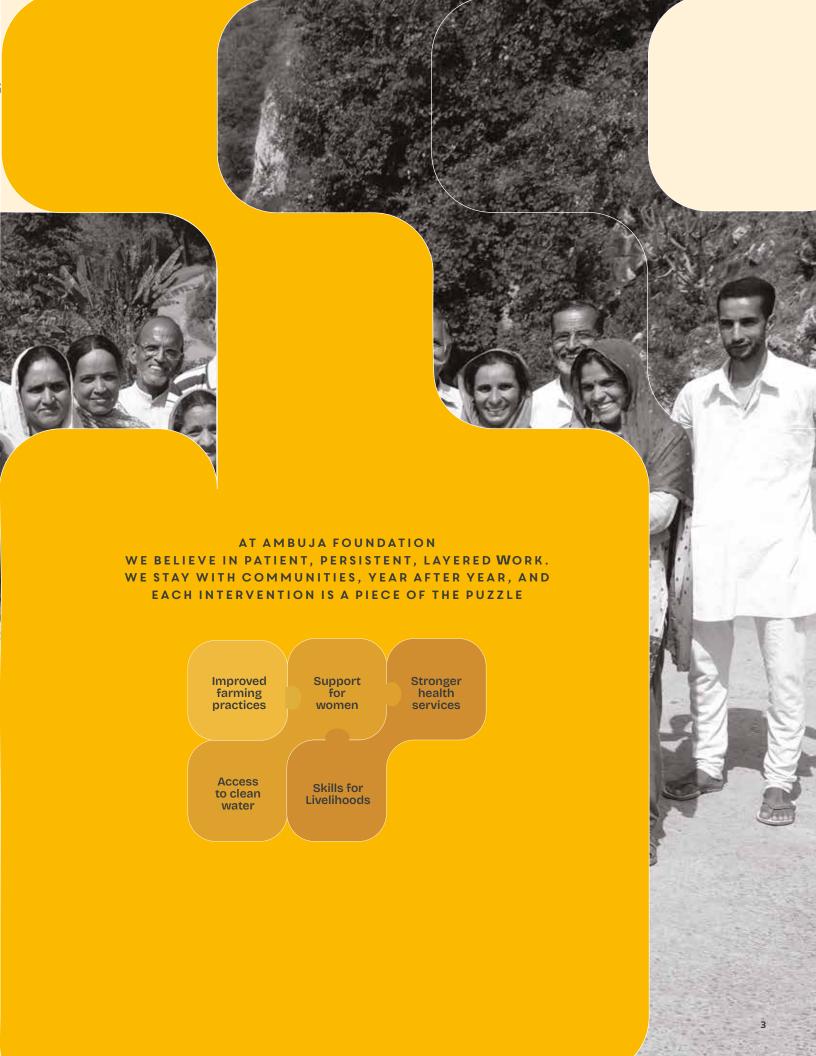


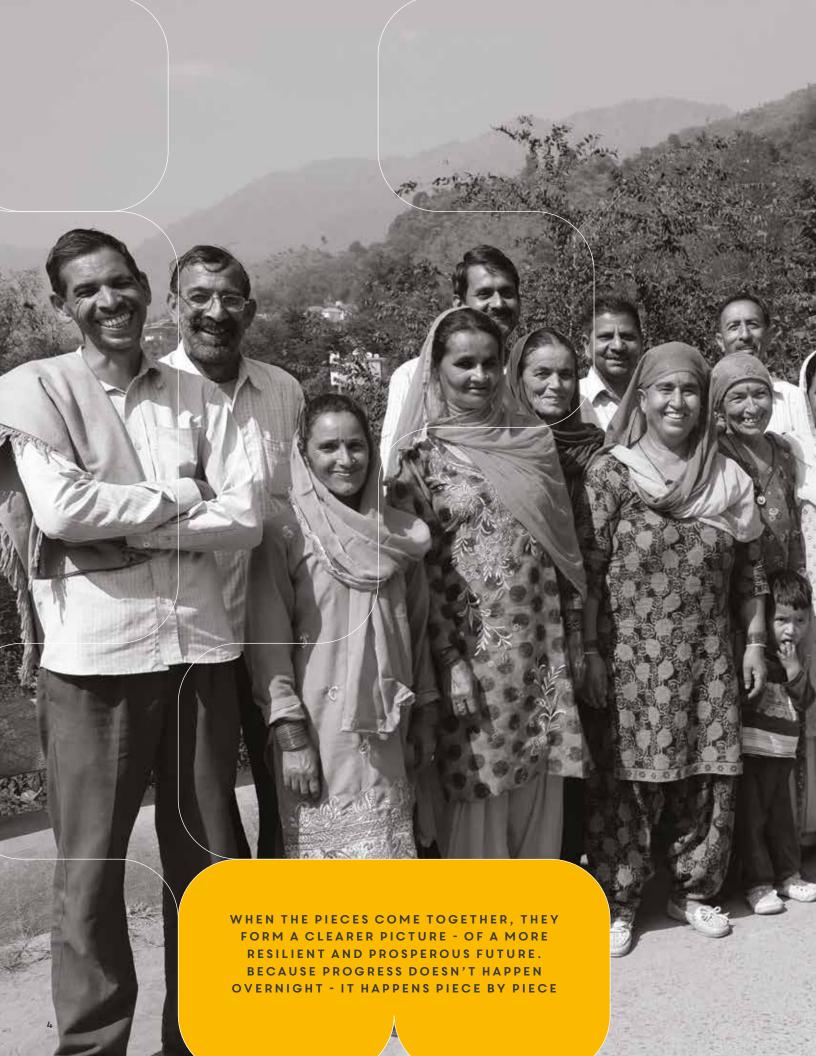
THERE IS NO QUICK FIX TO THE DEEP-ROOTED CHALLENGES OF RURAL POVERTY

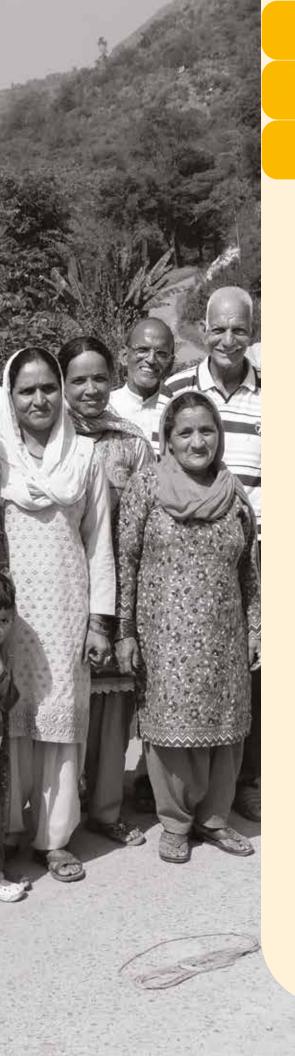
IT'S A PUZZLE
THAT'S
LAYERED AND
COMPLEX

IT'S COMPLEXITY
IS SHAPED BY
FORCES SUCH
AS FRAGILE
LIVELIHOODS,
POOR ACCESS
TO HEALTHCARE,
LIMITED
EDUCATION &
ENVIRONMENTAL
VULNERABILITY.
LIKE ANY PUZZLE,
IT CANNOT BE
SOLVED IN A
SINGLE STROKE







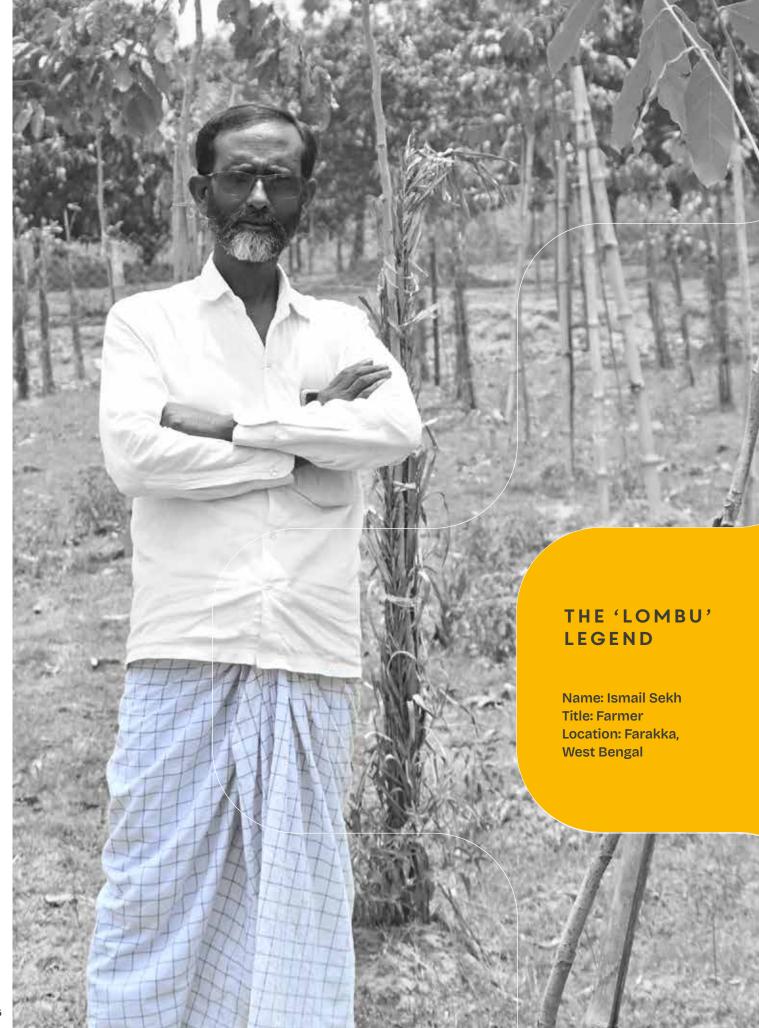


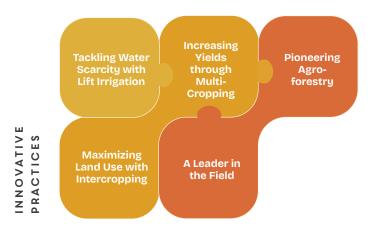
CONTENT

- 12 CHAIRMAN'S MESSAGE
- 13 CEO'S MESSAGE
- 14 BOARD MEMBERS
- 16 OUR IMPACT
- 18 SOURCES & USE OF FUNDS
- 20 OUR PARTNERS
- 27 OUR PRESENCE

OUR PROGRAMMES:

- 28 WATER
- 34 AGRICULTURE
- 40 SKILL
- 46 COMMUNITY HEALTH
- 52 WOMEN EMPOWERMENT
- 58 EDUCATION
- 64 RURAL INFRASTRUCTURE DEVELOPMENT
- 66 IMPACT MONITORING & KNOWLEDGE SHARING
- 72 OUR PEOPLE
- 75 DIRECTORS' REPORT
- 83 AUDITORS' REPORT
- 89 OUR ACCOUNTS





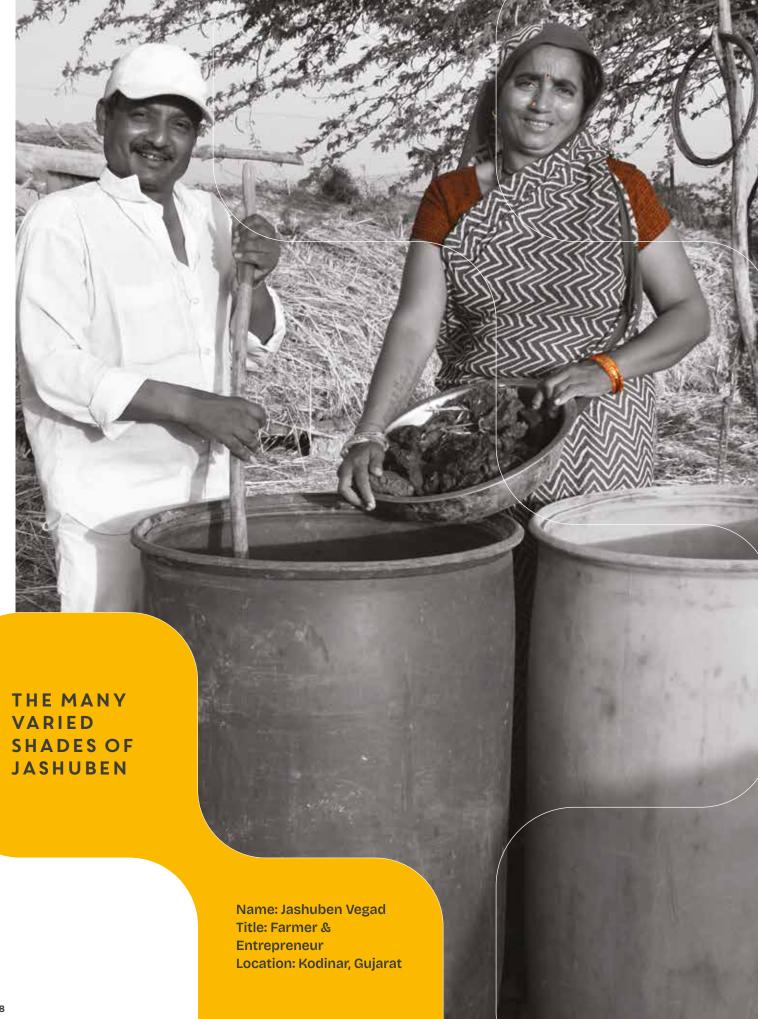
When one thinks of Farakka in West Bengal. bordered close to Bangladesh, it's often seen as a marginalised and backward region. But progressive, forwardthinking farmers like Ismail Sekh are rewriting that narrative. Along with 17 other farmers, Ismail has embraced agroforestry by planting 350 lombu (African mahogany) trees transforming what was once barren land into a future-ready 'family trust fund', poised to yield rich dividends when the trees mature.



That's only part of his story. Ismail has gone above and beyond, adopting innovative agricultural practices and emerging as a community leader and a source of inspiration for other farmers. A natural orator with a confident presence, he has played a pivotal role in motivating fellow farmers to take bold steps toward sustainable farming.

