



ENABLING PEOPLE & PROSPERITY



the  
torchbearers

ANNUAL REPORT 2020-21



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# the torchbearers

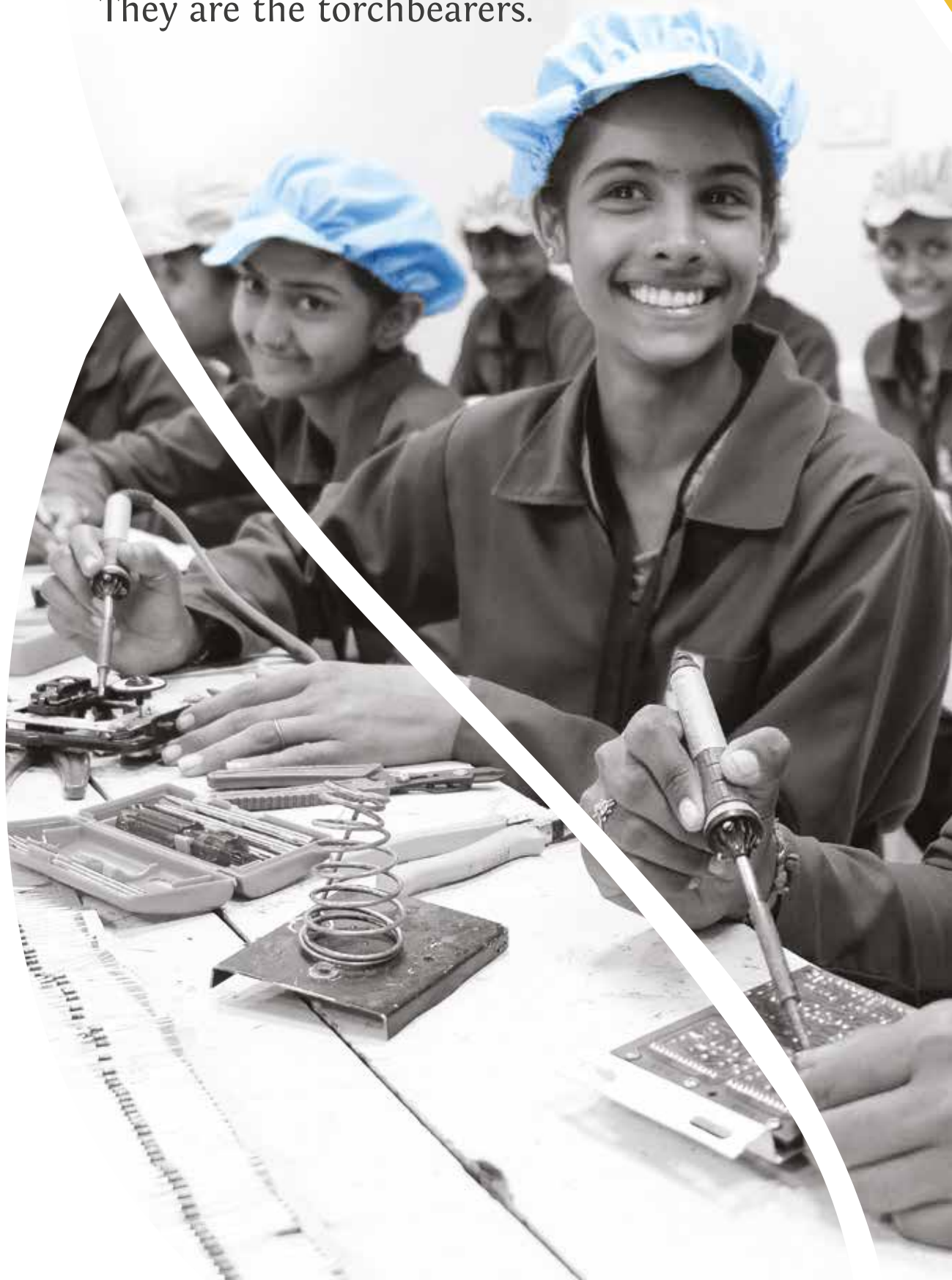
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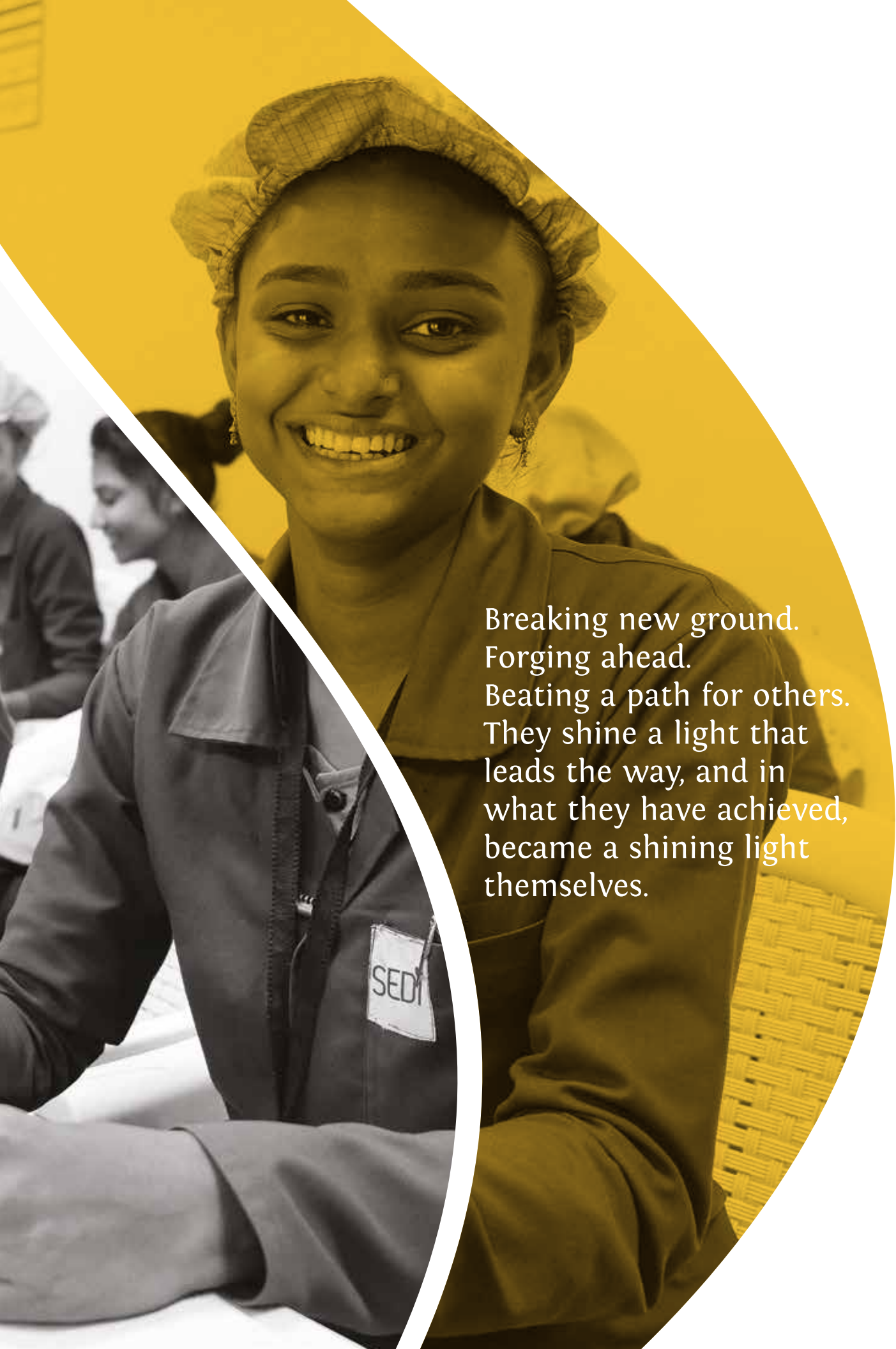
torch·bear·er |

1. One that carries a torch
2. Someone in the forefront of a campaign, crusade, or movement
3. A person who leads or inspires others in working towards a valued goal



They are the torchbearers.





Breaking new ground.  
Forging ahead.  
Beating a path for others.  
They shine a light that  
leads the way, and in  
what they have achieved,  
became a shining light  
themselves.



2020 was tough, but the torchbearers and their incredible stories provided a beacon for us all to follow.



*By empowering people and building their capacity as leaders, not only could they stand tall in the face of the pandemic, but can stand strong in the face of other challenges. This is only possible due to the mutual respect we have fostered over the last 3 decades.*



The last financial year was challenging for so many, on myriad fronts. Across the globe, COVID-19 caused waves and those most impacted were the vulnerable - the poor, the informally employed, women, youth, and those who work in contact-intensive sectors. As a result, the Indian economy retracted significantly. However, in true Indian spirit, the country got back on its feet, and whilst the second wave has rocked the boat once more, with a huge convergence of support and help globally, we have hope for the future.

As so many industries grappled, transitioning to 'work from home', ACF showed agility – turning to its many 'people's institutions' to bear the torch on ground, and act as our conduits in immediate COVID-19 Control measures. In this way we feel vindicated, that our approach, ultimately, is the best way to see sustainable change in grassroots communities. By empowering the people and building their capacity as leaders, not only could they stand tall in the face of the pandemic, but can stand strong in the face of other challenges. This is only possible due to the mutual respect we have fostered over the last 3 decades. We share a deep reciprocal trust with the community – they trust in us and we trust them. And as our village institutions stepped up in this difficult hour, we felt particularly proud of them and the small role we have played in their journey.

We feel similarly proud of our ACF team members, who moved quickly during lockdown to address pressing issues: supporting farmers during harvest season; progressing urgent water works in the height of summer; transitioning all our Skill & Entrepreneurship Development Institutes online; and helping build the digital literacy of our communities to progress with community meetings in the digital format. As our people put

their own struggles with the pandemic aside, they once again rose to the occasion so that 'work could go on.' We thank them all for that commitment.

Whilst the pandemic dominated headlines and headspace for many months, we knew that in many ways COVID-19 was here to stay. We tried to quickly go back to 'normal' – embedding COVID-19 protocols in our programmes and day to day life. As India moved into vaccination drive, there was an opportunity for ACF to help, and in this effort we were able to facilitate vaccinating 6.6 lakh people across our ACF villages. Whilst a large focus of our work was on health, hygiene, sanitation, and protecting livelihoods, we managed to achieve significant milestones across other programmes as well.

SEDI formalised its Entrepreneurship Development programme by developing structured modules, securing the support of over 100 mentors, and launching the course across 9 locations. We successfully helped farmers enhance profits via exotic vegetable and fruit cultivation along with organic farming. We have aligned with the Jal Shakti Ministry's drinking water schemes across many villages and increased our focus on tackling malnutrition among children, with positive results.

On behalf of our Board I also wish to recognise and thank our many partners who supported our work at this difficult time. By investing in rural India you are bearing the torch for rural prosperity, so vital to keep the economic engines of India firing.

In the face of adversity, we as Indians have prevailed. ACF will forever remain a champion for the rural poor and continue in our mission to bring prosperity into the lives and homes of the rural men, women and youth who are the backbone of this country.

*Narotam Sekhsaria*  
Chairman, Ambuja Cement Foundation



THE TORCHBEARERS





## Rajasthani Jeera Hits US Market

**NAME:** *Prahlad Ram and Parma Devi*

**OCCUPATION:** *Farming*

**AGE:** *43 years and 41 years respectively*

**LOCATION:** *Inana, Nagaur, Rajasthan*

**P**rahlad Ram and his wife, Parma Devi, have built a reputation for themselves across Rajasthan. It seems their jeera, which is being exported to the US, is being purchased in bulk by the Indian diaspora and rumour has it, even Vice President Kamla Harris has tried it!

It all began when Prahlad Ram, a third generation farmer who has been growing crops for the last 16 years, decided to make his farming business more viable. With little profit, he was forced to work as labour on neighbouring farms, and even tried his hand as a driver in far flung Mumbai, just to make ends meet.

He started attending training sessions run by ACF and shared his new found knowledge with his wife Parma, who meticulously managed the farm and crops while he was away earning.

Renowned as one of the best cash crops in the area, which also uses less water, Prahlad and Parma decided to sow Jeera and focus on reducing the use of pesticides and other chemical fertilizers. How did they do it? By making bio-pesticide which not only gets rid of pests, but boosts soil productivity significantly - helping deliver a bumper crop.

So when the Director of the National Research Centre for Seed Spices visited the region along with the Head of Diaspora Company Co. LLC, a company importing spices to the US, in search of high quality

spices, Prahlad Ram's name was mentioned.

It seems they had visited up to 30 farms and were not happy with the quality being produced. With too much fertilizer and other chemical inputs being used, the produce would not meet US approval standards.

Prahlad Ram showed them the work he and Parma were doing and sent a sample of Jeera which was MRL (Maximum Residue Limit) tested. Seeing the quality, they immediately placed an order of 5 quintals. This year, the order has increased to 20 quintals.

*More than the increase in income, Prahlad and Parma's stature has increased. The attitude of people towards them has changed – today they command respect.*

Parma Devi plays an integral role in the entire farming operation. From spraying fertilizer and starting water pumps to segregating, grading and packaging the jeera – her keen eye ensures quality to meet the standards of the US market.

More than the increase in income, Prahlad and Parma's stature has increased. The attitude of people towards them has changed – today they command respect. Prahlad has featured on TV (News India) and people call him for advice on growing Jeera and marketing it. And where once he worked as farm labour, today they hire their own labour for support.

Now that's a return on investment!

### IMPACT

- *45 farmers in Rajasthan have initiated pesticide free practices*
- *Profit of Rs.350 per kg earned*
- *ACF works with 1942 Farmers promoting 'pesticide free' farming*
- *ACF engaged with 2.1 Lakh farmers*



## The Digital Dynamo!

**NAME:** Giridhar Panghate  
**OCCUPATION:** High School Teacher  
**AGE:** 45 years  
**LOCATION:** Hardona, Chandrapur

When COVID-19 closed the doors of his classroom in 2020, Giridhar Panghate had to think outside the box to reach, and teach, his students. What started as a WhatsApp group of 3-4 students, swelled to 6000 students on Zoom, when Giridhar tried his hand at making educational videos and live streaming classes.

A simple man from a farming family, Giridhar never dreamed of teaching digitally, until he attended a series of 'E-Learning' courses by ACF. The courses captured his imagination and he immediately went out and bought himself a laptop.

So when the pandemic hit in 2020, he decided to start making small videos. But his early efforts were thwarted by slow internet, dull lighting and poor sound quality, and students found them difficult to follow as a result.

Taking feedback on board, he built a small studio in the loft of his house – setting up a tripod and lights; upgrading his WIFI and microphone; and even purchasing a 'greenscreen' software that enabled him to project PowerPoint presentations behind him as he taught.

"I wanted to ensure that in each video, every child would understand. I stayed up late at night learning how to edit videos and integrate animation, and finding content on YouTube that would reinforce the concepts I was teaching." he said.

Teaching complex topics like 'photosynthesis' and 'understanding plant cells' he embraced technology and a passion took over. In a span of 5 months he made over 82 videos and their reach far exceeded his expectations.

"My aim was to impact my existing and past students," he said. "But word spread far and wide and soon I had students from Convent Schools across the district logging in."

*Whilst children around the world fell behind in their education due to COVID-19, Giridhar's students leapt ahead!*

Having completed videos for the 7th grade syllabus, he moved on to introducing 8th grade material to his class – so whilst children around the world fell behind in their education due to COVID-19, Giridhar's students leapt ahead!

How does his wife feel about his accomplishments? "She is just happy that now I can do all this without cluttering up her house!" he laughs.

### IMPACT

- 82 Videos
- From 3-4 children in a Whatsapp Group to 6000 students on Zoom
- Awarded on a district and state level for his work in digital learning
- Created videos for 7th grade syllabus and started recording and introducing 8th grade material to his class





## Holy Cow!

NAME: *Renu Thakur*

OCCUPATION: *President – Amrit Dhara Milk Producers Marketing Co-operative Society Ltd.*

AGE: *45 years*

LOCATION: *Darlaghat, Himachal Pradesh*

Never in her wildest dreams did housewife Renu Thakur imagine where cows would take her in life! From Nauni village in Darlaghat all the way to the offices of the Ministry of Finance, Agriculture and Animal Husbandry in the Himachal Pradesh State Government, Renu has been on a wild ride.

Renu was one of the 30 founding members of the women only Amrit Dhara Dairy Milk Cooperative, which has grown from strength to strength - swelling to 300 members today. So successful have they been, that they were invited to play an advisory role to the State Government in planning dairy activities for the state. Not bad for a cooperative that began just 5 years ago.

The group was kickstarted by ACF's Pashu Swasthya Sevikas who saw an opportunity whilst providing veterinary services for dairy cattle in the area. With an animal health background, the group decided to focus on fodder management and improving animal health. The aim was to create an output of milk with quality and nutritional value so high, it would blow any competition out of the water.

And that it did - demand for milk increased, the livelihood of women improved, and the women became local legends!

"Back then it was very difficult for women to get out of their homes – the terrain was dangerous and

women had to walk alone - it was just not socially acceptable for women to be out and about doing things. And trying to sell our product in the market – forget about it! No one would listen to women." said Renu.

But ACF trod the path with them step by step and provided training to help them tackle these issues, one by one.

Today they have their own Bulk Milk Cooling Machine, have aspirations to grow the cooperative to 1000 women, and want to build their own brand of packaged milk.

And Renu played a key role in championing the cause – helping women join the cooperative and generate income for themselves too. Her drive earned her the title of Cooperative President.

*Today women from all across the community are stepping out of their homes and into income generation and a variety of community activities.*

Not only has the cooperative provided an identity and income for women, but it has helped forge a path for other women. Today women from all across the community are stepping out of their homes and into income generation and a variety of community activities.

The cooperative women broke the glass ceiling set in the community – completely shattered it, in fact.

### IMPACT

- *Project Supported by NABARD*
- *Awarded 1st Prize as Best Farmer Producer Organisation in the State in 2021*
- *700-800 litres of milk provided by women daily*
- *Aim is to increase to 3000-5000 litres of milk daily*
- *Cooperative Turnover is Rs. 80 lakhs*







## Tiny Village, But 'SMART'

LOCATION: *Mangi Budruk, Chandrapur*

POPULATION: *Less than 1000*

**M**angi Budruk is a tiny hamlet that was declared a 'SMART Village' and awarded Rs.10 lakhs by the Government of Maharashtra. Yet a little over a decade ago, barely 10 of its 234 households even had a toilet.

With a population of less than 1000, Mangi was too small for a Gram Panchayat. The nearest medical facility was 3-4 kms away and they only had 1 small primary school up to 4th grade.

Without a proper road into the village, people had to walk 8 kms on foot to access any transport, and those who wanted to pursue schooling beyond 4th grade had to travel over 3-4 kms, largely on foot.

How then, did the village comprising of a largely tribal population, tucked deep into the interiors of Maharashtra, become a SMART Village?

According to Vasudev Chapple, Vice-Sarpanch, back in 2001 there were a host of problems. A lack of medical care, water, poor farm productivity, malnutrition, alcohol addiction and open defecation. And the root of the problem lay in the attitude of the local people - they wanted someone else to 'fix' it.

ACF knew that unless they could get the community involved, little would change on the ground. So in 2012 ACF initiated a Community-Led Total Sanitation (CLTS) programme and a Village Development Committee (VDC) was formed to drive it.

One of ACF's first activities was to take VDC members on exposure visits to 'Model villages' like Hiware Bazaar, which proved to be an 'eye opener' - never had they dreamt that a village could be so clean and self-sufficient.

