Community feedback from one village Talkola, West Bengal, where 72 tribal small and marginal farmers have installed sprinkler irrigation over 16 hectares, highlights an increase in income. As a result, the area under irrigation doubled compared to the previous year, they have got higher yield of maize crop and some farmers have also started growing vegetables.

## SOIL MOISTURE

Various types of soil moisture conservation activities were conducted in core villages and watershed projects of Darlaghat directly benefiting the farming community. Field bunds were prepared by farmers in 815 Ha of land resulting in retention of rain water in the fields. 16422 cum water storage capacity was generated from trenching 23396 cum - resulting in the increase in water table, better grass production and better plant survival in the catchment area.

Additionally, the conservation activities have increased the productivity of crops for farmers,

With an aim to reduce the loss of water in Darlaghat, 1545 metres of irrigation channel was constructed. The irrigation channels run from water storage tanks/checkdams towards farmers' fields to avoid wastage of water through seepage and provide equal distribution of water in the fields.



resulted in diversification of cash crops, high value crops, and increased plantation survival rates to increase crop intensity.

#### **SCIENTIFIC MONITORING OF THE WATERSHED DEVELOPMENT APPROACH**

To improve the collection of monitoring data, a scientific system was introduced by NABARD to record the impacts brought about by watershed 'Ridge to Valley' approach. Such scientific measurement is important in helping to redesign the treatment of the area if no results impacted. A water indicator instrument is used to identify the well water level in the project area which is recorded on a monthly basis. Soil turbidity meter is also installed to check the soil erosion at the top, middle and bottom of the watershed of selected streams. Weather stations are installed to record temperature, humidity and wind. Remote sensing for pre-post data is also under way for the project area.

#### **5695 METRES OF IRRIGATION CHANNEL CONSTRUCTED**

Small channels are considered to be the life line of hill farming. With an aim to reduce the loss of water in Darlaghat, 1545 metres of irrigation channel was constructed. The irrigation channels are run from water storage tanks/checkdams towards farmers' fields to avoid wastage of water through seepage and provide equal distribution of water in the fields. Irrigation channels help in efficient utilization of water resources around the fields. To date, 5695 m of irrigation channel has been constructed.

#### **NEW PARTNERS EXPAND FOOTPRINT**

Four new partnerships have been forged with ACF in 2018-19 to help increase the footprint of ACFs water interventions.

- IndusInd Bank has helped to ensure safe drinking water at a household level in Rajasthan.
- NABARD – The full phase of watershed in Darlaghat and the capacity building phase of Springshed in Nalagarh was sanctioned.
- HDFC Bank – The Holistic Rural Development Project for water, agriculture and skill, received an extension in Uttarakhand and Rajasthan.

#### **CONTINUOUS JOURNEY OF SALINITY MITIGATION**

Under the Sujlam Siflam Jal Abhiyan initiated by the Government of Gujarat and implemented by ACF Ambujanagar, 1.88 lakh cubic meter of silt was removed from 4 water bodies. ACF has implemented projects of mined out pits interlinking at Rampara and check dam construction in coastal villages. With Gujarat Green Revolution Company, the Government and ACF promoted drip irrigation covering 3674.25 hectare areas including 295.76 ha in 2018-19.



# COMMUNITY WORKS FOR WATER

**INVESTOR**

**COMMUNITY MEMBERS**

**PROJECT**

**REVIVAL OF TRADITIONAL PONDS**

**LOCATIONS**

**NAGAUR & PALI, RAJASTHAN**

**DURATION**

**2004 – ONGOING**

When you visit a village in Rajasthan, you are bound to find a pond close by – a village water body that supplies water for drinking, domestic and livestock purposes. One of the most ancient and traditional structures for rainwater harvesting in the dry desert state, it is estimated that there are about 83,000 ponds in Rajasthan.

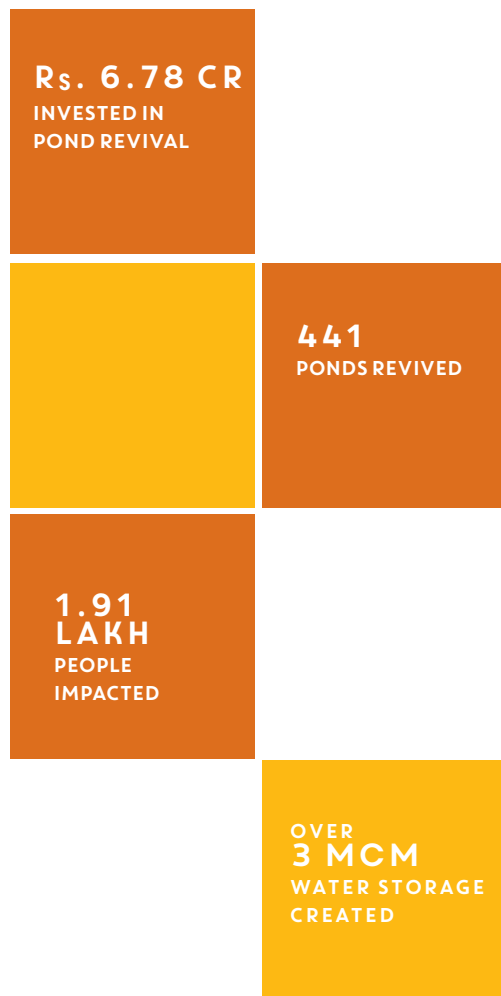
But the changing social milieu has meant that many of these water bodies have fallen into disrepair – due to improper maintenance and the advent of modern forms of water supply. Across communities, ponds seep water, have become polluted and are full of silt – reducing the quality and volume of water available.

In 2003-04, ACF decided to revive 4 ponds in Rabriyawas but knew, that in order to make the project sustainable for the future, they must involve the local community – to ensure they embrace and manage each pond for future generations. They got to work in the communities of Balada and Lakholav – with ACF committed to the supply of machinery for de-silting of ponds, whilst the huge manpower and transportation required for the removal of silt from the site, was provided by the community.

This soil was high in nutrients and provided a great resource to add top soil to farmer fields and build farm bunds to trap and channel water. So hand in hand, they got to work. ACF deployed machinery for pond excavation, shaping and de-silting, whilst women and men rolled up their sleeves – bringing in tractors from fields to shift the huge quantum of soil to nearby fields.

Together they revived the ponds, resulting in an additional 10,880 m<sup>3</sup> water storage capacity in Balada, and 3626 m<sup>3</sup> additional water storage capacity in Lakholav. And the ripple effect in the community was unbelievable.

Farmers were able to bring 120 acres more land under cultivation, wells in the surrounding area were recharged, and soil fertility improved. There was a 66% decrease in dependency on piped water and 57% decrease in tanker water. Expenditure on water reduced 67% in Lakholav and 14% in Balada, and expenditure on health reduced by 22% in Balada and 47% in Lakholav. ■









**WE HARNESS THE POWER OF WOMEN AS CHANGE-MAKERS - GENERATING INCOME, MAKING DECISIONS, MANAGING FINANCES AND LEADING THEIR COMMUNITIES.**



# WOMEN'S EMPOWERMENT



**CHANDRAKANT KUMBHANI**  
GENERAL MANAGER,  
COMMUNITY  
DEVELOPMENT

Chandrakant Kumbhani heads the Community Development Programme at Ambuja Cement Foundation. He has over 23 years of experience in the rural development sector and has worked at ACF for more than 14 years. Prior to joining ACF, he worked for the Aga Khan Rural Support Programme (India). He participated in the Swedish Institute Management Programme on Sustainability - graduating with a diploma in Sustainability in 2013. His interest areas are water, agriculture based livelihoods and community based institutions.

**Rs. 14.44**  
**CRORE**

CORPUS WITH 2424  
SHGs

To empower women in India, ACF's General Manager, (Community Development), Chandrakant Kumbhani believes that there are a number of areas that require critical investment and support:

### ENSURING WOMEN PARTICIPATION IN DEVELOPMENT PROGRAMMES

Women are crucial players to bring about change in society, however their participation is often ignored or remains at a superficial level. It is important to have a clear strategy to ensure the participation of women in any programme as it generates good results and programme success. Encouraging and nurturing participation of women across verticals (ie. health, education, water or livelihood) and building their capacity to lead the programme, are important areas for investment.

**38%**

WOMEN SEDI  
TRAINEES IN  
SKILLING CENTRES

### PROMOTING SELF-HELP GROUPS

Self-Help Groups (SHGs) are proven vehicles to initiate women's empowerment in different parts of the world. Establishing and strengthening groups leads to wider exposure for women, builds self-confidence among members and provides a platform for sharing and seeking support for varied issues. Saving is encouraged, which results in recognition for women within the family. As groups start performing (in the areas of savings, access to credit and income generation), avenues are opened for women to take on broader social issues.

**4905**

WOMEN  
ASSOCIATED  
WITH INCOME  
GENERATION  
ACTIVITIES

### PROMOTING APEX ORGANIZATION

As there is an opportunity for change in forming SHGs, it is important to support them in building an apex organization at a block or district level. Such an organization can lead to setting up larger agendas for their volume of members and provides a platform for initiating programmes around women issues in a local context. Apex organizations need support in terms of setting an agenda, governance, building linkages and designing programmes. Continuous capacity building measures are important for strengthening such organizations.

**1055**

WOMEN MEMBERS IN  
FARMER PRODUCER  
ORGANIZATIONS

### BRIDGING GENDER GAPS

It is important to bridge the gender gap across pillars: economic, political and social. In particular, there is a need to break gender stereotypes associated with conventional sectors where women work, and we need to encourage more women to take up trades in male dominated areas. There is a need to work with families to change their mindset and support women to pursue these opportunities.

# WOMEN EMPOWERMENT HIGHLIGHTS



The Amrit Dhara Milk Producers Marketing Co-Operative Society Ltd, an ACF promoted FPO, installed a Bulk Milk Chilling Machine with a storage capacity of 2000 litres of milk to support dairy business growth.

## OVERALL GROWTH OF THE WOMEN EMPOWERMENT PROGRAMME

This year ACF facilitated formation of 418 new SHGs reaching out to an additional 4800 rural women - with 51% being landless households and 46% representing small and marginal farmers. ACF team has focused on capacity building SHGs in the areas of group strengthening, accounting, leadership as well as income generation activities. A total of 1243 trainings were organized for capacity building of SHGs. During the year, grading of 472 SHGs was carried out by respective banks and 344 SHGs have taken bank loans for fulfilling their credit requirements. ACF continued to support Federations as an apex organization of SHGs for wider reach and sustainability of the programme.

## DAIRY BUSINESS EXPANDED

The Amrit Dhara Milk Producers Marketing Co-Operative Society Ltd, an ACF promoted FPO, installed a Bulk Milk Chilling Machine with a storage capacity of 2000 litres of milk to support Dairy business growth. Currently 600 litres of milk is collected by SHG members with a hope of reaching 1500 litres within a year.

The aim of the FPO is to provide quality inputs, fair price of produce to improve the livelihoods of members. The FPO was recently awarded the Best Performing Farmer Producer Organization by NABARD.

## SHGs EMBRACE TECHNOLOGY

ACF Darlaghat, in partnership with NABARD, is working towards the digitisation of SHG data in Kunihar and Nalagarh on the E-Shakti Portal. 450 SHGs have received training on the portal with the help of 15 animators selected for the project. The initiative will cover 45 Panchayats with 483 villages. Additionally, all SHGs of ACF are using the software to maintain records, with some SHGs piloting the use of an App to directly handle their data.

## DIVERSE INCOME GENERATION ACTIVITIES

SHGs from Daseran, Lahalan and Mayana village in Darlaghat through their own initiative, sold 2 quintals of garlic, ginger, lemon and amla pickles by exhibiting at an exhibition organized by NABARD in Shimla.

Additionally, skill training was provided on Hosiery Knitting Work with 95 SHG members participating – selling items in the markets of Shimla and Ludhiana. The success of this initiative has led to the installing of a hosiery production unit in Darlaghat. In Lambiya village, Rajasthan 2 SHGs have engaged in Traditional Jewellery Making where 30 members have been trained and are selling their products in nearby villages - earning around Rs. 5000-6000 per month.

## AWARDS & RECOGNITION

The Women Empowerment Programme (WEP) was recognised for numerous projects in different locations. The State Co-Operative Federation and the National Co-Operative Development Co-Operation recognised the Kodinar Women's



Federation for their outstanding work in the Women's Co-Operative Credit Society. Additionally, Tara Sharma, President of Kasturbha Mahila Samiti, Rabriyawas was nominated for the Woman Exemplar Programme by CII Foundation for her contribution towards the betterment of women through Health and SHG Programmes.

**SANDVIK INDIA GENDER AWARD FOR SMVSM**

Shri Sorath Mahila Vikas Sahkari Mandali (SMVSM) was conferred with the prestigious 'Sandvik India Gender Award 2018' in recognition of its significant contribution in empowering and transforming the lives of rural women through holistic initiatives. Based in Kodinar (Gujarat), this Women's Federation, supported by ACF, won recognition under the category 'Community Based Organization'. Registered in 2012, SMVSM comprises 6000 members and was established to provide social security to women in rural areas.

**WOMEN BENEFIT IN WATER & AGRICULTURE**

Capacity building was provided to over 12,000 women farmers as part of ACFs agricultural livelihoods programme and under Water Resource Management, 436 Rooftop Rainwater Harvesting Systems were constructed in the name of women beneficiaries.

Shri Sorath Mahila Vikas Sahkari Mandali (SMVSM) was conferred with the prestigious 'Sandvik India Gender Award 2018' in recognition of its significant contribution in empowering and transforming the lives of rural women through holistic initiatives.



# SOLVING PROBLEMS, BUILDING LIVELIHOODS

**INVESTOR**

**DHARMA LIFE**

**PROJECT**

**EMPOWERMENT OF  
WOMEN**

**LOCATIONS**

**KODINAR, GUJARAT**

**DURATION**

**2015 – ONGOING**

It's a familiar sight in rural villages. Women crouched over mud stoves with smoke bellowing in their homes and faces, as they cook for their family. And it comes at a cost. Usually their health, which is impacted from inhaling large amounts of smoke while cooking. But also a range of eye problems for family members and the blackening of kitchen walls.