- Tackling Water Scarcity with Lift Irrigation It all began when Ambuja Foundation mobilised local farmers to address the region's chronic irrigation related water issues. Working together, they constructed a check dam and installed lift irrigation systems to draw and distribute water efficiently. Two water user groups were formed, and Ismail was elected secretary of one—marking the beginning of his leadership journey.
- 2. Increasing Yields Through Multi-Cropping Previously limited to growing paddy during a single season, the now available water enabled Ismail to introduce wheat cultivation in Rabi season. His adoption of improved farming practices led to a remarkable two-and-a-half times increase in crop yield, significantly boosting his overall farm productivity.
- 3. Pioneering Agroforestry To make use of the previously uncultivated two-acre land, Ismail planted 350 lombu trees. These trees are not only a source of long-term income—each projected to fetch Rs. 25,000–30,000 in 15–18 years—but are also powerful agents in combating climate change. This plantation has potential of 1462 MT carbon sequestration and potential of adding 820 million litres of oxygen into the atmosphere over the period of 15 years.
- 4. Maximizing Land Use with Intercropping One of Ismail's most innovative ideas was to intercrop Ool (elephant foot yam) between the young lombu saplings, ensuring no portion of land went unused. This smart land optimisation strategy provided short-term income while the trees matured.
- 5. A Leader in the Field The transformation of Ismail's land became a beacon for the community. Farmers who had long depended on monocropping began diversifying their fields. Those with idle or barren plots were inspired to explore agroforestry. The impact was tangible—higher yields, better land use, and improved farm incomes across the area.

Ismail Sekh's journey is a powerful example of how innovation, leadership, and sustainability can transform not just one farm, but an entire community.



Once daily-wage labourers in stone mines and fields. Jashuben and Manubhai lived a life of hard labour and uncertainty. Their farm struggled with low productivity. poor groundwater, and dependence on monsoons. Making ends meet was a constant battle. But those days are long behind them. Today, Jashuben stands tall as a successful micro-entrepreneur, respected community leader, and mentor to other women.



Embracing
Modern
Farming
Practices

Water
Management &
Future Plans

Embracing
Modern
Selling BioPesticides

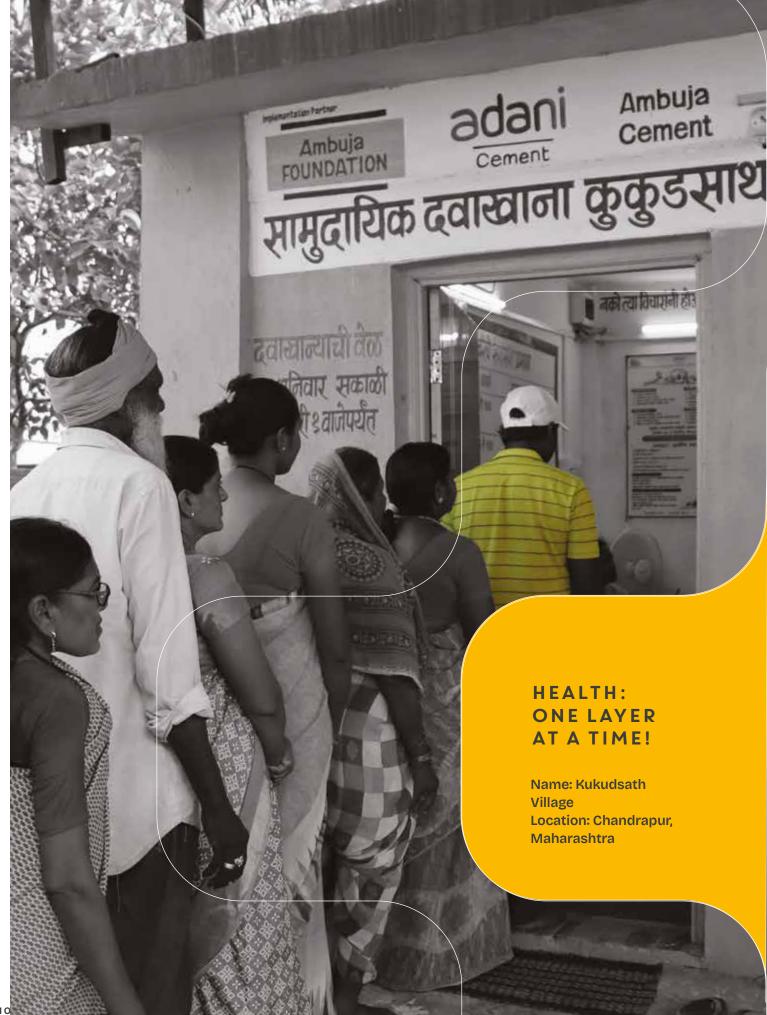
Diversifying
into Livestock
& Dairy

Multiple
Income
Streams

With support from Ambuja Foundation and Better Cotton, Jashuben embraced new knowledge, and tools - evolving from labourer to co-farmer to entrepreneur in the last three years.

- Embracing Modern Farming Practices After training under the Better Cotton programme, Jashuben adopted climateresilient practices like intercropping, mixed and relay cropping, reduced tillage, and alternate irrigation. She used pheromone and sticky traps to monitor pests and cut down chemical use leading to healthier soil and better yields.
- 2. Producing and Selling Bio-Inputs Jashuben joined a women's farmer group and was trained in making homemade bio-inputs (bio-fertilisers & bio-pesticides) like Neem Ark, Agni Astra, Jeevamrut and Ghan Jeevamrut. As group leader, she began using these on her own crops—leading to reduced costs and boosting sustainability—and now sells these products to other farmers. Inspired, five village women have joined the farmer group, and are mentored by Jashuben.
- 3. Diversifying into Livestock & Dairy Understanding the value of multiple income streams, Jashuben took a loan of Rs. 1,00,000 to buy a buffalo, cow, and calf. Selling six litres of milk daily to the local dairy, she earns Rs. 4,000 every 10 days providing financial stability.
- 4. Water Management & Future Plans To address drinking water scarcity and optimise irrigation, Jashuben and her husband installed drip irrigation on their five-bigha land. This inspired their neighbours to follow suit and has improved their water use too. She now plans to build a farm pond for rainwater harvesting and install a rooftop rainwater harvesting system (RRWHS) for household needs.
- 5. Multiple Income Streams Where the family once earned just Rs. 5,000–Rs. 6,000 a month, they now generate Rs. 30,000 - Rs. 40,000 from agriculture alone. From selling Rs. 30,000 worth of bio-inputs with Rs. 20,000 in profit, to dairy earnings of Rs. 30,000 - Rs. 40,000, Jashuben's income is as diverse as her skills.

Her transformation has not gone unnoticed. Admired by her in-laws and community, Jashuben is now a role model. With her mentorship, a quiet revolution is taking root—one where women are reclaiming their roles as farmers, entrepreneurs, and leaders.





In 2012, Kukudsath village in Chandrapur, Maharashtra, was grappling with poor sanitation, irregular healthcare, and rising illness. Today, it stands as a model for rural transformation. The community's achievement has been recognised with honours like the Smart Village Award, Santh Gadge Baba Gram Swacchata Puraskar and Mazi Vasundhra Abhiyan -Nagpur Division.



Kukudsath's journey shows the myriad possibilities that emerge when villagers, panchayats, and NGOs work together. Layer by layer, they tackled interconnected issues, highlighting that rural health solutions must be comprehensive and community-driven. "Looking at what we've achieved, we have many plans ahead." Shankar Baburao Atram, Sarpanch, Kukudsath.



This shift didn't happen overnight. It was built layer by layer—through persistent effort, community leadership, and the steadfast support of Ambuja Foundation. Five key pillars shaped Kukudsath's road to a healthier future:

- Mobile Medical Vans & Camps Bridge the Gap Like many rural villages, Kukudsath lacked reliable local health services. Government mobile medical vans were irregular and often left before all patients were examined. Ambuja Foundation stepped in with regular medical camps and mobile vans equipped with doctors, diagnostics, and essential medicines – bringing healthcare to villagers' doorsteps and paving the way for a more permanent solution.
- 2. Sakhi, the Health Messenger Local women were trained as Sakhis – health advocates, trusted with promoting hygiene, nutrition, maternal health, and managing conditions like diabetes and hypertension. Their door-to-door visits built awareness, debunked health myths, and connected the community to services.
- 3. WASH (Water, Sanitation & Hygiene) The First Breakthrough - Hygiene begins at home - with toilets. Under the Swachh Bharat Mission, Sakhis mobilised villagers through night meetings, videos, and sanitation drives and in 2013 Kukudsath achieved 100% open defecation-free (ODF) status. Public toilets, community hand washing station, closed drainage systems including soak pits at household level and clean drinking water systems were introduced — laying thefoundation for a cleaner, safer village.
- 4. Environmental Health & Waste System Kukudsath set up a community waste disposal and garbage collection unit. Wet waste was composted, and seperate plastic and dry waste collection setup, segregated and resold, and the rest safely discarded. This decentralised model improved public hygiene and built environmental awareness, making waste disposal sustainable and community-led.
- 5. Community Clinic: A Dream Realised With Ambuja Foundation's support, the Village Development Committee renovated an unused building into a community clinic that is open every Saturday, offering affordable care — Rs.10 for consultations, free BP checks, Rs.30 for sugar tests, and 50% subsidized medicines. A local health committee manages operations and plans to soon add electrocardiogram (ECG) and blood tests.

CHAIRMAN'S MESSAGE

s the world navigates complex geopolitical shifts and global uncertainties, India stands at a pivotal moment in its journey. With a growing economy projected to expand by 6.5% this year and rising strategic importance on the global stage, India is poised to play a leading role in shaping the future.

However, this economic rise also comes with critical responsibilities—none more pressing than the escalating threat of climate change. If left unaddressed, it could become the most significant barrier to inclusive, sustainable growth. For India's rural economy—where millions depend on fragile agricultural systems—climate volatility threatens not just crops but entire livelihoods.

Once again, this year brought that reality into sharp focus. In many regions where we work, climate change is no longer a future threat but a present crisis—manifesting as erratic rainfall, droughts, and extreme weather. These disruptions are forcing families into survival mode, deepening poverty—especially for women and the most vulnerable. The need for social, ecological, and economic resilience has never been more urgent. This is where Ambuja Foundation fits in.

By building resilience in the lives of farmers, youth, women, and rural communities, we work at the intersection of development and climate action. Rural transformation isn't achieved through isolated efforts—it requires collective action across agriculture, health, education, livelihoods, and inclusion to build a strong and sustainable foundation for rural India's future.

In 2024, this approach guided a year of remarkable progress. We embedded climate adaptation strategies into agricultural

Embedding Diversifying Climate Rural Action Livelihoods Scaling We believe that rural via **Partnerships** transformation isn't achieved through isolated efforts, but by joining hands with like-minded people and organisations, and solving 5.8 the puzzle piece by piece. million people reached

programmes—piloting new technologies, scaling regenerative practices, and exploring carbon credit models that support both sustainability and income generation.

To further de-risk rural households, we expanded efforts to diversify income sources—through skill-building, non-farm livelihoods, and rural entrepreneurship. Vocational education programmes, self-help group enterprises, and market-linked initiatives are enabling families to reduce dependence on climatesensitive farming and access more stable, dignified livelihoods. These interventions build both economic resilience and community agency.

This year also marked unprecedented growth for the Foundation, driven by our expanding role as a trusted CSR implementation partner. With strong partnerships, we reached 5.8 million people—broadening our impact across diverse geographies and deepening the regional relevance of our work.

None of this would be possible without the unwavering support of the extended Ambuja Foundation family. I extend my deepest gratitude to our Board Members for their visionary leadership; to our partners—corporate, governmental, institutional, and philanthropic—for their trust and collaboration; and to our employees across the country, whose passion, expertise, and commitment bring our mission to life.

As we look ahead, our focus remains clear: to generate lasting rural prosperity—ensuring every rural Indian not only survives but thrives in these challenging times. I am more convinced than ever in the power of collaboration. With shared vision and effort, we can create a future where rural India offers fulfilling lives and livelihoods for all who live there.

With hope & determination,

N.S. Sekhsania

Narotam Sekhsaria Chairman, Ambuja Foundation

CEO'S MESSAGE

his year has been one of consolidation, innovation, and impact at scale for Ambuja
Foundation. As we continue, piece by piece, to deepen our work across livelihoods, water security, health, and education, we have placed stronger emphasis on climate resilience, gender integration, and data-driven development—ensuring our programmes remain both relevant and responsive to the communities we serve.

Operational excellence remained central to our approach. Every project followed a structured pathway—from baseline surveys to mid-course reviews and final impact assessments—enabling us to deliver measurable outcomes aligned with partner expectations and legal mandates. With growing demand for data-backed results, internal and external evaluations added rigour and transparency to our work, while shaping programme design in real time.

Our expanding partnerships with corporates, philanthropists, civil society, and government continue to power our scale. With each collaboration, we bring time-tested programme design, strong field implementation, last-mile reach, and

rigorous impact tracking to the table. Data has become a cornerstone of how we plan, execute, and communicate results—ensuring accountability and alignment with evolving CSR mandates.

This year, we shifted to high-quality, low-budget digital storytelling—capturing powerful stories of transformation from the field. Our refreshed brand identity reinforced our credibility and expanded our reach, while strategic media engagement around key global days amplified our voice on rural development and climate action. We continued investing in people, rolling out inclusive policies—like a Tobacco-Free Workplace and updated gender and health frameworks—and upgraded team capabilities.

Looking ahead, we remain committed to data-driven, community-led solutions that deliver lasting change; we invite more partnerships; and pledge to build stronger systems to support us in our journey in building thriving rural communities.

Join hands with us ...

Pearl Tiwari CEO, Ambuja Foundation **Operational** excellence remained central to our approach. Every project followed a structured pathway—from baseline surveys to mid-course reviews and final impact assessmentsenabling us to deliver measurable outcomes aligned with partner expectations and legal mandates.



Data-Driven Development

Climate Resilience

Digital Storytelling



BOARD OF DIRECTORS

At Ambuja Foundation, our **Board of Directors plays** a vital role in shaping our direction and upholding our values. With deep expertise across sectors, they bring strategic foresight, governance, and unwavering commitment to our mission-steering us toward greater impact and sustainable growth. We are truly grateful for their continued support and insight as we navigate complex development challenges.

This year, we extend our heartfelt thanks to Mr. P.K. Laheri, IAS (Retd), who retires at the Annual General Meeting in September 2025. His senior guidance and steadfast leadership have significantly shaped Ambuja Foundation, and we deeply appreciate his years of dedicated service.