*Today Mangi is not just a smart village. It is held up as an example of the participatory approach to development.*

VDC members returned energized and motivated to develop a vision for Mangi. So they rolled up their sleeves and got to work, and within 2 years achieved the following:

- Installation of an RO plant
- Beautification of the village
- Construction of a concrete road
- Setting up of an open-air gym
- Refurbishment of the local Aanganwadi
- Introduction of E-learning at the local school
- Alcohol and tobacco-free status
- Establishment of a Library & Village Knowledge Center
- Government Health Clinics on a weekly basis

Today Mangi is not just a SMART village. It is held up as an example of a participatory approach to development; of what even a 'backward' community can achieve if they take initiative, show leadership and work together collaboratively on local projects.

Mangi Budruk's next goal? Achieve Model village status under the Sansad Adarsh Gram Yojana! We wish them every success.

### IMPACT

- *4 SMART villages*
- *Installation of an RO plant*
- *Installation of solar lighting in some homes and widespread use of CFL bulbs*
- *Introduction of E-learning at the local school*
- *Alcohol and tobacco-free status*
- *Installation of a sanitary pad vending and incinerator machine for menstrual hygiene*
- *Panchayat budget went from under 5 lakhs to over Rs. 80 lakhs*



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

**SHARADCHANDRA KALE, IAS (RETD.)** belongs to the 1963 batch of the Maharashtra cadre and has held high offices in the State and Central Governments. He was Municipal Commissioner of Mumbai, Additional Chief Secretary (Planning) and Chairman of Mumbai Port Trust. After retirement in 1997, he held the offices of Chairman of the Reserve Bank of India (Services Board), and Banking Ombudsman. He was also the President of the Asiatic Society of Mumbai and is currently the General Secretary of Yashwantrao Chavan Pratishthan, Mumbai.



**CHANDRA SHEKHAR RAJAN, IAS** belongs to the 1978 batch who retired as Chief Secretary, Rajasthan in 2016. Since then he has been serving as Deputy Chairman, Chief Minister's Advisory Council. During his years in the IAS he has served in various capacities in agriculture and rural development, before spending 12 years in infrastructure sectors like power, roads, industries, and 5 years in finance and general administration. He has co-authored a book on 'Farmers Participation in Agricultural Research and Extension'. He has also briefly served as a Consultant with the World Bank. In October 2018, he was appointed by the Union Government as Director on the Board of IL&FS and since April 2019, has been serving as MD, IL&FS.



**P K LAHERI, IAS (RETD.)** Recruited into the 1969 batch of the Gujarat cadre, Mr. Laheri retired as Chief Secretary in March 2005. He also served as Chairman and Managing Director of Sardar Sarovar Narmada Nigam Limited, Gandhinagar. He held many positions in industry, education, information, water supply, fashion, tourism and rural development during his career. He is working with many trusts to help the underprivileged and also helps many companies to plan & implement CSR projects.

*A non-profit board sets the tone for the organisation it leads and at ACF, we are privileged to have a vast amount of experience, knowledge and wisdom at our helm.*

*We are forever grateful for the hard work put in by our Board in governing such a large organisation.*



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

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



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



**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 45 years of experience in the fields of Legal, Secretarial, Finance, Taxation, Procurement, Internal Audit, HR, Health & Safety, and Sustainability. He worked with Ambuja Cements Limited for 30 years, 10 years as Whole-time Director. Post superannuation, he was appointed as non-Independent Director on the Board of Ambuja Cements Ltd which he continued upto March 2019. He is also an Independent Director in Everest Industries Limited.

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



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



MAJOR PARTNERS



AMBUJA CEMENTS LTD: Provides 32% of ACF annual budget, on ground projects across all the thrust areas and supports administrative overheads.



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



APOLLO TYRES FOUNDATION: Healthcare Centre for truckers.



ASHOK LEYLAND LTD: Water project in Alwar District of Rajasthan.



ASIAN PAINTS LTD: Participatory Water Resource Development and Management for enhancing Livelihood in villages of Visakhapatnam.



AU SMALL FINANCE BANK LTD: Supporting ACF's Skill Development programme with AU Skills Academy in Jaipur, Rajasthan.



BCI GROWTH & INNOVATION FUND: Strategic Investments into Better Cotton Initiative projects which works to make global cotton production better for people who produce it, better for the environment it grows in and better for the sector's future.



THE COMMUNITY: Constant partners and investors across all projects.



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



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



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



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



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



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



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



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



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



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



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



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

**Narotam Sekhsaria Foundation**

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



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



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



PERNOD RICARD INDIA FOUNDATION: Supporting Quality Healthcare and Road Safety for truck drivers in Derabassi, Punjab.



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

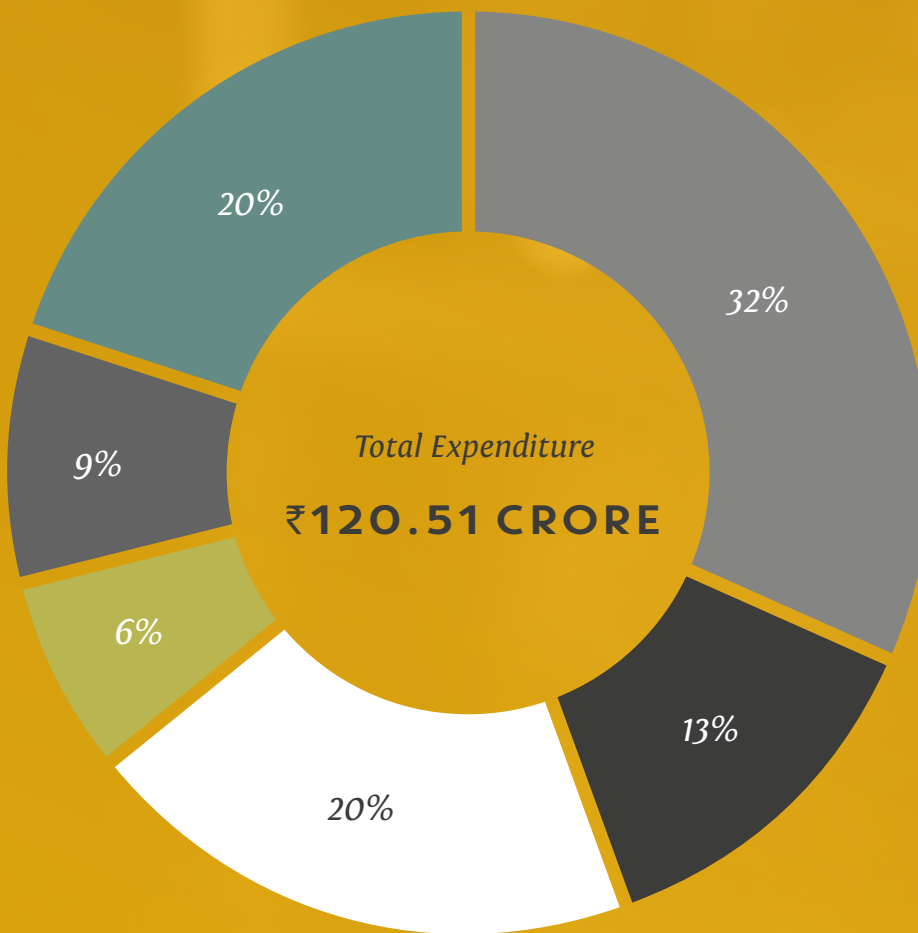


SCHNEIDER ELECTRIC INDIA FOUNDATION: Supporting the set up of training infrastructure for electrical course at SEDI.

**SIR MATHURADAS VISSANJI EDUCATION TRUST**

Support provided in increasing girls participation in machine operation and future skills in Chandrapur, Ambujanagar and Roorkee.

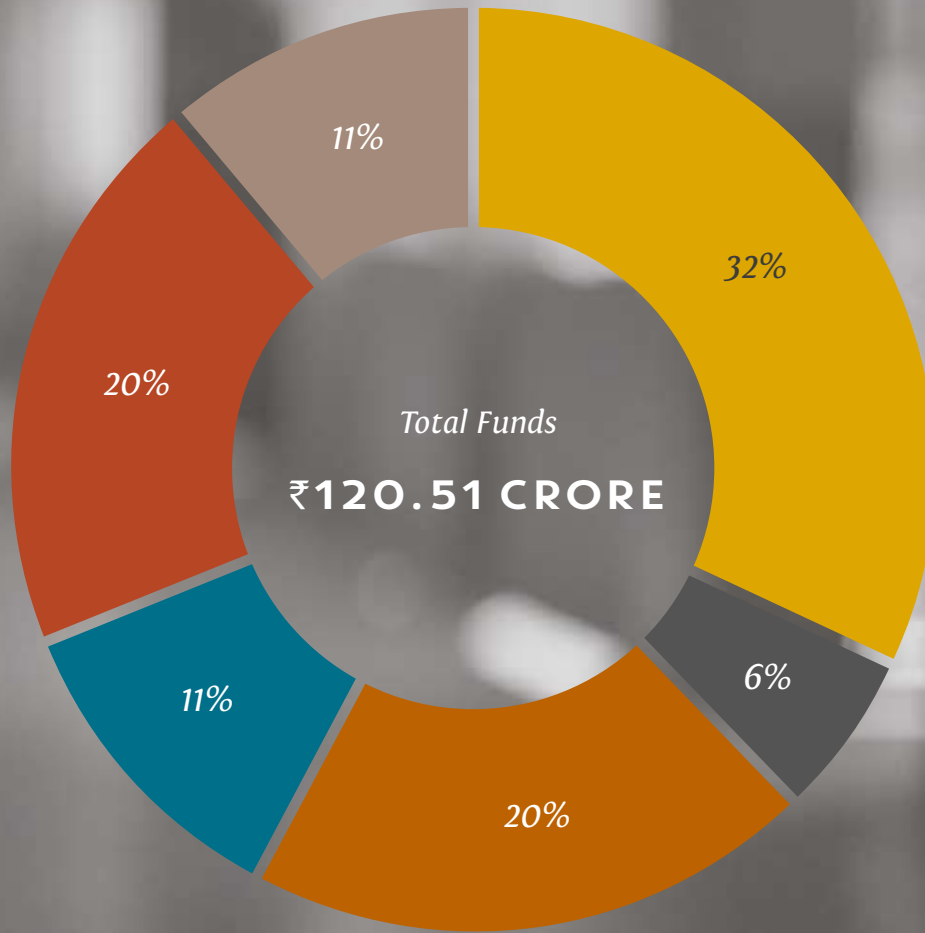
## Activity Wise Expenditure



An additional Fund of Rs. 31.19 crores was received through direct funding and community contributions in kind which were channelised into community driven projects.



## Source of Funds for ACF Activities



**Ambuja Cements Ltd**  
₹ 38.83 Crore

**Government Funds**  
₹ 7.76 Crore

**Corporates**  
₹ 24.64 Crore

**Other Donors**  
₹ 13.23 Crore

**People's Contribution**  
₹ 22.48 Crore

**Direct Funding to Communities**  
₹ 13.57 Crore

An additional Fund of Rs. 31.19 crores was received through direct funding and community contributions in kind which were channelised into community driven projects.

## Shining the Light in Dark Times: COVID-19

*Whilst the pandemic presented a seemingly insurmountable challenge for the NGO sector, ACF decided to approach it with utmost optimism. This provided an unparalleled opportunity to boldly reset our organization and emerge stronger and more resilient as a result. ACF was able to quickly respond to COVID-19 and reach out to educate and support over 34.41 lakh community members across remote, rural India.*

The first wave and initial lockdown saw ACF interventions orient around mapping of health services, awareness creation via mobile messaging, mobilizing Sakhi's and Single Points of Contact (SPOCs) to support communities, distribution of rations, masks and PPE; and reaching out to targeted at risk populations. But as the pandemic progressed, this was followed by a shift in focus toward mental health services, health support, livelihood creation and vaccination.

Concurrent to the COVID-19 interventions, ACF continued to promote access to water, quality education, women empowerment and skill training and livelihoods at the grassroots level.



**I AM  
COVID-19  
VACCINATED**



*Our response oriented around the formation of an internal, high-level, COVID-19 Coordination Team and the identification of a Single Points of Contact (SPOCs) in each community so that we could rapidly mobilise and reach out to people on the ground.*



Our Interventions to tackle COVID-19 this year were carried out into two distinct phases:

● *Healthcare Support*

ACF mapped locations with a surge in cases and the need for oxygen supply. 14 Oxy5 Neo Dual Concentrators along with 5 oxygen cylinders were distributed in 6 locations with 755 beneficiaries receiving treatment. Ventilators were also provided to the Maharashtra Government along with additional PPE kits, pulse oximeters, medical and infrastructural equipment to other locations.

● *Mental Health Advisory*

ACF has been reaching out to staff members and beneficiaries with counselling support, promoting the service via 21 images and 19 video messages in 3 languages. A partner provided mental health support to 618 ACF staff and frontline workers who organized sessions with 3352 beneficiaries and counselled 71 cases.

● *Livelihood Creation*

SHGs were encouraged to make face masks and made over 6.41 lakh masks which were sold to the local chemists and to Ambuja Cements Ltd. 505 women in Sankrail and Punjab were encouraged to start their own kitchen gardens and sold vegetables in the local markets. ACF helped 821 SHGs secure COVID-19 Sahay Loans worth Rs. 4.38 crore. A livelihood fund was also created to provide interest free loans via people's institutions.

● *Vaccination*

At the start of 2021, the Government initiated the roll out of immunization for COVID-19 targeting 30 crore people, and ACF rolled up its sleeves to pitch in and play its part. The vaccination drive was rolled out in 2 phases with different strategies employed for each phase.

2020  
Post Lockdown

2021  
Second Wave

Our initial focus was on vaccination awareness via dissemination of 73 IEC materials, 23 images and 8 videos to all Single Points of Contact (SPOCs) in order to break rumors and myths surrounding the vaccine, and eliminate hesitation around vaccination. ACF in liaison with respective health departments, registered frontline workers from ACF villages, and assistance was provided to reach out to distant geographies. The elderly, co-morbid population was assisted with the registration process and follow up post-vaccination was overseen.

As the vaccination drive progressed, ACF continued to provide support in registering new segments of the population including its healthcare workers (Sakhis) and the elderly population. The results have been effective with the following outcomes:

- Awareness coverage reached 6.5 lakh families
- 6.6 lakh beneficiaries were vaccinated from ACF villages
- 1085 ACF staff and healthcare workers were vaccinated
- Assistance was provided in mobilizing people to vaccination centres
- Provisions were made for shade tents, drinking water stations and seating arrangements at the vaccination centres, working in collaboration with local health authorities.

● *Opportunity to Protect Lives and Livelihood – The SAANS Mask Initiative*

The SAANS masks project offers high quality, four-layered masks which are scientifically tested. This tripartite initiative between Cipla Foundation, CSIR-IICT Hyderabad, and Ambuja Cement Foundation is offering livelihood opportunities to 10 women from an SHG in Nalagarh, Himachal Pradesh and SEDI Alumni to establish a mask production centre and initiate an income generation activity. Thousands of masks have already been sold.

● *Medical Infrastructure*

With an urgent need for more medical infrastructure highlighted by various local health departments and COVID-19 centers, ACF was able to provide:

- 125 oxygen cylinders in 4 locations
- Ambulances to create awareness about the vaccine and to transport the aged and disabled to the vaccination centres.
- Vaccine carrier boxes to the Community Healthcare Centre in Nalagarh.
- 441 oxygen concentrators to local and community health centres through collaborations and partnerships.

*The SAANS masks project is a tripartite initiative between Cipla Foundation, CSIR-IICT Hyderabad, and Ambuja Cement Foundation which offers high quality four-layered, scientifically tested masks, mobilizing 10 women from an SHG in Nalagarh, Himachal Pradesh and SEDI Alumni to establish a mask production centre and initiate an income generation activity.*







## The Oxygen Saviour!

NAME: *Gauri Shankar*

OCCUPATION: *Project Executive, SEDI*

AGE: *41 years*

LOCATION: *Saharanpur, Uttar Pradesh*

At the height of the second wave of COVID-19, Gauri Shankar faced a family crisis. His sister in law was struck by COVID-19 and suffered a low oxygen saturation of just 45, and at the same time, his mother in law was hospitalised with severe COVID-19 symptoms.

While his brother ran from pillar to post - from Rookee to Delhi - hunting for oxygen therapy and treatment for his wife, Gauri was forced to look after his sister in law at the joint family home as local hospitals had run out of oxygen.

While balancing things on the home front and racing back and forth taking care of his in-laws, Gauri got to know about a neighbouring family who was in urgent need of oxygen.

At that time, Gauri's sister-in-law was on oxygen therapy and consumed a lot of oxygen per minute. Frequent refilling of oxygen cylinders had to be taken care of at the local oxygen provision community centre and attachment of flow meter for proper flow had to be ensured.

Despite his own stress and situation, Gauri could not turn his back on the plight of his neighbour, whose intellectually challenged 40 year old son was struggling to breathe due to COVID-19. The boy was in desperate need of continuous oxygen, but the family didn't have help and didn't know what to do.

Gauri along with his friend, reached out to the local community centre and secured a cylinder of oxygen for the family, transported it via auto-rickshaw, and then carried it on their own shoulders all the way to the neighbour's house.

But this wasn't a one off support. Gauri did this laborious route continuously for 5 days – securing, providing, refilling and delivering Oxygen for the family, until the son's oxygen level stabilised.

*Setting aside his own troubles, Gauri helped save 3 lives. "How can we not help our own when in crisis." said Gauri.*

A Project Coordinator at ACF's SEDI, Gauri was trained in supporting people with information and counselling, so was able to provide the family with mental health support as well.

In this way, setting aside his own troubles, Gauri helped save 3 lives. "How can we not help our own when in crisis." said Gauri.

We at ACF salute you Gauri!

### IMPACT

- *Saved 2-3 lives*
- *5-6 Oxygen Cylinders sourced*
- *Carried 48-50 kgs of Oxygen Cylinders for 5 days in a row*

Water





## *All year round water*

*We create 'drought-resilient' rural villages and ensure all-year-round water for farmers, families and communities. We achieve this by working hand in hand with local communities to revive, plan, implement and manage projects to harvest rainwater. We work with families and communities to ensure clean drinking water availability for daily consumption. Additionally, communities and farmers are educated on better ways to use and manage water to ensure optimum efficiency.*



## WATER - HIGHLIGHTS

### Sustainable Development Goals



SDG1



SDG2



SDG3



SDG5



SDG6



SDG10



SDG13



SDG17



*In spite of the pandemic, rooftop rainwater harvesting structures were constructed by many households to secure year round drinking water supply, especially in locations like Rabriyawas, Chirawa, Marwar Mundwa and Ambujanagar where a total of 969 RRWHS were constructed in 2020-21.*

- *ACF & WASMO Create 100% Tap Connection Coverage*

ACF and WASMO joined hands under the Jal Jeevan Mission to provide tap connections to all households in 45 villages of Gir Somnath District – where currently only 32% of households have drinking water tap connections. Drinking water tap connections are a priority for ACF and its coverage varies across locations. ACF is committed to addressing this issue aligning with the Government’s national agenda.

- *RRWHS Construction Secures Drinking Water Within Home, Despite COVID-19*

In spite of the pandemic, rooftop rainwater harvesting structures were constructed by many households to secure year round drinking water supply. In Rabriyawas, Chirawa, Marwar Mundwa and Ambujanagar a total of 969 RRWHS were constructed in 2020-21. Additionally, Bhatapara and Chandrapur locations promoted RRWHS as a key strategy to recharge bore and tube wells, in order to sustain water supply.