What if there was a way to solve this problem, and generate a livelihood for these women at the same time? This was the approach taken by Dharma Life, an organization that delivers quality products and services for social impact and drives comprehensive social development, through its rural entrepreneur network.

It was in 2015 that Dharma Life and ACF joined hands to solve problems and build livelihoods for women who form the Sorath Mahila Vikas Sahkari Mandal in Kodinar Gujarat. Dharma Life had the products and knowhow, whilst ACF had the onground relationships and reach with women. And so it began. First things first, the Sorath Women's Federation decided to replace the clay stove, by promoting Prestige Chulhas among 2509 members providing a loan to needy women for this light, easy to use and clean induction stove that allowed them to cook faster and save time. They have more time for their children and for other productive work. With an incentive on offer for women federation members - for every product sold they earned 2% commission - there was additional motivation to get women to make the healthy change!

An army of Dharma Entrepreneurs emerged, and with the success of the stove project, they set their sights on tackling other local problems. Like hygiene during menstruation. Quickly they began to promote cost effective sanitary napkins at a subsidized rate and encouraged them to use it for better hygiene purposes - and women federation members received Rs. 3 for every box sold. In fact, ACF facilitated the donor organization to provide 8 lacs as a revolving fund to the women federation promoting high social impact products in villages and creating awareness of the benefit.

As part of the Internet Saathi Project that included 50 Internet Saathis trained by Google, the Trust made provisions of 50 bicycles each having 2 smartphones, 2 tablets with power backup worth Rs. 50,000 to create awareness on the use of smart phones by the women members. Training was also given to Women Federation members to educate school children on health and hygiene and the correct ways to wash hands, with women receiving Rs. 2.5 for every child trained.

Changes are afoot, for the betterment of women in these villages - their health, their economic empowerment and their pride are testaments to this incredible collaborative project. ■

<b>131</b> VILLAGES HAVE BEEN REACHED	<b>9519</b> BOXES OF SANITARY NAPKINS DISTRIBUTED
OVER <b>2000</b> SOCIAL HIGH IMPACT PRODUCTS OF SOLAR LIGHTS, PRESSURE COOKERS, MIXERS SOLD BY WOMEN	PROVIDED <b>2500</b> PRESTIGE INDUCTION STOVES
<b>32,343</b> CHILDREN TRAINED FROM 65 VILLAGES IN HAND WASHING	<b>23591</b> WOMEN FROM 65 VILLAGES COVERED UNDER AN INITIATIVE ON MENSTRUAL HYGIENE MANAGEMENT







**WE BUILD HEALTHY COMMUNITIES  
TO ENABLE PEOPLE TO LEAD MORE  
FRUITFUL, PRODUCTIVE LIVES.**



# HEALTH

**Rs. 45.32  
CRORE**

TOTAL INVESTMENT  
BY ACF IN HEALTH TO  
DATE (CUMULATIVE)

**Rs. 4.17  
CRORE**

TOTAL INVESTMENT  
BY ACF IN 2018-19

**Rs. 1.26  
CRORE**

INVESTED BY THE  
COMMUNITY IN  
HEALTH BASED  
PROGRAMMES IN  
2018 -19

**Rs. 11  
LAKH**

INVESTED IN  
TOBACCO CONTROL  
PROGRAMME IN  
2018-19

**Rs. 31.44  
LAKH**

SPENT ON SAKHIS  
IN 2018 -19

For Health to advance in India, ACF's Manager of Programmes (Health), Dr Vinayak Sonawane believes that there are a number of areas that require critical investment and support:

#### STRENGTHEN PRIMARY HEALTHCARE

Investors have an important role to play in providing value-addition to optimise Health & Wellness Clinics at a grassroots level. This could be via supporting the development of core infrastructure, introduction of telemedicine to connect with tertiary care hospitals for specialised services, and strengthening the skill sets of health workers, paramedics and doctors.

#### EDUCATING YOUTH ON NCDs

The prevalence of Non-Communicable Diseases (NCDs) with 62% mortality, is a cause of national concern. The majority of NCDs are lifestyle related and can be prevented via education and awareness. Thus, investment is needed to create peer educators as primary information disseminators and to undertake primary screening. Children and adolescents can also be targeted, to help curb the burden of NCDs in future generations.

#### HEALTH IN SCHOOL CURRICULUM

Behaviour Change needs to take place from the time of childhood, with a particular focus during adolescence. The development and introduction of a specialised health subject in the school curriculum can help India address various public health concerns.

#### MICRONUTRIENT SUPPLEMENTATION

Micronutrient supplementation in Anganwadis will help children in their vitamin intake. Additionally, fortified food supplementation strengthening is required in a Public Distribution System via ration – for example, wheat flour fortified with micronutrients such as iron folic acid.

#### HARNESSING THE POWER OF TECHNOLOGY

Investment is required to strengthen health providers (ASHA/AWW, ANM) by introducing technology to enable digital health records, remove clerical work, ensure timely data availability, and support speedy interpretation and management to maintain continuum of care. Additionally, investment is required to strengthen preventive and promotive healthcare to reach a larger segment of the population. This could include the use of voice calls or text messages for health promotion.



**DR. VINAYAK  
SONAWANE  
MANAGER OF  
PROGRAMMES,  
(HEALTH)**

Dr. Vinayak R. Sonawane has over 13 years experience and expertise in the public health domain. Having graduated with a Bachelor in Medicine & Surgery, specialising in the Indian Systems of Medicine, he has worked in various capacities with NGOs across India – from community clinics in the slums of Mumbai to leading Programmes across 9 states in rural India. In 2009 he was certified by LTMMC Hospital, Sion, Mumbai for 'Leadership in Public Health Management'. He is passionate about empowering communities to tackle the various health challenges they face daily – from maternal and child health to non-communicable disease.

# HEALTH HIGHLIGHTS



Key objectives of the AAA project is 100% immunization, reduced infant and maternal mortality, increased institutional deliveries and improved nutrition status.

## INSTITUTIONAL DELIVERY HITS 91%

Sakhis in Farraka have achieved a 91% Institutional Delivery rate – a huge increase from 2017-18 where the rate was a mere 64%. The Maternal & Child Health (MCH) programme is being implemented in 13 villages by 10 ACF Sakhis where the Government Health System has poor infrastructure and resources. Overall, in the last three years, institutional deliveries have increased significantly in ACF's health intervention villages from 64% to 91%.

## AAA PROGRAMME ROLLED OUT

Rabriyawas (Rajasthan) has initiated a new Model of AAA in which Anganwadi Workers (AWW), ASHAs and ANM work on the same platform to address MCH and Malnutrition issues. Currently running in partnership with the Government of Rajasthan, the MCH intervention is carried out in 29 villages covered through 1 Community Health Centre and 4 Primary Health Centres. Key objectives of this project platform is 100% immunization, reduced infant mortality, reduced maternal mortality, increased institutional delivery and improved nutrition status.

## TACKLING MALNUTRITION

In response to alarming findings of the 2017 Global Nutrition Report, ACF has initiated malnutrition interventions across 30 Anganwadi Centers of Dadri (Uttar Pradesh), covering 5 villages. ACF, in partnership with the Integrated Child Development Scheme Departments (ICDS), initiated a baseline study and has proposed interventions to strengthen the resources of Anganwadi centers, develop capacities of Integrated Child Development Scheme Department (ICDS) staff and ensure participation of village level institutions.

## PROGRESS ON NCD PROGRAMMES

ACF expanded its reach in NCD intervention by adding two new locations in Punjab and Uttarkhand - spreading awareness in an extra 20 villages, 9,270 households and 52,709 individuals. ACF has also aligned with the Government to conduct NCD programmes focused on Community Based Assessment Checklist (CBAC) to identify at-risk populations and provide referrals for diagnosis and treatment. Behavior Change Communication on risk factors focused on Farmers, SHG women and Adolescents.

## TOBACCO PREVENTION PROGRAMME AWARENESS

ACF initiated a wide scale Tobacco Control Programme across villages in Kodinar (Gujarat), Farakka (West Bengal) and Chirawa (Rajasthan) with the aim to sensitize Government Authorities and Village Level Stakeholders and train ASHAs, Sakhis, AWWs and other local stakeholders about the ill effects of tobacco and control measures for villages.

## 100 % TOILET COVERAGE IN 146 ACF VILLAGES

ACF, in collaboration with communities, community based organizations, Self-Help Groups and Federations has achieved 100% toilet coverage in 146 out of 227 villages and the rest with 80% coverage. Sanitation drives were conducted



in 227 villages with a major focus on covering the importance of constructing a toilet in every household.

#### **ADOLESCENTS TRAINED IN LIFE-SKILLS AND SANITATION CHAMPIONS**

Teenagers are playing a key role in educating peers on various topics related to sex and sexuality, gender equality, health and safety, nutrition, life skills, drug awareness, HIV/AIDS and career planning. ACF has trained over 842 peer educators across 10 locations - generating a reach across 22599 adolescents. Swachta Doots also known as Cleanliness Ambassadors have been trained to play a pivotal role in monitoring and educating peers and community on hygiene and sanitation behaviour at village and school levels. Across locations there are 150 Swachta Doots spreading awareness in 105 villages.

#### **CURATIVE HEALTHCARE ACCESS PROVIDED THROUGH MEDICAL VANS AND CLINICS**

Mobile medical van services were provided in 6 locations (Chandrapur, Bhatapara, Dadri, Rabriyawas, Nalagarh and Darlaghat), and a number of special healthcare services were also provided including Gynaecology, Paediatric, ENT, Cataract Detection Camps, NCD screenings and diagnostic camps. ACF has also initiated community clinics in 2 villages with participation of villagers and village stakeholders, thus strengthening the community and improving sustainability.

Swachta Doots also known as Cleanliness Ambassadors have been trained to play a pivotal role in monitoring and educating peers and community on hygiene and sanitation behaviour at a village and school level.



# TACKLING HIV/AIDS AMONG TRUCK DRIVERS

**INVESTOR**

**APOLLO TYRES FOUNDATION**

**PROJECT**

**HEALTH CARE CENTRES FOR TRUCKERS**

**LOCATIONS**

**SANKRAIL & FARAKKA (WEST BENGAL), SURAT (GUJARAT), NALAGARH (HIMACHAL PRADESH)**

**DURATION**

**2009 – ONGOING**

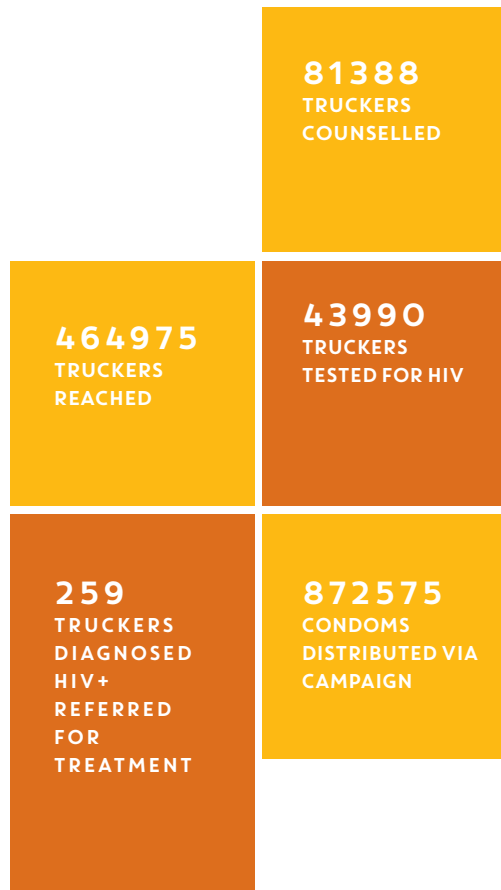
The Dhulagarh Truck Terminal in Sankrail, on the outskirts of Kolkata, is indeed a sight to see – approximately 6000 trucks halt there every day so that truckers can park their lorry, await entry into the city at night, drop off and pick up a new load and stretch their legs after the long, hard drive. A major transport hub, Kolkata witnesses movement of as many as 50,000 trucks a day, and with unusually long working hours, extended periods away from family, and difficult road and driving conditions, the physical and mental health and wellbeing of truckers was of major concern.

In particular, the spread of HIV/AIDS is an issue affecting truckers, due to the high prevalence of drivers accessing Commercial Sex Workers, and a small percentage of truckers using a condom.

An important stakeholder for heavy industry, Ambuja Cement Foundation (ACF) decided to help truckers tackle the problem – collaborating with Apollo Tyres Foundation to initiate the establishment of a Health Care Centre, and under a Public Private Partnership (PPP) model, also sought Government support.

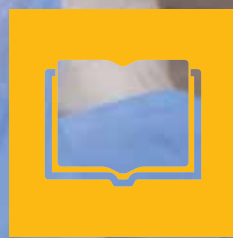
Established in 2009 at the Dhulagarh Truck Terminal, the Health Care Centre provides a range of health care services such as the prevention, identification and treatment of HIV/AIDS along with other sexually transmitted infections. The centre also works on vision care, awareness on tuberculosis and other non-communicable diseases including diabetes and high blood pressure among the driving population. As many of the health concerns affecting truckers require behaviour and lifestyle changes, the programme has a heavy focus on Behaviour Change Communication – conducting puppet shows and holding information stalls to engage with truckers and teach them better ways to protect and manage their health.