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 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 Ambuja Foundation to focus on water resource management, projects for farmers like Better Cotton and also skill training for rural youth. He was the Chairman of Ambuja Cements Ltd and ACC Ltd till 16 September 2022 when he stepped down from their boards. With effect from 16 September 2022, he was appointed Chairman Emeritus of Ambuja Cements Ltd. He is also the Chairman of Narotam Sekhsaria Foundation.



was recruited into the 1969 batch of the Gujarat cadre. Mr. Laheri retired as Chief Secretary in March 2005. He also served as Chairman and Managing Director of Sardar Sarovar Narmada Nigam Ltd, Gandhinagar. During his career, he held many positions in industry, education, information, water supply, fashion, tourism, and rural development. He is working with many trusts to help the underprivileged and also helps many companies plan and implement corporate social responsibility (CSR) projects.



is the founder of Think9 and co-founder of Foodstories Private Limited. Designed for Indian digital native brands, Think9 is a venture builder platform building brands in fashion, food and FMCG, health, beauty, wellness, and home. She recently launched Foodstories, a seamless food platform for gourmet food lovers. Previously, Ashni was Managing Director at Future Consumer Limited, a food and FMCG company. Passionate about human behaviour and social change, she also founded Future Ideas, a consumer insights and design firm focused on behavioural changes that help transform ideas into business propositions. She has received many prestigious awards and has been widely acclaimed for her leadership.



VIJAY KUMAR SHARMA

has been the former Chairman of Life Insurance Corporation of India, and prior to that he was the Managing Director, LIC of India and LIC Housing Finance Ltd. 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 experience at national and international level. He was the Director of ACC Ltd and is currently on the Board of Tata Steel Ltd. Nureca Ltd. Reliance Power Ltd and Mahindra & Mahindra Financial Services Limited.

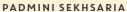


is a Commerce and Law graduate and a Fellow Member of the Institute of Company Secretaries of India. He possesses more than 45 years of experience in the fields of legal, secretarial, finance, taxation, procurement, internal audit, HR, health & safety, and sustainability. He worked with Ambuja Cements Ltd 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 up to March 2019. He was also an Independent Director on the Board of Everest Industries Ltd till 31st March 2024.



PEARL TIWARI is the

committees of various chambers of commerce.



is a principal at the Narotam Sekhsaria Family Office and leads several investment and philanthropic activities, and heads the Narotam Sekhsaria Foundation - a family philanthropic organisation that is engaged with communities in rural and urban areas. She also started the Salaam Bombay Foundation in 2002, one of the largest school-based preventive health and skilling programmes in India. She serves on various Boards including Harvard T.H. Chan School of Public Health-India Centre, Sherborne Foundation in the UK. India Youth Fund - UK and New York. USA. She is an alumnus of the London School of Economics and holds a postgraduate

degree in Financial Economics.

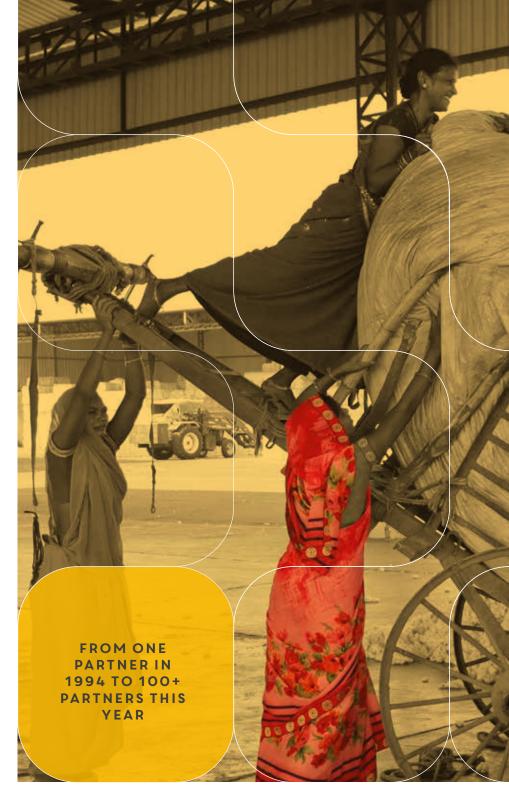


is the Managing Director of Ambuia Cements Ltd. (holding company of Adani Cements). He has over 30 years of expertise in the cement, construction, power and heavy metals sector. Mr. Kapur joined Ambuja Cements in 1993 and has spent more than 25 years in various strategic roles. Between 2014 and 2019, he held the position of the Company's CEO and MD. Mr. Kapur previously held the positions of CEO of Aluminium & Power and MD of Commercial at Vedanta Ltd, before joining the Adani Group in June 2022. He most recently worked for Adani Ports and Special Economic Zone Ltd as CEO of Special Projects. He has been extensively involved in several business forums.



PIECE BY
PIECE:
BUILDING
IMPACT
OVER TIME

Since its inception, **Ambuja Foundation** has steadily built resilient rural communitiesone initiative, one partnership, one village at a time. This snapshot reflects our journey across agriculture, skills, water, health, women and education, showing how small, sustained efforts have come together to create lasting change.



2024 - 2025



1,41,000 rural people benefited with potable drinking water interventions through the year



Over 4,15,000 people benefitted with water programmes



Over 8865 women engaged in income generation activities through self-help groups



1,14,975
animals received timely care - decreasing mortality and improving productivity





Over 144 schools and

schools and 12,800+ rural students reached through physical education programmes



15,76,155 trees planted to support climate

action



Over 53,115 people received curative health

curative hea services

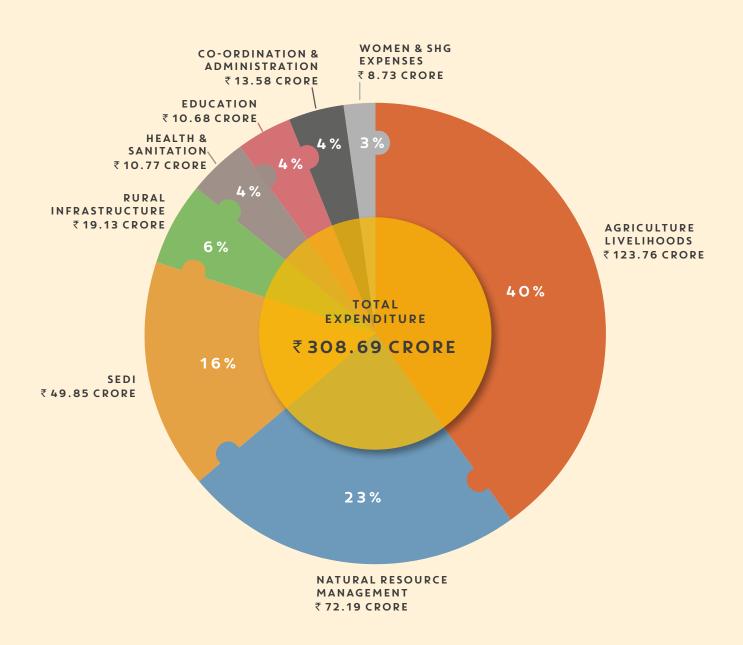


3644 ha covered under micro-irrigation

1668 ha covered under group-irrigation

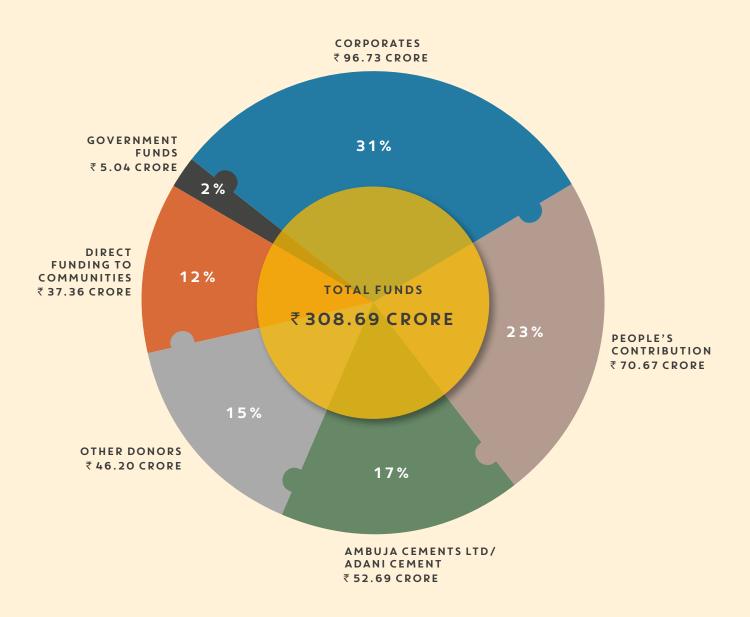
2024 - 2025

ACTIVITY WISE EXPENDITURE

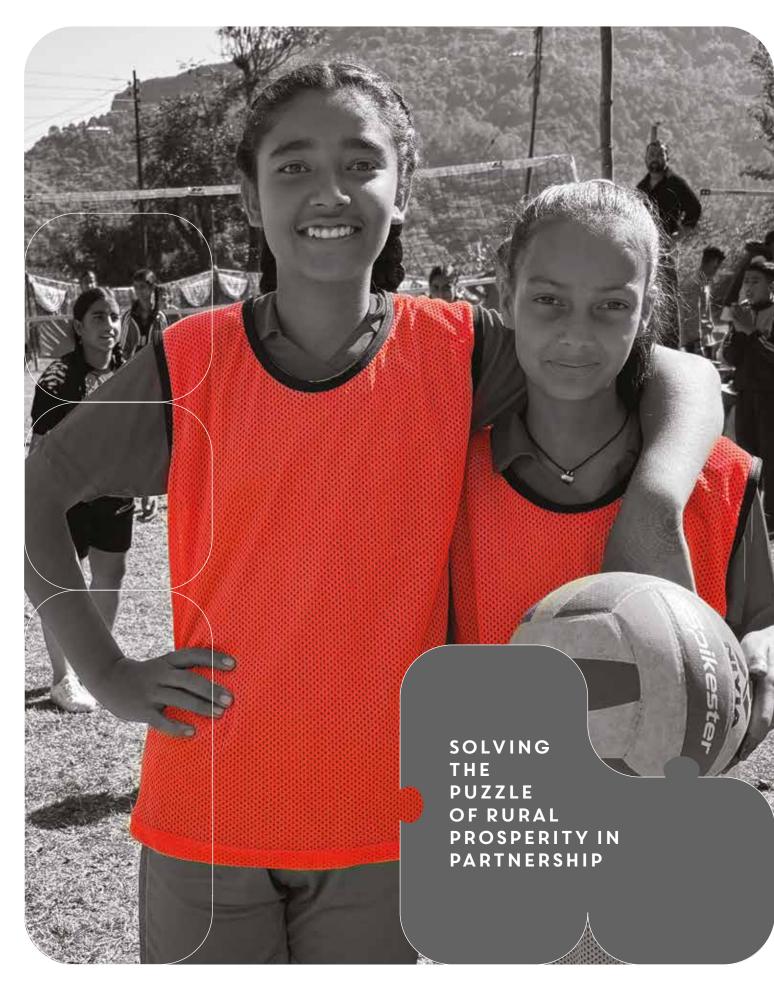


^{*} An additional fund of Rs. 90.85 crore was received through direct funding and community contributions in kind which were channelised into community driven projects.

SOURCE OF FUNDS



^{*} An additional fund of Rs. 90.85 crore was received through direct funding and community contributions in kind which were channelised into community driven projects.



AMBUJA FOUNDATION & HDFC BANK PARIVARTAN

What began in 2017 as a modest CSR initiative has evolved into a national model for rural development including focus on aspirational blocks of India. The partnership with HDFC Bank Parivartan has grown not only in scale but also in impact.



From 1 project to 41 sanctioned projects From the hills of Himachal to the heart of Chhattisgarh, from the plains of Punjab to the promise of West Bengal

Punjab's reach spans 96,000+ lives Uttarakhand brings impact to 171 villages, despite just one active project Haryana reached 15 villages in 2024-25

Uttar Pradesh leads with 8 projects, reaching 158,700 people across 121 villages



Chhattisgarh touches 202 villages

Rajasthan reached 20 villages Even a single project in Delhi, Maharashtra, Gujarat, Andhra Pradesh, West Bengal and Himachal Pradesh opens doors for thousands Spanning 23 districts of 12 states reaching 8,00,000 people of 845 villages



8,030 farmers trained on Climate Smart Agriculture

24 FOCUSED RURAL

DEVELOPMENT

PROGRAMME

12 Parivartan Skill

Academies - 13,000 youth enrolled

7,000 farmers reached on Agriculture and Irrigation Practices

5,000 women empowered in Women-Led Enterprises

HOLISTIC RURAL DEVELOPMENT

24 projects across, Natural Resource Management, Agriculture, Women's Empowerment, Education and Health





AMBUJA FOUNDATION & BETTER COTTON

A 15-year journey together, transforming India's cotton heartlands. What began in 2010 with just 2,500 farmers has blossomed into a nationwide force for sustainable cotton, and prosperous cotton families.



From a local partner to one of its leading Programme Partner, now reaching over 2,18,000 farmers, that's 1 in every 5 Better Cotton farmers in the country



KEY IMPACT

Maharashtra leads with 1,00,028 farmers across Chandrapur & Nagpur

Gujarat empowers 44,195 farmers in Gir Somnath, Junagarh & Amreli

Rajasthan supports 40,743 farmers in Nagaur, Sri Ganganagar, Hanumangarh & Bikaner

Punjab engages 33,225 farmers across Bathinda, Mansa, Sri Muktsar Sahib & Fazilka Active across 4 states, 13 districts, and 1,993 villages with

3,42,000 hectares

of cotton fields under improved practices

EMPOWERING COTTON COMMUNITIES IN 70 BLOCKS

Through Farmer training, soil/ water testing, micro-irrigation, bio-inputs, kitchen gardens – Gender inclusion, youth skill development, school awareness, and climate-smart practices



Each field, each farmer, each village weaves a stronger fabric for India's cotton future Working with 99,510 farm workers and 1,30,000 women from farming families

LOOKING AHEAD

Moving towards regenerative agriculture

Exploring Carbon Market for smallholder farmers

Deepening women's leadership in farm decisions

Scaling impact through farmer organisations and rural entrepreneurs

AMBUJA FOUNDATION & NABARD

Ambuja Foundation has collaborated with Government rural development giant NABARD for over two decades. With a shared vision for rural prosperity, the two wellestablished organizations are creating significant impact via partnerships across states.