- *ACF & NABARD Launch 5 New Watershed Projects*

2020-21 saw the partnership of 5 new water projects in Himachal Pradesh by NABARD and ACF. The projects vary from climate proofing watersheds, to reviving springs which are a traditional source of water in the hilly areas of Himachal Pradesh. This is a big win for the region, where Ambuja Cement Foundation has been implementing watershed projects in association with NABARD, since 2008.

- *Harnessing Solar Pumps for Irrigation*

ACF supported farmers to adopt solar energy for lift irrigation of crops – installing 145 systems in Chirawa, Raigarh and Dadri. Solar pumps have many benefits - zero electricity costs, low maintenance, it is a renewable energy, does not pollute and contribute to climate change (like diesel pumps), and most importantly the withdrawal of groundwater is at a low rate which causes less damage to the aquifer. A total of 200 systems have been installed since project inception.

*2020-21 saw the partnership of 5 new water projects in Himachal Pradesh by NABARD, working hand in hand with ACF.*

- *Group Irrigation Scheme for Small Land-Holder Farmers*

Many small land holders do not have access to water due to inability to invest in irrigation facilities like tube wells. To solve the problem, ACF mobilised farmers and promoted group irrigation from common water sources, which provided small farmers with water to irrigate and grow more than one crop in a year. Managed and operated by groups collectively, the irrigation scheme is helping diversify risk and increase income for marginal farmers.

● *Optimising Water Efficiency via Micro Irrigation*

ACF continues to promote water use efficiency by encouraging the adoption of micro and drip irrigation among farmers. In 2020-21 ACF converted 1296 ha to drip and sprinkler irrigation saving 3.24 MCM of water and optimising productivity of water for each crop. By minimising the demand for water in the agricultural sector, ACF is strategically reducing water wastage which is prevalent due to flood irrigation.

*ACF received its second National Water Award in 2020, for commendable efforts in the area of water conservation and management in Ambujanagar, Kodinar, Gujarat.*

● *Revival of Traditional Stepwell in Rajasthan*

An ancient, traditional stepwell was revived in Rabriyawas which is now supplying water to the village of Balada. It had been lying defunct for many years in the absence of proper maintenance. The well will now help recharge groundwater and the project has also helped create awareness in the local community about the importance of managing our traditional water structures.

● *ACF Scoops National Water Award, 2020*

ACF received its second National Water Award in 2020, for commendable efforts in the area of water conservation and management in Ambujanagar, Kodinar, Gujarat. The Award was provided for the 'Best Industry for Corporate Social Responsibility Activity' category.

● *0.61 MCM Additional Rainwater Storage Capacity Generated*

Continuing its thrust on water, ACF's water interventions across locations have provided an additional 0.61 MCM rainwater storage capacity, helping in our mission to create drought resilient communities in rural India.

● *Partnerships for Water*

ACF is partnering with a variety of corporations to bring investment into the water sector for rural livelihoods. ACF continues to grow partnerships and this year, implemented projects with the following partners:

- Ashok Leyland Ltd
- Asian Paints Ltd
- Godrej Agrovet Ltd
- HDFC Bank Ltd
- Hinduja Foundation
- IndusInd Bank Ltd
- NABARD
- WASMO

By working hand in hand with partners we are able to enhance drinking water for communities, harvest water and educate farmers and villagers on the efficient use of water.







## The 'Water Quality' Advocate

NAME: Hamirbhai Solanki

OCCUPATION: Water Operator and Contract Worker at Ambuja Cements Ltd.

AGE: 37 years

LOCATION: Math Village, Kodinar

### IMPACT

- From 13 villages to 30 villages independently testing water
- Every year during monsoon we demonstrate water testing as well as chlorination process in communities
- 30 schools are testing their drinking water sources in Ambujanagar
- During the year a total of 67 awareness sessions on drinking water quality were carried out with 2824 people

Hamirbhai is passionate about water, which is a perfect fit for his role as the community elected 'Water Operator' of his village. At just 37 years of age he has become an advocate in the district for promoting 'water quality testing' to prevent ill-health among villagers, and has been instrumental in turning the water situation around in over 13 communities.

It all started in 2018 when the Community Health Clinic noticed a severe spike in viral fever among the community during monsoon, and it seemed everyone was down 'sick' as a result. Something was clearly wrong in Math Village, his home town.

ACF decided to get the water tested and see if that was the source of the problem. The test results highlighted high levels of bacteria and viruses in the water. Investigating further, they also realized that the local water storage tanks were contaminated and needed cleaning out to protect the water, which was piped into the community via a Government pipeline.

Taking a 3 phase approach ACF set about educating the community about the importance of regular water quality testing; teaching them how to conduct a simple water test; and showing them the steps necessary to address the problem - using chlorine powder to treat water, cleaning storage tanks and electing a local Water Operator to manage the water and its distribution.

*At just 37 years of age he has become an advocate in the district for promoting 'water quality testing' to prevent ill-health among villagers.*

As President of the local Shrinath Youth Group, Hamirbhai was the perfect fit for the part time job. Rolling up his sleeves he got to work and soon there was a major reduction in the number of people coming to the dispensary with health issues.

But apparently Math was not the only village in the region that was affected by the problem. With high salinity in the groundwater, many other communities were suffering from adverse health problems as a result of poor water quality.

ACF set about educating and training villagers in the area on water quality testing, and Hamirbhai played a crucial role in 'paying it forward' - educating Water Operators on how to test water and ensure it was safe for dispersal in the community.

On top of his 'day job' at Ambuja Cements, Hamirbhai wakes up every day at 6 am to check the storage tank and pipes for leakage, and then shifts his focus from 6:30-8.30 am to pumping water, ensuring equal distribution in the community. He conducts the same ritual at the end of the day from 5.30 pm onwards - using spare time to travel to other communities and teach other Water Operators how to safely test, manage and distribute clean water.

It's hard work, but the happy smiles on the healthy faces of his fellow villagers makes it all worth it!

Skill



## *Empowering youth with skills*

*We provide youth with training and business opportunities to help lift them and their families out of poverty. We achieve this by empowering young people via skill training, gaining workplace experience and certification that result in good placements and decent incomes. We provide support to the graduates through the first few years of placement to ensure retention and growth, and entrepreneurs are guided to kickstart their own micro-enterprises.*





## SKILL - HIGHLIGHTS

### Sustainable Development Goals



SDG1



SDG3



SDG4



SDG5



SDG8



SDG10



SDG17



*ACF runs 33 SEDIs, has trained 78,000 youth, teaches 42 accredited courses and has a placement rate of 75%. It has nurtured 1968 entrepreneurs during this year.*

#### **●** Digital Transformation in the Pandemic

Operating digitally became one of the only ways to stay in business through mandated lockdowns in 2020, and the pandemic brought SEDI's classroom trainings to a grinding halt. Going Digital, a Learning Management System (LMS) was kickstarted on a pilot basis across 4 SEDIs (Haridwar, Bhagwanpur, Roorkee and Bathinda) with 243 trainees in August 2020. This was later rolled out across 22 SEDIs for 1629 trainees. The LMS provided an online teaching platform with study material available to all trainees across various learning modules.

#### **●** Digital Marketing Launched by SEDI

Student Mobilisation was hit hard by the pandemic and to address this issue, a digital marketing strategy was adopted across social media platforms, targeting needy youth in all SEDI locations. During the period, SEDI also organized several virtual youth meetings, parent meetings with placement partners and potential employers. This has had a positive impact on student recruitment and the overall visibility of SEDI online. ACF also launched a SEDI website providing detailed information about ACF's skill training programme. One can access it on [www.sedi.org.in](http://www.sedi.org.in) for more information.

#### **●** COVIDIENT – An Engagement Program

To promote safety among key stakeholders, SEDI locations, along with other ACF employees, ran a 5-week engagement programme encouraging employees and students to be COVIDIENT (a person who strictly follows the health directives and precautions during the coronavirus outbreak.) Approximately 1500 trainees participated in all activities and information percolated to family members and relatives.

#### **●** Survey on Alumni Employment

During the lockdown period, SEDI reached out to most of its alumni to understand the effect of the pandemic on their livelihoods. Within one month, SEDI contacted 29762 trainees, highlighting the following results:

- 15% youth lost their jobs during the lockdown period
- 44% of youth experienced a decrease in income
- 31% youth were not impacted by the pandemic
- 10% closed their business

*During the lockdown, Going Digital, a Learning Management System (LMS) was kickstarted on a pilot basis across 4 SEDIs, soon expanding to 22 SEDIs for 1629 trainees. The LMS provided an online teaching platform with study material available to all trainees across various learning modules.*

● *Placement During the Pandemic*

SEDI established a 'Placement Preparedness Team' and took up the challenge to place current as well as ex-trainees who lost their jobs due to COVID-19. All placement partners were reached out to and the SEDI staff started connecting with companies. As a result, 2122 trainees were placed in jobs with average starting salary of Rs.10,000-15,000 per month.

*ACF launched its Entrepreneurship Development Programme, aimed at the inculcation, development, and polishing of entrepreneurial skills in 8 locations.*

● *Introduction of Entrepreneurship Development Programme (EDP)*

ACF launched its Entrepreneurship Development Programme, aimed at the inculcation, development, and polishing of entrepreneurial skills to prepare trainees to establish and successfully run their own enterprise. This programme was rolled out in 8 locations namely Surat, Bhagwanpur, Gandhinagar, Ambujanagar, Darlaghat, Dadri, Chandrapur and Chhindwara. Under EDP, SEDI had trained 368 entrepreneurs from which 272 participants started new businesses.

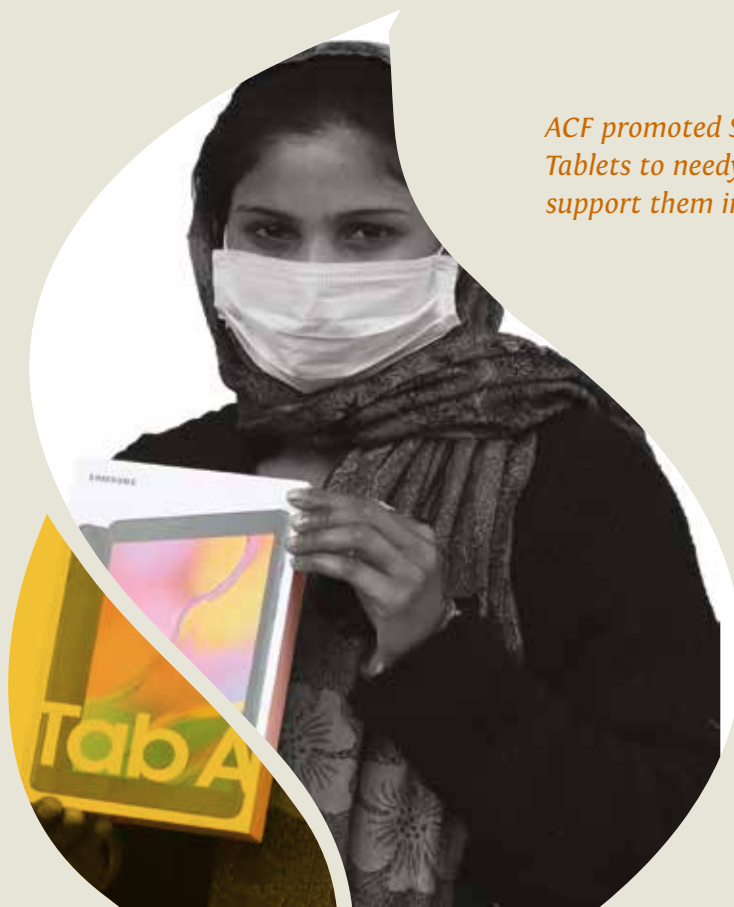
● *Building the Capacity of Trainers*

SEDI used a multi-pronged approach for Training and Development in 2020 by deploying internal expert resources, along with external resources. Special interventions were planned for Facilitators, Mobilisers, Placement Officers, Principals and In-charge Officers. Building the capacity of trainers and improving their skills has led to more placements, increase in retention rate and better job delivery.

● *Providing Tablets to Needy Candidates for Online Training*

ACF promoted SHGs in Uttarakhand provided 160 Tablets to needy youth in Haridwar and Roorkee to support them in taking trainings online. A monthly rent was charged for the tablets, with profits distributed between SHGs and SEDI on a 50:50 ratio, to cover the costs of maintenance and the purchase of new tablets. This was also kickstarted by the women's federation in Ambujanagar, who also provided options for soft loans to purchase tablets.

*ACF promoted SHGs in Uttarakhand provided 160 Tablets to needy youth in Haridwar and Roorkee to support them in taking trainings online.*







## The 'Electronics' Role Model

NAME: Kiran Ram

OCCUPATION: PCB Assembly Operator

AGE: 21 years

LOCATION: Inaj village, Veraval, Gir Somanth District

### IMPACT

- *Girls trained in Electronics in 2020-21: 114*
- *Average Salary: Rs. 9122*
- *Girls trained at SEDI in 2020-21: 3317*
- *Percentage of women trainees in SEDI: 40%*
- *Number of women in male dominated areas: 977 (20%)*

Something radical is happening in Inaj village in Veraval, Gir Somanth District. 15 young girls have become the primary breadwinners of their families, having trained in Electronics at SEDI - securing lucrative jobs as Assembly Operators and transforming ingrained perceptions about what women can do.

And it is all because of Kiran Ram, who withstood family and community pressure to pursue a dream. The daughter of a rickshaw driver who earned just Rs. 6000 per month, Kiran saw her father struggle day in and day out to make ends meet and feed his 7 member family. As the eldest sibling, Kiran was steeled in her determination to contribute.

But on completing her 12<sup>th</sup> Standard at school, she could see no viable career path for herself in the small community she grew up in. So she picked up a job as a daily labourer to help keep food on the table.

One day there was a knock on the household door, and there stood a SEDI mobiliser who shared information about skill training and the District Mineral Foundation support provided for youth from mining villages.

With course and accommodation support, Kiran eagerly took admission in the electronics trade. But was a girl really capable to work in this trade? This was the primary question in the minds of her family and community. But with a burning passion inside her, she quickly convinced her father and put all community comments aside from her mind.

Kiran underwent the 4 month training programme participating in every activity of SEDI, and emerging as a powerful and confident young woman. She kickstarted her career at Elite Electronics as a PCB Assembly Operator with a monthly salary of Rs. 9500 and free accommodation. With good work etiquettes and technical skills she was given a promotion in a very short time as a Supervisor with a salary of Rs. 14,000 per month.

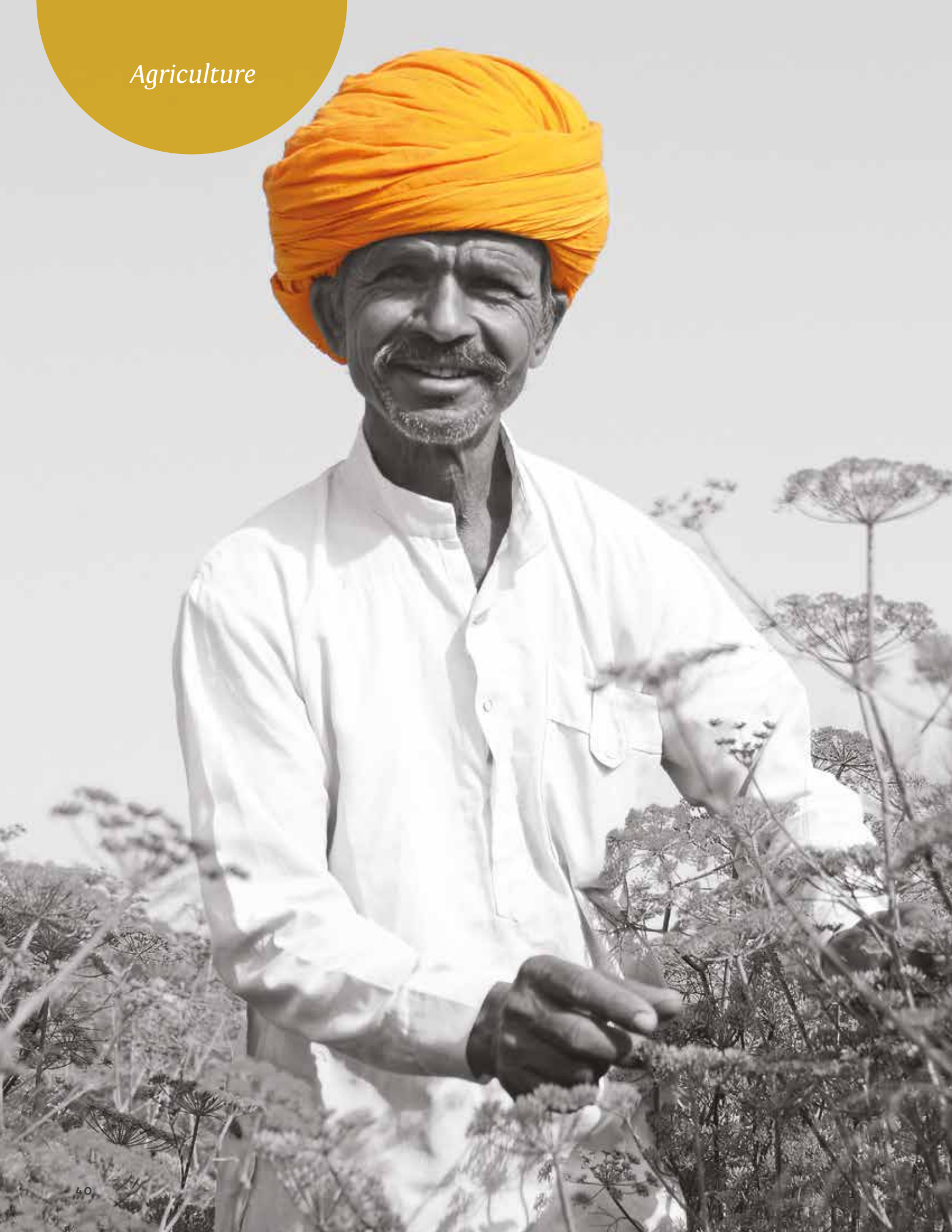
But it was not long before an opportunity presented itself with Jay Bharat Motors, which provides parts for cars. The entire production line is harnessed by robots with Kiran playing an integral role in helping maintain the robots - earning Rs. 16,000 per month as a result.

Now that's who we call a Torchbearer!