Slowly, the team at ACF and Apollo Tyres Foundation began to see changes. Footfall in the Clinic increased from 2704 in 2009-10 to 6262 in 2018-19. Additionally the percentage of sexually transmitted patients against footfall decreased from 30.47% to 2.85% - largely thanks to the sale of condoms which has increased from 7814 in 2009-10 to 30,500 in 2018-19. With such success, ACF and Apollo Tyres Foundation decided to take the programme to other key locations where a high volume of truckers are prevalent. The programme expanded to other locations like Surat, Farakka and Nalagarh where trucks converge on Truck Terminals. In each of these places you see a sea of trucks parked. And close by are thousands of truckers sipping chai - a sea of happy, smiling, healthy faces! ■









WE ENSURE THAT RURAL CHILDREN GET THE SUPPORT THEY NEED FOR A GOOD EDUCATION, AND DIFFERENTLY-ABLED CHILDREN REACH THEIR FULL POTENTIAL IN LIFE.



# EDUCATION

**Rs. 1.89  
CRORE**

TOTAL INVESTMENT  
IN EDUCATION IN  
2018-19

**Rs. 7.81 LAKH**

SPENT ON  
UPGRADATION  
OF SCHOOL  
INFRASTRUCTURE  
IN 2018-19

**Rs. 20.3 LAKH**

COST OF NEW  
CURRICULUM  
DEVELOPMENT IN  
2018-19

**Rs. 3.46 LAKH**

INVESTED IN  
CAPACITY BUILDING  
TEACHERS & SCHOOL  
MANAGEMENT  
COMMITTEES IN  
2018-19

**Rs. 5.53 LAKH**

INVESTED IN SKILL  
DEVELOPMENT OF  
AMK STUDENTS IN  
2018-19

For Education to advance in India, Shubhangi Sohoni believes that there are a number of areas that require critical investment and support:

#### SUPPORT FOR BASIC INFRASTRUCTURE

Most government schools lack basic infrastructure like drinking water filters, sanitation systems or hand washing stations. Lack of water for sanitation is one of the primary reasons for girls dropping out of school or non-enrolment of the girl child. Additionally, we need to strengthen the school management committees and encourage community participation to sustain a minimum standard of infrastructure.

#### PROMOTING E-LEARNING IN SCHOOLS

Many state governments have introduced e-learning facilities with only one system available in a majority of schools. Many a time due to poor infrastructure, the internet server is non-functional resulting in no connection to the e-learning module. It is advisable to introduce multiple e-learning systems which can be used simultaneously by other classes with an average of 40 students making sessions interactive. This will help to improve student involvement and interest in subjects like Maths, Science and English.

#### HANDHOLDING TEACHERS, SMCS & STUDENTS

Training, and continuous handholding support is required for teachers in Government Schools, to develop Teacher Learning Methods, harness the use of technology in the classroom and to optimise School Management Committees. Students also require support to engage in extra-curricular activities, career counselling, and support classes for weaker students – all with the aim to ensure quality education and holistic development for all.

#### EXPANSION OF SPECIAL EDUCATION CENTRES

Children with special needs require more years of training and support as compared to other children. There is a lack of seats available in existing Special Education Centres, forcing most children to remain at home. Apart from the standard curriculum, exposure to skills is also a need amongst the senior students, to support their future independence and sustainability.



**SHUBHANGI  
SOHONI, MANAGER,  
EDUCATION**

With a Post-Graduation in Statistics from M.S. University of Vadodara, Gujarat and a Diploma in Women Empowerment and Development from Nirmala Niketan, Mumbai University, Shubhangi has nearly 14 years of professional experience in Monitoring and Evaluation (M&E). Besides being a core member of the M&E team, she coordinates the Education Vertical at ACF.

# EDUCATION HIGHLIGHTS



ACF provides a number of interventions to help value-add government schools in the communities in which they work. With a focus on infrastructure and quality education, the programme works hand in hand with Government, School Staff and SMCs to enhance learning outcomes and environments for students.

## CII & ACF JOIN HANDS TO ROLLOUT SPORTS

Through the 'Make India Play' initiative, 10 primary and upper primary schools in Darlaghat (HP) are promoting sport activities amongst boys and girls, in collaboration with the Confederation of Indian Industries, who provided the curriculum and Teacher Training for the project. A 3-day Physical Education Teacher (PET) training workshop was conducted at the Government Senior Secondary School in Darlaghat to train teachers on curriculum along with techniques, games and assessment processes. On the basis of results of this pilot project, ACF hopes to scale the initiative in the future.

## ENGLISH SPEAKING TRAINING PROGRAMME

Schools in Chandrapur underwent an English Language Training Programme for school teachers as part of a pilot programme, focusing on the programme in the areas of speaking, reading and

writing. Conducted by Leap Forward, the initiative was the result of an Initial Mapping Test, which tested the abilities of students amongst 10 schools in Chandrapur, and highlighted a lack of reading, spelling and vocabulary skills. Based on this need, ACF initiated the pilot programme and plans to expand its roll out in coming years.

## DOUBLING FOOTPRINT IN CHANDRAPUR

ACF doubled its outreach in Chandrapur, from 3 clusters to 6, thanks to their collaboration with the Government of Maharashtra. ACF built the capacity of teachers at 83 schools in Chandrapur, through need based training and workshops in subjects such as technology, language, science, scholarship and Navodaya exam practices.

Our work in strengthening School Management Committees also continued to strengthen the community engagement and support for local government schools - raising the bar both in terms of infrastructure and delivery of education.

## ACF EXPANDS WORK INTO TRIBAL AREA

Under the Cluster Area Development Programme, ACF has expanded its education footprint to the tribal community of Jiwati block in Chandrapur, impacting 21 schools.

In Jiwati, tribal communities live in hilly and forest areas with poor roads. Teachers come from other areas and are not familiar with the local tribal languages and dialects that children speak there. Tribal students face difficulties in following prescribed text books which are not in their mother tongue. Additionally there is low awareness about education amongst parents.

In order to bring development to the block, ACF has collaborated with the Government of Maharashtra to build the capacities of teachers, strengthen SMC and upgrade infrastructure to improve education outcomes in the area.

Additionally, with the support of the Rotary Club Hirai, ACF conducted a Balmela, summer camp, dental camp, and sports activities for students at Jiwati Schools. It is being planned to expand this initiative to 31 schools in the tribal Patan block.

## STUDENTS APPEAR IN STATE LEVEL COMPETITION

Students from ACF Schools represented their school and community at a District Level Science Competition in Solan, where they presented a Model Garbage Collection Machine and Science Models 'Forest Fire Extinguishers & Micro Organism to Macro Organism'. Their success at this level has seen them chosen to present at the State Level Competition in Darlaghat.

## AMBUJA MANOVIKAS KENDRA

Ambuja Manovikas Kendra, an institution standing strong for the past 19 years, is training 121 children with intellectual disabilities - of which 93 are enrolled in regular schooling, 13 are under home-based rehabilitation and 15 under the skill and resource center.

### SECOND BATCH COMPLETES NIOS EXAMS

AMK students are once again re-defining what a person can achieve when living with a disability. This year, 4 students from AMK appeared for, and passed with marks ranging from 60-79%, in the National Institute of Open School (NIOS) 10th Grade Examinations. This was the second batch to appear for the exams and Jashandeep Singh, Vikas Kumar, Amandeep Singh and Jaskaran Kaur did AMK and their families proud by passing with flying colors. In a stand out effort, Jashandeep Singh excelled with a top score of 79%.

### EXTRA CURRICULAR ACCOLADES FOR AMK

Beyond the focus of education, AMK also provides students with a range of recreational and extra-curricular activities. Students received the following awards and recognition. Ms. Ramandeep Kaur (Junior) won 1st place in National Level Painting Competition, 4 athletes

from the Punjab Floor Hockey team won a Gold Medal at the National Championships; for the 13th consecutive year in a row, AMK won the overall championship trophy in the 21st Punjab State Special Olympics games; and Ms. Ramandeep Kaur (Senior) was a member of the Indian Unified Female Football team that participated in the World Cup held in Chicago.

### STATE LEVEL AWARDS BESTOWED ON AMK

On the occasion of World Disability Day, the Government of Punjab acknowledged and facilitated individuals who have excelled in their own endeavours - Neha won the Best Sportsperson with Disability; Kamaljeet Singh won the Best Self-Employed Person with Disability; and Suresh Kumar Thakur won the Best Individual in the Professional Category working for the cause of Persons with Disabilities in the state.

### FIRST BATCH OF GRADUATES FROM AMK SKILL TRAINING FACILITY

In August 2018, the first batch of 17 trainees in Ropar graduated in three trades – artificial jewellery making, pottery and baking. With the help of their parents, 15 students started their own enterprises selling jewelry, pots and bakery items.





# LIVELIHOODS FOR PEOPLE WITH SPECIAL NEEDS

**INVESTOR**

**CIPLA FOUNDATION**

**PROJECT**

**SKILL DEVELOPMENT & REHABILITATION CENTRE FOR DIFFERENTLY-ABLED YOUTH**

**LOCATIONS**

**ROPAR, PUNJAB**

**DURATION**

**2018 – ONGOING**



AMK was facing a challenge. On completion of schooling at AMK, young, differently-abled youth found themselves at a crossroads in life. There was a need, an opportunity in fact, to meaningfully engage these special needs adults in activity. To help them become economically independent. But on completion of schooling, these empowered adults were unable to obtain jobs – even self-employment was difficult – resulting in a loss of confidence and hope for the future.

To solve this challenge, ACF and Cipla Foundation joined hands, together establishing a full-fledged, skill development and rehabilitation centre, cum production unit. The philosophy behind the centre is to train youth in different vocations, which will help them in becoming financially independent and productive members of society.

ACF and Cipla Foundation agreed to start the project with 15 trainees in the first year with three vocations – a Bakery Unit, Pottery Work and Artificial Jewellery, and over the next 3 years, set a target to rehabilitate 50 trainees.

A visit to the Centre is uplifting. Small groups of passionate trainees, diligently performing their tasks – cooking up a batch of homemade cookies, packaging them, and preparing them for market. Looping colourful beads together to form a necklace, bracelet or earring, standing with pride to show you their finished product.

The skill development and rehabilitation centre aims to:

- Develop relevant vocational skills and competence among the intellectually and multiple differently-abled youth.
- Serve intellectually and multiple differently-abled youth, emphasizing school to career and other career readiness programmes, in partnership with parents, differently-abled friendly industries and corporate houses.
- Build awareness about career and employment options for the intellectually and multiple differently-abled individuals; and provide education, training and workplace experiences

In 2018 the first batch graduated with help from ACF and Cipla Foundation. 15 trainees have established their own small, homebased enterprises – independently creating products for sale.

The next batch of 15 students have already enrolled at the Skill Development Centers and training has commenced. Together, ACF & Cipla Foundation are re-defining pathways for special needs adults, who are showing AMK, their families and communities that they too, can be breadwinners! ■





**AMBUJA CEMENT FOUNDATION  
INVESTS IN RURAL  
INFRASTRUCTURE TO IMPROVE  
ACCESS TO MARKET CENTRES,  
ENHANCE SCHOOLS AND MAKE  
DAY TO DAY LIFE EASIER.**



# RURAL INFRASTRUCTURE

**92 KM**

ROAD BUILT

**30**

ISO CERTIFIED  
SCHOOLS/  
ANGANWADIS

**37 KM**

WATER  
DISTRIBUTION  
PIPELINE

**146**

VILLAGES WITH 100%  
TOILET COVERAGE

**64**

WASHING  
PLATFORMS (GHATS)  
CONSTRUCTED

**284**

COMMUNITY PLACES  
DEVELOPED

Infrastructure is the backbone of any country, and plays an important role in supporting the nation's economic growth. However the infrastructure in rural villages across India is often sub-standard, and does not adequately support villagers in agriculture, business, connectivity, social cohesion or the upliftment from poverty.

To support this, Ambuja Cement Foundation invests in rural infrastructure in its core villages, to improve access to market centres, enhance schools and make various aspects of day to day life easier for the people who live there.

## RURAL COMMUNITY INFRASTRUCTURE

Community Infrastructure is necessary to support villagers in their day to day lives. ACF provides facilities such as community halls, common washing areas and boundary walls is necessary to protect spaces. 20 Community halls were renovated or newly constructed across 7 locations in 2018-19, which provide a common place for village communities for social and meeting purposes. 22 schools and 3 ICDS centres were repaired and 4 new schools were constructed during the year. ACF helped communities construct 1.9 km of boundary wall for common places like schools, across 9 villages. Additionally, ACF constructed 10 new washing platforms in Bhatapara and Darlaghat.

## RURAL ROADS

Roads provide mobility and connectivity to people living in rural areas, boosting agricultural activities by making water, seeds and other raw materials available to the farmers. By improving connectivity, they also enhance employment opportunities for those in the non-agriculture sector, increasing both education and livelihood opportunities. Rural roads also ensure that rural areas have greater access to public services, in particular much needed health services. In 2018-19, ACF supported different villages for construction of concrete or interlocking paver block road resulting in 5.90 kms of better road. Additionally, in village Lodhva, ACF supported the improvement and repair of a village cart road having a length of 11.20 kms.

## RURAL ELECTRIFICATION

Access to safe electricity is vital in rural communities and supports both households and businesses in their smooth operation. In 2018-19, ACF Mundwa safe guarded 10 electrical transformers by building a wall around them, to avoid any hazard. Solar Street lights were installed at Ambujanagar and Darlaghat, with a total of 123 street lights provided in villages.

## RURAL WATER SUPPLY

Over and above our extensive water resource management projects in rural communities, ACF has helped address the sustainability of local water systems and sources, and tackled the problem of water quality in rural communities. To improvise drinking water availability, water distribution pipelines were installed across 4 locations having a length of 3.9 kms.

## RURAL SANITATION

ACF has supported the community of Inana village in Marwar Mundwa to install a sewage treatment plant having capacity of 1000 KLD. The treatment plant has helped the community to resolve the problem of wastewater in the village and treated water will also be harnessed - putting less stress on fresh water sources in the water scarce area.