From 1 project in Himachal Pradesh in 2008 to multiple projects across 8 states

Building skills and boosting enterprise for rural youth across

12 SEDIS

FROM IDEA TO IMPACT

WATERSHED DEVELOPMENT

Regenerating natural resources through integrated management to secure sustainable rural livelihoods

LIVELIHOODS

Strengthening rural households through orchard development, goat-rearing, vegetable farming, and youth skilling

RESILIENCE

Driving impact
through horticulture,
micro-enterprises,
watershed
development, and
vocational training—
enhancing incomes
and building climate
resilience

continues to fuel grassroots transformation

With ₹1.7 crore

invested in

2024-25 alone,

NABARD

RECOGNITION EARNED

Best Implementation Agency: Watershed (Himachal Pradesh)

Best FPO Award

in Punjab for Ambuja Foundation facilitated Farmer Producer Company

Women led SHGs and entrepreneurs honoured in Ropar, Punjab

KEY IMPACT

RAJASTHAN

 1929 families covered under the Wadi program at Tribal block of Bali

MAHARASHTRA

- 126 SHGs linked with banks under E-shakti project
- 156 Joint Liability Groups formed with 758+ women

HIMACHAL PRADESH

- 8443 ha area covered under watershed development
- Farmers gross income increased from 59-137% through watershed projects

UTTAR PRADESH

 90 SHG women trained in stitching at the Dhoom Common Facility Centre (CFC) in 2024-25

PUNJAB

- Strengthening of Bari Watershed in Ropar in 2023-24
- 2 Farmer Producer Company Promoted

MAJOR PARTNERS

Ambuja Foundation collaborates with a diverse network of partners to drive rural transformation. Active across 15 states, we cocreate and implement impactful programmes with governments, corporates, non-profits, philanthropists, and communities. The following partners each invested over ₹50,00,000 in 2024–25 to power this shared mission.













































Narotam Sekhsaria Foundation















OUR PARTNERS

Note: The following is a list of our partners across various locations, till date. This list reflects active partnerships and collaboration at the time of publication. We recognise that partnerships evolve, and new ones may have emerged or concluded since this report was published.

🦊 ANDHRA PRADESH

- Ambuja Cements Ltd/Adani Cements
- · Asian Paints Ltd
- · HDFC Bank Parivartan
- · Krishi Vigyan Kendra
- Water Resource Department, Andhra Pradesh

P BIHAR

- · Ambuja Cements Ltd/Adani Cements
- ATMA, Nawada
- Block Health Department, Warisaliganj
- Block Veterinary Department, Warisaliganj
- Block Agriculture Department, Warisaliganj
- · Nagar Parishad, Warisaliganj
- Jeevika, Warisaliganj

- CHHATTISGARH

- Ambuja Cements Ltd/Adani Cements
- Animal Husbandry Department, Govt. of Chhattisgarh
- Bayer Bio Science Pvt Ltd
- Chhattisgarh Renewable Energy Development Agency
- Department of Horticulture, Chhattisgarh
- Department of Agriculture, Chhattisgarh
- Department of Sericulture, Chhattisgarh
- Department of Labor, Govt. of Chhattisgarh
- Fisheries Department, Govt. of Chhattisgarh
- Government Hospital, Baloda Bazaar & Tamnar (Raigarh)
- Hafele India Pvt Ltd
- HDFC Bank Parivartan
- · ICDS Department, Baloda Bazar
- Indira Gandhi Krishi Vishwa Vidhyalaya
- · Industrial Training Institute, Sakri
- Narotam Sekhsaria Foundation
- National Thermal Power Corporation, Korba
- Public Health Engineering Department, Baloda Bazaar
- Wadhwani Institute for Artificial Intelligence Foundation
- Yes Foundation

🦰 DELHI NCR

HDFC Bank Parivartan

🦰 GUJARAT

- Agriculture Technology Management Agency (ATMA), Govt. of Gujarat
- · Ambuja Cements Ltd/Adani Cements
- APM Terminals Pipavav (Gujarat Pipavav Port Ltd.)
- · Apollo Tyres Foundation
- Axis Bank Foundation
- Better Cotton
- Coastal Salinity Prevention Cell
- Deutsche Gesellschaft Fur Internationale Zusammenarbeit (GIZ)
- · Development Support Center
- Directorate of Groundnut Research, Junagandh
- Edutest Solution Pvt Ltd
- Forbes Marshall
- · Gir West Forest Division, Junagadh
- · Gujarat Green Revolution Company
- · Hafele India Pvt. Ltd
- HDFC Bank Parivartan
- Indian Council of Agriculture Research
- India Hotels Company Limited
- Junagadh Agricultural University
- Narotam Sekhsaria Foundation
- Sadvichar Parivar
- Sajjata Sangh, Ahmedabad
- · Salaam Mumbai Foundation
- SBI Funds Management
- Shree Gayatri Charity Trust
- SIDB
- Sir Mathuradas Vissanji Education Trust
- SKF India Ltd
- Stichting Tulip Crowns
- Star Chemicals (Mumbai) Pvt Ltd
- Sun Pharmaceutical Industries Ltd
- Sustainable Cotton Solutions Pvt Ltd
- Tata Motors Passenger Vehicles Ltd
- Thakkar Bappa Chhatralaya, Sanand
- Wadhwani Institute for Artificial Intelligence Foundation
- Water and Sanitation Management Organisation (WASMO), Govt. of Gujarat
- Water Resources Development Department, Govt of Gujarat
- · Rajula Education Trust
- · Global India Fund
- Schneider Electric India
- Yes Foundation
- Louis Dreyfus Company India Pvt. Ltd
- Schneider Electric India
- Sir Mathuradas Vissanji Education Trust

🦰 HARYANA

HDFC Bank Parivartan

HIMACHAL PRADESH

- Agriculture Cooperative Staff Training Institute, Shimla
- Ambuja Cements Ltd/Adani Cements
- Apollo Tyres Foundation
- Chaudhary Swarwan Kumar Himachal Pradesh Krishi Vishvavidyalaya, Palampur
- Cipla Foundation
- College of Veterinary and Animal Sciences Palampur
- Department of Agriculture, Himachal Pradesh
- Department of Animal Husbandry, Himachal Pradesh
- Department of Forest, Himachal Pradesh
- Department of Horticulture, Himachal Pradesh
- Department of Elementary Education, Himachal Pradesh
- Department of Health, Himachal Pradesh
- Hafele India Pvt. Ltd
- HDFC Bank Parivartan
- Indian Agriculture Research Institute, Shimla
- Indira Gandhi Medical College, Shimla
- Krishi Viqyan Kendra, Kandaghat
- Krishi Vigyan Kendra, Sundernagar Agriculture Cooperative Staff Training Institute, Shimla
- NABARD
- SBI Funds Management
- YS Parmar Horticulture and Forest Agriculture University, Solan
- Wadhwani Institute for Artificial Intelligence Foundation
- Stitching IDH Sustainable Trade Initiative

MAHARASHTRA

- Ambuja Cements Ltd/Adani Cements
- Better Cotton
- Deutsche Gesellschaft Fur Internationale Zusammenarbeit (GIZ)
- District Skill Development Executive Committee, Chandrapur
- Forbes Marshall
- Hafele India Pvt. Ltd
- IndusInd Bank
- Infocepts Foundation
- Jalayukt Shivar Abhiyan, Govt. of Maharashtra

- MAVIM, Gondiya
- Rotary Club of Hirai Chandrapur -Mangi Villa Waters
- Salaam Mumbai Foundation
- Samhita Social Ventures
- Sir Mathuradas Vissanji Education Trust
- Stichting IDH Sustainable Trade Initiative
- Sustainable Cotton Solutions Pvt Ltd
- Wadhwani Institute for Artificial Intelligence Foundation
- Western Coalfields Ltd
- Global India Fund
- · Stichting Tulip & Crowns
- Cipla Foundation
- · Narotam Sekhsaria Foundation
- ATE Chandra Foundation
- · Jal Jeevan Mission

MADHYA PRADESH

- · Ambuja Cements Ltd/Adani Cements
- · Automotive Sector Skill Council
- Bajaj Auto Jankidevi Bajaj Gram Vikas Sanstha
- Jankidevi Bajaj Gram Vikas Sanstha
- MP Building and Other Construction Workers Welfare Board
- National Urban Livelihood Mission
- · Rotary Club of Chhindwara
- Sir Mathuradas Vissanji Education Trust

PUNJAB

- All India Institute of Medical Sciences -Bathinda
- · Ambuja Cements Ltd/Adani Cements
- Better Cotton
- Cipla Foundation
- District Health Department Bathinda
- HDFC Bank Parivartan
- National Institute for Mentally Handicapped, Govt. of India
- Pernod Ricard India Foundation
- Punjab Ministry of Social Justice and Empowerment
- Punjab State Council for Science and Technology, Chandigarh
- · Rotary Club. Ropar
- Special Olympics Bharat, Punjab Chapter
- Stichting IDH Sustainable Trade Initiative
- Talwandi Sabo Power Ltd
- TNC (The Nature Conservancy)
- National Skill Development Corporation (NSDC)
- National Institute for the Empowerment of Person with Intellectual Disability
- Water and Sanitation Department, Ropar
- Block Development Office, Ropar
- Department of Agriculture, Horticulture and Animal Hsubandry, Ropar
- · National Rural Livleihood Mission, Ropar
- District Red Cross Society, Ropar
- · Louis Dreyfus Company India Pvt. Ltd

🥕 RAJASTHAN

- Aavas Financiers Ltd
- Ambuja Cements Ltd/Adani Cements
- Anand Rathi Global Finance
- Ashok Levland Ltd
- AU Small Finance Bank
- B.L. Taparia and Family
- Better Cotton
- BPR Brassica Pvt Ltd.
- Chambal Fertilizers and Chemicals Ltd.
- College of Technology and Agriculture Engineering, Udaipur
- Department of Industries, Rajasthan
- Estel Technologies Pvt Ltd
- Hafele India Pvt. Ltd
- · Hinduja Foundation
- Hinduja Global Solutions Ltd
- Hinduja Housing Finance
- Hinduja Leyland Finance
- Hinduja Renewable Energy
- Hindustan Zinc
- Hiranandani Financial Services Pvt. Ltd
- IndusInd Bank
- HDFC Bank Parivartan
- NABARD
- Narotam Sekhsaria Foundation
- · National Spice Board, Ajmer
- ATE Chandra Foundation
- Prince Pipes & Fittings Ltd
- Rajasthan Skill and Livelihood Development Corporation
- Salaam Mumbai Foundation
- SKF India Ltd
- Schlumberger Asia Services Ltd
- Small Industries Development Bank of India (SIDBI)
- Synergy Steel Pvt Ltd
- Schneider Electric India
- · Sir Mathuradas Vissanji Education Trust
- Udaipur Cement Works Ltd
- Yes Foundation
- Louis Dreyfus Company India Pvt. Ltd

P TELENGANA

- Asian Paints Ltd.
- Krishi Vigyan Kendra
- Water Resource Department
- Yes Foundation
- · Louis Dreyfus Company India Pvt. Ltd
- Schneider Electric India
- Sir Mathuradas Vissanii Education Trust

JUTTARAKHAND

- Ambuja Cements Ltd/Adani Cements
- Ananda Spa Foundation
- District Health Department, Haridwar
- Everest Foundation
- HDFC Bank Parivartan
- ICDS, Haridwar
- SKF India LtdNABARD
- ST Microelectronic Foundation
- Yes Foundation
- Sir Mathuradas Vissanji Education Trust

- Schneider Electric India Foundation
- Uttarakhand Skill Development Mission (UKSDM)
- Uttarakhand State AIDS Control Society
- Department of Health & Family Welfare, Government of Uttarakhand and National Rural Health Mission (NRHM)
- IHHR Hospitality Ananda Pvt. Ltd

UTTAR PRADESH

- Ambuja Cements Ltd/Adani Cements
- AU Small Finance Bank
- · Cube Highways Roots Foundation
- HDFC Bank Parivartan
- ICDS Department, Gautam Buddh
 Nagar
- Krishnashray Gurukul Foundation
- NABARD
- SBI Foundation
- ST Microelectronic Foundation
- Godrej Consumer Products Ltd
- National Scheduled Castes Finance and Development Corporation
- National Thermal Power Corporation
- Forbes Marshall
- Pt. Deendayal Upadhyaya National Institute For Persons with Physical Disabilities
- Tech Mahindra
- Everest Foundation
- Aramco Asia India Pvt. Ltd
- Schneider Electric India Foundation

WEST BENGAL

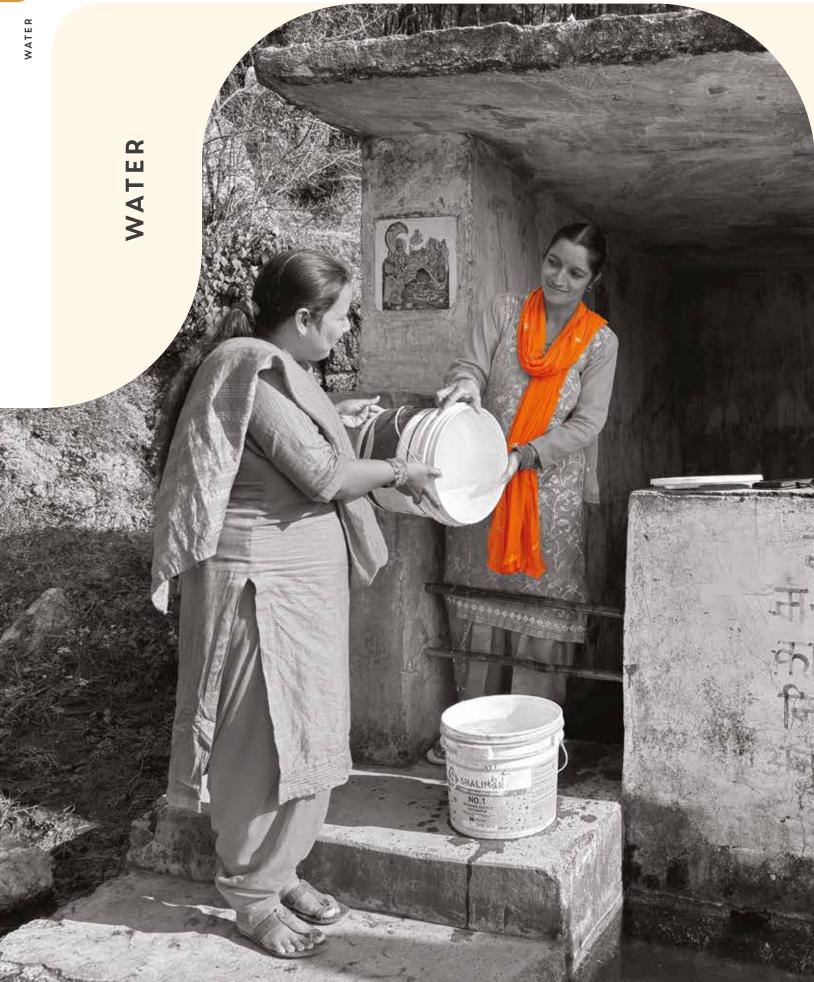
- Ambuja Cements Ltd/Adani Cements
- Animal Resource Department, Murshidabad
- Apollo Tyres Foundation
- Block Department Offices, Farakka, Murshidabad
- Central Institute for Freshwater Aquaculture
- Department of Agriculture,
- Murshidabad
 Exide Industries Ltd
- Exide industries
 Forbes Marshal
- Health Department, Farakka,
 Murishidabad & Sankrail, Howrah
- HDFC Bank Parivartan
- 1 IDI C Dalik F
- IndusInd Bank
 Krishi Vigyan KendraVK, Murshidabad & Howrah
- NABARD
- Narotam Seksharia Foundation
- Salaam Mumbai Foundation
- SBI Foundation
- SKF India Ltd.
- Sir Mathuradas Vissanji Education Trust
- Wadhwani Institute for Artificial Intelligence Foundation
- West Bengal State AIDS Preventation & Control Society (WBSAPS)

NATION WIDE REACH



*Disclaimer:

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Drinking
Water
Security

Water Livelihood

Water Use & Efficiency

We create 'drought-resilient' rural villages and ensure all-year round water for farmers, families and communities. By promoting water literacy, gender, community ownership and climate adaptation, we build the capacities of communities to better manage and sustain their own water supplies.