*15 young girls have become the primary breadwinners of their families, having trained in Electronics at SEDI - securing lucrative jobs as Assembly Operators and transforming ingrained perceptions about what women can do.*

*And it is all because of Kiran Ram.*

*Agriculture*





## *Enhancing profitability*

*We help farming families prosper, by nurturing farmers and organizing them into groups to enhance their profitability. We achieve this by empowering farmers with the latest skills, knowledge and techniques to enable them to grow high yield, profitable crops. Farmer Producer Organisations are formed to provide them with a voice, support, affordable inputs and a stronger capacity for collective bargaining. And their vulnerability is reduced by hedging risk in their farming businesses - applying for insurance, diversifying income streams and promoting sustainable farming practices.*



Sustainable Development Goals



*ACF's BCI field team won the 2nd Best Innovation of the Year at BCI's global network for the development of a 2D animated video which helped educate farmers via a comic, FAQ method, on good agricultural practices for cotton cultivation.*

- Digital Reach During Lockdown**

Due to restrictions, the ACF field team designed various models to reach out and create awareness amongst 2.1 lakh farmers. 200 + videos were created on agriculture pesticide application, soil testing, irrigation methods, usage of PPEs and child labour. The field team created these videos and shared them with farmers and their family members through WhatsApp. Farmers also received awareness videos about COVID-19. Additionally, 1.69 lakh Better Cotton Initiative farmers were engaged with online, and some were connected through phone calls.
- Building Farmer Capacity, Online**

Field teams continued to build capacity of farmers through online platforms like Zoom and Google Meet with farmer interviews being conducted for research projects, farmer trainings being facilitated and farmers sharing their experiences. Farmers without smartphones were reached out to via regular phone calls and were engaged throughout the harvest season and follow up period.
- 2D Model Wins BCI Innovation Award**

Innovations were explored during the period of lockdown by the Agriculture team for which ACF's BCI field team won the 2nd Best Innovation of the Year at the BCI global network for the development of a 2D, animated video which helped educate farmers via a comic, FAQ method, on good agricultural practices for cotton cultivation. The film helped break the monotony for farmers by engaging them better with creative content.
- COVID-19 Insurance for Farmers**

More than 30,000 farmers registered for COVID-19 insurance with the premium cover subsidized by funding partner IDH – Sustainable Trade Initiative. This insurance was not offered for hospitalization or medical expenses but for the recovery of livelihoods lost during quarantine or recovery period. 4,600 beneficiaries, staff and families also covered the premium themselves by paying 100% cover. 80% of the claims have been settled or are in process.
- FPO Revolving Funds Help Farmers Avoid Money Lenders**

The influx of migrants returning to their villages placed immense pressure on the agricultural industry. Additionally, lockdown impacted the marketing of farmer produce which led to cash shortage. Through people's institutions like SHGs and FPOs, banks and NBFCs were approached by ACF to mobilise funds, in order to set up a revolving fund for low cost loans. ACF entered into an MoU with Samhita Social Ventures for interest free returnable grant funds and Rang De for interest free loans to FPOs, Federations and Farmers. The majority of these funds were used to purchase inputs for agriculture and in some cases poor marginal households used it to purchase

*FPOs have gone the extra mile to market their produce for improved prices in these trying times. Roorkee's Bhu Amrit Farmer Producer Organisation has commenced marketing their line of organic, value-added produce on platforms like Amazon and Flipkart.*

basic essentials. In partnership with Samunnati, ACF motivated Farmer Producer Organisations to raise credit funds and encouraged Self-Help Groups to raise interest-free funds through banks.

● *Crop Advisory to Farmers Through Satellite Pictures*

ACF has partnered with AgSmartic Technologies Pvt. Ltd. in Himachal Pradesh to provide crop advisory to farmers about water requirement, crop stages, pest information and crop harvesting through satellite pictures for a period of six months. 200 farmers have registered under the climate proofing of watershed project to receive virtual training and advisory. Advisory includes site-specific and crop-specific information through SMS, weather based advisory and regular surveillance using satellite, early alerts on crop health and growth anomalies, early identification of crop and water stress, early alerts about pests and diseases through SMS and market prices for better planning post-harvest activities

● *Integration of Women Empowerment with Agriculture*

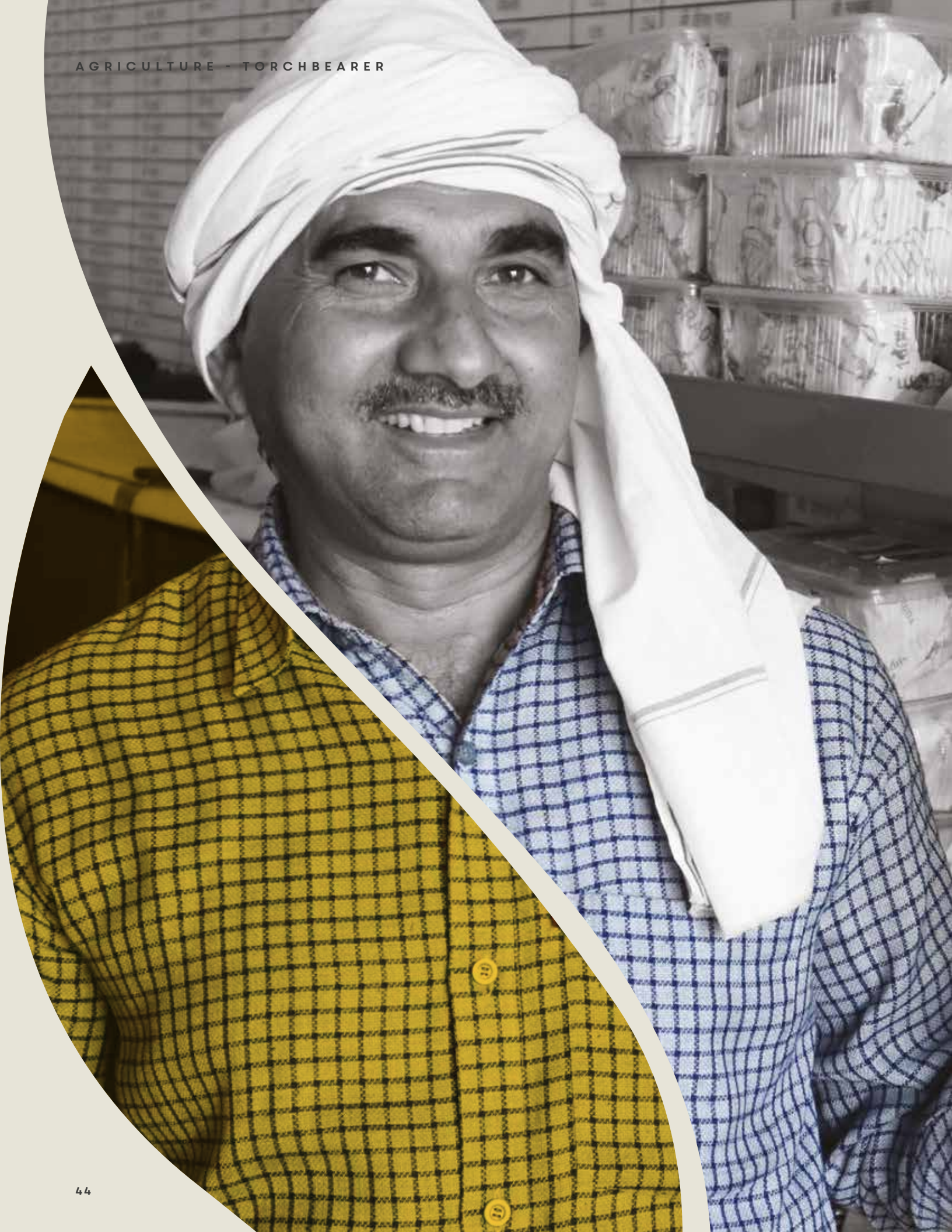
The role of women in agriculture is often relegated to livestock and monotonous tasks in cropping such as weeding, harvesting and sowing. Strategic decisions on the variety of seeds to sow, which pesticides to spray and which crops to grow are handled primarily by men. To tackle this bias in Chandrapur and Bhatapara, ACF's agriculture and women's empowerment teams collaborated to train SHG members on core agricultural practices so that they can play a greater role in family farm decision making.

● *FPOs Market Produce*

FPOs have gone the extra mile to market their produce for improved prices in these trying times. Roorkee's Bhu Amrit Farmer Producer Organisation has commenced marketing their line of organic, value-added produce on platforms like Amazon and Flipkart; Narlagarh FPO is marketing its milk and milk by products such as dahi, cream and paneer in new and local markets; Bhatapara FPO is actively finding buyers for their goat manure; Gujarat FPO has commenced sale of animal feed; and Bathinda and Ropar FPO's have secured contracts to sell wheat and paddy to the Food Corporation of India. FPO marketing helps farmers cut out middlemen and obtain higher prices for their produce, which supports and enhances profitability and prosperity.









## Building a Brand, Organic

NAME: Ravikiran Saini

OCCUPATION: Farmer & Director of Bhu Amrit Farmer Producer Company

AGE: 49 years

LOCATION: Bhagwanpur, Uttarakhand



### IMPACT

- Awarded Best FPO in Uttarakhand
- 15 products in the Bhu Amrit Organic Product Range
- 656 Organic Farmers
- Certified under the National Programme for Organic Production (NPOP) & National Organic Programme (NOP)
- 143 Women Farmers in Bhu Amrit in 2020-21
- Rs. 1.31 crore Turnover & Rs. 9.54 lakhs Profit

Ravikiran Saini is a fourth generation farmer from Bhagwanpur, Uttarakhand. On the surface he may look like a simple farmer, but this man is passionate about organic farming – so passionate and experienced in fact that he moonlights as a regular guest lecturer at IIT Roorkee.

Like so many other farmers in the area, there once was a time when Ravikiran invested heavily in pesticides and chemical fertilisers to increase his crop production. But over time he watched as the health of his soil deteriorated and the quality of produce declined radically.

So when ACF introduced the concept of Organic Farming in 2010 via a series of training workshops and exposure visits, Ravikiran was easily convinced it was the way of the future. He stepped forward as one of the first farmers to pilot organic farming on a small plot of his land and was wowed by the results.

“The produce tasted so good – it was by far superior to anything grown before” he said. And so he got to work, motivating other farmers to join the organic farming movement and convert their farming practices to more sustainable ones.

By 2018 the farmers mobilised and with the help of ACF, formed the Bhu Amrit Farmer Producer Company. The FPO started with just 390 farmers and 236 ha under organic farming. But with dedication and persistence, the organisation has advanced organic farming in the region, and today boasts 656 members (33% of whom are women) and 336 ha under organic farming.

But on the journey the farmers saw that the local market would just not pay a higher price for organic produce – and so they began to discuss the prospect of value-added products and creating their own brand of packaged goods to take to larger, metropolitan markets and command a higher price. It was a bold venture and way ahead of its time, but in the last decade the gamble has paid off and Bhu Amrit’s line of products (which include Jaggery, Jaggery Powder, Cane Sugar, Mustard Oil, Lentils, Honey and more) are now found on the shelves of many retail outlets in Delhi, Gujarat and Punjab.

And Ravikiran has been a key advocate of organic farming along this journey. He has proved himself to have incredible convincing power with the likes of the Government – convincing ministerial representatives to subsidise organic inputs, in the same way it subsidises mainstream chemical inputs for farming – a boon for Bhu Amrit farmers.

Today he is an adviser to the local Krishi Vigyan Kendra (KVK) and Bhu Amrit has been awarded the Best FPO of the State in 2020.

What next for Bhu Amrit? They are now on Amazon and Flipkart.

*It was a bold venture and way ahead of its time, but in the last decade the gamble has paid off and Bhu Amrit’s line of products are now found on the shelves of many retail outlets in Delhi, Gujarat and Punjab.*

Women





## *The change-makers*

*We harness the power of women as change-makers - generating income, making decisions, managing finances and leading their communities. We achieve this by encouraging women to actively participate in groups to build an ecosystem of skills and financial literacy. We provide pathways for women to achieve economic empowerment - by saving and accessing credit, generating income, starting new businesses and accessing government schemes. Women are encouraged to play leadership roles in their community - catalyzing collective action for change and tackling the most pressing social issues that affect them.*



## WOMEN - HIGHLIGHTS

### Sustainable Development Goals



SDG1



SDG2



SDG5



SDG8



SDG10



SDG17



*2020 was an unusual year as the pandemic impacted humanity. Women in ACF villages, however, stepped up and out during this difficult time, to support their fellow women, who were in distress during lockdown.*

#### ● *New Self Help Groups Kickstart, Despite Pandemic*

During Lockdown, ACF faced challenges in bringing more women under the ambit of SHGs, as movement was restricted and communication was limited. However, in spite of the pandemic, ACF was able to form 338 SHGS with 3899 members in 152 villages during the year making a total of 2601 SHGs. By harnessing the strong community rapport, mobilising village level teams, and using digital communications extensively, ACF teams across locations were able to successfully mobilise women.

#### ● *Rural Mart at Bathinda*

In 2020, Rural Mart (a marketing outlet set up by the rural women of Bathinda) organized 20 exhibitions across Bathinda district to help members sell products such as woollen clothes, phulkari (embroidered cloth), food and hygiene products. Via these exhibitions, Rural Mart had a turnover of more than Rs. 19.97 Lakhs, with a profit 4 times more than the investment, by selling masks and other products at a nominal rate of Rs.10 each.

#### ● *'Close to Their Vision' - to Function as a Bank*

The Sorath Women's Federation, Gujarat had a vision to provide financial services to its 8000 strong women members. The Federation, which was registered as a cooperative society in 2012, is now a Credit Cooperative Society. In doing so, they will be able to serve their members with many more saving and credit products in time to come.

#### ● *Bringing More Women Under Insurance Coverage*

ACF promoted a COVID-19 insurance scheme for rural communities to avail lump sum payments to prevent their livelihoods from getting impacted or loss due to business closure. 7000 women came forward to take the COVID-19 insurance scheme and obtain benefits.

#### ● *Low Cost Loans Provided During Pandemic*

Internal lending has always been a key focus of SHGs. With a huge corpus available, members were encouraged to utilize funds lying idle in banks to encourage members to kickstart income generation activities. Across locations, Rs. 8.77 crore was availed by members as loans for various livelihood purposes. Loans were also offered to men, many of whom had lost their jobs and where the sole bread winners of the family. The low cost loan facility helped them in the setup of new livelihood initiatives for their survival.

#### ● *Enterprises for Income Generation*

This year saw a surge in the number of women coming forward for establishing and strengthening their micro-enterprises. More than 8671 women members are into individual micro-enterprises for income generation and around 1117 women members are into group based micro-enterprises. These micro-enterprises include:

- Mask Making
- Provision stores / clothes stores
- Hygiene products
- Craft - Phulkari work / woollen products
- Food products – pickle / papad / snacks carts
- Dairy - Milk and milk products
- Poultry/Goatery
- Lentils/Pulses - Packaging and Processing

Many locations have received livelihood based loans from banks or respective state agencies. In Chandrapur, they have received funds to form Joint Liability Groups (JLG). ACF supported federations with a revolving fund to extend financial support to deserving families impacted by the pandemic for establishing micro enterprises.

● *Supporting System for Accessing Online Education*

To support children or youth with tools to access online education, Federations and SHGs across a number of ACF locations initiated a programme to provide loans for buying tablets or laptops. In 6 locations, Federations/SHGs tied up with SEDI to support youth in skill training by renting from a pool of tablets. Through the revolving fund, 6 women federations provided tablets and mobile phones, which helped 207 youth to access online training and continue their education during the pandemic.

● *Protecting Lives & Livelihoods: The SAANS Mask Initiative*

The SAANS mask project is a tripartite initiative with Cipla Foundation, CSIR-IICT, Hyderabad, and Ambuja Cement Foundation which led us to mobilise 10 women from an SHG in Nalagarh, Himachal Pradesh, and SEDI alumni to establish a production centre in Nalagarh and stitch up first-of-its-kind, high quality, affordable and scientifically tested face masks as an income generation activity. These washable cotton masks have a triple particle filtration system that offer superior virus protection, which includes a Coextruded Hydrophobic Polymer layer and an Ultrathin Hydrophobic Polymer layer.

● *Women's Federations*

Currently, there are five registered federations covering 1099 SHGs with 12696 women members. While federations in Bhatapara, Darlaghat and Rabriyawas are establishing themselves, Sorath Federation and Ekta Federation based out in Ambujanagar and Chandrapur are well established and in diversification mode respectively. In other locations, Village Organisations are being established to promote Federations and at present, there are more than 30 such organisations underway.









## Kitchen Gardening Takes Off!

NAME: Anita Tomar

OCCUPATION: Housewife

AGE: 41 years

LOCATION: Dhoom Manikpur, Dadri, Uttar Pradesh

### IMPACT

- 140 women with kitchen gardens
- Rs. 800-1000 additional income generated per month
- Decrease in prevalence of severely malnourished children under the age of 5

The art of kitchen gardening is transforming the lives, incomes and health of families across rural India. Promoted as part of ACF's health programme, this intervention played a crucial role in feeding families and generating incomes during the pandemic - at a time when supplies were restricted during lockdown and going to busy markets, a risk.

Anita Tomar went from being a housebound wife to being a role model to women for kitchen gardening in just 1.5 years – motivating more than 140 families to start their own vegetable garden in her village and surroundings.

From a very traditional and backward community, Anita first started kitchen gardening to help her daughter Prachi, who suffered from Anaemia. Over time she saw first-hand, the health improvement in her daughter by having fresh, green leafy vegetables readily available in their backyard.

She soon agreed to show other women her garden as a 'demonstration plot' and women began visiting her home to see and learn from her work.

And the benefits have been innumerable. The kitchen garden supported her family during lockdown when it was difficult to go to market. Her relationship with neighbours has strengthened as she shares vegetables with them. And by eating iron-rich spinach from her kitchen garden as part of her diet to address a vision problem, her eyesight is expected to improve.

Best of all, her husband now helps her with the garden – weeding, watering, harvesting and planting. He stopped drinking, secured a job as an electrical assistant, and on seeing Anita's transformation, is ready to support her in whatever endeavor she wants to pursue.

And Anita has big dreams. She wants to buy 1 more cow and has her sights set on learning how to make and sell pickles (using her own vegetables of course). She has become a Village Volunteer, managing 18 SHGs in the area, and mobilising 300 women to join the SHG movement.

In an area crippled by spurious liquor sales, women are harshly affected and like Anita, their lives are slowly elevating thanks to SHG support and kitchen gardening interventions.

*In an area crippled by spurious liquor sales, women are harshly affected and, like Anita, their lives are slowly elevating thanks to SHG support and kitchen gardening interventions.*







## Proactive approach to health

We build healthy communities by enabling people to lead more fruitful, productive lives. We achieve this by training and mobilising village health workers and peer educators to increase health awareness, knowledge and health-seeking behavior. Villagers are also trained to adopt personal and environmental sanitation practices to free villages of open defecation.



Sustainable Development Goals



SDG1



SDG2



SDG3



SDG5



SDG6



SDG10



SDG17

*The lockdown impacted the delivery of Maternal & Child Health services across project locations. However, due to the tireless efforts of on-ground community based ‘Sakhis’, interventions managed to continue, covering 39,474 households.*

● *Progressive Growth Under Maternal & Child Health, Despite COVID-19*

The lockdown impacted the delivery of Maternal & Child Health services across project locations. However, due to the tireless efforts of on-ground community based ‘sakhis’, interventions managed to continue, covering 39,474 households. Apart from the regular interventions, ACF also focused on family planning, and anemia due to early marriage and conceptions. At ACF, 146 Sakhis are providing MCH services to 166 villages.

● *New Menstrual Hygiene Management Project Initiated*

A strategic decision was taken to address Menstrual Hygiene Management in rural India by focusing on 4 pillars – awareness, accessibility of menstrual products, hygiene management, and waste disposal. Integrating the initiatives with other community based programs, ACF worked with SHGs for availability and access to menstrual absorbents, and created a school based cadre of champions to focus on awareness, disposal and WASH integration. Preparation took place for a training team to deliver a training module using a variety of tools, and plans are also in place to setup a health library.