# RESEARCH & MONITORING



The Research and Monitoring Unit helps to objectively and systematically oversee the implementation, progress and impact of programmes at ACF. It provides a vital function to assure our board, funders and beneficiaries, that the work we are doing is scrutinized, course corrected where needed, and refined. Our aim is that over time, we are more efficient, more effective and deliver more on-ground results. The research we undertake, helps us provide more impact, and time and again, our studies have shown a multiplier effect on the ground, from every rupee invested in our rural communities. ACF follows an evidence based practice while planning and implementing development initiatives.

This year our efforts focused on the following initiatives:

## IMPACT ASSESSMENT: LOKVANI, COMMUNITY RADIO, KODINAR

ACF appointed Mudra Institute of Communications, Ahmedabad (MICA), a leading agency in communication research, to conduct an Impact Assessment of the Community Radio at Krishi Vigyan Kendra, Kodinar. The study was conducted in 3 clusters based on their distances from KVK and highlighted the following:

- Nearly 30% of farmers and 56% of fishermen from the study sample listen to Lokvani. Overall, 27.5% of respondents listen to Lokvani regularly and listenership is higher among males.

- Out of the Lokvani listeners nearly 60% listen to Lokvani daily and another 32% listen to it at least once in a week.
- Nearly 40% of the Lokvani listeners ranked Lokvani as their number 1 source of information and another 20% ranked Lokvani at number 2, with similar proportion ranking it number 3.
- Agricultural programmes are most popular on Lokvani, followed by news and entertainment shows.
- 82% of the Lokvani listeners are happy and satisfied with the content of Lokvani.

## EVALUATION STUDY OF ODF COMMUNITIES

Contributing to the Swachh Bharat Mission, in 2015 ACF sped up its total sanitation programme - working towards making all its core villages Open Defecation Free. An internal gap mapping exercise of the households without toilets was done in 2015 for all the locations and ACF team started working tirelessly towards bridging the gap. By March 2018, Darlaghat, Nalagarh, Ropar, Bhatapara, Sankrail and Farakka were declared as ODF with all the households having toilet

facilities. It was found that nearly 93 percent of the households in these locations had a toilet within or outside premises and 98 percent of the households, which had access to toilet facility, actually use it.

A little more than half of the toilets were constructed by the households on their own, nearly one fifth of the toilets were constructed with majority Government funding and one tenth were constructed with major support by ACF.

### **NCD BASELINE ASSESSMENT OF ROPAR & BATHINDA**

To systematically assess the need, a baseline assessment was conducted to identify awareness of Non-Communicable Disease (NCD) and NCD related diseases, and the health seeking behavior

By March 2018, 6 of its locations (Darlaghat, Nalagarh, Ropar, Bhatapara, Sankrail and Farakka) were declared as ODF with all the households having toilet facilities.



of the community members. An equal number of males and females were taken in the study, to look for any gender based variations in the pattern of Non-Communicable Diseases.

Evidence showed that the awareness level of NCDs was higher in Ropar than in Bathinda, whilst more respondents in Bathinda reported risks of these diseases. Additionally, a majority reported to have sought treatment for health problems related to NCDs in Bathinda.

Hypertension and Diabetes were most prevalent, with hypertension (28%) being the most common NCD prevalent in Bathinda, whilst 10% of respondents in Ropar suffered from diabetes. Evidences suggest that Ropar was reported better in terms of awareness and less number of people experiencing risks, whereas the picture was opposite in Bathinda in terms of risks and health seeking behaviour.

The study highlights the need for intervention around NCDs and the baseline assessment will be helpful to tailor an NCD programme plan for effective implementation in the area.

### **SUSTAINABLE LIVELIHOOD DEVELOPMENT - BASELINE STUDY, RAIPUR (CHHATTISGARH)**

A baseline assessment of five villages was planned to understand the socio-economic profile and livelihood status of target villages to provide key information to inform the project planning for a new integrated development programme in 5 villages of Tilda block.

The data showed that 85% of farmers in the region cultivate only a single crop in a year with only 3% growing more than two crops. The region is mostly rainfed and very few (3%) farmers had irrigation facilities.

Looking at the various aspects of agricultural practice in the study, it was found that agriculture is still traditional and subsistence in nature and that farm mechanization and adaptation of new methods of agronomic practices have not yet been adopted. The findings were utilized for preparing a Detailed Project Report (DPR) to inform programme planning.

### **REPORT: MAKING THE CASE FOR CORPORATE ACTION IN WATER**

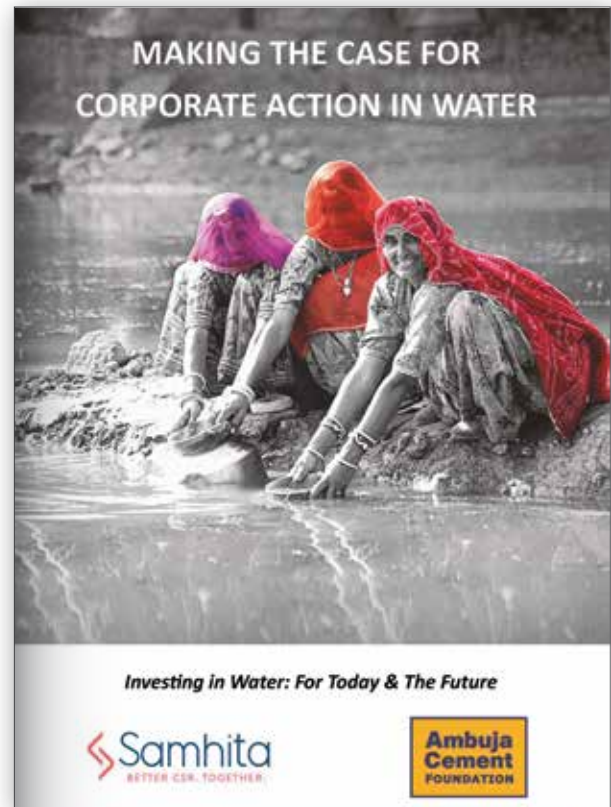
The country is facing an extreme water crisis with 54% of the country's ground water reserves depleting and 21 major Indian cities estimated to run out of groundwater as soon as 2020. Recognizing the severity of the issue, Ambuja Cement Foundation and Samhita collaborated to create a report outlining the argument for



corporate investment and collaboration in addressing the issue. The report, titled 'Making the Case for Corporate Action in Water' mapped the current landscape of CSR interventions in water, outlining key challenges faced by those working in the sector and highlighting ways in which collaboration could help deliver impact at scale.

The report was launched at an event 'Investing in Water: For Today and the Future' held in Mumbai.

The report, titled 'Making the Case for Corporate Action in Water' mapped the current landscape of CSR interventions in water, outlining key challenges faced by those working in the sector, and highlighted ways in which collaboration could help deliver impact at scale.



## PLACEMENT DATA VERIFICATION STUDIES

In an effort to improve and strengthen gainful employment for trainees trained under SEDI, a placement verification was introduced in the last few years. The assessment is conducted using a structured questionnaire through telephonic calls including aspects such as current engagement of the trainee, earning bands, reasons for working in a trade other than that trained in and frequency of follow up from SEDI, among others.

This year the placement verification exercise was conducted in 3 SEDIs and the time period taken into account was trainings held during April 2015 - March 2018.

- SEDI, Bhagwanpur (Roorkee) - In SEDI Bhagwanpur, the study focused on 673 trainees including 30% female trainees trained between April 2015 and March 2018. 176 trainees confirmed their present status as working whilst 42 confirmed self employment. The study findings show that Fitter Fabrication trade had 100% employed, Welding 84% and Electrical trade 82%. However in the self-employment category, 53% Beauty Therapist trade graduates were engaged, which is highest when compared with all other trades.

With respect to earning bands from among 176 working trainees, 123 trainees (70%) earn Rs. 7000 per month which is the minimum wage for Uttarkhand state.

- SEDI, Gandhinagar (Gujarat) - Total trainees at SEDI-Gandhinagar under study were 1651 trainees of which 1483 (90%) were traced. 86% trainees reported working in a trained trade while 14% of them were working in another trade. Total 329 trainees are working in wage employment, 567 are reported in self-employment and 17 trainees have reported working in both categories. With respect to their engagement post training 78% confirmed getting their placement within a month of the completion of training.
- SEDI, Dadri (Uttar Pradesh) - Total 628 were trained in various courses. During the assessment 406 (64.4%) trainees were traced. Among the traced trainees, 202 trainees reported to be working (50%), while 33% continuing their higher studies. Among 202 working trainees, 169 (84%) trainees reported working in the trade trained, while 33 trainees (16%) are working in other trade. Among working trainees, 122 trainees were in wage employment, while 60 were self-employed and one trainee has confirmed dual employment. 105 trainees reported to have been placed within a month of completion of their training.

## IMPACT ASSESSMENT, CHANDRAPUR

An impact assessment exercise was undertaken for Chandrapur to review the work across programmes in the location, and to assess the change it has brought about, as perceived by stakeholders.

Conducted by a panel of eminent practitioners, consultants and representatives of diverse organizations, the exercise reviewed interventions across thrust areas, and parameters for benchmarking included compliance, relevance, effectiveness, efficiency, rigour of implementation and sustainability.

Led by the Founder and Chief Executive Officer of Dialogue of Civilizations Research Institute (DOC RI,) Berlin, Mr Pooran Pandey, the exercise highlighted programme wise strengths and opportunities for further development, after taking into account perceptions of diverse stakeholders interacted with.

## SOCIAL RETURN ON INVESTMENT, SEDI, KODINAR AND CHANDRAPUR

An SROI study was conducted for SEDIs in Kodinar and Chandrapur for the year 2015-2018. Conducted by Sustainable Square India, the aim of the study was to understand the socio-economic value creation of trainings and placements of the students at these SEDI centres. The Social Value International SROI framework, a leading and advanced framework for social impact measurement was chosen for the study which is standardized by the United Kingdom's SROI Network.

In Kodinar, 1967 students were trained in different trades such as Electrical, Fitter, Machine Operator, Welder and service trades for which ACF directly invested Rs. 2.39 crores in three years. The study found that the social return was Rs. 5.07 from SEDI Kodinar for every rupee 1 invested.

In Chandrapur, 1136 students were trained in Electrical, Fitter, Machine Operator, Welder Nursing and other trades with a direct investment of Rs. 2.07 crores by ACF in three years. The study found that the social return was Rs. 4.08 from SEDI Chandrapur for every rupee 1 invested.

The study found that the social return was Rs. 4.08 from SEDI Chandrapur for every rupee invested and Rs. 5.07 from SEDI Kodinar for every rupee invested.



# KNOWLEDGE SHARING AND EVENTS



We have a strong belief in the power of sharing – sharing learnings, sharing ideas, sharing expertise. It benefits not only other key stakeholders but also enriches our own learning and networks. And the ‘good standing’ that knowledge sharing puts ACF in within the sector, is invaluable. This year we continued with a variety of programme related knowledge sharing events, but also ventured into new territories to foster collaboration among a wider set of stakeholders.

## CSR CAFÉ – MUMBAI & DELHI

CSR cafe is a collaborative initiative, sparked by Ambuja Cement Foundation in partnership with Samhita, that aims to provide a platform for decision makers in CSR, to brainstorm and ideate. Six sessions of the cafe were organized in 2018, with four held in Mumbai and two in Delhi in partnership with UNDP. Focus points for the closed door discussions, have been on ‘Mobilizing Collective Corporate Action’, ‘Creating Impact Through Government Partnerships’, ‘5 Ways CSR Heads Can Create A Lasting Change’ and ‘Influencing Boards to Make Impactful, Informed and Intentional Decisions.’ At these breakfast meetings, social sector leaders from companies and foundations converge to discuss challenges, gaps and sustainable models surrounding each issue.

## FARM TO MARKET - CHANDIGARH

A participatory dialogue was held in collaboration with Confederation of Indian Industry (CII) in Chandigarh to explore existing opportunities in



developing a sustainable agriculture model and strengthening the value chain for small and large farmers. The event featured a panel discussion on issues, challenges and opportunities in agricultural livelihoods (production and marketing) followed by a key note address by Dr. Jaskaran Singh Mahal, Punjab Agricultural University (PAU), Ludhiana. The key takeaways saw the need to develop the agricultural industry in India and to pass profits to farmers as well as the need to find innovative solutions to problems like agri-waste management.

### **INVESTING IN WATER: FOR TODAY & THE FUTURE - MUMBAI**

Recognizing the severity of the water issue in India, ACF in collaboration with Samhita, organized an event to bring multiple stakeholders together, to work towards a shared mission of tackling India's water crisis. As part of the event, a report was released, titled 'Making the Case for Corporate Action in Water'. Expert sessions were held at the event along with panel discussions on subjects such as 'Collaborating for Success', 'Anatomy of the movement and the Role of Media' and 'Catalyzing a Movement in Water'. There was also a skype session by Shashi Buluswar, CEO, Institute for Transformative Technologies, USA who talked about Technology Breakthroughs for Global Water Security. The event ended with a 'Fireside Chat' between Amit Chandra, MD, Bain Capital, Nimesh Sumai, Co-Founder, Caring Friends and Priya Naik, Founder & CEO, Samhita discussing their partnership after the 2013 drought in Maharashtra and

advising companies and NGOs to move into more inclusive partnerships.

### **SYMPOSIUM ON MODELS TO CONTROL NCDS - MUMBAI**

The Symposium was held in partnership with the Harvard Chan School of Public Health at their India Research Centre, Mumbai. The event focused on sharing models that have been implemented globally for the control of NCDs and how to develop a strategy for the Indian context. Dr. Lindsay Jaacks, Assistant Professor, Department of Global Health and Population, Harvard Chan School of Public Health, Boston discussed evidence-based NCD Models from Global Health, providing key insights that could be applied in an Indian context.