In 2024–25, water remained at the heart of Ambuja Foundation's efforts to strengthen rural resilience. Recognising its role not just as a natural resource but as a critical enabler of livelihoods, this year, through collective effort, innovative solutions, and community participation, we transformed dry lands into productive fields, revived forgotten water sources, and brought potable drinking water closer to homes. This report shares not only the numbers but also the real stories behind them and presents the progress and outcomes of the Water Programme for the year 2024–25.

SUSTAINABLE DEVELOPMENT GOALS













SDG 13 CLIMATE



PROGRAMME HIGHLIGHTS 2024-25

1. WATER HARVESTING & RECHARGE STRUCTURES

During the year, 1118 water harvesting structures were created or revived, resulting in 3.94 MCM rainwater storage capacity generated. This enhanced groundwater recharge and seasonal water availability in Ambuja Foundation's project villages. For protective irrigation and adaptation to climate change, 801 farm ponds were constructed, 218 existing ponds renovated and 99 check dams revived or built - leading to additional water storage capacity.

2. WATER USE EFFICIENCY

During the year, 3644 ha were brought under micro irrigation by 3315 farmers to achieve better yield per unit of water used. Overall, water use reduced by 40%, with a 15% average increase in productivity, as detailed below.

Irrigation Method	Area in ha	No. of Farmers
Drip Irrigation	2863	2784
Sprinkler Irrigation	781	531
Total	3644	3315

Farmer feedback highlighted the fact that adaptation of micro irrigation enabled the irrigation of more land from the same available water, increasing yield and delivering a better price.

3. DRINKING WATER INITIATIVES

This year, 1415 RRWHS were created, leading to storage of up to 22.76 ML of rainwater for drinking purposes, benefitting over 10,000 people. Additionally, 194 drinking water sources, handpumps, tube wells, open wells, water storage tanks and water bodies were revived, improving access to potable water in villages. In addition, 13 filtration systems were installed in villages where water quality was unfit for drinking and 21 water distribution systems were installed to make water available near houses - reducing time spent on collecting water, and relieving the drudgery faced by women.

4. MULTIPLE INTERVENTIONS TACKLING WATER ISSUES IN SELECT REGIONS

- Watershed Projects: In Himachal Pradesh, Full Implementation Phase (FIP) of three watershed were developed covering over 2000 ha and a new springshed project initiated, covering 243 ha.
- Water Harvesting: Under the HDFC Bank Parivartan Mangrol and IHCL Kesariya projects, 13 check dams were created with an additional storage capacity of 30.90 mcft. In Chandrapur, under the HDFC Bank

- Parivartan project, 12 existing water bodies were desilted and applied to 148 ha of agricultural farms belonging to 536 farmers to help increase the moisture-holding capacity and fertility of soil. In Rajasthan, 25 village ponds were revived for improving local water availability and groundwater recharge.
- Irrigation: Recognising that small and marginal farmers often lack resources to invest in irrigation infrastructure, Ambuja Foundation promoted group-based solutions such as shared lift irrigation systems, ponds, and community wells. As a result, 1668 ha were brought under irrigation, benefiting over 3,200 farmers. In Farakka, five solar-powered river lift irrigation (RLI) systems were installed, bringing over 67 ha under cultivation. Additionally, six group sprinkler systems were set up across 8 ha, directly supporting 20 farmers. In Chandrapur, low cost irrigation was promoted in 362 ha area of 789 farmers under different projects, improving crop yields across 338 ha for 756 farmers.
- Drinking Water Sources: 12 drinking water sources (tube wells) were created benefitting 600 households from three villages in Farakka; and 538 RRWHS were installed in Rajasthan to provide potable water for households.

5. COMMUNITY ENGAGEMENT AND WATER LITERACY

Community participation remained a cornerstone of Ambuja Foundation's Water Programme in 2024–25. Engagement was driven through awareness, trainings, and participatory water budgeting across project villages. To ensure sustainability beyond project timelines, 106 village water groups were formed to take charge of operations and maintenance. A total of 2,694 awareness events were organised throughout the year, covering over 2,00,000 people, where 45% of the participants were women. These events aimed to build awareness around water conservation, its usage, and impact on health. To strengthen local ownership and capacity, 149 training



sessions were conducted for over 6000 community members, including a significant number of female farmers. The focus was on maintaining and operating water structures developed through the programme. In addition, participatory water budgeting exercises were carried out in 25 villages, helping communities assess and manage their local water resources more effectively.

6. NEW PARTNERSHIPS

- Sun Pharma at Dhari, Gujarat: Sun Pharma and Ambuja Foundation collaborated on an Integrated Water Resource Development and Management Programme, in 40 villages of Dhari, Gujarat. This initiative aims to improve water management, support local farmers, and reduce distress migration through practices like water harvesting, traditional water body restoration, and sustainable farming.
- SKF Project: SKF invested in water programmes across five villages of Haridwar, reaching over 5000 people; and 46 villages of Jodhpur, reaching over 53,000 people. The project focused on water harvesting, awareness raising, drinking water quality, cleanliness, and hand-hygiene. SKF supported projects are also present in Ahmedabad, Gujarat, Jodhpur, Rajasthan and Haridwar, Uttarakhand.
- IndusInd Bank A Sustainable Water Management Project was launched in 46 villages in Raipur block, Beawar district, Rajasthan. This three-year project's focus is on water harvesting and promotion of microirrigation to revitalise the area and will see the revival of traditional ponds and rivers to create the availability of drinking water and water for livelihood. IndusInd Bank also supports a water project in Mahad, Maharashtra.
- IHCL Indian Hotels Company Limited (IHCL) has partnered with Ambuja Foundation to combat water scarcity and soil salinisation in 30 villages of the Gir Forest and coastal zones of Una and Gir Gadhada in Gujarat. The project aims to replicate the successful Kodinar coastal area development model in the adjacent river basin of Rupen in Una and Gir Gadhada.
- HDFC Bank Parivartan Ambuja Foundation
 partnered with HDFC Bank Parivartan for a Sustainable
 Agri-Water Project with farmers from 156 villages of
 Chandrapur and Nagpur districts to enhance water
 resource management and agricultural sustainability
 to ensure improved soil health, use of fallow farmland,
 increase crop yield and reduced usage of water and
 fertilisers.
- AU Small Finance Bank The aim of the Water Access and Augmentation Project in 12 villages of Chomu and Amber Blocks, Jaipur district, Rajasthan, is to improve water availability and accessibility in the region through the revitalisation of RRWHS, farm ponds, village ponds and tubewell recharge systems.
- Hinduja Leyland Finance The Sustainable Water Project to be implemented in 20 villages of Karauli and 19 villages of Phalodi in Rajasthan, is to ensure sustainable access to clean and reliable water sources for both present and future generations, while preserving local ecosystems and promoting social equity.

EVENT – INVESTING IN WATER FOR CLIMATE RESILIENCE IN VIDARBHA

Ambuja Foundation hosted a critical dialogue in Nagpur this year, to raise awareness about the erratic rainfall and extensive deforestation taking place in the region of Vidarbha. The discussion highlighted the need for collective action, especially from the local community, for integrated water management strategies. Speakers shared experiences, challenges, and technologies that could be introduced along with future strategies to enhance sustainable water resource management and climate resilience in the area.

7. WORLD WATER DAY: CHAMPIONING WATER CONSERVATION AT THE GRASSROOTS

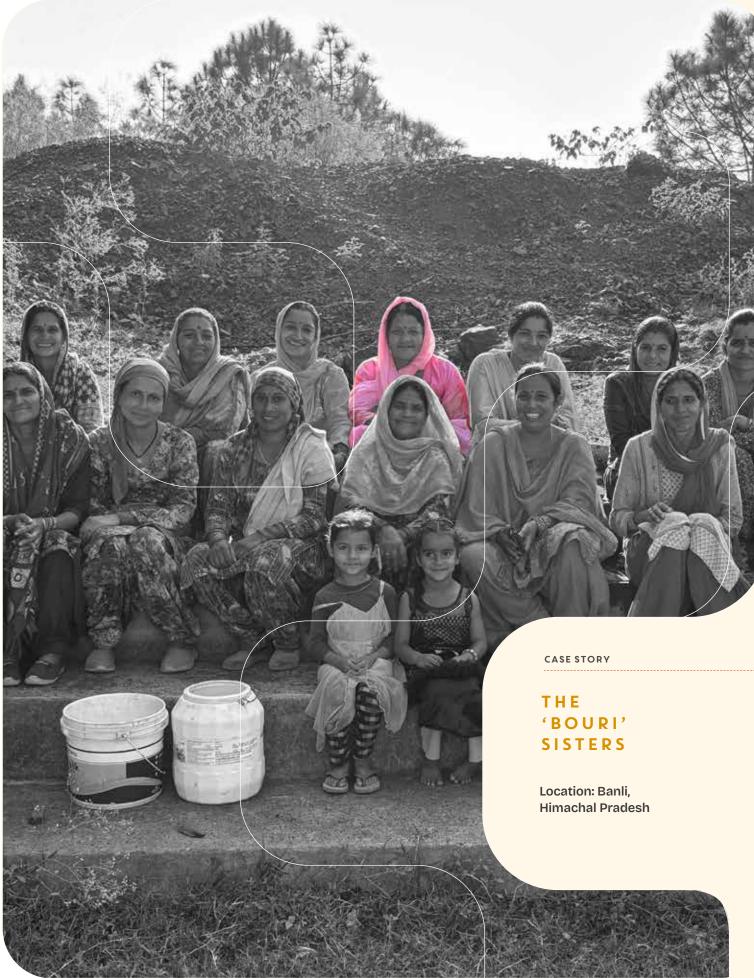
March 2025 became a landmark month for water awareness and grassroots action, as Ambuja Foundation led World Water Day celebrations - mobilising thousands of farmers, women, school children, and community leaders across rural India to highlight the urgent need for water conservation.

Farmers gathered for an awareness session that revealed the severity of water resource management; primary school children created vibrant paintings and recited original poems centred on the value of water; and women from nearby gram panchayats in Himachal Pradesh walked through the communities carrying water pots on their heads - chanting songs and raising slogans on water conservation.

Together, these celebrations across locations showcased Ambuja Foundation's unique approach in combining local knowledge, cultural relevance, and technical expertise to turn a day of global significance into a grassroots movement.

8. PONDS CONVERTED FOR GREYWATER MANAGEMENT

Recognising the potential of harnessing greywater as an alternative and additional water source, Ambuja Foundation has focused on its safe reuse to address the issue of water shortages in villages. Greywater—wastewater from household activities such as washing and bathing, excluding sewage—is relatively low in contaminants and cost-effective to treat. To enable its reuse, the Foundation has revived seven village ponds, converting them into waste stabilisation ponds through desilting, side-slope lining, and the construction of filtration systems to prevent solid waste entry into ponds.



In Banli village of Chandi gram panchayat, Himachal Pradesh, access to water was a daily struggle. For decades, women carried water from a traditional bouri-a small natural well that collects rainwater, and is used for irrigation or drinking. But seasonal decline in water discharge, especially in summer, left over 70 families anxious. When nearby villages began denying them access to their wells, and purchasing water from tankers was the only fallback, the women of Banli knew they had to act.

Community
Mobilization
and
Awareness

Forest
Plantation for
Catchment
Protection

Collective
Ownership
& Sustained
Results

Trenching for
Infiltration

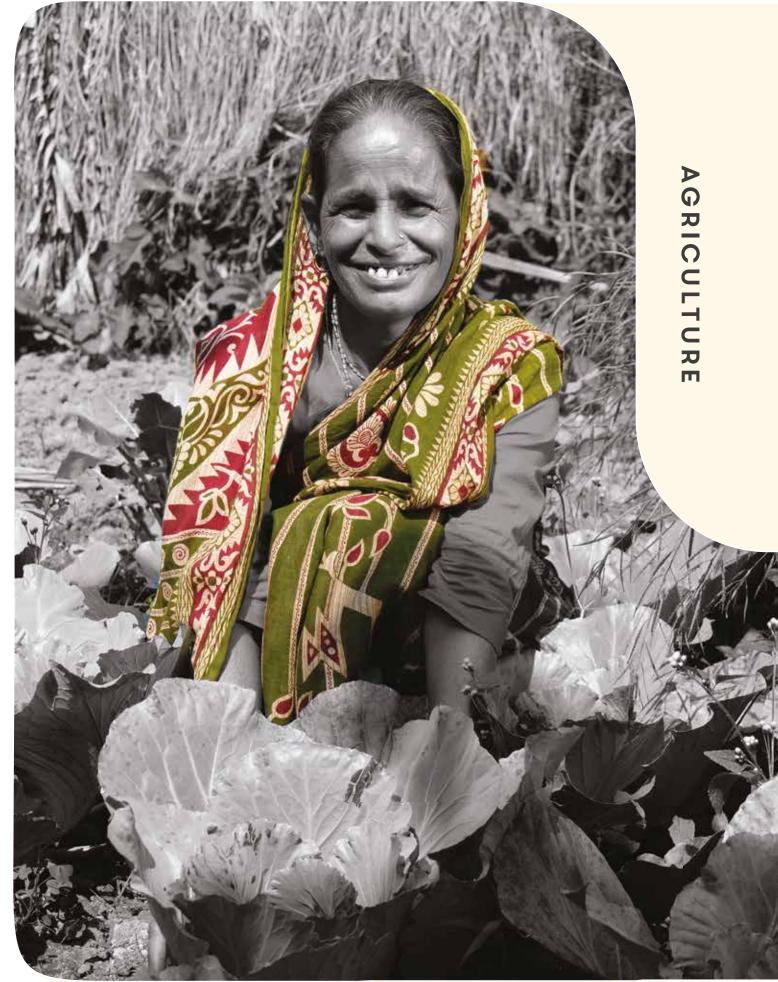
Percolation
Pond
Construction

What followed was a quiet but powerful movement—a story of women coming together to reclaim not only a water source, but also their collective strength.