● *Strengthening Malnutrition Programme for Scale*

In continuation of the collaboration with Integrated Child Development Services Department (ICDS), ACF has been addressing malnutrition in 50 Anganwadi Centres (AWCs) in Dadri, and has plans to scale the initiative across 7-8 locations next year. ACF focused its efforts on developing a series of IEC materials for Behavioural Change Communication (BCC), placing a special focus on severe acute malnutrition (SAM) and moderate acute malnutrition (MAM) children. Additionally, a nutritious powder supplement is being promoted to address energy gaps and combat undernutrition and wasting. 3658 children upto 6 years are being monitored with 667 pregnant women and 1093 lactating mothers as beneficiaries. Additionally, kitchen gardens were set up in 8 Anganwadi centres and 140 households.

● *Expansion of NCD Programme*

In 2020-21, the NCD programme expanded to 9 locations reaching 2.5 lakh beneficiaries with screening and promotion of lifestyle modifications. The 30+ adult population has been targeted with monthly sessions on BCC interventions since the last 4 years resulting in a decrease in prevalence of diseases. The two year action research project in collaboration with Harvard Chan School of Public Health & India Research Centre is underway across 12 villages of Bathinda with strategic support from the Bathinda Health Department. In the first six months, 4 villagers were covered and another round of data collection is planned.

● *New Partnership with Pernod Ricard Foundation*

ACF in partnership with Pernod Ricard Foundation has initiated a project to ensure quality healthcare and road safety for truck drivers in Derabassi, Punjab. This project will focus on HIV/AIDS, Road Safety, Eye-Care and NCDs. The 3 year project will work in 3 phases aiming to reach 3500 rural truckers and allied population. The centre offers counselling, vision care facilities, capacity building workshops and road safety events.

● *Tobacco Control Awareness Programme Rolled Out in 3 Locations*

ACF's Tobacco Control Awareness programme has been implemented at 3 locations in the last 3 years. In 2020-21, 89 schools were reached in order to promote tobacco free schools and communities across Ambujanagar, Farakka and Chirawa. ASHA workers, Sakhis, ACF field staff and Anganwadi workers were trained on the ill effects of tobacco to reach wider beneficiaries and school stakeholders. Government authorities and village level stakeholders were also sensitized on the issue.

● *Mental Health Adopted as Strategic Focus*

Under the NCD umbrella, ACF is focussing on mental health as a key area of intervention due to the rise in stress and anxiety seen during COVID-19 and the subsequent lockdown. 618 health personnel were trained in collaboration with the Centre for Mental Health Law and Policy and 3300 beneficiaries were supported. Various techniques like active listening, problem solving, behavioural activation, relaxation, exercises and appropriate referrals were implemented. ACF plans to make mental health a community based intervention by creating a cadre of champions from the communities as support agents.

● *Adolescents Become Life-skills & Sanitation Champions*

Adolescent 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 735 peer educators across 9 locations - generating a reach of 10,942 adolescents from 81 schools. Additionally, Swachta Doots (also known as Cleanliness Ambassadors) have been trained to play a pivotal role in monitoring and educating peers and community members on hygiene and sanitation behaviour at village and school levels. Across locations there are 123 Swachta Doots spreading awareness in 52 villages at 3 locations.

● *Community Clinics Linked with COPD & Asthma Treatment*

In 2020-21, 9 community clinics were established to ensure timely diagnosis in the community on ailments of Communicable and Non-Communicable Diseases. Linkages were created to tackle Chronic Obstructive Pulmonary Disease (COPD) under NCD through awareness sessions in 7200 households reaching 31,474 beneficiaries in 2020-21. Home to home screening and awareness for COPD and Asthma was initiated via a questionnaire and a COVID-19 survey was conducted to identify high-risk candidates who were then advised to visit the community clinics and a pulmonologist for further diagnosis.







## On a Health Mission!

NAME: *Sashi Devi & Sudha Kumari*

OCCUPATION: *Sakhis (ACF's Health Workers)*

AGE: *36 years and 43 years respectively*

LOCATION: *Dadri, Uttar Pradesh*

### IMPACT

- *146 Sakhis*
- *3533 SPOCS*
- *294 educational messages disseminated in Dadri*
- *97% institutional delivery across locations*
- *3658 children reached through Malnutrition Programme*

2 Sakhis in Dadri went the extra mile during the pandemic lockdown to help combat COVID-19 and continue promoting other health issues among women. Armed with only mobile phones and a fire in the belly, Sashi Devi and Sudha Kumari embraced 'digital' to connect with over 9000 community members.

Sakhi Sashi, who acted as ACF's Single Point of Contact (SPOC) for her community, harnessed the flipbook platform to spread awareness messages about COVID-19 via WhatsApp and, post lockdown, personally went door to door in her community and engaged with over 500 people.

On hearing of her work, the district level Health Department asked her to educate Anganwadi workers who could then go forth and create awareness. She coordinated a Zoom workshop on her phone for over 50 Anganwadi workers across 12 villages who went on to educate and impact 47,000 people in the district.

When Community Member Komal went into labour in the middle of the 2020 pandemic lockdown, she called Sakhi Sudha Kumari for help. Due to COVID-19 lockdown, her family was against going for institutional delivery, but Komal knew the risks and together with Sudha, began walking 12 kms to the nearest hospital – eventually being rescued by the ACF Mobile Medical Van and delivering a bouncing baby safely.

This is the commitment of Sudha who went above and beyond to ensure pregnant and lactating mothers were not alone at this critical time. Harnessing the power of digital, she created a WhatsApp group covering over 125 households in her community, along with 3 Anganwadi Workers, 2 ASHAs and the local ANM (Auxiliary Nurse Midwife) – sending regular health messages and key information to support them in their journey to motherhood.

In an effort to combat malnutrition which was a big problem in the community, Sudha (who was also a SPOC) forged ahead in mobilising parents on WhatsApp, advising them on nutrition, medicines and cooking techniques to ensure their children remained healthy. It was critical that children did not fall through the gaps merely due to lockdown, and Sudha ensured this was not the case.

These inspiring women were lauded by their communities, and have paved the way forward towards 'Digital India' – proving that not even a pandemic could stop them in their mission to keep villagers healthy!

*Sashi Devi coordinated a Zoom workshop on her phone for over 50 Anganwadi workers across 12 villages who went on to educate and impact 47,000 people in the district.*

*Sudha Kumari created a WhatsApp group covering over 125 households, along with 3 Anganwadi Workers, 2 Ashas and the local ANM – sending regular health messages to support them in their journey to motherhood.*

*Education*





## Better learning environment

*We ensure rural children receive support for good education to reach their full potential in life. We achieve this by upgrading the infrastructure and resources at local schools to help create a better learning environment for children. Local schools are provided with support to improve the educational outcomes for teachers, children and their families. We also enable children with special educational needs through special education, rehabilitation and allied support services.*



## EDUCATION - HIGHLIGHTS

### Sustainable Development Goals



SDG1



SDG4



SDG5



SDG6



SDG10



SDG17



*The education sector around the world underwent a major shift in 2020, with the COVID-19 pandemic closing the doors on traditional classroom-based teaching in schools, colleges and other educational institutions - moving to digital based education.*

In India, the crisis aggravated pre-existing education disparities by reducing opportunities for many of the most vulnerable children, youth and adults to continue their learning, due to lack of access to smartphones, computers and tablets. This has led to an increase in mental health issues among not only students, but educators.

The silver lining, however, is that the crisis stimulated much innovation within the education sector, with COVID-19 times bringing in a fresh wave of thinking and digital upsurge among educators.

#### Capacity Building of Teachers & SMC's

In Chandrapur, training was conducted online to upskill teachers on the delivery of pedagogy for online teaching. Additionally, teachers were trained on WASH best practices to promote among students and prevent an outbreak of COVID-19 in communities. ACF also conducted SMC (Student management Committee) meetings in Darlaghat with 279 members on the effects of the pandemic on studies.

#### WASH in Schools

Despite school closure, a number of locations took the opportunity to address WASH issues by running campaigns, testing water samples and building infrastructure. A campaign on water quality was conducted in Ambujanagar, testing all school drinking water sources and identifying ways to keep water sources clean. Water testing was completed in 8 schools and ACF provided infrastructure support (toilets and hand wash stations) in collaboration with Rotary. In Bathinda, ACF installed water storage tanks, handwashing and drinking areas, and urinals in schools. Darlaghat also availed WASH services in 6 schools for repair of sanitation blocks. In Chandrapur, 'Global Hand Washing Day' and 'Hand Hygiene for All' were celebrated with 4 Zilla Parishad (ZP) schools participating.

#### Promotion of Early Age Reading

Post a pilot programme across 6 schools in Chandrapur targeting tribal children, ACF kickstarted a reading promotion programme 'Teaching at the Right Level' (TaRL) by creating an enabling environment and expanding the programme to Ambujanagar. BaLa painting (Building and Learning Aid) was initiated at primary level, and story books were distributed to students. Picture books and BaLa painting help children to learn reading by matching words with pictures.

#### Infrastructure Development & Renovation

ACF continued its work in infrastructure development and renovation at schools, with the following initiatives being carried out:

- BaLa painting and WASH completed at 8 ZP schools in Chandrapur
- Rotary India Literacy Mission supported the installation of e-learning hardware in 5 ZP schools in Chandrapur

- E-learning software was updated in 25 ZP schools in Chandrapur
- HRDP-Roorkee provided Teaching Learning Methods to 20 Schools, along with repair and maintenance work in 8 schools, and the installation of 5 Smart classes.
- 3 schools were supported with educational aids in Darlaghat.
- A mini science center was established at 3 schools of Ambujanagar, Rabriyawas and Bhatapara.

*23 teachers from ACF promoted schools were awarded with 'Nation Builder Award 2019-20' recognizing their outstanding work. Additionally, ACF was awarded the JCI Award for outstanding work in the field of education and social work.*

● Awards & Recognition

23 teachers from ACF promoted schools were awarded with 'Nation Builder Award 2019-20' recognizing their outstanding work. Additionally, ACF was awarded the JCI Award for outstanding work in the field of education and social work. ACF's work in tribal education was also featured on Sakal and Sam TV in 2020.

● Promotion of Physical Education

An online workshop was held in collaboration with ELMS Foundation for 250 Physical Education Teachers from Darlaghat and Ambujanagar to highlight the importance of physical education and literacy. Additionally, measures were taken to encourage physical activity habits among 370 primary school children in Darlaghat and Roorkee via online activities (including traditional games and yoga.) Ambujanagar, Bathinda, Rabriyawas, Bhatapara, Darlaghat and Chandrapur conducted a baseline survey in preparation for the roll out of the physical education programme in 70 schools. ACF also supported resources for physical education by levelling playgrounds, providing sports materials, and empowering school administration and Physical Education Teachers to create enabling environments at school. Lastly, the need for playgrounds to support physical activity in schools was promoted, with a number of schools creating playgrounds at their own cost.

● Celebration of Events

There were various virtual events conducted across locations:

- Darlaghat: Approximately 3200 children participated in events with various activities like painting and drawing. International Yoga Day, World Environment Day, Father's Day, Independence Day, Hindi Divas, Gandhi Jayanti, Global Hand Wash Day, and Children's Day were some of the events celebrated.
- Chandrapur: A demonstration of COVID-19 method of hand washing was organised for children. Vachan Purna Divas (promoting reading on Abdul Kalam's birthday), winter camps, Balmela, Christmas celebrations, drawing and debate competitions were also coordinated.
- Bathinda: A quiz on road safety was held online, which saw participation of 70 children. Additionally, a poster competition was facilitated on COVID-19 awareness.



## AMBUJA MANOVIKAS KENDRA

*Ambuja Manovikas Kendra (AMK) is ACF's school for intellectually challenged students where good quality teaching and therapy has gone a long way. AMK continued to provide essential services to its students at home via online classes, and also empowered parents to work with their children during lockdown. A variety of virtual activities were organised to support students in retaining key skills and learnings during the pandemic.*

-  **Monitoring Students From Home**

During lockdown, AMK provided support to special students and their families in various ways. Safety guidelines on COVID-19 were promoted, along with the continuation of education via remote learning. Parents were encouraged to maintain children's routines at home, and staff members worked on a number of adaptations to curriculum and co-curriculum activities. Students of AMK's regular school, the Home Based Rehabilitation Programme and Trainees under AMK's Skill Development Rehabilitation Centre (SDRC) were followed up with to ensure they attended their sessions online, whilst at home.
-  **Virtual Communication & Counselling of Parents**

Teachers and therapeutic staff created WhatsApp groups for parents to communicate daily homework to students, which also acted as forums for virtual meetings, counselling, and moral support during the difficult time. AMK also created a behaviour modification guide in Punjabi and Hindi for parents to handle specific behaviour problem of their children at home.
-  **Mapping Digital Needs of Parents**

In order to understand the availability of digital devices and resources for online communication among students and parents, AMK conducted a digital mapping exercise. Those families without devices were provided with them to access online sessions.
-  **Home Based Income Generation for Skill Development Trainees**

Skill Development trainees were engaged virtually by the staff to explore their skills, and encourage them to make products at home. On the occasion of Raksha Bandhan, 9 girls of SDRC sold out Rakhis worth Rs. 35,350 during lockdown, making a profit of Rs. 24,745. SDRC Trainees also sold Diyas amounting to Rs. 28,000 during the Diwali festival. AMK also conducted meetings with parents of trainees and discussed a Business Development Plan which is under process.
-  **Prioritisation of COVID-19 Safety Awareness**

Ambuja Manovikas Kendra provided awareness to parents on COVID-19 safety, specifically on health preventions for the children with special needs.

*Ambuja Manovikas Kendra provided awareness to parents on COVID-19 safety, specifically on health preventions for the children with special needs.*
-  **Students' Virtual Participation & Performances**

Students participated in different occasions such as Raksha Bandhan, International Yoga Day, International Youth Skills Day, Independence Day, Teej Festival and Virtual cultural competitions, by providing videos. Amanpreet Singh got 3<sup>rd</sup> Position in a national virtual solo dance competition for children/adults with intellectual disabilities, which was organized by Special Olympics Bharat, New Delhi. 13 students participated in a Virtual Cultural evening organized by Special Olympic Bharat on World Disability Day – winning prizes in first position, one prize in second position and two prizes in third position. Ramandeep Kaur received a sponsorship grant for winning a national level painting competition and a cash prize of Rs. 5,000.



● *NIOS Result Declaration & 5 New Registrations*

5 students were registered under NIOS for the session 2019-2020 and have passed their secondary exams. Cipla Foundation honored these students with a Cipla Merit Award 2020 and a cash prize.

● *Webinars & Virtual Meetings*

AMK staff attended around 150 webinars, trainings, meetings and orientation programmes which were virtually based, on teaching, safety and home activities for special children. AMK formed a Fundraising Committee of 7 members and conducted zoom sessions regarding fundraising and child sponsorships.

● *New Sensory Integration Unit*

In order to establish a sensory integration unit, ACF collaborated with National Star (UK), who specialises in this area and conducted a 4 module capacity building session for AMK Staff. The unit will support students with sensory disorders, specifically Autism Spectrum Disorder.

● *2 State Awards Bestowed by Punjab Government*

AMK received an award for the 'Best Institute' working for the welfare of persons with disabilities in the state with a certificate and cheque of Rs. 25,000 felicitated by the Cabinet Minister of Punjab. Rajvir Kaur from the Skill Development Centre of AMK received the state award for the 'Best Self - Employed Person with Disability' with a certificate and cheque of Rs. 10,000 felicitated by the Cabinet Minister of Punjab.

● *Supporters & Sponsorship*

AMK received Rs. 3.4 lakhs from Dr. S.P. Singh Oberoi, Founder and Head of Sarbat Da Bhalla Charitable Trust Patiala as a full sponsorship for 10 AMK students. AMK also received Rs. 24 lakhs as a grant-in-aid for 2018-19 from the Ministry of Social Justice and Empowerment. In spite of the current scenario AMK also received donations worth Rs. 10 lakhs from anonymous donors, and is now registered with Give India to receive online donations.



*AMK received an award for the 'Best Institute' working for the welfare of persons with disabilities in the state with a certificate and cheque of Rs. 25,000 felicitated by the Cabinet Minister of Punjab.*



# Green Thumb Equals Green Campus

**NAME:** Gurmeet Kaur  
**DESIGNATION:** Assistant Trained Teacher, Ambuja Manovikas Kendra (AMK)  
**LOCATION:** Ropar, Punjab

## IMPACT

- 2.8 acres of campus garden transformed
- 100-120 new plants grown
- 20-25 pots painted and beautified
- All 21 staff members mobilised

When the lockdown of 2020 was relaxed and support staff returned to the AMK campus, they found it in complete disarray. The 2.8 acre campus and sprawling gardens were a mess – a far cry from the clean, manicured gardens AMK usually sports.

Gurmeet Kaur, one of AMK’s Assistant Trained Teachers, looked around and had an idea. With no children on campus and with little to do, she decided to start tidying up as the AMK gardener had a comorbidity of diabetes and wouldn’t be returning for some time. Her aim? To return AMK to its former glory.

Prior to the pandemic, Gurmeet had never gardened in her life! With so much time on her hands during lockdown, she put it to good use – learning as much as she could from YouTube and planting her very own kitchen garden, which thrived under her newfound green thumb.

And so Gurmeet took charge of the campus clean-up, taking on one garden bed at a time – clearing broken branches, dead plants, dried leaves, and propagating new plants to replace them in pots, which she happily painted.

Buoyed by the slow transformation she was seeing, she mobilised other support staff to help her, and soon the old AMK they once knew, began to emerge. Inspired by the hard work and progress of the support staff, soon teachers got involved and the exercise was not only productive for the environment, but a wonderful camaraderie also emerged.

This driven ‘leader’ is a far cry from the meek housewife Gurmeet once was over 19 years ago. At that time she lost her husband, and as a widow, ACF gave her an opportunity at AMK.

19 years on, today Gurmeet is the pride of AMK and epitomises the spirit of ACF – passion, hard work, drive and commitment. We applaud Gurmeet for being such a wonderful grassroots leader during the most difficult time.

*Prior to the pandemic, Gurmeet had never gardened in her life! With so much time on her hands during lockdown, she put it to good use – learning as much as she could from YouTube and planting her very own kitchen garden which thrived under her newfound green thumb.*



Rural  
Infrastructure



*In spite of the nationwide lockdown and pandemic, ACF still managed to play a small role in improving the infrastructure of rural villages, making life easier for beneficiaries.*

- *Road works*

Due to the immediate need for better roads in communities, road works were completed on a priority basis. ACF constructed and renovated about 48 roads in various villages in 2020-21 and also provided machinery for repairing and maintenance. Paver blocks were also laid and road divider grills were installed to avoid mid-way crossing.
- *Rural Community Infrastructure*

Whilst ACF focuses its efforts on bringing prosperity and development to its beneficiaries, it is important to simultaneously improve the community infrastructure and impact living conditions. This year ACF installed 26 CCTV cameras in two villages in Rajasthan to prevent theft and enhance safety for residents. To ensure community safety, 13 solar street lights and 2 high mask lights were also installed in common places and a 50kv capacity solar power plant was installed in Nagaur in 2020-21. ACF also constructed rainsheds and shelters in marketplaces, along with one new marketplace to improve conditions in the communal space. Recreation areas, gym building facilities, kitchen sheds, community halls, crematorium sheds and community centres were also renovated.
- *Education Infrastructure*

Based on the need of government schools, ACF provides infrastructure work which includes building boundary walls, along with constructing and renovating classrooms, school halls and toilet facilities. This year, 5 Anaganwadis in Bhatapara were renovated, and ACF also supported the construction of a mid-day meal kitchen in Chandrapur.
- *Medical Infrastructure*

As this year focused on health, ACF dedicated time to improve and update facilities in the hospitals and primary healthcare centres of villages. This included renovation of facilities in a labour room, concreting floors, incinerator support and building strong boundary walls.
- *WASH*

Sewage drains were constructed and fixed, and water distribution pipelines were setup in many villages to receive proper drinking water. A catchment area was also cleaned to ensure water is safe for harvesting.
- *Support during Cyclone Amphan*

On receiving the high-alert message, ACF quickly sent out awareness messages to its beneficiaries and helped farmers with materials to protect their fields. Tarpaulin sheets, bamboos, solar lights, mattresses and rations were distributed. ACF also provided support to Self Help Groups whose goatery and poultry sheds were damaged.