### **SKILLING ROUNDTABLE - PUNE**

The Skills Roundtable was held in collaboration with IDOBRO for the 5th consecutive year, as part of the 'RISE Summit' held in Pune. Discussion points focused on reducing unemployment through skilling, and increasing employability in the construction, manufacturing, retail and hospitality sectors. 37 participants attended the roundtable from a mix of sectors, mainly academic, civil society, government and corporates. Participants also visited the CREDAI Kaushal Skill Development Programme where ACF's Pramod Khadse addressed both students and faculty on how effective collaborations and connections are required to bring skill development into the global value-chain analysis.

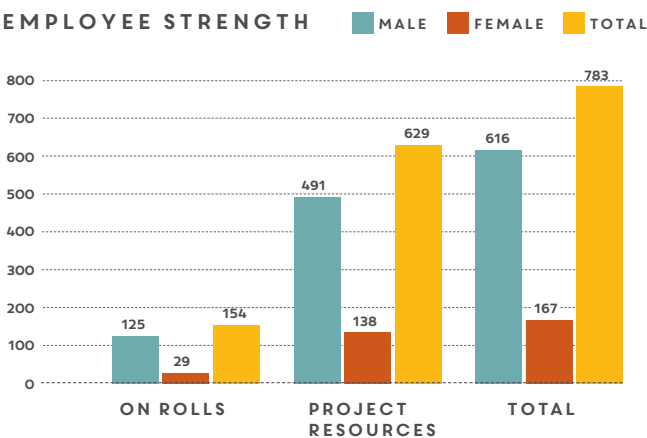


INVESTING IN

# OUR PEOPLE

At ACF, we regularly invest in our employees – after all, they are our greatest asset! By providing them opportunities to evolve, express, progress, prosper, and ideate, we have not only seen results via their personal development and growth, but have seen this impact the larger interest of the organization.

EMPLOYEE STRENGTH



ACF has mandated a minimum of 4 days of training programmes per employee every year. Our training and development initiatives, led by the top management, include 3 types of training and capacity building which are delivered via external facilitators or via in-house trainers:

- **SOFT SKILLS & BEHAVIOURAL TRAINING** – including subjects like conflict management, powerpoint presentation, grooming, business etiquette, personal excellence, effective communication & presentation skills.
- **LEADERSHIP TRAINING** – incorporating a variety of Management and Leadership Development Programmes.
- **TECHNICAL TRAINING** – involving technical training programmes related to specific programme elements or development of alternative skills.

ACF has placed particular focus on imbibing a variety of core values (social commitment inclusiveness, integrity, trust, transparency & zero tolerance) in our team – values which we believe have developed them into caring, diligent and ethically passionate people they are today. As a result we have many stories of significant growth, where we have been thrilled to see our people blossom over time. Employees who have grown within the organization and moved on to different levels of responsibility. We applaud their 'I Can' approach, and their passion and commitment to their work at ACF.



**SANJAY SHARMA**  
AREA PROGRAMME MANAGER

Himachal Pradesh  
2004 – Till Date

Passion, combined with organizational support, provided the perfect recipe for Sanjay Sharma to rise through the ranks at Ambuja Cement Foundation.

A trained Civil Engineer, he was working at Ambuja Cements Limited as a Junior Engineer - executing construction work of buildings, roads and other projects around the plant.

In 2002, ACF was looking for Civil Engineers to implement a watershed project outside Darlaghat. Grabbing the opportunity, Sanjay went to Hamirpur where he found a dry, desolate landscape and a need for villagers to participate in the management of their water resources.

Troubled, Sanjay returned to Darlaghat with a vision of constructing a watershed project with deep community participation. Whilst having little experience in Watershed or Community Development, Sanjay was inspired by the challenge – generating impact and mileage over a 2 year period.

Recruited as a Programme Officer & Project In Charge in 2004, his portfolio expanded to include the architectural design for Ambuja Manovikas Kendra in Ropar, Punjab, which helped him transfer there as a Programme Officer.

He has been climbing up the ladder ever since and it has been a transformational journey - from a Civil Engineer to Area Programme Manager of ACF's Himachal Pradesh region, which fills him with pride.

**DHARMENDRA PATRA**  
**CLUSTER COORDINATOR**

**Sankrail, West Bengal**  
**2010 – Till Date**

Having left his home state of Orissa to take up the position of SEDI Incharge in Sankrail, Dharmendra was faced with the task of revitalizing the Institute which was flagging due to poor student numbers. Operating from only two rooms to run training programmes, Dharmendra and his team worked hard to attract as many youth as possible. They ran surveys, conducted a needs assessment, found out the skills required and provided training to youth. But still numbers dwindled. Senior Members of ACF visited the SEDI and made the decision to close the institute down if things did not turn around by their next visit.

To attract more youngsters, Dharmendra and his team used innovative ideas such as management videos during mobilization and talked widely about partnerships and job placement opportunities. Realising more infrastructure was needed, Dharmendra led the effort to apply under the DDUGKY scheme - trying to register every year for 4 years, finally achieving success in 2017. Due to his efforts and contribution, Dharmendra was promoted to Cluster Coordinator for SEDI, overseeing 5 centers and under his leadership, SEDI Sankrail was awarded the best SEDI in 2017-18.



**KALPANA BHENDE**  
**PROJECT EXECUTIVE**

**Chandrapur, Maharashtra**  
**2003 – Till Date**

Kalpna Bhende joined ACF in 2003 as a part-time HIV AIDS counsellor where she spread awareness and advised beneficiaries on solutions, becoming full-time in 2006. She first proved her mettle whilst working in a remote Tribal area outside Chandrapur – struggling to create awareness about this highly sensitive issue and struggling to reach the right audience, with many shying away from the topics being discussed. Working with painstaking perseverance, she managed to run the programme successfully and caught the eye of ACF managers.

She is now the Project Executive handling the large health programme which includes Home Based New Born Care, Anemia Programme, Tobacco Control, Sanitation and Child Development in Chandrapur.

Reaching this position was not easy. She faced a lot of insecurity in moving to a new place, but ACF team saw to it that each woman was dropped home safely after a long day at work or after night meetings. At ACF, she found that all staff work equally and have the freedom to work on projects. This played a key role in her success and progression with the Foundation.



**KALUSINH MORI**  
**PROJECT CO-ORDINATOR**

**Ambujanagar, Gujarat**  
**2012 – Till Date**

With a background in water recharge and drinking water projects, Kalusinh jumped at the opportunity to join ACF as a Project – Executive in Ambujanagar, Gujarat in 2012.

On joining ACF he was impressed with the programmes. He had previously believed that Corporate Foundations only thought about 'return on investment' and not about bringing in real, transformative change. ACF was focused on impacts, achievements and truly cared about their beneficiaries. They had a strategy and the process to achieve it.

Kalusinh thrived in this environment and in a work culture that was very different compared to his past work experiences. With no form of hierarchy, everyone was treated equally and he found he could work at his own pace and set his own tasks.

In the beginning he used to handle only the water programme, but he has learnt a lot whilst at ACF. In 2015, he was promoted as a Project Coordinator and currently oversees the implementation of the Water, Health and Sanitation programmes.



# PARTNERS & INVESTORS

## MAJOR PARTNERS

- Ambuja Cements Ltd
- Apollo Tyres Foundation
- AU Small Finance Bank
- BCI Growth & Innovation Fund, IDH
- Castrol India Ltd
- Godrej Agrovet Ltd
- Gruh Finance Ltd
- Gujarat Pipavav Port Ltd
- HDFC Bank
- Hindustan Zinc Ltd
- Indian Council of Agriculture Research
- IndusInd Bank
- National Bank for Agriculture and Rural Development
- Narotam Sekhsaria Foundation
- National Schedule Castes Finance & Development Corporation
- National Skill Development Corporation
- Paschim Banga Society for Skill Development
- Rajasthan Skill and Livelihoods Development Corporation
- Schneider Electric India Foundation
- Sector Skill Councils
- State Governments of India
- Tata Trusts
- The Community

## CHHATTISGARH

- Chhattisgarh Renewable Energy Development Agency
- Indira Gandhi Krishi Vishwa Vidyalaya
- Department of Horticulture, Chhattisgarh
- Department of Agriculture, Chhattisgarh
- Industrial Training Institute, Sakri
- Animal Husbandry Department, Govt. of Chhattisgarh
- Public Health Engineering Department, Balodabazar
- Fisheries Department, Govt. of Chhattisgarh
- Department of Labor, Govt. of Chhattisgarh
- Chhattisgarh Skill Development Authority
- Government Hospital, Balodabazar
- KSK Energy

## GUJARAT

- Agriculture Technology Management Agency (ATMA), Govt. of Gujarat
- Directorate of Groundnut Research, Junagadh
- SAJJATA SANGH – Ahmedabad
- Water and Sanitation Management Organization (WASMO), Govt. of Gujarat
- Coastal Salinity Prevention Cell
- Gujarat Green Revolution Company
- Sardar Sarovar Narmada Nigam Ltd.
- Sadvichar Parivar
- Tata Chemicals Society for Rural Development
- Shree Somnath Trust, Somnath Veraval
- Kantha Vibhag Navnirman Mandal, Surat
- District Mineral Foundation, Gandhinagar
- Salaam Mumbai Foundation

## HIMACHAL PRADESH

- Department of Agriculture, GoHP
- Himachal Pradesh State Cooperative Marketing and Consumer's Federation Ltd
- Department of Animal Husbandry
- Indian Agriculture Research Institute, Shimla
- Department of Forest, GoHP
- Department of Horticulture

- Department of Elementary Education, GoHP
- Department of Health, GoHP
- Chaudhary Sarwan Kumar Himachal Pradesh Krishi Vishvavidyalaya, Palampur
- College of Veterinary and Animal Sciences, Palampur
- ICDS Department
- Indira Gandhi Medical College, Shimla
- YS Parmar Horticulture and Forestry Agriculture University, Solan
- Artemis Hospital Gurugram
- Cipla Foundation
- HPKVN (Himachal Pradesh Kaushal Vikas Nigam)
- Himfed
- Confederation of Indian Industries

#### ■ MADHYA PRADESH

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

#### ■ MAHARASHTRA

- Jalayukt Shivar Abhiyan, Government of Maharashtra
- Hirai Rotary Club Chandrapur (Women)
- Rotary Club of Chandrapur (Men)
- District Skill Development Executive Committee, Chandrapur
- MAVIM, Gondiya
- School Education and Sports Department, Mumbai

#### ■ PUNJAB

- Department of Agriculture, Govt. of Punjab
- National Trust, Gol
- Rotary Club, Ropar
- Special Olympics Bharat, Punjab Chapter
- Dairy Development Board, Punjab
- Block Development Department
- Punjab Milkfed
- National Institute for Mentally Handicapped, Government of India
- Sarbat Da Bhalla Charitable Trust
- Punjab Skill Development Mission
- Cipla Foundation

#### ■ RAJASTHAN

- Department of Forest, Government of Rajasthan
- College of Technology and Agriculture Engineering, Udaipur
- Birla Institute of Technology and Science, Pilani
- Rajasthan State AIDS Control Society (RSACS)
- CAZRI, Jodhpur
- Department of Industries Jaipur, Rajasthan
- Tarun Bharat Sangh- Alwar
- Mukhya Mantri Jal Swablamban Abhiyan – Jaipur
- Rajasthan Forestry & Biodiversity Project – Rajasthan Government
- Rajasthan Agriculture Competitiveness Project
- Centre for Micro Finance
- Salaam Mumbai Foundation

#### ■ UTTARAKHAND

- Uttarakhand Health and Family Welfare Department
- Uttarakhand Skill Development Mission
- Uttarakhand Organic Board
- Bela Health Organization

#### ■ UTTAR PRADESH

- National Thermal Power Corporation
- Tech Mahindra Foundation
- Spark Minda Foundation
- Building and Wood Workers' International (BWI)
- Dabur India Ltd
- Hindustan Latex Family Planning Promotion Trust

#### ■ WEST BENGAL

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

# DIRECTORS' REPORT

As another year draws to a close, I am proud to present the Directors' Report for the 2018-19 financial year which has been significant in many ways. Whilst we celebrated our 25th Anniversary since inception, we also boldly stepped forward to escalate our vision for rural India in the 25 years to come.

We reflect at this time, on the various investments – that we have made in developing our programmes and people, that others have made in helping us expand our reach. These investments are strategic in nature and help us in our ambition to transform the grassroots of the country.

## 1. FINANCIAL PERFORMANCE

Ambuja Cement Foundation received total funds of Rs. 7396 lakhs during the year. The total expenditure on various activities was Rs. 7106 lakhs.

The Income & Expenditure Account of the Foundation for the year under review showed a surplus of Rs. 290 lakhs (including deficit from assisted project funds) as against surplus of Rs. 70 lakhs in the previous year. The total amount standing to the credit of the Corpus Fund as on 31st March 2019 is Rs. 1861 lakhs as compared to Rs. 1172 lakhs in the previous year.

Apart from the above, the company was able to raise direct funds of Rs. 4513 lakhs which was channelled directly for the community.

## 2. PROGRAMME THRUSTS

The focal point of our work is in our programmes on the ground, and this year, once again saw us expand our territory, beyond our core communities. Today we are proud to impact change across 11 states and 2073 villages, touching 2.5 million lives.

Livelihoods continues to underpin everything we do at ACF. Whether we are working with farmers in fields, women in enterprises or with youth in industry, we stay firm to our vision of generating increased prosperity for families in rural villages.

We are seeing tangible results. It has been heartening to see young people from agricultural families, join the family business to take farming forward, becoming members of our Farmer Producer Organizations as they go for support and guidance. This reflects the optimism and future that young people in our communities envision for agriculture.

Additionally we are seeing more and more young women coming into skill training, which is something that excites and drives us. Whether it be in traditional, female dominated areas such as beautician or nursing, or in largely male dominated sectors such as electrician, welding or banking and finance, girls are seeing bright futures for themselves in skills. And as each of them graduates, they become torch bearers in their community for other girls to follow suit.