- 1. Community Mobilization and Awareness The turning point came with a water awareness meeting led by Ambuja Foundation, where the urgency of the declining bouri was acknowledged. Four women-led Self-Help Groups (SHG)— 40 members strong—were mobilised to rejuvenate the source. SHG meetings, supported by Ambuja Foundation, became hubs for planning and building confidence. Together, the women sought the Forest Department permissions for catchment work, collaborated with Ambuja Foundation's technical team and agreed to provide the labour around their farm and family duties.
- 2. Trenching for Infiltration The women dug 50 cubic metres (about 1000 feet) of trenches in the upper catchment—while managing daily chores. This slowed rainwater runoff, improved infiltration, and reduced erosion— supporting year-round groundwater recharge. Completed before the monsoon, the trenches ensured maximum impact.
- 3. Forest Plantation for Catchment Protection During Van Mahotsav (forest festival) 2024, SHG members, representatives of panchayat raj institutions (PRI), and school children planted 150 saplings, including water-retaining native species like wild pomegranate (daadu) and deodar (devdar). These trees restore forest cover and improve water retention. "The plants will grow with our children," said one SHG member. "They'll both bring life to this land."
- 4. Percolation Pond Construction The women also excavated a percolation pond near the spring, allowing rainwater to seep into the aquifer. Soon, groundwater levels improved, and within months, the bouri's discharge began increasing—even during the summer months. A storage tank was later built for drinking water needs.
- **5. Collective Ownership & Sustained Results -** The women didn't stop at infrastructure. They began monitoring and maintaining the source, ensuring its cleanliness and upkeep. Data of the previous 2.5 years had showed decline; however, the discharge, post works, increased by 60% from baseline levels recorded in 2022.

The transformation wasn't limited to water. SHG women also began collective farming, selling vegetables, planting horticulture trees on private land, and continued savings, loans, and group activities that boosted their economic independence.

Inspired by the inroads made by Banli village, 30 bouris across the region have now been rejuvenated. This is the power of sisterhood. The women of Banli no longer carry water—they've become change agents.



Sustainable **Farmer Farming** Collectives Models NTERVENTIONS AGRICULTURE **Environment** Friendly **Approaches**

We empower farmers to optimise profits whilst ensuring agriculture is sustainable. We empower farmers with knowledge and mobilise them into collectives to support one another and collectively market their produce.

In 2024-25, Ambuja Foundation's Agro-Based Livelihood Programme reached over 275,000 farmers, with an outstanding 11% participation from women farmers. Additionally, 99,510 farm workers-45% of them women - were engaged through diverse capacity-building initiatives. This year, the programme focused on enhancing the resilience of farming communities by equipping them with improved knowledge, climate-smart technologies, and stronger farmer collectives to ensure optimal and diversified farm incomes in an evolving climate context.

Under the Integrated Crop Management (ICM) initiative, the emphasis was on improving productivity of region-specific crops and reducing the cost of cultivation. This was achieved through targeted capacity building on pest, disease, and nutrient management along with efforts to improve the quality of farm produce - empowering farmers and farm workers alike to farm more efficiently, sustainably, and profitably.

SUSTAINABLE DEVELOPMENT GOALS



















SDG 12 RESPONSIBLE CONSUMPTION & PRODUCTION











PROGRAMME HIGHLIGHTS 2024-25

1. EXPANDING FARMER OUTREACH THROUGH BETTER COTTON

Through the Better Cotton Programme, Ambuja Foundation continued to drive sustainable farming practices at scale. The programme is currently being implemented across 13 districts, reaching a remarkable 2,18,000 cotton farmers, of whom 6.5% are women—a number that continues to grow as more women step into active roles in agriculture.

This year, we placed a renewed focus on capacity building for farm labourers and women farmers, recognising their vital contributions to cotton production and sustainability. A wide range of trainings, field sessions, and exposure visits were organised to enhance knowledge and practices related to sustainable agriculture.

The programme prioritised key thematic areas critical to long-term agricultural viability, including soil health management, integrated pest control, livelihoods enhancement for small holder farmers, and climate change mitigation. The focus was also on empowering women from farming family in decision making. These efforts are not only helping improve productivity but also making cotton cultivation more environmentally sound and economically resilient.

2. FARMER RESILIENCE NURTURED VIA CAPACITY BUILDING

With increasing pressure on farmers from climatic variability, shifting rainfall patterns, pest outbreaks, and soil degradation, building farmer knowledge and capacity is central to promoting agricultural resilience. In 2024–25, Ambuja Foundation conducted extensive farmer training programmes, helping them adapt to evolving agricultural challenges:

- 2,75,000 farmers were trained on varied agricultural practices, focusing on efficient use of resources, timely sowing, integrated nutrient and pest management, and better harvesting techniques. From these, 1,50,000 farmers received training specifically in soil health management.
- 10,703 demonstration plots were established across project geographies. These plots served as live learning sites where farmers could observe best practices and adopt proven techniques through direct, hands-on exposure.

A strategic partnership with Louis Dreyfus Company India Private Limited under its 'Jagruti – A Step Towards Sustainable Cotton Farming' initiative helped address the growing threat of Pink Bollworm infestation.

- 9 intensive workshops were conducted across Rajasthan, Punjab, and Gujarat, reaching over 1,350 farmers.
- Over 13,500 pheromone traps were distributed to



support farmers in biological pest management without harmful chemicals.

This partnership marks a strong example of corporate-NGO collaboration, bringing scalable, sustainable solutions directly to the farming community.

3. DRIVING INCOME DIVERSIFICATION FOR SUSTAINABLE RURAL LIVELIHOODS

Beyond primary crop cultivation, Ambuja Foundation recognises the importance of diversified income streams to ensure economic security for farming households, especially during periods of crop failure or market volatility.

During 2024–25, we scaled up support for a variety of agri-allied activities including goatery, backyard poultry, aquaculture, and dairy farming. These were complemented with services focused on animal health and nutrition, vital for maintaining livestock productivity and reducing mortality.

Key outcomes include:

- 1,025 animal health camps conducted in collaboration with government veterinary departments.
- Over 1,15,000 animals received services including

- vaccination, deworming, mineral supplementation, and emergency care.
- More than 37,000 rural households directly benefited from these interventions.

In addition, crop diversification initiatives encouraged farmers to move beyond monocropping, introducing high-value or climate-resilient crops to spread risk and improve income stability.

4. EMPOWERING FARMERS THROUGH COLLECTIVES

Strengthening Farmer Producer Organizations (FPOs) has emerged as a key strategy for improving market access, input procurement, and collective bargaining power. Ambuja Foundation supported 18 FPOs in its operational areas, building their capacity for governance, business planning, and institutional sustainability.

Highlights from the year:

- These FPOs now have a combined shareholder base of 10,183 farmers, with 30% women members.
- During 2024–25, these FPOs collectively achieved a business turnover of Rs 46.45 crore and a net profit of Rs 2.58 crore.
- FPOs also played a pivotal role in biomass aggregation, supplying 93,383 metric tonnes (MT) of crop residues to Ambuja Cements Ltd./Adani Cement plants for use as Alternative Fuel and Raw Material (AFR)—contributing not only to farmer incomes but also to circular economy practices.

5. CULTIVATING AGRI-ENTREPRENEURS – WOMEN LEAD THE WAY

Ambuja Foundation has made strategic investments in agri-entrepreneurship—particularly for women—transforming traditional gender roles in agriculture. Through hands-on training, group mobilisation, and technical support, rural women have stepped into leadership as community-based service providers and micro-entrepreneurs.

Under the Better Cotton Programme, several innovative, women-led models were supported and scaled:

- Sticky Card Units: To support pest control needs, six units were set up in Maharashtra with SHG support, engaging 65 women. This model is being scaled to other locations.
- Trichocard Production: To ensure timely and local availability, 10+ production units have been established, involving 100+ SHG women.
- Bio-Inputs: With the involvement of over 20,000 women, bio-inputs like bio-fertilizer and bio-pesticides are now being produced at scale leading to reduced usage of chemicals and generating additional income.
- Shredder Machines: To process cotton stalks for soil health improvement, 8 cotton stalk shredder units (6 in Maharashtra and 2 in Gujarat) have been installed with SHG and village entrepreneur support.

 Cotton Procurement: To avoid middlemen and money lenders, 36 SHGs collectively procured 1,779 quintals of cotton from farmers in the Jiwati area of Chandrapur and selling in the market.

These initiatives not only contribute to sustainable farming but also generate local employment, reinforce gender equity, and ensure greater participation of women in the agricultural economy.

6. COMMUNITY PLANTATION & BIODIVERSITY CONSERVATION

In response to growing environmental concerns, Ambuja Foundation undertook large-scale community plantation and green infrastructure initiatives across multiple states. During 2024–25:

- A total of 15,75,166 trees in covergence were planted, covering community lands, school campuses, farm bunds, and degraded zones.
- 57 new Oxygen and Biodiversity Parks were established, adding to a total of 138 functional parks across project villages.

These parks serve as community assets—enhancing green cover, providing spaces for leisure and learning, and improving micro-climates. Many also include openair gyms, which have been welcomed by villagers as a much-needed health and fitness facility.

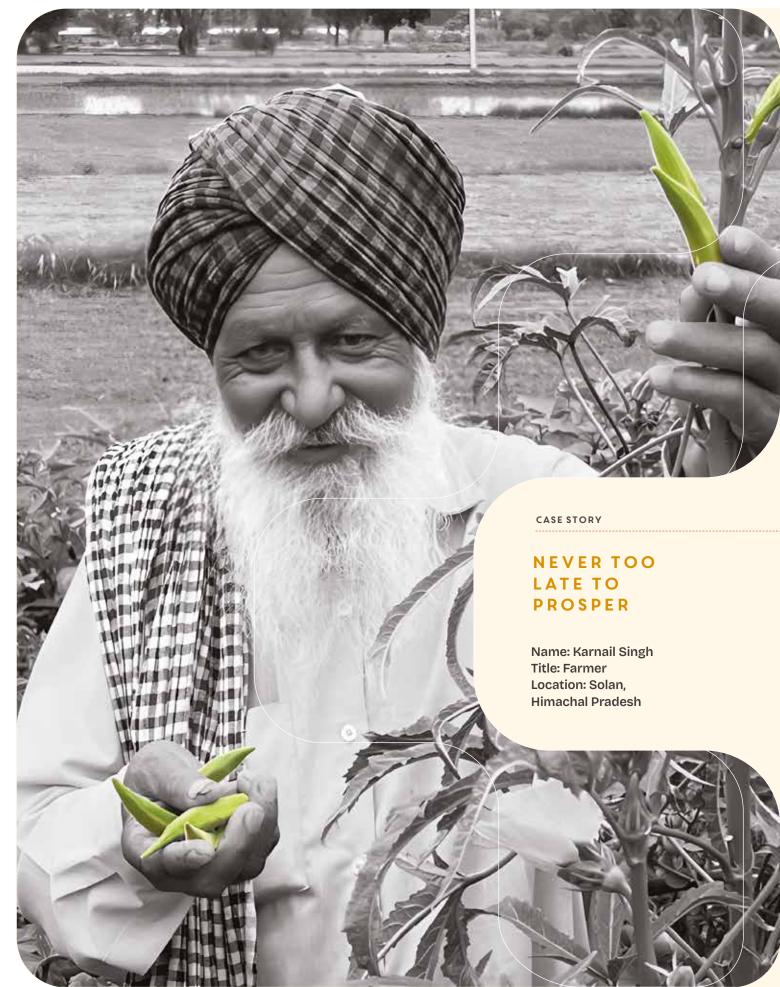
The effort reflects a strong convergence between climate action, community participation, and well-being promotion.

7. ADVANCING CLIMATE-RESILIENT AGRICULTURE & FARMER PROSPERITY

As climate variability intensifies, Ambuja Foundation is proactively working to equip farmers with climate-smart solutions that promote water conservation, emissions reduction, and agricultural sustainability. Key initiatives this year included:

- Sustainable Rice Project (Simga, Chhattisgarh)
- o 663 farmers adopted Alternate Wetting and Drying (AWD) techniques across 1,043 hectares.
- o These practices resulted in a 30% reduction in water consumption and up to 70% reduction in greenhouse gas (GHG) emissions, without compromising yield.
- Greenhouse Gas Emission Reduction Pilot (Gujarat)
 - Under the Better Cotton 'Unlock Pilot' 2023-24,
 25 farmers tested and tracked emission-reducing practices.
 - o 11 farmers met the criteria for GHG reduction and received performance-based financial incentives.
 - o Encouraged by the success, the programme is scaled to 5000 farmers in 2024-25.

This marks a significant step toward data-driven, climatealigned farming that rewards farmers for sustainable behaviour while preserving ecological balance.



Karnail Singh, a 79-year-old farmer from Ratyour village, Solan, Himachal Pradesh, proves it's never too late to learn and prosper! For the past 15 years, he has steadily adopted new farm practices with support from Ambuja Foundation - today earning a premium for his natural produce, which he sells direct to a restaurant, riding his bicycle!



Where he once earned just Rs. 50,000–60,000 a year from a traditional paddy–maize–wheat crop pattern, he now earns over Rs. 5,00,000 annually through vegetable cultivation, dairy, and the sale of high-quality seeds. His transformation is a testament to what consistent effort, timely guidance, and openness to change can achieve—even at 79.