*At ACF, we take monitoring very seriously - collecting data from the ground to inform about our programmes and guide us in ensuring impact. This also helps us identify key areas for research which adds another dimension to the work we do and our continual, critical analysis of it to optimise outcomes. As such, our full-fledged Research and Monitoring Unit drives a number of key studies and events each year to ensure we continue to question our work, improve our models and approach and remain open to learning and change.*

## Research & Monitoring

### 1. *Impact Assessment of Coastal Salinity Prevention Cell*

As the cofounders of the Coastal Salinity Prevention Cell, ACF initiated a study to understand the impact of the cell's work. Outsourced to INREM Foundation, the objective of the study was on the compilation of coastal salinity data from the Historic Landscape Characterisation days in the 1970s; the cumulative impact of CSPC programmes; and chalking out a ten year path for the organization in terms of where it can go in future. The study highlighted the significance of CSPC strategy in dealing with salinity in coastal Gujarat.

### 2. *Baseline Study for the Holistic Rural Development Programme Ambikapur, Chhattisgarh*

ACF is implementing a holistic rural development project funded by HDFC Bank Ltd. in 8 villages of Ambikapur. A baseline study was conducted for these 8 villages with a sample of 50 households per village. Beneficiary households were selected randomly from the household list. The baseline highlighted the dependence on agriculture in the villages and helped inform the programme strategy going forward. The project's focus will be on women empowerment, natural resource management, agro based livelihood and livestock development (especially goat) in these project villages. The project has extended to 10 more villages with a total of 18 villages covered under the project now.

### 3. *Study of the Qualitative Indicators of BCI among Farmers*

Ambuja Cement Foundation is a major player of Better Cotton Initiative in India. A qualitative study was planned and executed in 2 of ACFs locations (Kodinar and Chandrapur) where a few Producer Units are more than 5 years old. In total 8 focus group discussions were conducted from each location. In the focus groups, farmers were asked about the health and safety measures they take while spraying pesticides, the involvement of women and children in agricultural work, wage rates, their knowledge about banned pesticides and the safe use of pesticides, border crops and friendly insects. It was found that most farmers were well aware of BCI principles and their implementation, and that these better practices were improved after training from BCI.

### 4. *Non-Communicable Disease Harvard Study, Bathinda Punjab*

A longitudinal study is underway on NCDs (Hypertension and Diabetes) in Bathinda in collaboration with the Harvard T.H. Chan School of Public Health and its' India Research Centre. ACF's NCD work in Bathinda has just begun with twelve villages involved in the study with interventions done in the villages in a stepped wedge manner - starting with 4 villages and by adding 4 more villages every 6 months. The Health Department



of Bathinda is also supporting the study. The data for high-risk individuals is collected at each stage and the villages serve as internal control to show an impact of the interventions with the timeline. The involvement of Harvard brings their global expertise in the area of NCD and it will help ACF create a model of intervention which could then be replicated in other areas.

**5. Impact Assessment of ACF's Intervention on COVID-19**

To understand what difference ACF has made in COVID-19 prevention and care in the areas it works, a comparative situational analysis with the district was done. The monthly data collection and comparative analysis began in June 2020. Basic data was collected and compiled from each location monthly, highlighting the fact that ACF is covering 8.1 percent of the villages of the district and catering to 11.3 percent of the total rural population of the overall districts. As against the 11.3 percent population (ACF is covering), the positive cases in ACFs villages are just 2.0 percent of the overall cases in the rural areas of the districts. Findings also showed that there were 69.8 COVID-19 positive cases per lakh population as compared to 394 per one lakh population in other rural areas of the districts by March 2021.

**6. Study on the Experiences of SPOCs While Combating COVID-19**

In order to create awareness among people, ACF created Single Points of Contacts (SPOC) to disseminate information in their villages, and village wise communication groups were formed through which daily messaging in the form of images, audios and video formats were circulated. A study was conducted to understand the experiences of these Single Points of Contact (SPOCs) while combating COVID-19 in their villages. Overall 58 SPOCs were contacted (23 Sakhis and 35 other SPOCs) and telephonic interviews were conducted. The detailed interaction with Sakhis highlighted the importance of their role in their villages mobilizing and educating community members and the shift in perception of them within the community, as a key asset. It also showed their eagerness to update their knowledge on new aspects of health and commitment to contribute to the overall health of community.

**7. Study on the Effectiveness of Mobile Messaging During COVID-19**

To understand the effectiveness of mobile messaging in order to combat COVID-19, a sample survey was conducted across 5 locations of ACF and 314 people contacted through telephonic interviews. The study revealed that 52 percent of the overall respondents received the information from ACF and 93 percent of the respondents who received it, shared with their family members and the community. Almost all of the people who received the message from ACF have rated the messages as extremely useful. This initiative was very effective especially during the lockdown as community members weren't aware about the virus,

and what precautionary measures should be taken. It also proved essential for farmers who were harvesting crops during lockdown, to follow protocols and maintain social distancing. Additionally, the latest government regulations and updates were shared, which was received easily on the mobile.

**8. Women Federations - A Case Study**

A case study was prepared to document the process of formation of two Women's Federations - Kodinar (Sorath Mahila Vikas Sahakari Mandal) and Chandrapur (Ekta Mahila Federation.). The lifecycle of the federations were mapped, including their progress over time, and presented in the case study document including the enterprise initiatives. Ambuja Cement Foundation's Women Empowerment Programme strongly focuses on inclusive growth to harness the collective power of women as breadwinners, community leaders and change makers. Today, ACF stands at having formed close to 3000 women self-help groups with a corpus of close to 14.5 crore rupees, and five women federations.

**9. Preparation of Knowledge Repository Tool Kit**

Knowledge Repository tool kits were prepared by VIVA Development Strategies for 5 of ACF's Programmes including Agriculture, Health, Skills, Water and Women's Empowerment. These outline standard processes for all programmes and will be used as a reference document to replicate programmes in new locations.

**Knowledge Sharing**

ACF believes that knowledge shared, is power multiplied. And at ACF, we ensure internal knowledge sharing at multiple levels – focusing on internal stakeholders, key thematic teams, and capacity building for field teams. This year ACF organized 17 internal webinars, which focused on a variety of topics on Leadership; COVID-19 and Mental Health; Monitoring Tactics; COVID-19 Insurance; Biodiversity, Water and Prosperity.

However we also have a core belief that sharing our learnings with external stakeholders has immense power. ACF organized external webinars on Water, Skill and Gender Equality which had prominent speakers from the United Nations, along with figureheads from the Corporate and Development sector.

Similarly, we believe it is critical for us to also learn from others - about different approaches, or new developments from experts – all of which help enrich programmes at ACF in terms of improving efficiency and effectiveness in promoting prosperity within rural communities.

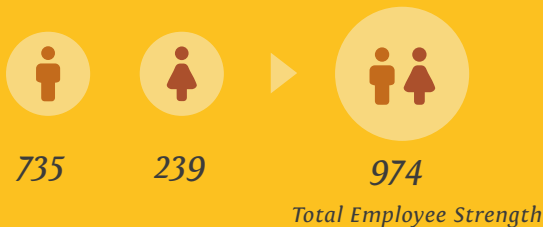


2020 saw our workforce confined to ‘work from home’ and as an organisation we were concerned about reduced efficiency as everyone grappled with the new scenario. However, true to form, the ACF team rose to the occasion and went above and beyond in their duties to help key stakeholders. We are proud of their efforts and the leadership they showed during this challenging time.

Our team also took the opportunity to spend time enhancing their skill sets, undertaking a variety of training and webinars from both internal and external stakeholders. As the world went digital, we too found a new way to connect across geographies on the virtual platform. COVID-19 enhanced our IT capabilities and we realised that many things, once done face to face, could now be achieved online. This year saw the initiation of the ACF ‘Townhall’ which connects over 900 pan India team members with the CEO and Exco – uniting and inspiring the team with a monthly interactive video conference.

We are proud to present a few ‘stand out’ members of our team who have been torchbearers in their roles at ACF. May these stories of inspiration help you shine your own light in the world.

ACF Employee Strength 2020-21



*Vikram Chouhan*  
Principal, SEDI  
Udaipur, Rajasthan

Vikram Chouhan has been instrumental in re-designing, and bringing new dimension to the hospitality course at SEDI. With a strong background and Masters in Hospitality, he initially joined SEDI as a Placement Officer in Chirawa and because of his strong network, successfully placed many trainees in good jobs there.

So when SEDI Bhatapara was transitioning from traditional trades to hospitality and retail, to capitalise on opportunities in nearby Raipur, Vikram was appointed as the SEDI In Charge to lead the change. But the youth of the area aspired to join one of the 6 cement plants in the area and the perception was that someone who did hospitality would work in a dhaba or tea stall.

With an infectious enthusiasm and a tendency to go above and beyond, Vikram took on the challenge and within 12 months, grew the number of students at SEDI from 200 to 500.

Always ready to experiment in new things and take risks, he successfully convinced girls from a tribal community to join the hospitality trade, and heavily invested in infrastructure and laboratories at SEDI, which has paid off.

Today he returns to his native state, Rajasthan as a Head of a new SEDI in partnership with Hindustan Zinc Limited.

*Sabita Dash*  
*Project Executive, Health & Sanitation Program*  
*Bhatapara, Chhattisgarh*

Ask Sabita Dash the weight of all the babies in her area, and she will quickly tell you. If a woman is ready to deliver a baby at 1am, Sabita is on standby to be there if needed. Such is her nature, and across ACF she is quietly known as the 'Champion of the Grassroots.'

Joining ACF as a project Officer to kickstart the Women Empowerment Programme in Chhattisgarh, Sabita's enthusiasm and commitment saw her also play a crucial role in the Health Programme in the area. With a lot of deep rooted issues among a largely uneducated population, Sabita has been instrumental in increasing institutional delivery to 96%; reducing neonatal deaths to 4; and eradicating low birth weight babies in the area.

She was the force behind increasing the health status of 3886 women and adolescents. She initiated the Sakhi programme in the area and grew it to 27 Sakhis - together improving many of the key indicators which were not part of mainstream thinking among women at the time.

And during the pandemic, Sabita went the extra mile in sharing IEC materials and information to the beneficiaries digitally to prevent the spread of COVID-19 in her area.



*Himadri Chattopadhyay*  
*Cluster Coordinator*  
*Roorkee, Uttarakhand*

Himadri Chattopadhyay is one of SEDI's 'secret weapons' and has played a crucial role in helping scale the programme across India forging many partnerships.

Originally appointed as SEDI in Charge at Ambujanagar, Himadri faced many challenges, particularly in language as he did not hail from the region. But he did not let this hinder him and during his tenure he paved the way for the establishment of 2 more SEDIs in the area.

After a short stint outside ACF, he re-joined SEDI as Cluster Coordinator of Uttarakhand, UP & Punjab to capitalise on his excellent management and communication skills. He helped the region increase student numbers significantly and developed a strong second line of management. His efforts in creating projects, and developing partnerships and innovative applications under challenging circumstances, has created a new genre in SEDI's operations and he has gained a quick promotion to oversee programmes of an entire state.

*Kalpana Katiyaar*  
*Project Executive*  
*Chirawa, Rajasthan*

Kalpana Katiyaar's strong leadership skills saw her head the Women Empowerment and Health programmes at ACF Chirawa, Rajasthan.

When she joined ACF there were around 20-25 SHGs in Chirawa, but within 3 years she grew the programme to 111 SHGs, engaging almost 1200 women. Importantly, she has ensured women's participation in every ACF programme – training women in agriculture; constructing 600 Rooftop Rainwater Harvesting Systems in the name of women and developing the strategy to enhance gender across ACF as an organisation.

She has been instrumental in the formation of a Women's Federation to enhance the income of rural women and access to finance, promote women's leadership, and break social barriers like female foeticide.

Building on her strong rapport with women, Kalpana has also made strides in the Health programme at Chirawa – kickstarting the Maternal & Child Health programme through 21 Anganwadis and Health Camps.







## MAJOR PARTNERS

- Ambuja Cements Ltd
- APM Terminals Pipavav (Gujarat Pipavav Port Ltd)
- Apollo Tyres Foundation
- Ashok Leyland Ltd
- Asian Paints Ltd
- AU Small Finance Bank Ltd
- BCI Growth and Innovation Fund
- The Community
- Cipla Foundation
- District Mineral Foundation, Govt. Of Gujarat
- Godrej Agrovet Ltd
- HDFC Bank Ltd
- Hinduja Leyland Finance Ltd
- Hindustan Zinc Ltd
- IDH Sustainable Trade Initiative
- Indian Council of Agriculture Research
- IndusInd Bank Ltd
- Kantha Vibhag Nav Nirman Mandal
- Krishnashray Gurukul Foundation
- NABARD
- Narotam Sekhsaria Foundation
- National Schedule Castes Finance & Development Corporation
- National Skill Development Corporation (NSDC)
- Pernod Ricard India Foundation
- Sadvichar Parivar
- Schneider Electric India Foundation
- Sir Mathuradas Vissanji Education Trust

## ● CHHATTISGARH

- Chhattisgarh Renewable Energy Development Agency
- Counto Microfine Products Pvt. Ltd.
- Indira Gandhi Krishi Vishwa Vidyalaya
- Department of Horticulture, Chhattisgarh
- Department of Agriculture, Chhattisgarh
- Department of Sericulture, Chhattisgarh
- Industrial Training Institute, Sakri
- Animal Husbandry Department, Govt. of Chhattisgarh
- Public Health Engineering Department, Balodabazaar
- 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
- Collective Goods Foundation
- Development Support Centre
- Directorate of Groundnut Research, Junagadh
- SAJJATA SANGH – Ahmedabad
- Water and Sanitation Management Organization (WASMO), Govt. of Gujarat
- Coastal Salinity Prevention Cell
- Gir West Forest Division, Junagadh
- Gujarat Green Revolution Company
- Sardar Sarovar Narmada Nigam Ltd.
- Sadvichar Parivar
- Tata Chemicals Society for Rural Development
- Shree Somnath Trust, Somnath Veraval
- Salaam Mumbai Foundation
- Samhita Social Ventures
- Junagadh Agriculture University
- Somnath Trust
- Sustainable Cotton Solutions Pvt. Ltd.
- Stichting Tulip Crowns

## ● HIMACHAL PRADESH

- Department of Agriculture, GoHP
- Himachal Pradesh State Cooperative Marketing and Consumers 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

## HIMACHAL PRADESH (contd.)

- College of Veterinary and Animal Sciences, Palampur
- ICDS Department
- Indira Gandhi Medical College, Shimla
- YS Parmar Horticulture and Forest Agriculture University, Solan
- Artemis Hospital Gurugram
- Cipla Foundation
- HPKVN (Himachal Pradesh Kaushal Vikas Nigam)
- Himfed
- Confederation of Indian Industries
- Stichting Tulip Crowns

## MAHARASHTRA

- Jalayukt Shivar Abhiyan, Government of Maharashtra
- District Skill Development Executive Committee, Chandrapur
- MAVIM, Gondiya
- School Education and Sports Department, Mumbai
- Rotary Club of Hirai Chandrapur – Mangi Village Waters
- Salaam Mumbai Foundation – Tobacco Free School
- Samita Social Ventures
- Sustainable Cotton Solutions Pvt. Ltd
- Stichting Tulip Crowns

## MADHYA PRADESH

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

## PUNJAB

- Department of Agriculture, Govt. of Punjab
- National Trust, GOI
- Rotary, Club, Ropar
- Special Olympics Bharat, Punjab Chapter
- Dairy Development Board, Punjab
- Block Development Department
- Punjab Milkfed
- National Institute for Mentally Handicapped, Government of India
- Sarbat Da Bhalla Charitable Trust
- Punjab Skill Development Mission
- Cipla Foundation
- District Health Department Bathinda
- Stichting Tulip Crowns
- Talwandi Sabo Power Ltd.

## 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 JAI Swablamban Abhiyan - Jaipur
- Rajasthan Forestry & Biodiversity Project - Rajasthan Government
- Rajasthan Agriculture Competitiveness Project
- Centre for Micro Finance
- Salaam Mumbai Foundation
- AFRI – Bikaner
- South Asia Biotechnology Centre
- National Spice Board - Ajmer
- Indra Rasoi Yojna - State Govt. of Rajasthan
- Rajasthan Skill and Livelihood Development Corporation
- Rajasthan Agriculture Competitiveness Project

## UTTARAKHAND

- Uttarakhand Health and Family Welfare Department
- Uttarakhand Organic Board
- District Agriculture Department – Haridwar
- Cropin

## UTTAR PRADESH

- STMICROELECTRONICS
- Building and Wood Workers' International (BWI)
- Dabur India Ltd
- Hindustan Latex Family Planning Promotion Trust
- Everest Foundation
- ICDS Department – Gautam Buddha Nagar
- District Horticulture Department – Gautam Buddha Nagar
- National Thermal Power Corporation

## 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

*It has been a taxing year for the world, but never has our work been more important than in these trying times. Whilst juggling existing programmes, we were also able to rise to the challenge of the pandemic and help those in their greatest hour of need. I'm pleased to present the Annual Directors' Report which covers the major achievements and initiatives across all functions at ACF.*

*As the world grappled with COVID-19, ACF took immediate steps to protect all our people on the ground – community members, staff and volunteers. We simultaneously continued work on our existing programmes despite logistical challenges to ensure that the needs of Water, Agriculture, Skills, Health, Women and Education in our communities were met.*

## 1. FINANCIAL PERFORMANCE

Ambuja Cement Foundation received total funds of Rs. 9809 lakhs during the year. The total expenditure on various activities was Rs. 8932 lakhs.

The Income & Expenditure Account of the Foundation for the year under review showed a surplus of Rs. 877 lakhs (including surplus from assisted project funds) as against surplus of Rs. 290 lakhs in the previous year. The total amount standing to the credit of the Corpus Fund as on 31st March 2021 is Rs. 2329 lakhs as compared to Rs. 2073 lakhs in the previous year.

Apart from the above, the company was able to raise direct funds of Rs. 3119 lakhs which was channelled directly for the community.

## 2. PROGRAMMES

This was the year of COVID-19 and our first priority was protecting our communities from the spread of the disease. To do this our key focus was on education and awareness, and by harnessing the power of the mobile phone, we were able to empower our people with information to prevent village outbreaks.

Whilst we quickly mobilised to respond, our existing programmes had to take a backseat initially. But as the year progressed we realized COVID-19 was here for the long run and we couldn't put everything aside indefinitely. So we built COVID-19 behaviours into our existing thrust areas and got back to work. Even at the peak of the first wave of COVID-19, we had to innovate and find ways to manage our existing work on agriculture and water, which were time-sensitive, by adopting COVID-19 guidelines.

By mapping health services we were able to stay ahead of the curve in identifying gaps in service provision and playing a role in filling those gaps. We supported high-risk groups of pregnant and lactating women by maintaining services via digital platforms and as time rolled on our focus shifted to mental health, livelihood creation and vaccination – helping 6.6 lakh people get vaccinated from 1988 villages. We also took steps to address the economic impact of the lockdown via ration distribution and development of low-cost loan funds to provide people with access to cash as they needed it.