Our primary thrust areas of agriculture, skills and water resource management are witnessing unprecedented growth. Skills alone this year expanded to 30 Skilling centres and we aspire to continue that growth in the years to come. Farming provides the backbone of rural communities and our Better Cotton Initiative, System of Rice Intensification, Aquaculture, Goat Based Livelihood, Poultry and Vegetable Cultivation Initiative, time and again, are seeing farmers reduce costs and increase profits. Profits which are invested in their families and businesses. With the country on the brink of an unprecedented water crisis, we continue to prioritise this critical area to support the drinking water and agricultural needs of communities – taking a holistic, 360 degree approach to addressing both supply and demand issues.



Across all our programme areas, women remain a key focus. By empowering them as both change makers in their communities and breadwinners in their homes, we see a ripple effect of positive change as a result. Health remains a pivotal focus - as the health profile of communities changes, so too does our intervention and our work in non-communicable disease is gaining good traction. We continue our work with schools and SMCs to enhance education and are proud of our efforts to touch the lives of differently-abled children and their families.

### **3. OPERATIONS**

Each of our programmes are underpinned by a robust strategy, which outlines our goals, and the detail of our approach in achieving them. This approach could be in the form of community or need based, creating people's institutions or building confidence to help sustain the programmes. In order to assess and track the progress of our programmes, our Monitoring & Research unit continues to track the effectiveness of our work – which helps us learn, evolve and grow.

We believe it is important to share our learning and the rich knowledge we have gathered from over 25 years of grassroots, rural community development. Bringing together diverse stakeholders from within key sectors, we hosted Knowledge Events in the areas of Water, Non Communicable Disease, Agriculture and Skills. 2018-19 saw the kick-off of a new initiative, CSR Café. The regular event brings together leaders in CSR to discuss learnings in the evolving CSR domain and explore collaborations to effect greater change on the ground.

This year saw us continue our investment in the development of our people, with a particular focus on the upgradation of skills in each vertical to enable delivery of optimum programmes.

### **4. STRENGTHENING COMMUNICATION**

2018-19 was a year of amplification for us, which saw us expand our online presence and raise our voice via our Blog 'Thrive', our digital newsletter and our foray into social media via Facebook, Twitter and LinkedIn. With a vast network of supporters, we felt it important to more diligently keep our stakeholders informed of our work, and build our network among like-minded individuals and organizations.

We also endeavoured to more proactively engage with the media and play a role in contributing to dialogue on the many social issues that form the crux of our work. In doing so, we have forged meaningful relationships with editors and journalists, who like us, care about issues like water, skills and agriculture – which play such a critical role in life in rural India. We were featured in several publications till date and have been covered amongst others by The Afternoon Courier and Dispatch, The Millennium Post, Business Standard India and 94.3 Radio One.

### **5. BUILDING PARTNERSHIPS**

We continued taking strides to expand and deepen our partnerships – with Government, corporates, non-profits and communities. It is by working together, hand in hand with like-minded people that we can continue to expand our reach and impact on the ground.

We have a firm belief in co-creating solutions for rural India, and by pooling resources and capitalising in our respective strength areas, we can be more effective in helping those who need it most, in the remote villages of the interiors of the country.

This year saw us forge some meaningful collaborations with large corporates and it is heartening to work with other enterprises who, like us, are eager to see rural India prosper.

In addition, we have worked to deepen our existing partnerships, through convergence and created value for all stakeholders. Looking forward, we will continue to enrich our existing relationships and invite more visionary leaders to join us in this mission.

### **6. HUMAN RESOURCES**

We are able to realise our objectives and goals due to the untiring efforts of our committed team at the grassroots - led by able leaders who build strategy, direct and drive our programmes on ground. We have a little over 750 team members which consist of management, programme implementation teams, personnel for administration and support functions and an ever growing volunteer & field facilitator base that enable us to extend our work in communities, to whom we express our deep appreciation.

### **7. DIRECTORS**

Mr. Sharadchandra Kale, Mr. P.K.Laheri, Mr. B.L.Taparia and Ms. Pearl Tiwari will retire by rotation at the ensuing Annual General Meeting (AGM) in accordance with the Articles of Association of the Foundation. Being eligible, the above four Directors offer themselves for reappointment. The Directors recommend their reappointment.

In addition to the above, Ms. Ashni Biyani and Mr. Bimlendra Jha were appointed as Additional Director w.e.f. 20.3.2019. Their term as directors expires in the ensuing Annual General Meeting. Being eligible they have offered themselves for re-appointment. The Board proposes the members to consider appointing them as directors of the company.

## **8. GOVERNANCE**

Every non-profit is guided and led from the Board which governs it and we have been fortunate to have a group of reputed and involved individuals to broaden our vision. Our board has a diverse range of skills and experience which is injected into the Foundation at the highest level.

### **Number of Board Meetings**

The Company held four Board Meetings during the financial year 2018-19.

### **Extract of Annual Return**

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

### **Remuneration to Directors**

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

- 1) Mr. Sharadchandra Kale - Rs. 80,000
- 2) Mr. Pravin Laheri - Rs. 80,000
- 3) Mr. Chandrashekhar Rajan - Rs. 80,000

### **Directors' Responsibility Statement**

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

- i. In the preparation of the annual accounts for the financial year ended on 31st March, 2019, the applicable accounting standards have been followed along with proper explanation relating to material departures;
- ii. Appropriate accounting policies have been selected and applied consistently and made judgments and estimates that are reasonable and prudent, so as to give a true and fair view of the state of affairs of the Foundation and its surplus as on 31st March, 2019.
- iii. Proper and sufficient care has been taken for the maintenance of accounting records in accordance with the provisions of the Companies Act 2013 for safeguarding the assets of the Company and for preventing and detecting fraud and other irregularities.
- iv. The Audited Accounts for the financial year ended on 31st March, 2019 have been prepared on a going concern basis.
- v. Proper internal financial controls to be followed by the Company has been laid down and that such internal financial controls are adequate and were operating effectively.
- vi. Proper systems to ensure compliance with the provisions of all applicable laws have been devised and that such systems were adequate and operating effectively.

### **Particulars of Contracts or Arrangements with related Parties**

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

### **Particulars of Loans, Guarantees and Investments under Section 186**

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

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

The Internal Complaints Committee (ICC) set up as per the provisions of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 received one complaint from an aggrieved person in the month of March 2019. The ICC immediately took up the case. After appropriate inquiries and investigation by the Committee as required under the provisions of the Act, the case was closed appropriately.

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

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

## 9. AUDITORS AND THEIR REPORT

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

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

## 10. ACKNOWLEDGEMENTS

On behalf of the board and staff at ACF, I'd like to thank our key stakeholders – our partners and investors, our vendors, our consultants and agencies, who all contribute to the achievements of ACF. We are proud of your passion, efforts and successes.

The problems of rural India are indeed so vast, we will continue to work together, join hands and help bridge the inequities that exist between rural and urban India. We pledge to continue our judicious use of resources committed to us, to realise the dreams of a developed India.

*N.S. Sekhsaria*

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

Place: Mumbai  
Date: July 3, 2019

Registered Office:

5th Floor, Elegant Business Park,  
MIDC, Off. Andheri Kurla Road,  
Andheri – East, Mumbai - 400059



# ANNEXURE A

## FORM NO. MGT-9

### EXTRACT OF ANNUAL RETURN AS ON THE FINANCIAL YEAR ENDED ON 31/03/2019

[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 <sup>TH</sup> 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 Pravin Laheri	Mr.Chandra Shekhar Rajan	
Independent Directors	Rs.80,000	Rs.80,000	Rs.80,000	Rs.2,40,000
·Fee for attending board committee meetings	-	-	-	-
·Commission	-	-	-	-
·Others, please specify	-	-	-	-
Total(1)	Rs.80,000	Rs.80,000	Rs.80,000	Rs.2,40,000
Other Non-Executive Directors	-	-	-	-
·Fee for attending board committee meetings	-	-	-	-
·Commission	-	-	-	-
·Others, please specify	-	-	-	-
Total(2)	-	-	-	-
Total(B)=(1+2)	Rs.80,000	Rs.80,000	Rs.80,000	Rs.2,40,000
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**

# AUDITORS' REPORT



**CHATURVEDI & COMPANY**

CHARTERED ACCOUNTANTS

KOLKATA . MUMBAI . DELHI . CHENNAI . KANPUR

60, BENTINCK STREET, KOLKATA-700 069

Phone : 2237-4060

2237-5408/5409

Fax : 2225-3692

E-mail : hocalcutta@chaturvedico.com

To  
The Members of  
M/s. AMBUJA CEMENT FOUNDATION

## Report on the standalone Financial Statements

### Opinion

We have audited the accompanying Standalone financial statements of M/s. Ambuja Cement Foundation (“the Company”) which comprises the Balance Sheet as at March 31, 2019, the Statement of Income & Expenditure and Statement of Cash Flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information (hereinafter referred to as “the standalone financial statements”). In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Standalone Financial Statements give the information required by the Companies Act, 2013 (“the Act”) in the manner so required and give a true and fair view in conformity with the Accounting Standards prescribed under section 133 of the Act read with Rule 7 of the Companies (Accounts) Rules, 2014

### Basis for Opinion

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

### Responsibility of Management 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 standalone financial statements that give a true and fair view of the financial position, financial performance, and cash flows of the Company in accordance with the accounting Standards specified under section 133 of the Act, 2013 read with relevant rules issued thereunder and Accounting principles generally accepted in India. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate implementation and maintenance of accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate 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 standalone financial statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

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

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

### Auditor’s Responsibility for the Audit of the Financial Statements

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



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

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

#### Reports on Other Legal and Regulatory Requirements

- 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.
- 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 and Expenditure and the Cash Flow Statement dealt with by this Report are in agreement with the books of account.
  - In our opinion, the aforesaid standalone financial statements comply with the Accounting Standards specified under Section 133 of the Act, read with the relevant rules issued there under.
  - On the basis of the written representations received from the directors as on 31st March, 2019 taken on record by the Board of Directors, none of the directors is disqualified as on 31st March, 2019 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
  - 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 amounts which are required to be transferred, to the Investors Education and Protection Fund by the Company during the year.

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

*Nilima Joshi*

**Nilima Joshi**  
Partner  
Mem. No. 52122



Place : Kolkata  
Date : July 3, 2019

# ANNEXURE A TO THE AUDITORS' REPORT

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

We have audited the internal financial controls over financial reporting of **AMBUJA CEMENT FOUNDATION** ('the Company') as on 31<sup>st</sup> March, 2019 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 31<sup>st</sup> March, 2019, based on the internal control over financial reporting criteria established by the Company considering the essential components of internal controls stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India.

### **For Chaturvedi & Company**

Chartered Accountants

Firm Reg. No. 302137E



**Nilima Joshi**

Partner

Mem. No. 52122



Place : Kolkata

Date : July 3, 2019



# ACCOUNTS

## BALANCE SHEET AS AT 31<sup>ST</sup> MARCH, 2019

Particulars	Note No.	As at 31.03.2019 (Rs. in Lakhs)	As at 31.03.2018 (Rs. in Lakhs)
<b>LIABILITIES</b>			
(1) Corpus Fund	2	1,861	1,172
(2) Assisted Project Funds	3	253	327
(3) Other Long-Term Liabilities	4	243	0
(4) Current Liabilities			
(a) Trade Payables	5	385	522
(b) Other Current Liabilities	6	115	161
(c) Short Term Provisions	7	54	208
		554	891
<b>Total</b>		<b>2,912</b>	<b>2,390</b>
<b>ASSETS</b>			
(1) Non - Current Assets			
(a) Property, Plant & Equipment	8		
- Tangible Assets		922	662
- Intangible Assets		2	1
(b) Long-Term Loans and Advances	9	177	159
(c) Other Non-Current Assets	10	63	123
		1,165	945
(2) Current Assets:			
(a) Cash and Bank Balances	11	1,505	1,231
(b) Short Term Loans and Advances	12	224	212
(c) Other Current Assets	13	17	3
		1,747	1,445
<b>Total</b>		<b>2,912</b>	<b>2,390</b>
Significant Accounting Policies	1		
Notes to the Accounts	2-23		

See Accompanying Notes to the Financial Statements

### For Chaturvedi & Company

Chartered Accountants  
Firm Registration No.: 302137E

sd/-  
**Ms. Pearl Tiwari**  
Director

sd/-

**(Nilima Joshi)**

Partner

Membership No. 52122  
Kolkata

sd/-  
**Mr. B.L.Taparia**  
Director

Place: Mumbai  
Date: 3<sup>rd</sup> July, 2019

## INCOME & EXPENDITURE STATEMENT FOR THE YEAR ENDED 31<sup>ST</sup> MARCH, 2019

Particulars	Note No.	For the year ended 31.03.2019 (Rs. in Lakhs)	For the year ended 31.03.2018 (Rs. in Lakhs)
<b>Income:</b>			
(a) Donations & Grants			
- From Ambuja Cements Ltd		4,400	4,158
- From Narotam Sekhsaria Foundation		175	147
- From Funded Projects	3	2,275	1,804
(b) Other Income/Contributions	14	545	480
<b>Total Revenue</b>		<b>7,396</b>	<b>6,589</b>
<b>Expenses:</b>			
Employees Benefit Expenses	15	749	1,400
Agriculture Development Expenses		1,390	944
Cattle Camp / Animal Husbandry Expenses		29	10
Community Welfare Expenses		960	951
Educational Expenses		189	188
Health & Sanitation Development		442	404
Krishi Vigyan Kendra Expenses (Agriculture Science Centre sponsored by Govt.)		148	161
Monitoring & Research Expenses		40	64
Salinity Ingress Prevention & Mitigation Project (Kharas Vistarotan Yojana)		3	69
Skill Training Expenses		1,667	955
Water Resource Development		804	624
Women & SHG Expenses		221	275
Depreciation and Amortiozation Expenses	8	118	101
Other Expenses	16	346	373
<b>Total Expenses</b>		<b>7,106</b>	<b>6,519</b>
<b>Surplus \ (Deficit) carried to Corpus Fund</b>		<b>290</b>	<b>70</b>
Significant Accounting Policies	1		
Notes to the Accounts	2-23		