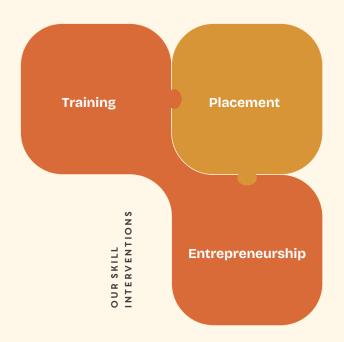
- 1. Crop Diversification Training and exposure visits motivated Karnail to grow vegetables like cauliflower, radish, spinach, pumpkin, and kharif onion on his one-acre land. He also began cultivating improved crop varieties, significantly boosting his output. His success showcases the benefits of adopting the right cropping pattern for higher profits and better land use.
- 2. Market Linkages By selling directly to local restaurants and a factory mess, he bypasses the mandi and earns a better price. His partnership with Durga Seeds, initiated to supply him with radish seeds through Ambuja Foundation, has evolved. Impressed with his consistency in quality, Durga Seeds now procure seeds from him—making him not just a farmer, but a trusted supplier.
- **3. Dairy Production** Karnail strengthened his income by adding dairy to his portfolio. He now owns nine milch animals, mainly buffaloes, producing around 3,600 litres of milk annually. After meeting household needs, the surplus is sold to nearby dairy units earning him Rs. 2,78,000 a year. The steady income from milk sales helps balance seasonal fluctuations in his crop income.
- **4. Natural Farming** Embracing low-input natural farming practices, he has eliminated chemical pesticides in favour of cow dung-based inputs and homemade vermicompost. This not only cut costs but also improves soil health and produce quality—helping him build a loyal customer base that values clean, chemical-free vegetables.
- **5. Kuhl Water Piping** With technical guidance, he harnessed nearby kuhl water more efficiently by investing in a piped irrigation system. This ensured a steady supply of water to his fields, reduced dependency on unpredictable rainfall, and made his farm more resilient to climate change—a small innovation with big results.

Karnail Singh's journey has transformed not just his farm, but his family's future too. With better income, he has renovated his house, bought a car, and ensured quality education for his children and nine grandchildren – something he takes immense pride in.

Looking ahead, he has invested in a residential plot in the growing town of Nalagarh and plans to buy more farmland to expand his operations.

[&]quot;While I'm alive, I'll continue my farming - until my last breath," he says.





We provide youth with training and business opportunities to help lift them and their families out of poverty. We achieve this via our Skill and Entrepreneurship Development Institutes (SEDI) spread across the nation.



Ambuja Foundation's Skill & Entrepreneurship Development Institutes (SEDI) equip rural youth with practical, job-ready skills that open up employment opportunities close to home. Operating through 51 centres, the programme has trained over 1,34,000 young people across 42 accredited courses in 12 different sectors. With personalised counselling and strong industry linkages, 77% of graduates have secured stable jobs or launched small businesses. By supporting off-farm livelihoods, SEDI also helps diversify income sources for farming families, reducing their vulnerability in the face of climate change.

SUSTAINABLE DEVELOPMENT GOALS

















PROGRAMME HIGHLIGHTS 2024-25



1. PARTNERSHIPS TAKE SEDI CENTRES TO 51

2024–25 marked a transformative leap in the expansion of the Skill and Entrepreneurship Development Institute (SEDI) network, taking the total number of centres from 35 to 51. This growth was made possible through a series of impactful partnerships, with both new and existing collaborators. These partnerships not only expanded the geographical footprint of SEDI but also reinforced its presence in key states, enabling deeper community outreach and more diversified training.

The 15 new SEDI centres were established in strategic locations across India:

- · Nagpur, Maharashtra
- Kangra, Himachal Pradesh
- · Mahasamund, Chhattisgarh
- · Varanasi, Uttar Pradesh
- Sohana, Haryana
- Rampachodavaram, Andhra Pradesh
- Dehradun, Uttarakhand
- Chhindwara, Madhya Pradesh
- Jaipur, Rajasthan 3 Centres (Future Skills, Hospitality and HDFC Skill Centre)
- Kota, Rajasthan
- · Zawar, Rajasthan
- Delhi
- · Gandhinagar, Gujarat

New partnerships played a pivotal role in catalysing this growth. Noteworthy collaborators included

SBI Foundation, SBI Funds Management Limited, Hiranandani Financial Services, Bajaj Auto Ltd., Infocepts Foundation, Yes Foundation, Stitching Tulips & Crowns, IHHR Hospitality Ananda Pvt Ltd., and Hindustan Zinc. Existing partners HDFC Parivartan, Hindustan Zinc and AU Small Finance Bank, also stepped up, expanding their engagement and scaling support.

2. PLACEMENT SALARIES HIT ALL-NEW HIGH

The average monthly earnings of SEDI graduates saw a marked increase in 2024–25, with the average salary rising to Rs. 14,090, up from Rs. 12,795 the previous year. This 10% jump in earnings reflects both the enhanced quality of training and the growing industry recognition of SEDI-trained youth.

This year, 77% of SEDI graduates secured placements with a total of 97,000 youth finding employment across sectors, with an impressive 82% retention rate—indicating that most youth not only got placed, but stayed meaningfully engaged in their jobs.

Interestingly, the breakdown showed a healthy balance between career paths: 60% of trainees opted for wage-based employment, while 40% chose self-employment – highlighting the dual strength of the SEDI model in creating job-ready individuals as well as nurturing microentrepreneurs.

3. FUTURE SKILLS - AI TRAINING EXPANSION

Ambuja Foundation expanded its Future Skills training programme significantly this year. Originally introduced at the Jaipur Future Skill Centre, the Al training now spans six locations: Jaipur (Rajasthan), Darlaghat, Kangra, Nalagarh (Himachal Pradesh), Roorkee (Uttarakhand), and Delhi.

The six-month course has attracted 183 trainees (81 female, 102 male), who are preparing to enter the burgeoning digital economy. The curriculum covers core Al concepts and ensures no one is left behind in the digital revolution.

4. KAUSHAL NIWAS: A TRANSIT HOUSE FOR TRAINEES

To help bridge the transition from training to employment—especially for young women—Ambuja Foundation established Kaushal Niwas, a transit hostel located in Jaipur. This initiative provides safe, temporary accommodation for trainees attending interviews or starting new jobs in the city.

The impact has been significant. By offering a secure space and easing concerns around safety, Kaushal Niwas has built trust among parents and families, making it easier for young women to take the leap into the working world. Since its inception, over 1800 students have used Kaushal Niwas as a launchpad to employment and independence.

5. SEDI ALUMNI CHAPTERS STRENGTHEN

To sustain engagement beyond training, SEDI Alumni Chapters have been set up as a support and mentorship network for new graduates. These chapters serve as a soft landing for young people relocating for work, helping them navigate urban life, job environments, and personal transitions.

Currently, 15 Alumni Chapters are active, having hosted 26 formal interaction meetings this year. Over 3,000 alumni have been connected through these sessions, which offer mentorship, relocation advice, and peer-to-peer learning.

6. LEAD TRAINER INITIATIVE: STRENGTHENING TEACHING CAPACITY

To ensure uniformity and excellence in training delivery, Ambuja Foundation introduced the Lead Trainer Initiative providing hand-holding support to trainers to enhance their training delivery skills, which has helped build a strong cadre of expert trainers across the SEDI network.

This year, 19 lead trainers conducted 22 capacity-building sessions, reaching 236 trainers across centres. To further enhance instructional quality, four specialized training programmes—three virtual and one in-person—were conducted to upskill the lead trainers themselves. This cascading model is building a self-sustaining, high-quality vocational education system.



7. INTRODUCTION OF NEW SOLAR TECHNICIAN COURSE

Recognizing the growing demand for clean energy professionals, Ambuja Foundation launched a Solar Technician course across seven centres: Gandhinagar (Gujarat), Chirawa, Udaipur, Ajmer, Agoocha, Kota, and Jaitaran (Rajasthan).

Supported by Schneider Electric India, the course combines theory and hands-on learning, aligned with industry standards. So far, 250+ youth have been trained, gaining skills in solar panel installation, maintenance, and energy systems—opening doors to employment in India's fast-growing renewable energy sector.

8. TRI-PARTY PARTNERSHIP AT SEDI CHHINDWARA

A standout innovation this year was a tripartite partnership between Bajaj Auto, the Confederation of Indian Industry (CII), and Ambuja Foundation at SEDI Chhindwara, to train youth as Automotive Service Technicians. This collaboration combined the strengths of all three partners:

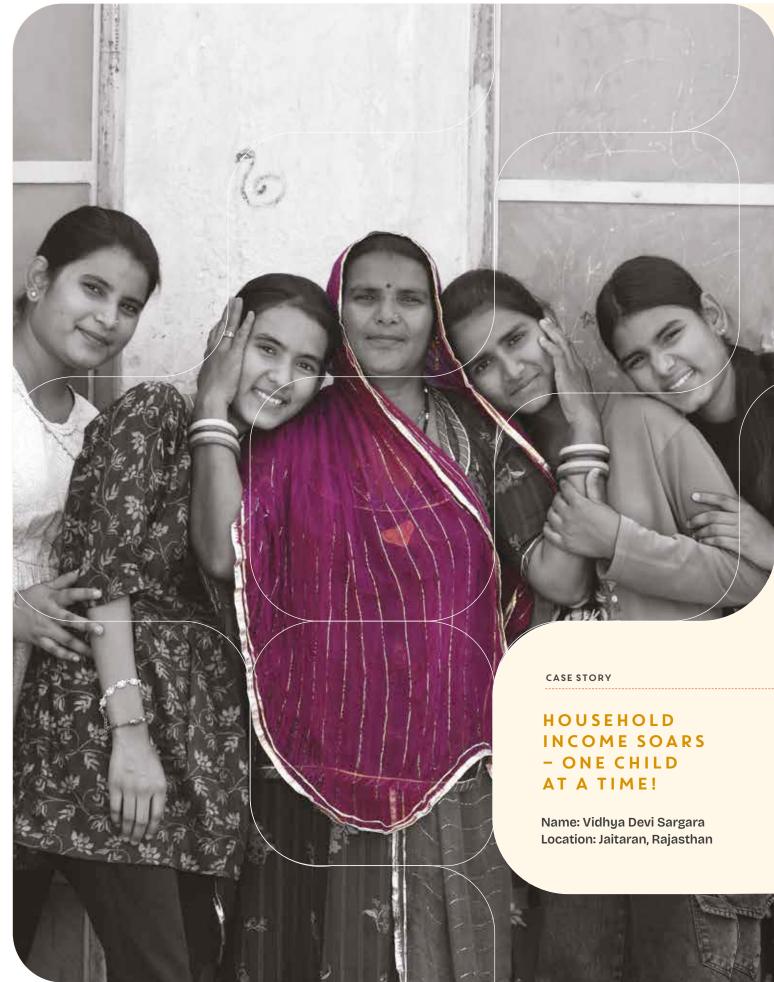
- Bajaj Auto provided curriculum support, workshop infrastructure, and equipment.
- Cll facilitated the administrative coordination and training venue.
- Ambuja Foundation led mobilization, training execution, and job placements.

As a result, 120 youth will be trained out of which 29 rural youth were trained, with 19 placed in wage jobs or pursuing self-employment in the automobile service sector. This model has the potential for replication across other SEDI centres and industries.

ICC&I AWARD FOR SOCIAL IMPACT

Capping off a year of expansion and innovation, Ambuja Foundation's SEDI programme in Sankrail was honoured with the 7th Indian Chamber of Commerce & Industry (ICC&I) Social Impact Award 2025 under the category 'Employment through Vocational Skills'.

This award recognized the programme's contribution to employment generation, entrepreneurship promotion, and the overall transformation of rural youth into confident, capable professionals. It also validates hard work and efforts of trainers, partners, alumni and trainees.



Vidhya Devi Sargara has had an axe to grind her whole life. Married at 16, she was forced to abandon her education when her father said, "If your husband isn't educated, why should you be?" Her dreams of finishing school and pursuing higher studies came to a grinding halt. With financial stress mounting, she searched for a way forward. That's when she discovered Ambuja Foundation's SEDI in Jaitaran.

Lata joined the Domestic Data Entry Operator course

Naresh took the Accounts Executive course

Business
Correspondence and Business Facilitator course

Anita took the Front Desk Assistant course

Sunayna trained as Microfinance Executive

Hailing from the quiet village of Patwa, Jaitaran, Rajasthan, the family survived on seasonal farm labour, with her husband working just three—four months a year. Once a skilled tailor, Vidhya had to stop stitching due to poor eyesight. Still, as a mother of five, she promised herself: each child would be educated, financially independent, and have choices she never had—no matter what it took.

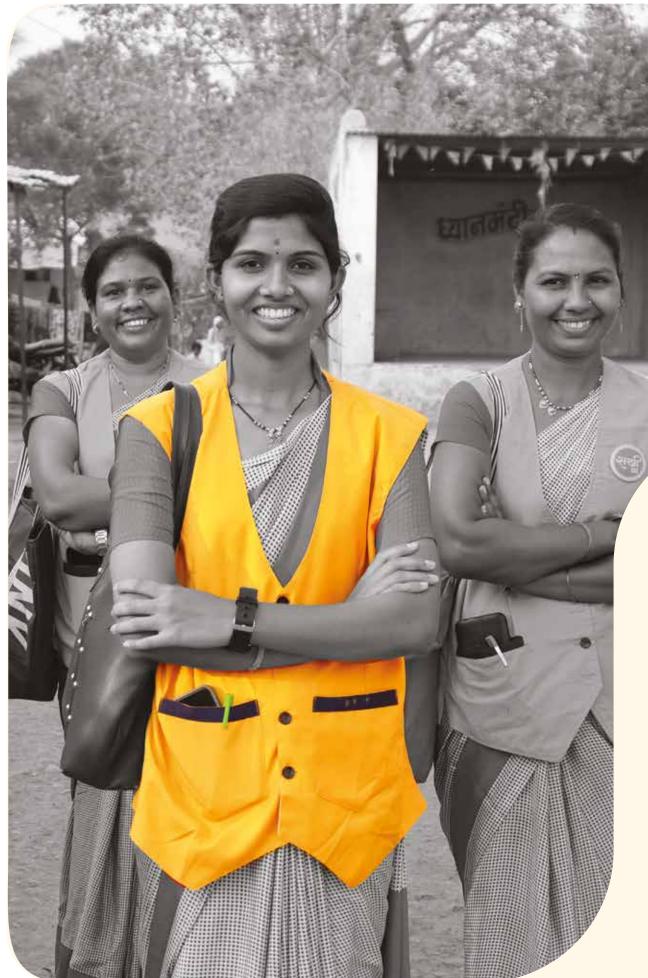
With financial stress mounting, she searched for a way forward. That's when she discovered Ambuja Foundation's SEDI in Jaitaran. Seeing a practical path to both education and livelihood, she enrolled her eldest daughter, Lata, in a short-term vocational course—with the hope that she would start earning while continuing her bachelor's degree.