Our regular programmes forged ahead despite the challenging times. Our goat based livelihood programme now extends across 6000 marginal households and ACF took its first steps to venture into sustainable tea production. Despite the pandemic situation, 9618 households were covered under the drinking water programme and 0.58 MCM additional water storage was created through different rainwater harvesting structures during 2020-21. Additionally we provided support to protect our farmers during harvest time, which came in the midst of lockdown at the height of the pandemic. We were able to maintain our farmers and staff strength for BCI throughout the pandemic, and an innovation of animated videos for training farmers was highly appreciated in the BCI network and claimed second prize in the 'innovations category' at the Virtual Global IP Meet. We are proud to have added two more Skill Development and Entrepreneurship Institutes (SEDIs) to our portfolio and going forward we are now looking at a hybrid model for skilling – fusing both digital and face to face learning. ACF promoted Self Help Groups and Federations played a crucial role in supporting needy



families - promoting micro-enterprises to support impacted women and their families. Our frontline workers, Sakhis and our SEDI graduated Nursing Assistants came to the fore as frontline workers across India – playing a critical role in managing COVID-19 and saving lives. And we scaled our education programme from 2 to 7 locations, promoting physical activity, reading and WASH behavior change.

All in all, there is much to be proud of.

### 3. STRENGTHENING COMMUNICATION

This year saw a number of strategic communication interventions to help give 'voice' to our work and share it with other like-minded people.

As our Skill & Entrepreneurship Development Institutes scaled across the country, a new website was launched to promote SEDI to both potential trainees and partners. Additionally, with the impact of the pandemic restricting mobilisation, we took to social media to promote our diverse courses with disadvantaged youth in SEDI regions, with promising results.

We took strides to bridge the divide between our on-ground impacts in communities and our key stakeholders (partners, Government and media) – capturing grassroots and impact stories in both written and video format to widely share. Our media footprint included 35 multi-lingual publications and 40 digital media publications.

We also harnessed the platforms of LinkedIn, Facebook and Twitter to amplify our core messages and advocate key issues, and conducted 2 campaigns.

### 4. HUMAN RESOURCES

Never have we been more proud of our human resources than this year. In the face of adversity, our dedicated staff put their struggles aside and went over and above to help the communities in which they support.

Our team of 974 people across management, administration and programmes, acted with agility and made the rapid transition to digital thanks to the 'work from home' scenario – swiftly moving online to connect, communicate and coordinate. With less time consumed in travel and fieldwork, our people used the time to invest in professional development and the upgrading of skills which was a valuable investment.

### 5. OPERATIONS

Our Operations are streamlined and enhanced via the collaboration we have with local community leaders, who we have invested heavily in. Nowhere was this more proven than in the last 12 months where our community leaders drove forth our COVID-19 strategies at the coal face. By building the capacity of local people and creating people's institutions, we have managed to generate sustainable engines in communities that drive forth community change.

Across our thrust areas, there is a need to continually monitor our work and so we continually assess data from the ground to monitor our performance. We were proud to see that an assessment study of how our villages fared in relation to COVID-19 in comparison to the rest of the district highlighted the minimal impact of the pandemic – which fundamentally meant, thousands of lives were saved. Working hand in hand with our community leaders (Single Point of Contact) we were able to limit the impact of the virus and continue our important community work.

### 6. DIRECTORS

Ms. Pearl Tiwari, Mr. Pravin Laheri and Mr. Sharadchandra Kale will retire by rotation at the ensuing Annual General Meeting (AGM) in accordance with the Articles of Association of the Foundation. Being eligible, Ms. Pearl Tiwari and Mr. Pravin Laheri offer themselves for reappointment. The Board recommends their reappointment.

Mr. Sharadchandra Kale has reached the age of retirement as per the retirement policy for Directors. The Board of Directors have put on record their appreciation of his involvement over the last 21 years.

### 7. GOVERNANCE

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

**Number of Board Meetings**

During the financial year 2020-21, 4 (four) meetings of the Board of Directors were held.

**Extract of Annual Return**

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

**Remuneration to Directors**

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

- i) Mr. Sharadchandra Kale- Rs. 80,000
- ii) Mr. Pravin Laheri- Rs. 80,000
- iii) Mr. Chandra Shekhar Rajan- Rs. 40,000
- iv) Ms. Ashni Biyani- Rs. 60,000
- v) Mr. Vijay Kumar Sharma- Rs. 80,000

**Directors' Responsibility Statement**

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

- i. In the preparation of the annual accounts for the financial year ended 31st March, 2021, the applicable accounting standards have been followed along with proper explanation relating to material departures;
- ii. Appropriate accounting policies have been selected and applied consistently and made judgments and estimates that are reasonable and prudent, so as to give a true and fair view of the state of affairs of the Company and its surplus as on 31st March 2021.
- 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, 2021 have been prepared on a going concern basis.
- v. Proper internal financial controls to be followed by the Company has been laid down and that such internal financial controls are adequate and were operating effectively.
- vi. Proper systems to ensure compliance with the provisions of all applicable laws has been devised and that such systems were adequate and operating effectively.

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

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

S.No.	Nature of Transactions	Name of related parties	Relationship	Amount (Rs. in Lakhs)
1	Grant on health projects on Lifefirst- Tobacco Cessation programme across 15 locations in India to increase the awareness about ill- effects of tobacco, treatment and counselling.	Salaam Bombay Foundation	Under common control	15.66

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

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

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

There were no instances of Sexual Harassment that were reported during the year under review.

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

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

**8. AUDITORS AND THEIR REPORT**

The Auditors' Report together with notes is self-explanatory and does not require any further clarification. M/s. Chaturvedi & Company, Chartered Accountants, 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.

**9. PARTNERSHIPS**

Our vision of harnessing our proven model and scaling our impact has been enabled by those who share a vision for a vibrant, prosperous rural India. More and more corporates are joining hands with us to penetrate rural and semi-urban communities by capitalising on our almost 3 decades of implementation experience in these challenging geographies.

We continue to collaborate with Government and civil society wherever we go and have found that 'pay off' over the years as each agency pools their unique resources and skills for community benefit. In this way, and in adherence to SDG 17 (Partnerships for the Goals), partnerships have become a crucial part of our operation and will continue to expand as we grow our reach. We are indebted to NABARD, a longstanding partner with whom we find more and more synergies to expand our work together. It is a pleasure working alongside them.

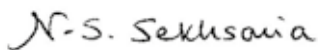
**10. ACKNOWLEDGEMENTS**

At ACF, our achievements and impacts are a tribute to the many key stakeholders who collaborate and play a role in our mission to generate rural prosperity.

Our people at ACF play a critical role and this year, in particular, have done us proud. The grassroots communities in which we work, and the people who live there, are a continual source of inspiration for us and are the reason why we do what we do, and they have worked just as hard as we have. Our Board members light the way for us and their decades of experience and expertise are an asset we truly value. Lastly, on our own we can only reach so far, but with the support of our vibrant partners who invest in rural India and entrust us to drive change on the ground on their behalf, we can do so much more. It is only with their support that we are who we are, today.

May all who read this find inspiration to become a torchbearer in their own families, communities and workplaces – it is in times like this that we all need to shine a light in some way and support one another. Wishing you all health, happiness and prosperity.

For and on behalf of the Board



NAROTAM SEKHSARIA  
Chairman

Place: Mumbai  
Date: July 15, 2021

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 31/03/2021

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

#### I. REGISTRATION AND OTHER DETAILS:

i.	CIN	U91990MH1993NPL264710
ii.	Registration Date	03/06/1993
iii.	Name of the Company	AMBUJA CEMENT FOUNDATION (u/s 8 of the Companies Act, 2013)
iv.	Category/Sub-Category of the Company	COMPANY LIMITED BY GUARANTEE
v.	Address of the Registered office and contact details	5 <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	Ms. Ashni Biyani	Mr. Vijay Kumar Sharma	
Independent Directors						
·Sitting Fees for attending Board Committee Meetings	Rs.80,000	Rs.80,000	Rs.40,000	Rs.60,000	Rs.80,000	Rs.3,40,000
·Commission	-	-	-	-	-	-
·Others, please specify	-	-	-	-	-	-
<b>Total(1)</b>	<b>Rs.80,000</b>	<b>Rs.80,000</b>	<b>Rs.40,000</b>	<b>Rs.60,000</b>	<b>Rs.80,000</b>	<b>Rs.3,40,000</b>
Other Non-Executive Directors						
·Sitting Fees for attending Board Committee Meetings	-	-	-	-	-	-
·Commission	-	-	-	-	-	-
·Others, please specify	-	-	-	-	-	-
<b>Total(2)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total(B)=(1+2)</b>	<b>Rs.80,000</b>	<b>Rs.80,000</b>	<b>Rs.40,000</b>	<b>Rs.60,000</b>	<b>Rs.80,000</b>	<b>Rs.3,40,000</b>
Total Managerial Remuneration	-	-	-	-	-	-
Overall Ceiling as per the Act	-	-	-	-	-	-

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

**VII. PENALTIES/PUNISHMENT/COMPOUNDING OF OFFENCES: NIL**



## CHATURVEDI & COMPANY

CHARTERED ACCOUNTANTS

KOLKATA , MUMBAI , DELHI , CHENNAI , KANPUR

60, BENTINCK STREET, KOLKATA-700 069

Phone : 2237-4060

2237-5408/5409

Fax : 2225-3692

E-mail : hocalcutta@chaturvedico.com

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, 2021, the Statement of Income & Expenditure and Statement of Cash Flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information (hereinafter referred to as "the standalone financial statements").

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

#### Basis for Opinion

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

#### Emphasis of Matter

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

#### Responsibility of Management for the Financial Statements

The Company's Board of Directors is responsible for the matters stated in section 134(5) of the Companies Act, 2013 ("the Act") with respect to the preparation of these standalone financial statements that give a true and fair view of the financial position, financial performance, and cash flows of the company in accordance with the accounting Standards specified under section 133 of the Act, 2013 read with relevant rules issued thereunder and Accounting principles generally accepted in India. This responsibility also includes maintenance of adequate accounting records



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

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

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

### **Auditors' Responsibility for the Audit of the Financial Statements**

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

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

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

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

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

### **Reports on Other Legal and Regulatory Requirements**

- (i) This report does not contain a statement on the matters specified in paragraph 3 and 4 of the Companies (Auditors' Report) Order, 2015 "the Order" issued by the Central Government of India in terms of sub-section (11) of Section 143 of the Act, since in our opinion and according to the information and explanations given to us, the said Order is not applicable to the Company.
- (ii) As required by Section 143(3) of the Act, we report that:

## AUDITORS' REPORT

- (a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit.
- (b) In our opinion, proper books of account as required by law have been kept by the company so far as it appears from our examination of those books.
- (c) The Balance Sheet, the Statement of Income and Expenditure and the Cash Flow Statement dealt with by this Report are in agreement with the books of account.
- (d) In our opinion, the aforesaid standalone financial statements comply with the Accounting Standards specified under Section 133 of the Act of the Act, read with the relevant rules issued there under.
- (e) On the basis of the written representations received from the directors as on 31st March, 2021 taken on record by the Board of Directors, none of the directors is disqualified as on 31st March, 2021 from being appointed as a director in terms of Section 164(2) of the Act.
- (f) With respect to the adequacy of the internal financial controls over financial reporting of the company and the operating effectiveness of such controls, refer to our separate report in Annexure A
- (g) With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us:
  - i. The Company does not have any pending litigations which would impact its financial position in its financial statements;
  - ii. The Company does not have any long term contracts including derivation contract for which there are any material foreseeable losses.;
  - iii. There are no amount which are required to be transferred, to the Investors Education and Protection Fund by the Company during the year.

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



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



Place: Kolkata  
Date: July 15, 2021

## *Annexure A to the Auditors' Report*

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

We have audited the internal financial controls over financial reporting of **AMBUJA CEMENT FOUNDATION** ('the Company') as on 31st March, 2021 in conjunction with our audit of the standalone financial statements of the Company for the year ended on that date.

#### **Management's Responsibility for Internal Financial Controls**

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

#### **Auditors' Responsibility**

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

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

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

#### **Meaning of Internal Financial Controls over Financial Reporting**

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

#### **Inherent Limitations of Internal Financial Controls Over Financial Reporting**

Because of the inherent limitations of internal financial controls over financial reporting, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur



## AUDITORS' REPORT

and nor be detected. Also, projections of any evaluation of the internal financial controls over financial reporting to future period are subject to the risk that the internal financial control over financial reporting may become inadequate because of change in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

### Opinion

In our opinion, the Company has, in all material respects, an adequate internal financial controls system over financial reporting and such internal financial controls over financial reporting were operating effectively as at 31st March, 2021, based on the internal control over financial reporting criteria established by the Company considering the essential components of internal controls stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India.

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



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



Place: Kolkata  
Date: July 15, 2021

*Our Accounts*

**BALANCE SHEET AS AT 31<sup>ST</sup> MARCH, 2021**

Particulars	Note No.	As at 31.03.2021 (Rs. in Lakhs)	As at 31.03.2020 (Rs. in Lakhs)
<b>LIABILITIES</b>			
(1) Corpus Fund	2	2,329	2,073
(2) Assisted Project Funds	3	1,320	662
(3) Other Long-Term Liabilities	4	230	291
(4) Current Liabilities			
(a) Trade Payables	5	148	334
(b) Other Current Liabilities	6	247	218
(c) Short Term Provisions	7	20	24
		415	576
<b>Total</b>		<b>4,294</b>	<b>3,602</b>
<b>ASSETS</b>			
(1) Non - Current Assets			
(a) Property, Plant & Equipment	8		
- Tangible Assets		879	931
- Intangible Assets		2	2
(b) Long-Term Loans and Advances	9	50	139
(c) Other Non-Current Assets	10	1	45
		932	1,117
(2) Current Assets:			
(a) Cash and Bank Balances	11	3,087	2,123
(b) Short Term Loans and Advances	12	160	277
(c) Other Current Assets	13	115	85
		3,362	2,485
<b>Total</b>		<b>4,294</b>	<b>3,602</b>
Significant Accounting Policies Notes to the Accounts	1 2-24		

See Accompanying Notes to the Financial Statements

**For Chaturvedi & Company**

Chartered Accountants  
Firm Registration No.: 302137E

sd/-

**Ms. Nilima Joshi**

Partner

Membership No. 52122  
Kolkata

Place: Mumbai  
Date: July 15, 2021

sd/-

**Ms. Pearl Tiwari**

Director

sd/-

**Mr. B.L.Taparia**

Director



INCOME & EXPENDITURE STATEMENT FOR THE YEAR ENDED 31<sup>ST</sup> MARCH, 2021

Particulars	Note No.	For the year ended 31.03.2021 (Rs. in Lakhs)	For the year ended 31.03.2020 (Rs. in Lakhs)
<b>Income:</b>			
(a) Donations & Grants			
- From Ambuja Cements Ltd		3,700	4,400
- From Ambuja Cements Ltd- COVID-19 Relief		183	-
- From Narotam Sekhsaria Foundation		208	175
- From Funded Projects	3	4,973	3,406
(b) Other Income/Contributions	14	745	601
<b>Total Revenue</b>		<b>9,809</b>	<b>8,582</b>
<b>Expenses</b>			
Employees Benefit Expenses	15	617	734
Agriculture Development Expenses		2,134	1,768
Animal Husbandry and Dairy Expenses		18	41
Community Welfare Expenses		725	989
Educational Expenses		248	201
Health & Sanitation Development		498	532
COVID-19 Relief Expenses		197	-
Krishi Vigyan Kendra Expenses (Agriculture Science Centre sponsored by Govt.)		238	170
Monitoring & Research Expenses		22	59
Skill Training Expenses		2,346	2,167
Water Resource Development		1,237	955
Women & SHG Expenses		215	175
Depreciation and Amortization Expenses	8	131	128
Other Expenses	16	306	373
<b>Total Expenses</b>		<b>8,932</b>	<b>8,292</b>
<b>Surplus / (Deficit) carried forward</b>		<b>877</b>	<b>290</b>
Significant Accounting Policies	1		
Notes to the Accounts	2-24		

See Accompanying Notes to the Financial Statements

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

sd/-

**Ms. Nilima Joshi**  
Partner  
Membership No. 52122  
Kolkatasd/-  
**Mr. B.L.Taparia**  
DirectorPlace: Mumbai  
Date: July 15, 2021

CASH FLOW STATEMENT

Particulars	For the year ended March 31, 2021 (Rs. in Lakhs)		For the year ended March 31, 2020 (Rs. in Lakhs)	
<b><u>Income from Operations</u></b>				
Surplus/ (Deficit) for the year	877		290	
(Surplus)/ Deficit for Project Funds	(621)		(78)	
<b><u>Adjustments for</u></b>				
Depreciation	131		128	
Balance written off	63		40	
Sundry balances written back	(10)		(5)	
Interest Income	(99)		(73)	
Loss on sale of fixed assets	8		10	
Corpus of projects/institutions transferred	-		-	
<b><u>Changes in Working Capital</u></b>				
Increase in Loans & Advances (Long term)	90		37	
Decrease in other non- current assets	44		18	
Increase in Loans & Advances (Short term)	118		(52)	
Increase in other current assets	(30)		(68)	
Increase in Long term liabilities	(60)		48	
Decrease in Trade Payable	(249)		(91)	
Increase in other current liabilities	29		103	
Decrease in Short term provision	(4)		(31)	
<b>Net cash from operating activities (A)</b>		287		277
<b><u>Income from Investing activities</u></b>				
Purchase of assets	(92)		(149)	
Sale of Fixed Assets	2		3	
Interest Received	99		73	
<b>Net cash from investing activities (B)</b>		9		(73)
<b><u>Income from Financing activities (C)</u></b>				
Changes in Project Fund		668		414
Cash & Cash Equivalents at beginning of year (D)		2,123		1,505
<b>Cash &amp; Cash Equivalents at end of year (A+B+C+D)</b>		3,087		2,123

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

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

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

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

Place: Mumbai  
Date: July 15, 2021

## Corporate Information

Ambuja Cement Foundation (ACF) is a Company limited by guarantee and registered as a not-for-profit company under Section 8 (erstwhile Section 25) of the Companies Act. ACF is registered under the Foreign Contribution Regulation Act (FCRA), 2010 and has registrations under Sec 12A and Sec 80G of the Income Tax Act, 1956.

The Foundation was incorporated as a CSR arm of Ambuja Cements Ltd. ACF's initiatives extend pan India. These initiatives focus on socio-economic development to ensure inclusive growth of the communities. The primary thrust areas include water resource management, enhancing livelihood both through agro-based and skill-based activities, for access to better health and sanitation facilities, education support and women empowerment.

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

## Significant Accounting Policies & Notes on Accounts

### Note 1 : Significant Accounting Policies

- 1.1. The Company prepares its accounts on accrual basis of accounting.
- 1.2. The accounting policies adopted in the preparation of the financial statements are consistent with those followed in the previous year.
- 1.3. Tangible assets are valued at cost of acquisition including installation cost less depreciation. The depreciation has been provided as per the rates prescribed in Schedule II of the Companies Act, 2013. Intangible assets are recorded at cost of acquisition. They are amortised on straight- line basis over a period of their life.

The assets costing lesser than Rs. 5000 and assets purchased out of the assisted project funds for the use in specific community projects are not capitalized and treated as revenue expenditure for the projects.”