See Accompanying Notes to the Financial Statements

**For Chaturvedi & Company**

Chartered Accountants  
Firm Registration No.: 302137E

sd/-  
**Ms. Pearl Tiwari**  
Director

sd/-

**(Nilima Joshi)**  
Partner  
Membership No. 52122  
Kolkata

sd/-  
**Mr. B.L.Taparia**  
Director

Place: Mumbai  
Date: 3<sup>rd</sup> July, 2019

## CASH FLOW STATEMENT

(Rs. in Lakhs)

Particulars	For the year ended March 31, 2019		For the year ended March 31, 2018	
<b><u>Income from Operations</u></b>				
Surplus/ (Deficit) for the year	290		70	
(Surplus)/ Deficit for Project Funds	165		(98)	
<b><u>Adjustments for</u></b>				
Depreciation	118		101	
Balance written off	21		-	
Sundry balances written back	(30)		(5)	
Interest Income	(38)		(45)	
Loss on sale of fixed assets	2		6	
Corpus of projects/institutions transferred	234		-	
<b><u>Changes in Working Capital</u></b>				
Increase in Loans & Advances (Long term)	(18)		(147)	
Decrease in other non- current assets	60		(17)	
Increase in Loans & Advances (Short term)	(13)		122	
Increase in other current assets	(14)		-	
Increase in Long term liability	243		0	
Decrease in Trade Payable	(137)		297	
Decrease in other current liabilities	(46)		35	
Decrease in Short term provision	(153)		3	
<b>Net cash from operating activities (A)</b>		684		322
<b><u>Income from Investing activities</u></b>				
Purchase of assets	(404)		(184)	
Sale of Fixed Assets	31		2	
Interest Received	38		45	
<b>Net cash from investing activities (B)</b>		(336)		(137)
<b><u>Income from Financing activities (C)</u></b>				
Changes in Project Fund		(74)		217
Cash & Cash Equivalents at beginning of year (D)		1231		828
Cash & Cash Equivalents at end of year (A+B+C+D)		1505		1231

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

sd/-  
**Ms. Pearl Tiwari**  
Director

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

sd/-  
**Mr. B.L.Taparia**  
Director

Place: Mumbai  
Date: 3<sup>rd</sup> July, 2019



## Corporate Information

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

## Significant Accounting Policies & Notes on Accounts

### Note 1 : Significant Accounting Policies

- 1.1. The Company prepares its accounts on accrual basis of accounting.
- 1.2. The accounting policies adopted in the preparation of the financial statements are consistent with those followed in the previous year.
- 1.3. Tangible assets are valued at cost of acquisition including installation cost less depreciation. The depreciation has been provided as per the rates prescribed in Schedule II of the Companies Act, 2013. Intangible assets are recorded at cost of acquisition. They are amortised on straight - line basis over a period of their life.
- 1.4. Revenue Recognition
  - a) Interest received and all other income are recognised as income on accrual basis.
  - b) Accounting for Project Funds:
    - Various community contributions for assisted projects are recognised on accrual basis.
    - In case of grants received for assisted projects from funding agencies is recognised as revenue in the year of receipt.
    - Amount received or accrued against Project Funds during the year is treated as income and amount spent on those projects are shown as expenditure. Unspent amount during the year is part of the total surplus / deficit in the Income and Expenditure Account which is carried forward as balance in Assisted Project Funds.
- 1.5. Outstanding Liabilities (including retention money, deposits etc.) have been classified under Current Liabilities, if payable within 12 months, otherwise these are classified as Long-Term Liabilities.
- 1.6. Receivables (including deposits etc) have been classified under Current Assets, if able to realise within 12 months, otherwise these are classified as Non Current Assets.
- 1.7. Employee Benefits
  - a) Short term employee benefits (benefits which are payable after the end of twelve months from the end of financial year in which the employees have rendered service) are measured at cost.
  - b) Post employment benefits and other long-term employee benefits:
    - In respect to Gratuity, payments are made to LIC funds. The Company accounts for liability for future gratuity benefits based on actuarial valuation carried out at the end of each financial year using the projected unit credit method.
    - Liability for Leave Encashment is recognised and accounted based on actuarial valuation carried out at the end of each financial year.
  - c) Provident Fund is a defined contribution scheme and the contributions as required by the statute made to Government Provident Fund are charged to the Statement of Income and Expenditure.
- 1.8. Transactions in Foreign Currency are recorded at the exchange rate at which the transaction is carried out.
- 1.9. Impairment of Assets  
Wherever events or changes in circumstances indicate that the carrying value of Fixed assets may be impaired, the company subjects such assets to test of recoverability, based on discounted cash flows expected from use or disposal of such assets. If the assets are impaired, the Company recognises an impairment loss as difference between the carrying value and recoverable value.
- 1.10. Provisions, Contingent Liabilities and Contingent Assets  
Provisions involving substantial degree of estimation in measurement are recognised when there is a present obligation as a result of past events and it is probable that there will be an outflow of resources. Contingent liabilities are not recognised but are disclosed in the notes. Contingent assets are neither recognised nor disclosed in the financial statements.

## Notes annexed to and forming part of the Financial Statements

### Note 2 : Corpus Fund

	As at 31.03.2019 (Rs. in Lakhs)	As at 31.03.2018 (Rs. in Lakhs)
Opening Balance	1,172	1,200
Add : Surplus transferred from Income & Expenditure Account	290	70
Add/less : Deficit/(Surplus) from Assisted Project Funds carried forward to Project Funds (refer part (2) of Note 3)	165	(98)
Add : Corpus of ISED, Darlaghat transferred after its dissolution.	232 a)	-
Add : Corpus of WADI project transferred after project completion.	10 b)	-
Less : Corpus of Ambuja Hospital Trust transferred after donation of assets & project completion.	(8) c)	-
	<b>1,861</b>	<b>1,172</b>

a) All the assets and liabilities of the Institute for Skill and Entrepreneurship development (ISED), Darlaghat which were jointly controlled by Ambuja Cement Foundation and Punjab National Bank were transferred to Ambuja Cement Foundation on 24th July, 2018 due to withdrawal from participation in ISED by Punjab National Bank and its subsequent dissolution vide dissolution deed no. 30/2018 dated 24th July, 2018.

b) Due to closure of WADI project by NABARD at Nadikudi, the corpus of the closed project was transferred to the Corpus of the Foundation.

c) Donation of assets was made to Ambuja Hospital Trust (AHT), Ambujanagar on closure of the project with AHT.

### NOTE 3 : Assisted Project Funds

		(Rs. in Lakhs)							
		As at 31.03.2019							
S. No.	Name of the Project/Funder	Opening Balance	Funds received	Amount Payable to creditors/ Project Liabilities	Total	Funds utilised	Amount Refunded to the Project Funders	Advance given to Vendors/ Others	Net Outstanding (Balance Recoverable)
		(a)	(b)	(c)	(d=a+b+c)	(e)	(f)	(g)	(h=d-e-f-g)
1	Composite Targeted Intervention Project (Also Known as Targeted Intervention Project)	3	5	-	8	6	-	-	2
2	KVK* Project	31	140	2	173	139	-	6	29
3	Wadi Project (Funded by NABARD)	30	49	-	79	42	-	-	37
4	BCI* Project (FCRA)	49	622	0	671	572	-	2	97
5	Hariyali Project	2	-	-	2	-	2	-	-
6	CADP* - Hilton Foundation (FCRA)	1	0	-	1	-	-	-	1
7	DARC* Project	1	0	-	1	0	-	-	1
8	Watershed Project, Daseran	-0	-	-	-0	-	-	-	-0
9	Watershed Project, Saryanj Sarma	-1	5	-	4	4	-	-	-
10	TATA GE RO Project	4	0	-	4	0	-	-	4
11	Krishi Vigyaan Kendra (KVK) SRTT	13	0	0	13	-	-	-	13
12	ARSH* - UDAAN	0	0	-	0	0	-	-	-0
13	CADP*	15	0	-	15	12	-	-	3
14	GLPC*	-26	-	-	-26	-	-	-	-26
15	Gruh Finance	-16	52	-	36	43	-	-	-6
16	BEL* (Sanitation)	4	-	-	4	4	-	-	0
17	Other SEDI projects	3	1	-	4	3	1	-	-0
18	CSPC* - BCI	5	33	1	39	37	-	-	2
19	Cipla Foundation	-1	29	-	28	26	-	-	3
20	RSLDC*	-52	77	-	25	51	-	-	-25
21	Tech Mahindra Foundation	3	37	-	40	40	-	-	-0
22	Castrol India Ltd.	19	29	-	48	17	-	-	31
23	Apollo Tyres Foundation	3	50	0	53	47	-	0	5
24	CMF TI*	-16	50	0	34	69	-	-	-35

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25	Raja MIP*	4	-	-	4	1	-	-	2
26	NRLM*	-3	3	-	-	-	-	-	-
27	MPOWER*	3	5	-	9	9	-	-	-
28	IDH Sustainable Trade Initiative	-3	2	-	-1	0	-	-	-1
29	Recognition of Prior Learning	-4	23	-	18	8	-	-	11
30	RACP*	-7	29	-	22	26	-	-	-4
31	Godrej	12	28	-	40	25	-	-	15
32	PBSSD- DDUGKY* project	135	3	10	149	147	-	-	2
33	NABARD* (Sankrail)	-2	18	-	16	22	-	-	-6
34	PMKVY*	10	-	-	10	10	-	-	-
35	UKSDM*	5	-	-	5	5	-	-	-
36	HDFC	81	369	1	451	401	-	0	50
37	APM Terminals	-5	72	-	67	83	-	-	-16
38	Ador Welding	15	-	-	15	-	-	-	15
39	BMGF Project / CSPC (FC)	0	0	-	0	0	-	-	0
40	AU Small Finance Bank	-	19	1	20	15	-	-	5
41	ESIP *NABARD (4 locations)	24	22	-	45	74	-	-	-29
42	Hindustan Zinc Ltd.	-	49	28	77	76	-	-	1
43	Indusind Bank	-	170	6	176	59	-	-	117
44	MHM * Projects	-	5	0	5	5	0	-	-0
45	Somnath Trust	-	18	-	18	22	-	-	-4
46	District Mineral Foundation	-	-	-	-	1	-	-	-1
47	TCSR * Mithapur Fund	-	7	-	7	8	-	-	-2
48	Schneider Electric India Foundation	-	33	-	33	33	-	-	-
49	Other Funds	-10	220	-	209	247	1	-3	-37
	<b>Total Project Funds</b>	<b>327</b>	<b>2,275</b>	<b>50</b>	<b>2,653</b>	<b>2,390</b>	<b>4</b>	<b>6</b>	<b>253</b>

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

2) Deficit arising out of Assisted Project Funds during the FY. 2018-19:

"Total Funds Received

[(b) above]" 2,275

"Total Utilised

[(e+c) above]" 2,440

Deficit from Project Funds -165

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

**\*Full Form of abbreviations used:**

KVK	Krishi Vigyan Kendra (Agriculture Science Centre sponsored by Govt. of India)
BCI	Better Cotton Initiative, Geneva
CADP	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
GLPC	Gujarat Livelihood Promotion Company Limited
BEL	Belswachh Vidyalaya Abhiyan
CSPC	Coastal Salinity Prevention Cell
RSLDC	Rajasthan Skill and Livelihood Development Corporation
CMF TI	Centre For Micro-Finance Targetted Intervention
Raja MIP	Rajasthan Minor Irrigation Improvement Project
NRLM	National Rural Livelihood Mission
MPOWER	Mitigating Poverty in Western Rajasthan
RACP	Rajasthan Agricultural Competitiveness Project
PBSSD- DDUGKY	Paschim Banga Society For Skill Development- Deen Dayal Upadhyaya Grameen Kaushalya Yojana
NABARD	National Bank for Agriculture and Rural Development
PMKVY	Pradhan Mantri Kaushal Vikas Yojana
UKSDM	Uttarakhand Skill Development Mission
BMGF	Bill & Melinda Gates Foundation
ESIP	Employability through Skill Initiative Project
MHM	Menstruation Hygiene Management
TCSR	Tata Chemicals Society for Rural Development



As at 31.03.2019 (Rs. in Lakhs)      As at 31.03.2018 (Rs. in Lakhs)

#### Note 4 : Other Long-Term Liabilities

Deposits	0	0
Provision for Employees Benefits	243	-
	<b>243</b>	<b>0</b>

#### Note 5 : Trade Payables (Less than 1 year)

Other than Acceptances*	385	522
	<b>385</b>	<b>522</b>

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

#### Note 6 : Other Current Liabilities

Liability for Expenses	73	34
Statutory Dues	30	42
Deposits including retention money	12	18
Salary Payable	-	67
	<b>115</b>	<b>161</b>

#### Note 7 : Short Term Provisions

Provision for Employees Benefits	54	194
Provision for Other Expenses	-	14
	<b>54</b>	<b>208</b>

#### Note 8 : Property, Plant & Equipments

(Rs. in Lakhs)