- 1.4. Revenue Recognition
  - a) Interest received and all other income are recognised as income on accrual basis.
  - b) Accounting for Project Funds:
    - In case of Assisted Projects, money spent by the Company and such money received from Funding Agency during the current financial year is recognised as revenue in the current financial year. Similarly, money spent but received in the subsequent year, is recognised as revenue in the subsequent year of receipt.
    - Amount received or accrued against Project Funds during the year is treated as income and amount spent on those projects are shown as expenditure. Unspent amount during the year is part of the total surplus / deficit in the Income and Expenditure Account which is carried forward as balance in Assisted Project Funds.
  - c) Accounting of Government Grants:
    - Government grants are received for various projects implemented by the Foundation under water resource management, agricultural and skill livelihoods and women empowerment. Government grants received or accrued during the year are recognised as income and its spent is shown as corresponding expenditure. Unspent grant or grant receivable is shown as closing balance in Assisted Project Funds.”
- 1.5. Outstanding Liabilities (including retention money, deposits etc) have been classified under Current Liabilities, if payable within 12 months, otherwise these are classified as Long-Term Liabilities.
- 1.6. Receivables (including deposits etc) have been classified under Current Assets, if able to realise within 12 months, otherwise these are classified as Non Current Assets.
- 1.7. Employee Benefits
  - a) Short term employee benefits (benefits which are payable after the end of twelve months from the end of financial year in which the employees have rendered service) are measured at cost.
  - b) Post employment benefits and other long-term employee benefits:
    - In respect to Gratuity, payments are made to LIC funds. The Company accounts for liability for future



## OUR ACCOUNTS

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

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

#### Note 2 : Corpus Fund

	As at 31.03.2021 (Rs. in Lakhs)	As at 31.03.2020 (Rs. in Lakhs)
Opening Balance	2,073	1,861
Add : Surplus transferred from Income & Expenditure Account	877	290
Add/less : Deficit/(Surplus) from Assisted Project Funds carried forward to Project Funds (refer footnote (2) of Note 3)	(621)	(78)
	<b>2,329</b>	<b>2,073</b>

## Note 3 : Assisted Project Funds

(Rs. in Lakhs)

Sr. No.	Name of the Project/Funder	As at 31.03.2021							
		Opening Balance	Funds received/receivable during the year	Amount Payable to creditors/Project Liabilities	Total	Funds utilised during the year	Amount Refunded to the Project Funders	Advance given to Vendors/Others	Net Outstanding (Balance Recoverable)
		(a)	(b)	(c)	(d=a+b+c)	(e)	(f)	(g)	(h=d-e-f-g)
<b>A</b>	<b>Corporate/Corporate Foundation Funds</b>								
1	HDFC Bank Ltd.	119	788	14	920	636	-	40	245
2	IndusInd Bank Ltd.	150	759	-	909	743	-	-	165
3	Hindustan Zinc Ltd.	12	428	-	441	440	-	-	0
4	Ashok Leyland Ltd.	38	197	1	236	154	-	1	82
5	Gujarat Pipavav Port Ltd.- APM Terminals	-26	145	-	119	59	-	-	60
6	Bandhan Bank Ltd.	-21	82	-	61	61	-	-	-
7	AU Small Finance Bank Ltd.	17	71	0	88	80	-	0	8
8	Asian Paints Ltd.	116	49	-	166	68	-	-	97
9	Godrej Agrovet Ltd.	27	38	-	64	61	-	1	3
10	Castrol India Ltd.	29	19	-	48	25	-	-	22
11	Counto Microfine Products Pvt. Ltd.	-	14	-	14	-	-	-	14
12	Sustainable Cotton Solutions Pvt Ltd	-	13	-	13	9	-	-	4
13	Talwandi Sabo Power Ltd.	-	6	-	6	8	-	-	-2
14	National Thermal Power Corporation	-4	5	-	1	-	-	-	1
15	Apollo Tyres Foundation	4	44	-	48	43	0	1	3
16	Cipla Foundation	-5	38	-	33	39	-	-	-6
17	Pernod Ricard India Foundation	-	22	-	22	15	-	-	7
18	Alkem Laboratories Ltd.	10	-	-	10	2	-	-	9
19	Other Corporate Donors	19	4	0	23	21	-	1	0
	<b>Total=</b>	<b>485</b>	<b>2,722</b>	<b>15</b>	<b>3,222</b>	<b>2,464</b>	<b>0</b>	<b>44</b>	<b>713</b>
<b>B</b>	<b>Government Funding</b>								
1	PBSSD- DDUGKY*	1	338	-	339	241	-	-	98
2	District Mineral Foundation	-60	78	-	19	71	-	-	-52
3	NSFDC*	-22	27	-	4	18	-	-	-13
4	ICAR- Krishi Vigyan Kendra	50	224	6	279	235	-	1	43
5	RSLDC*	-10	7	-	-4	1	-	-	-4
6	Indra Rasoi Yojna- State Govt. of Rajasthan	-	6	-	6	7	-	-	-1
7	RACP*	-3	6	-	3	3	-	-	-
8	Punjab Skill Development Mission	-1	5	-	4	2	-	-	2
9	Recognition of Prior Learning	8	-	-	8	-	-	-	8
10	GLPC*	-26	26	-	-	-	-	-	-
11	NABARD- Skill Development Project	-	83	-	83	54	-	-	30
12	NABARD- Wadi Project	2	75	-	77	13	-	-	64
13	NABARD- Multi Projects	-1	16	-	15	41	-	-	-26
14	NABARD- E-Shakti Program	2	9	-	11	11	-	-	-
15	NABARD- Watershed Project	-0	7	-	7	6	-	-	1
16	NABARD- ESIP*	-10	32	-	22	13	-	-	9
17	NABARD- Watershed Project Saryanj	-1	6	-	5	1	-	-	4
18	NABARD- Grant For Watershed Project-Patti	6	6	-	12	1	-	-	10
19	NABARD- Grant For Climate Proofing-Daseran	0	5	-	5	3	-	-	3
20	NABARD- E-Shakti Program	-	5	-	5	5	-	-	-

OUR ACCOUNTS

(Rs. in Lakhs)

21	NABARD- Grant For Climate Proofing-Dhundun	1	5	-	6	2	-	-	4
22	NABARD-Watershed Project Baryali	10	4	-	14	3	-	-	11
23	Other Government Funds	16	19	-	35	47	-	-	-12
	<b>Total=</b>	<b>-40</b>	<b>988</b>	<b>6</b>	<b>954</b>	<b>776</b>	<b>-</b>	<b>1</b>	<b>178</b>
<b>C</b>	<b>Foreign Contributions</b>								
1	BCI* Project	77	936	47	1,060	769	-	9	282
2	BCI GIZ * Project	125	54	-	179	161	-	-	17
3	Development Support Centre	1	2	-	3	1	-	-	1
4	IDH Sustainable Trade Initiative	17	65	1	84	82	-	0	1
5	BMGF *Project / CSPC	0	0	-	0	0	-	-	-
6	Schneider Electric India Foundation	-0	0	-	-	-	-	-	-
7	Stichting Tulip Crowns	-	23	-	23	13	-	-	10
8	CADP* - Hilton Foundation	1	0	-	1	-	1	-	-
9	CSPC* - BCI	1	0	-	1	0	-	-	1
	<b>Total=</b>	<b>222</b>	<b>1,080</b>	<b>48</b>	<b>1,350</b>	<b>1,027</b>	<b>1</b>	<b>9</b>	<b>313</b>
<b>D</b>	<b>Other Funds</b>								
1	COVID-19 Relief Livelihood Fund	-	59	-	59	34	-	-	25
2	Sir Mathuradas Vissanji Education Trust	-	50	-	50	-	-	-	50
3	Krishnashray Foundation, Goverdhan	8	45	-	53	47	-	-	6
4	Collective Goods Foundation	-	10	-	10	-	-	-	10
5	Narotam Sekhsaria Foundation	-	8	-	8	-	-	-	8
6	Krishi Vigyaan Kendra (KVK) SRTT	14	1	-	14	0	-	-	14
7	Ambuja Educational Institute	6	-	-	6	-	-	-	6
8	Other Funded Projects	-33	11	23	1	3	0	-	-2
	<b>Total=</b>	<b>-5</b>	<b>184</b>	<b>23</b>	<b>201</b>	<b>84</b>	<b>0</b>	<b>-</b>	<b>117</b>
	<b>Total Project Funds</b>	<b>662</b>	<b>4,973</b>	<b>91</b>	<b>5,727</b>	<b>4,352</b>	<b>1</b>	<b>54</b>	<b>1,320</b>

Note:

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

2) Surplus arising out of Assisted Project Funds during the FY. 2020-21:

Total Funds Received [(b) above]	4,973
Total Utilised [(e) above]	4,352
<b>Surplus from Project Funds (Refer Note 2)</b>	<b>621</b>

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

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

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

**\*Full Form of abbreviations used**

PBSSD-DDUGKY Paschim Banga Society For Skill Development- Deen Dayal Upadhyaya Grameen Kaushalya Yojana

ESIP Employability through Skill Initiative Project

NSFDC National Scheduled Castes and Scheduled Tribes Finance and Development Corporation

ICAR The Indian Council of Agricultural Research

RSLDC Rajasthan Skill and Livelihood Development Corporation

RACP Rajasthan Agricultural Competitiveness Project

GLPC Gujarat Livelihood Promotion Company Limited

BCI Better Cotton Initiative, Growth Innovation Foundation

BCI GIZ Better Cotton Initiative, Government of the Federal Republic of Germany

BMGF Bill & Melinda Gates Foundation

CADP Coastal Area Development Programme

CSPC Coastal Salinity Prevention Cell



As at 31.03.2021 (Rs. in Lakhs)      As at 31.03.2020 (Rs. in Lakhs)

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

Deposits	-	1
Provision for Employees Benefits	230	290
	<b>230</b>	<b>291</b>

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

Other than Acceptances*	148	334
	<b>148</b>	<b>334</b>

\*There are no outstanding dues under Micro, Small & Medium Enterprises development Act, 2006 (MSMED Act) as on 31st March,2021.

**Note 6 : Other Current Liabilities**

Liability for Expenses	160	132
Statutory Dues	46	52
Deposits including retention money	41	33
	<b>247</b>	<b>218</b>

**Note 7 : Short Term Provisions**

Provision for Employees Benefits	20	24
	<b>20</b>	<b>24</b>

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

(Rs. in Lakhs)

DESCRIPTION	GROSS BLOCK				DEPRECIATION				NET BLOCK	
	Cost as at 01.04.20	Additions during the year	Deductions during the year	Total cost as at 31.03.21	Upto 31.03.2020	For the year	Adjustment during the year	Total cost as at 31.03.21	As at 31.03.21	As at 31.03.20
<b>Tangible Assets:</b>										
Leasehold Land	0	-	-	0	-	-	-	-	0	0
Buildings	344	0	-	344	26	6	-	31	313	318
Construction & Survey Equipments	9	-	-	9	6	1	-	7	2	2
Vehicles	114	0	17	97	70	8	11	67	30	44
Furniture & Fixtures	421	28	4	445	208	36	4	241	204	213
Computers	327	42	25	344	236	50	24	262	82	91
Audio & Visual Equipments	67	8	1	75	27	6	1	32	43	41
Office Equipments	271	11	3	278	83	22	0	104	174	188
Technical & Sports Equipments	40	1	-	41	6	3	-	9	31	33
<b>TOTAL :</b>	<b>1,593</b>	<b>92</b>	<b>51</b>	<b>1,633</b>	<b>662</b>	<b>131</b>	<b>39</b>	<b>754</b>	<b>879</b>	<b>931</b>
<b>Intangible Assets:</b>										
Trademarks	3	-	-	3	1	0	-	1	2	2
Computer Software	0	-	-	0	0	0	-	0	-	0
<b>TOTAL :</b>	<b>3</b>	<b>-</b>	<b>-</b>	<b>3</b>	<b>1</b>	<b>0</b>	<b>-</b>	<b>1</b>	<b>2</b>	<b>2</b>
<b>GRAND TOTAL</b>	<b>1,595</b>	<b>92</b>	<b>51</b>	<b>1,636</b>	<b>663</b>	<b>131</b>	<b>39</b>	<b>755</b>	<b>881</b>	
<b>PREVIOUS YEAR FIGURES</b>	<b>1,505</b>	<b>149</b>	<b>59</b>	<b>1,595</b>	<b>580</b>	<b>128</b>	<b>46</b>	<b>663</b>	<b>933</b>	

## OUR ACCOUNTS

	As at 31.03.2021 (Rs. in Lakhs)	As at 31.03.2020 (Rs. in Lakhs)
<b>Note 9 : Long-Term Loans and Advances</b>		
<b>(Unsecured, Considered Good)</b>		
Security Deposits	25	27
Advances to Employees	-	-
Other Advances Receivable	25	113
	<b>50</b>	<b>139</b>
<b>Note 10 : Other Non-Current Assets</b>		
<b>Non-Current Bank Balances</b>		
Fixed Deposits with Banks (maturity after 12 months)	1	44
Interest Accrued but not due	-	1
	<b>1</b>	<b>45</b>
<b>Note 11 : Cash and Bank Balances</b>		
<b>Cash and Cash Equivalents</b>		
Cash in hand	-	0
Cheques, Draft on hand	18	0
Bank Balance including auto sweep/flexi balance	2,884	2,077
Fixed Deposits with Banks (maturity within 3 months)	185	45
	<b>3,087</b>	<b>2,123</b>
<b>Note 12 : Short Term Loans &amp; Advances</b>		
<b>(Unsecured, Considered Good)</b>		
Security Deposits	1	6
Prepaid Expenses	44	41
TDS receivable	38	56
Advances to Employees	9	11
Other Advances recoverable	68	164
	<b>160</b>	<b>277</b>
<b>Note 13 : Other Current Assets</b>		
Interest accrued but not due	8	4
Fixed Deposits with Banks (4-12 months)	107	81
	<b>115</b>	<b>85</b>
<b>Note 14 : Other Income / Contributions</b>		
Interest Received	99	73
Subscription Received	0	0
Sundry balances written back	10	5
Collection from Diagnostic Centre	13	32
Contribution for SEDI	109	152
Contribution for AMK	35	18
Community Contribution for projects	408	284
Other Donations/Income	72	37
	<b>745</b>	<b>601</b>

	As at 31.03.2021 (Rs. in Lakhs)	As at 31.03.2020 (Rs. in Lakhs)
<b>Note 15 : Employees Benefit Expenses</b>		
Salary & Other Allowances	500 a)	595 a)
Contribution to Provident and Other Funds	108 a)	127 a)
Staff Welfare & Mediclaim Insurance	10	12

<b>617</b>	<b>734</b>
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a) Salary & Other Allowances and Contribution to Provident/Other Funds of project implementation staff directly attributable to projects have been allocated to the respective projects.

	As at 31.03.2021 (Rs. in Lakhs)	As at 31.03.2020 (Rs. in Lakhs)
<b>Note 16 : Other Expenses</b>		
Bank Charges	3	4
Communications/ Film making/ Reports & Publications	54	30
Directors Sitting Fees	3	2
Electricity Expenses	3	3
Establishment Expenses	22	15
Filing Fees	0	0
Insurance Expenses	62	45
Interest on Income Tax paid	0	1
Internet & Website charges	5	4
Loss on Sale of Assets	10	11
Miscellaneous Expenses	1	3
Payment to Auditors (details as given below)*	4	5
Postage, Courier & Telephone Expenses	8	4
Printing & Stationery	6	9
Professional Fees	4	34
Rent	5	7
Repairs & Maintenance	9	29
Staff Training, recruitment, capacity building and meeting expenses	1	21
Sundry Balances/Loans and Advances written off	63	40
Travelling & Conveyance Expenses	7	52
Vehicle Expenses	33	56

<b>306</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>5</b>

#### Note 17

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

#### Note 18

There is no impairment of assets during the financial year.

#### Note 19

Particulars	As on 31.03.2021 (Rs. in Lakhs)	As at 31.03.2020 (Rs. in Lakhs)
Bank Guarantee given by the Bank against Fixed Deposit for Project Implementation	65.31	65.19

#### Note 20

The Company is a charitable organization, registered under Section 8 of the Companies Act, 2013 (erstwhile section 25 of companies act 1956). No provision for taxation for the year has been made as the Foundation is entitled to claim tax exemption u/s 11 of the Income Tax Act, 1961. As the Company has no taxable income, Accounting for taxes on income (Accounting Standard – 22) issued by the Institute of Chartered Accountants of India is not applicable.

**Note 21**

**Employees Benefits:**

**Post Employment Defined Benefit Plan:**

**Gratuity (Funded)**

During the year an amount of Rs. 35.45 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, 2021.

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

(Rs.in lakhs)

Particulars	As At 31.03.2021	As At 31.03.2020
Opening balance	342	287
Current service cost	33	30
Interest cost	22	20
Actuarial losses / (gains)	3	22
Benefit paid	(7)	(17)
Closing balance	394	342

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

(Rs.in lakhs)

Particulars	As At 31.03.2021	As At 31.03.2020
Opening balance	247	196
Expected return on plan asset	17	16
Actuarial gain / (loss)	5	0
Actual Company contribution	51	52
Benefit paid	(7)	(17)
Closing balance	313	247

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

(Rs.in lakhs)

Particulars	As At 31.03.2021	As At 31.03.2020
Present value of defined benefit obligation	394	342
Fair value of plan asset	313	247
Net asset/ (liability) recognised in the balance sheet	80	96

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

(Rs.in lakhs)

Particulars	As At 31.03.2021	As At 31.03.2020
Current service cost	33	30
Interest cost	22	20
Expected return on plan asset	(17)	(16)
Actuarial losses / (gain)	(2)	22
Total expense	35	56

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

**(e) Actual Return on Plan Assets**

(Rs.in lakhs)

	As At 31.03.2021	As At 31.03.2020
Actual return on plan assets	22	16



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

Particulars	As At 31.03.2021	As At 31.03.2020
Discount rates	6.50%	6.50%
Salary escalation	7.00%	7.00%

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

Particulars	As At 31.03.2021	As At 31.03.2020
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. 41.57 lakhs based on actuarial valuation carried out for the current financial year. (previous year Rs. 56.68 lakhs).

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

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

**(b) Related Parties- Common Control:**

Salaam Bombay Foundation	Under Common Control
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**(c) Related Party Transactions**

Sr. No.	Nature of Transactions	Name of related parties	Relationship	Amount- Rs. (In Lakhs)
1	Sitting Fees paid in compliance with Sec 197 of the companies Act, 2013 during the year to attend Board Meeting. No other form of remunerations was paid to the Directors.	i) Mr. Sharadchandra Kale ii) Mr. Pravin Laheri iii) Mr. ChandraShekhar Rajan iv) Ms. Ashni Biyani v) Mr. Vijay Kumar Sharma	Independent Directors	0.80 0.80 0.40 0.60 0.80
2	Grant on health projects on Lifefirst- Tobacco Cessation programme across 15 locations in India to increase the awareness about ill- effects of tobacco, treatment and counselling.	Salaam Bombay Foundation	Under common control	15.66

**Note 23**

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

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

**Note 24**

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

**For Chaturvedi & Company**

Chartered Accountants  
Firm Registration No.: 302137E

sd/-

**Ms. Nilima Joshi**

Partner

**Membership No. 52122**  
**Kolkata**

**Place: Mumbai**

**Date: July 15, 2021**

sd/-

**Ms. Pearl Tiwari**

Director

sd/-

**Mr. B.L. Taparia**

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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**CIN: U91990MH1993NPL264710**

**[www.ambujacementfoundation.org](http://www.ambujacementfoundation.org)**