DESCRIPTION	GROSS BLOCK				DEPRECIATION				NET BLOCK	
	Cost as at 01.04.18	Additions during the year	Deductions during the year	Total cost as at 31.03.19	Upto 31.03.2018	For the year	Adjustment during the year	Total cost as at 31.03.19	As at 31.03.19	As at 31.03.18
<b>Tangible Assets:</b>										
Leasehold Land	-	-	-	-	-	-	-	-	-	-
Buildings	98	246	-	344	15	5	-	20	324	83
Construction & Survey Equipments	9	-	-	9	5	1	-	5	3	4
Vehicles	141	5	13	133	70	12	11	71	63	71
Furniture & Fixtures	342	61	15	389	150	33	6	177	213	186
Computers	267	42	21	288	175	42	18	199	89	92
Audio & Visual Equipments	51	8	3	57	18	5	1	22	35	51
Office Equipments	240	25	16	249	71	19	8	82	167	159
Technical & Sports Equipments	18	15	-	33	2	2	-	4	29	16
<b>TOTAL</b>	<b>1,167</b>	<b>403</b>	<b>68</b>	<b>1,502</b>	<b>505</b>	<b>118</b>	<b>44</b>	<b>580</b>	<b>923</b>	<b>662</b>
<b>Intangible Assets:</b>										
Trademarks	1	1	-	3	0	0	-	0	2	1
Computer Software	0	-	-	0	0	0	-	0	0	0
<b>TOTAL</b>	<b>1</b>	<b>1</b>	<b>-</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>2</b>	<b>1</b>
<b>GRAND TOTAL</b>	<b>1,168</b>	<b>404</b>	<b>68</b>	<b>1,505</b>	<b>505</b>	<b>119</b>	<b>44</b>	<b>580</b>	<b>925</b>	
<b>PREVIOUS YEAR FIGURES</b>	<b>1,014</b>	<b>184</b>	<b>30</b>	<b>1,168</b>	<b>426</b>	<b>101</b>	<b>22</b>	<b>505</b>	<b>663</b>	

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

	As at 31.03.2019 (Rs. in Lakhs)	As at 31.03.2018 (Rs. in Lakhs)
<b>Note 9 : Long-Term Loans and Advances</b>		
<b>(Unsecured, Considered Good)</b>		
Security Deposits	109	112
Advances to Employees	3	4
Other Advances Receivable	64	42
	<b>177</b>	<b>159</b>
<b>Note 10 : Other Non-Current Assets</b>		
<b>Non-Current Bank Balances</b>		
Fixed Deposits with Banks (maturity after 12 months)	63	123
Interest Accrued but not due	0	0
	<b>63</b>	<b>123</b>
<b>Note 11 : Cash and Bank Balances</b>		
<b>Cash and Cash Equivalents</b>		
Cash in hand	0	0
Cheques, Draft on hand	-	0
Bank Balance including auto sweep/flexi balance	1,468	1,177
Fixed Deposits with Banks (maturity within 3 months)	37	52
	<b>1,505</b>	<b>1,229</b>
<b>Note 12 : Short Term Loans &amp; Advances</b>		
<b>(Unsecured, Considered Good)</b>		
Security Deposits	1	7
Prepaid Expenses	32	37
TDS receivable	15	70
Advances to Employees	9	1
Other Advances recoverable	168	97
	<b>224</b>	<b>212</b>
<b>Note 13 : Other Current Assets</b>		
Interest accrued but not due	6	3
Fixed Deposits with Banks (4-12 months)	11	1
	<b>17</b>	<b>4</b>
<b>Note 14 : Miscellaneous Income</b>		
Interest Received	38	45
Subscription Received	0	0
Sundry balances written back	30	5
Collection from Diagnostic Centre	28	26
Contribution towards SEDI	153	160
Contribution towards AMK	32	19
Community Contribution for projects	259	204
Other Donations/Income	6	21
	<b>545</b>	<b>480</b>

**Note 15 : Employees Benefit Expenses**

Salary & Other Allowances	489 (a)	1,058
Contribution to Provident and Other Funds (see note given below)	245	331 (b)
Staff Welfare & Mediclaim Insurance	15	11

<b>749</b>	<b>1,400</b>
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- a) Salary & Other allowances of project implementation staff directly attributable to projects have been allocated to the respective projects.  
b) Includes prior period expenses of Rs. 221 lakhs towards Provident Fund pertaining to Financial years 2009 to 2017 for project consultants paid voluntarily in the financial year 2017-18 under the Amnesty Scheme.

<b>As at 31.03.2019</b>	<b>As at 31.03.2018</b>
<b>(Rs. in Lakhs)</b>	<b>(Rs. in Lakhs)</b>

**Note 16 : Other Expenses**

Bank Charges	3	2
Communications/ Film making/ Reports & Publications	23	26
Directors Sitting Fees	2	3
Electricity Expenses	4	4
Establishment Expenses	14	25
Filing Fees	0	0
Insurance Expenses	59	48
Interest on Income Tax paid	0	0
Internet & Website charges	4	7
Loss on Sale of Assets	2	6
Miscellaneous Expenses	5	4
Payment to Auditors (details as given below)*	4	4
Postage, Courier & Telephone Expenses	4	3
Printing & Stationery	9	9
Professional Fees	33	29
Rates & Taxes	-	0
Rent	5	7
Repairs & Maintenance	16	19
Staff Training, recruitment, capacity building and meeting expenses	16	44
Sundry Balances/Loans and Advances written off	21	-
Travelling & Conveyance Expenses	60	79
Vehicle Expenses	59	52

<b>346</b>	<b>373</b>
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* Payments to Auditors	<b>Rs.</b>	<b>Rs.</b>
As Auditors Fees	3	3
As Certification Fees	1	2
	<b>4</b>	<b>4</b>

**Note 17**

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

**Note 18**

There is no impairment of assets during the financial year.

**Note 19**

<b>Particulars</b>	<b>As on 31.03.2019</b>	<b>As at 31.03.2018</b>
	<b>(Rs. in Lakhs)</b>	<b>(Rs. in Lakhs)</b>
Bank Guarantee given by the Bank against Fixed Deposit for Project Implementation	60	43

**Note 20**

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

During the year an amount of Rs. 94 lakhs has been recognised as expenditure towards Gratuity.

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

The following Table sets forth the particulars in respect of the aforesaid Gratuity fund of the Company for the year ended 31st March, 2019.

**(a) Reconciliation of opening and closing balances of the present value of the defined benefit obligation: -**  
(Rs.in lakhs)

Particulars	As At 31.03.2019	As At 31.03.2018
Opening balance	184	140
Current service cost	28	15
Interest cost	13	11
Actuarial losses / (gains)	66	35
Benefit paid	(4)	(17)
Closing balance	287	184

**(b) Reconciliation of opening and closing balances of the fair value of plan asset: -**  
(Rs.in lakhs)

Particulars	As At 31.03.2019	As At 31.03.2018
Opening balance	159	142
Expected return on plan asset	13	11
Actuarial gain / (loss)	1	-
Actual Company contribution	27	22
Benefit paid	(4)	(17)
Closing balance	196	159

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

Particulars	As At 31.03.2019	As At 31.03.2018
Present value of defined benefit obligation	287	184
Fair value of plan asset	196	159
Net asset/ (liability) recognised in the balance sheet	91	(25)

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

Particulars	As At 31.03.2019	As At 31.03.2018
Current service cost	28	15
Interest cost	13	11
Expected return on plan asset	(13)	(11)
Actuarial losses / (gain)	65	35
Total expense	94	49

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

**(e) Actual Return on Plan Assets**  
(Rs.in lakhs)

	As At 31.03.2019	As At 31.03.2018
Actual return on plan assets	13	11

**(f) Actuarial assumption considered: -**

Particulars	As At 31.03.2019	As At 31.03.2018
Discount rates	7.35%	8.00%
Salary escalation	7.00%	4.00%

**(g) Category of Plan Assets:**

Particulars	As At 31.03.2019	As At 31.03.2018
Funded with LIC	100%	100%

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

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

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

**Compensated Absences**

Amount recognised as expense in respect of compensated absences is Rs. 42.92 lakhs based on actuarial valuation carried out for the current financial year. (previous year Rs. 16.43 lakhs).

**Note 22**

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

**Note 23**

a. Previous year figures have been regrouped/rearranged/reclassified wherever considered necessary to correspond with Current Year classifications/disclosures.

b. All the figures are rounded off to nearest lakh.

**For Chaturvedi & Company**

Chartered Accountants  
Firm Registration No.: 302137E

sd/-  
**Ms. Pearl Tiwari**  
Director

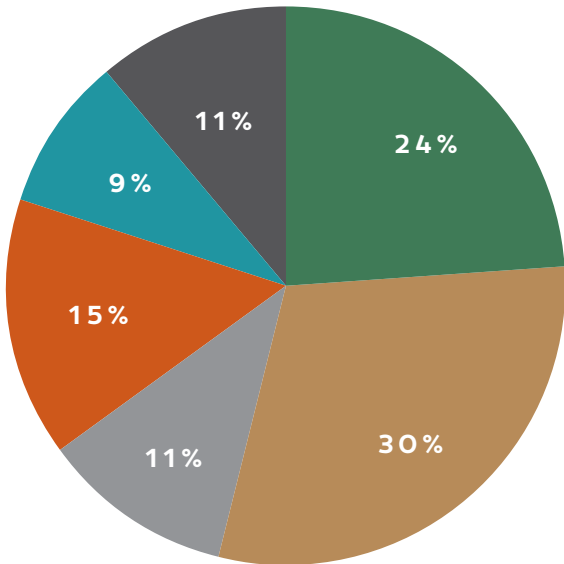
sd/-

**(Nilima Joshi)**  
Partner  
**Membership No. 52122**  
**Kolkata**

sd/-  
**Mr. B.L.Taparia**  
Director

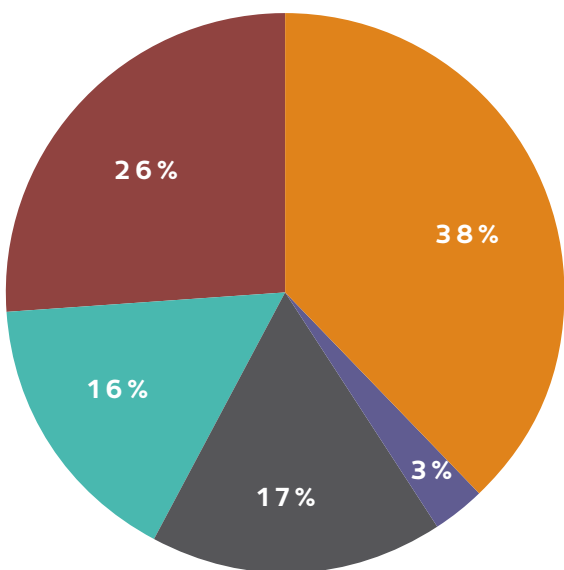
**Place: Mumbai**  
**Date: 3<sup>rd</sup> July, 2019**

# FUNDS & EXPENDITURE



## ACTIVITY WISE EXPENDITURE TOTAL: Rs.116.19 CRORE

- Natural Resource Management: Water & Energy  
Rs. 27.81 Crore
- Agricultural Livelihoods  
Rs. 34.89 Crore
- Human Development: Health, Education & Women  
Rs. 12.74 Crore
- SEDI  
Rs. 17.69 Crore
- Rural Infrastructure  
Rs. 10.93 Crore
- Co-Ordination & Administration  
Rs. 12.13 Crore



## SOURCE OF FUNDS FOR ACF ACTIVITIES TOTAL: Rs.116.19 CRORE

- Ambuja Cements Limited  
Rs. 44 Crore
- Government Funds  
Rs. 3.26 Crore
- Donor Agencies  
Rs. 19.48 Crore
- People's Contribution  
Rs. 18.95 Crore
- Direct Funding to Communities  
Rs. 30.50 Crore

# REFLECTIONS...



**“MEETING FARMERS,  
HEARING WOMEN,  
UNDERSTANDING THEIR  
CHALLENGES - HAD AN  
INDELIBLE IMPRESSION ON  
ME, AND TODAY, AS I SIT  
OF THE BOARD OF ACF AS  
AN ADULT, I FEEL A GREAT  
SENSE OF RESPONSIBILITY  
TO CARRY THIS IMPORTANT  
WORK FORWARD.”**

“When my father started Ambuja Cement Foundation back in 1993, I can still vividly remember going on trips to Kodinar in Gujarat, and seeing the first steps of the Foundation unfold in the communities around our factory there.

Those experiences – meeting farmers, hearing women, understanding their challenges - had an indelible impression on me, and today, as I sit of the board of ACF as an adult, I feel a great sense of responsibility to carry this important work forward.

As an implementing organization, we are privileged to operate at the grassroots – penetrating deep into communities and working with them over the long term to help improve their lives.

I extend gratitude to the people on the ground in those communities – for allowing us to work alongside them and together, solve complex problems. By partnering together and pooling our knowledge, both modern and traditional, there is no end to the things we can achieve together.

Similarly, there is something exciting and humbling in seeing other organizations and governments join in our mission. By working with passion and integrity, we have been fortunate to attract like-minded supporters who share that passion and integrity. Who dare to invest in remote, grassroots pockets and transform not only the livelihoods of the people that live there, but their entire lives as a result.

India today stands on a cusp - where its demographic and gender dividends are fast becoming its greatest challenges. Creating sustainable livelihoods in a youth driven, agrarian country where aspiration is at its peak, comes with its own challenges. Moreover the response required is not only to create opportunities, but also linkages, so that growth and progress happens in the most rural pockets of our nation.

As custodians of this Foundation, I know I speak on behalf of all board members, when I say that it is a humbling experience to play a role in this journey. But our work is far from done. And we call out to other ‘grassroots investors’ who see the latent potential that lies in rural india, to come forward, join our mission, and generate sustainable prosperous communities.”

**PADMINI SOMANI  
DIRECTOR**



# OUR PRESENCE



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



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By printing this report on Cocoon Offset 100% recycled paper, the environmental impact was reduced by:



757 kg of  
landfill



112 kg CO<sub>2</sub>  
& greenhouse  
gases



1,119 km  
travel in the  
average  
European car



22,069 litres  
of water



1,225 kWh  
of energy



1,229 kg  
of wood

*Sources: Water and energy savings are based on a comparison between a recycled paper manufactured at Arjowiggins Graphic mills versus an equivalent virgin fibre paper (BREF data for the non-integrated production of a wood-free paper). CO<sub>2</sub> emission savings correspond to the difference between the emissions generated by a specific recycled paper and an equivalent virgin fibre paper, both produced in an Arjowiggins Graphic mill. Carbon footprint is determined by Labelia Conseil in accordance with the Bilan Carbone® methodology. Results are obtained according to yearly updated information and then subject to modification.*