And the rest, as they say, is history.

- 1. Lata Leads the Way In 2019, Lata joined the Domestic Data Entry Operator course. Catching early rides to reach SEDI by nine o'clock every morning and returning late, she showed steely determination. Her efforts paid off with a Rs. 6,000/month job at e-Mitra in Jaitaran—the family's first steady income.
- 2. Anita Follows Motivated by Lata's success, Anita took the Front Desk Assistant course in 2022. She joined Anand Rathi IT Pvt. Ltd. as a telecaller, earning Rs. 9000 per month. Later, she helped Lata transition to the same firm in Jodhpur. Today, the sisters' combined monthly earnings are Rs. 22,000; and they both won 'Best Performance' awards.
- **3. Naresh Aspires -** Following his sisters' path, Naresh took the Accounts Executive course in 2023. After a brief job in Jaipur, cut short by illness, he secured a job in Hyderabad and earns Rs. 15,000 per month.
- **4. Sunayna Excels -** Sunayna joined SEDI at 18 while pursuing her graduation. After training as a Microfinance Executive she now earns Rs. 10,000 per month as a telecaller Executive at Yash Enterprises in Jodhpur and independently manages both work and studies.
- **5. Khushi, The Future -** Just 13, Khushi is already planning to join SEDI's Business Correspondence and Business Facilitator course when she turns 18. Her pathway is clear and her confidence is strong.

Thanks to the Sargara children, the monthly income of the household today is Rs. 47,000. Each sibling has a purpose, and pride in contributing to the family.

Had it not been for SEDI, the eldest Lata would have been married off long ago. But today, at the age of 25, she holds the cards. Her family has shortlisted some marriage prospects, but as mother Vidhya firmly states, "This time, the choice, will be hers,".



COMMUNITY HEALTH



OUR HEALTH INTERVENTIONS

Maternal
Child &
Adolescent
Health

Curative
Health

Communicable
& NonCommunicable
Diseases

WASH

We build healthy communities to enable people to lead more fruitful, productive lives. We ensure Maternal & Child Health, tackle Malnutrition, promote WASH practices, address Communicable and Noncommunicable disease and provide curative health services.

Ambuja Foundation takes a holistic approach to rural healthcare by aligning its community health programmes with the Sustainable Development Goals (SDG). Healthcare is delivered in hard-to-reach rural areas through a trained cadre of frontline workers known as Sakhis, who provide critical interventions across home-based new born care (HBNC), vital signs monitoring, malnutrition management, non-communicable diseases (NCD) like diabetes, hypertension, chronic obstructive pulmonary disorder (COPD), asthma, mental health, and more recently, breast, cervical, and oral cavity cancer. Organisations like Association of Breast Surgery, UK (ABS) along with its counterpart Association of Breast Surgeons in India (ABSI), Harvard T.H. Chan School of Public Health - India Research Centre, Centre for Mental Health, Law and Policy (CMHLP), Amhi Amchya Arogyasathi (AAA), have been engaged to strengthen field-level capacity on nutrition, mental health, cancer and the first 1000 days interventions for new born babies.

Our Sakhis are trained to detect high-risk signs early, record biomarkers, use peak flowmetry and spirometry, support basic counselling, conduct self and clinical breast examinations, identify stunting wasting underweight children and ensure timely referrals — aligning seamlessly with national health programmes and making a real impact in interior villages by connecting communities to appropriate, mapped hospitals and Nutrition Rehabilitation Centres for early and effective treatment.

SUSTAINABLE DEVELOPMENT GOALS













SDG 1 NO POVERTY









SDG 10 REDUCED INEQUALITIES



PROGRAMME HIGHLIGHTS 2024-25

1. PARTNERSHIP WITH PHILANTHROPIC FOUNDATION FOR HOLISTIC HEALTHCARE

In partnership with the Narotam Sekhsaria Foundation, Ambuja Foundation launched a five-year holistic health project across 47 villages in Farakka (WB). Learning from previous success stories — reduction in early marriages and neonatal mortality — this project focused on:

- · Maternal and Child Health
- · Early marriage and early conception
- 1000 days of intervention
- · Malnutrition and anaemia
- · Menstrual hygiene management
- Non-communicable diseases
- · Sanitation and WASH initiatives

Key achievements included developing a cadre of Sakhis to address the gaps of ASHAs in the villages and to support with completing the baseline surveys across all villages, strengthening of Anganwadi Centres (AWC) with renovation and infrastructural support (setting-up kitchens, wash stations and seating arrangements) and anthropometric kits to ensure improved health and nutrition services. Additionally, training and capacity building was also provided to ASHAs and AWCs.

2. MENTAL HEALTH INITIATIVE "ATMIYATA" COMPLETES FOUR YEARS

The Atmiyata mental health programme has been successfully rolled out across 110 villages, with 116 trained Sakhis identifying and supporting individuals with common and severe mental disorders. They used relaxation techniques, problem-solving, behavioural activation, and active listening. Severe cases were referred to counsellors, and many beneficiaries linked to social benefit schemes. Based on the success of this programme, plans are underway to expand the initiative into new locations and integrate it into agricultural programmes. Through awareness sessions conducted, over 6500 beneficiaries were reached, where 512 were identified for counselling, 452 with Common Mental Disorder (CMD) and 39 with Severe Mental Disorder (SMD) who were then referred to concerned mental health experts. In addition, 152 beneficiaries were also linked to various social benefit schemes. A total of over 12,000 beneficiaries were reached over the last two years.

3. COMMITMENT TO ANTI-TOBACCO INITIATIVES STRENGTHENED

Ambuja Foundation's tobacco cessation services reached out to 819 pregnant women where 98 tobacco users were identified and counselled. A new initiative was launched on World No Tobacco Day to create Tobacco-Free Workplaces across all Ambuja Foundation offices, training 105 Master Trainers and reaching 1700 employees with awareness, counselling and support services.

EXPANSION OF BREAST CANCER AWARENESS PROGRAMME

Following the successful launch of the Breast Cancer Awareness programme in Chandrapur, Maharashtra, Ambuja Foundation expanded the programme to Bathinda, Punjab this year in collaboration with the Association of Breast Surgery (UK), Association of Breast Surgeons of India, All India Institute of Medical Sciences (AIIMS) Bathinda, Public Health Department, Punjab and Punjab Medical Council. Training was delivered to over 190 medical professionals and more than 350 frontline health workers including accredited social health activists (ASHA), auxiliary nurse midwives (ANM), and community health officers (CHO). Practical sessions using breast prostheses strengthened skills in self and clinical breast examinations. Awareness and Examination on cancer continues at the heatlhcare centres and referrals are provided to AIIMS for further diagnosis and treatment.

A total of 6023 women were reached through breast health awareness activities - 3707 underwent clinical breast examinations, and 17 high-risk cases were identified and referred to hospitals for further diagnosis and treatment.

Additionally, Ambuja Foundation now supports 183 tobacco-free schools (TFS) across multiple locations, having declared 36 more schools' tobacco-free this year. Through the year, 131 schools were engaged and 17,056 children participated in sessions and activities.

4. EXPANDED HEALTH SERVICES FOR TRUCKERS & ALLIED POPULATION

A total of 1,40,901 truckers and allied populations, including family members, were reached through clinical and specialised healthcare services. These included screenings and care for non-communicable diseases (NCD), eye health, COPD, and provision of spectacles and referrals for tertiary care.

Our partnership with Apollo Tyres Foundation continues to deliver health services to truckers and allied populations through four healthcare centres across three states, that have reached out to 1,14,753 truckers and 14,524 allied beneficiaries.

The partnership with Pernod Ricard India Foundation was further strengthened this year, expanding services to 11 truck unions and five villages. With the introduction of ECG machines for early cardiac risk detection, as well as interventions around COPD, NCDs, road safety, and providing referrals to government health centres, the programme reached 11,624 beneficiaries. New interventions were also launched in Chandigarh, extending coverage to an additional 20 villages.

5. COMMUNITY CLINICS EXPANDED TO NEW LOCATIONS

Ambuja Foundation expanded its community clinic model, promoting sustainability through active Village Development Committees (VDC). Today there are a total of 20 community clinics. New clinics were launched in Ambujanagar (Gujarat), Ropar (Punjab) and Darlaghat (Himachal Pradesh) with support of partners, offering primary healthcare services, including diagnostics and NCD screening. Clinics have supported over 9000 beneficiaries with essential healthcare and medicine distribution, bridging the healthcare access gap in rural areas.

6. STRENGTHENED MALNUTRITION INTERVENTIONS

Nutrition programmes continued across 565 AWCs from 265 villages, supporting over 25,000 children between the age of 3-6 years. Screenings revealed 23.2% were underweight, 17.2% wasting (ie 5% with Severe Acute Malnutrition (SAM) and 12.2% Moderate Acute Malnutrition (MAM)) and 5% were stunted; with girls marginally more affected than boys. Initiatives to address this included:

- Handholding and support to frontline workers in monthly screening and follow-ups by Sakhis.
- Behaviour change communication interventions and awareness on nutrition.
- Home-to-home monthly tracking and nutrition sensitisation specially to children diagnosed with SAM.
- Development of household kitchen gardens.
- Around 268 referrals of severely malnourished children to Community Health Centres and Nutrition Rehabilitation Centres (NRC).

This programme expanded to 47 new villages in West Bengal in partnership with the Nartom Sekhsaria Foundation catering to 76 AWCs reaching over 5000 children.

7. EXPANDED MENSTRUAL HYGIENE MANAGEMENT

Ambuja Foundation's Menstrual Hygiene Management (MHM) programme reached 18 locations across 12 states in the last four years in association with Hafele India Pvt. Ltd, focusing on access to knowledge, absorbents, WASH facilities, and disposal systems. Initiatives included the installation of 16 vending machines, 70 MHM libraries,

and 20 incinerators, along with the establishment of six sanitary napkin-making units, supported by four new tri-fold packing machines via Women's Federations. As a result, 41,795 beneficiaries were reached through awareness; and 61,539 women and adolescents were provided with absorbents.

8. CONTINUED PROGRESS ON NCD AND MATERNAL CHILD HEALTH (MCH)

Ambuja Foundation's flagship Non-Communicable Diseases (NCD) project reached 334 villages across 19 locations through multiple partnerships like Ambuja Cements Ltd./Adani Cement, HDFC Bank Parivartan, Pernod Ricard India Foundation. The programme covered a total population of 5,53,000, with 2,05,000 direct beneficiaries aged above 30 years.

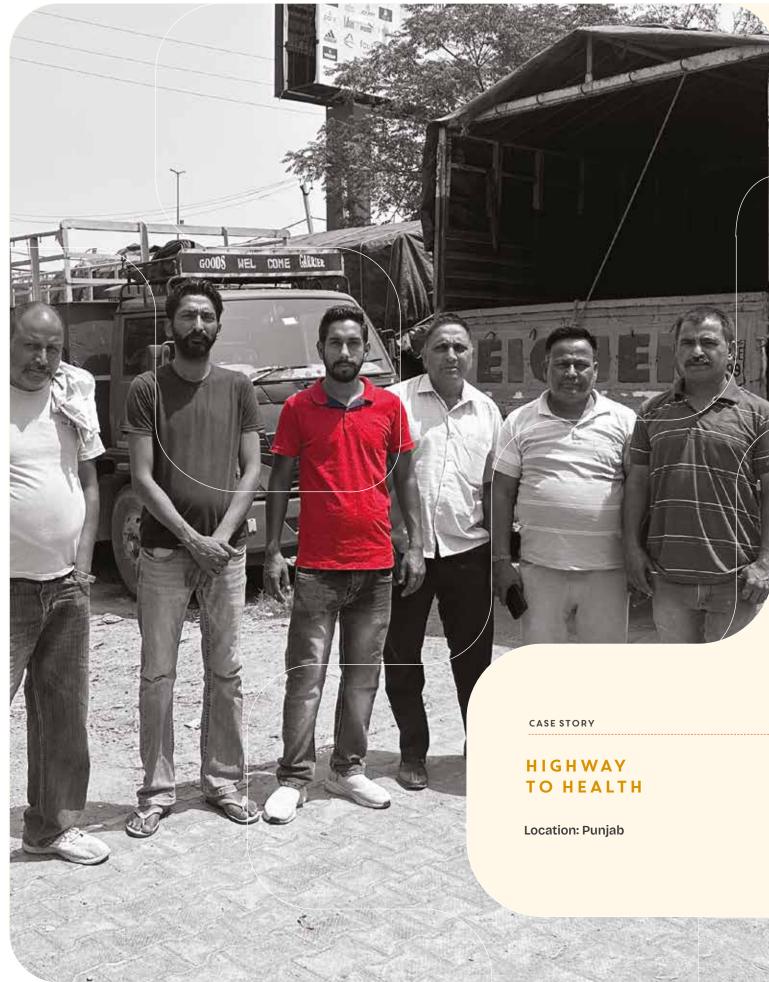
Over a period of one year, 51,921 individuals participated in awareness and lifestyle modification sessions, while 46,053 were screened for NCDs. The screenings revealed a prevalence of 7% for diabetes and 11.4% for hypertension. Currently, 7,630 patients are undergoing NCD treatment, and 1,891 new referrals have been made to government facilities for further diagnosis and care. Meanwhile, the MCH programmes maintained a 94.1% institutional delivery rate, with continued reduction in maternal and child mortality sustained over recent years.

9. PILOTING TELEMEDICINE TO BRIDGE RURAL HEALTH GAPS

Telemedicine services were piloted at the Darlaghat and Bhatapara community clinics, connecting 550 rural patients to healthcare services through mobile phones operated by Sakhis - today, 64 Sakhis are linked with telemedicine interventions.

10. LIGHTING UP HEALTHCARE CENTRES WITH SELCO FOUNDATION

Reliable power is essential for functioning health services, particularly in maternal and child care. In partnership with Selco Foundation, solar panels were installed in 41 Primary Health Centres (PHCs) of Chandrapur with additional such panels to be installed in more PHCs. This solar infrastructure ensures uninterrupted electricity which has improved access to antenatal care, round-the-clock availability of medical care for safe deliveries and has reduced the financial strain on communities.



Truckers spend most of their lives on the road, but when it comes to healthcare, they've long been left at the margins. Today, they find themselves on a 'highway to health' thanks to an initiative by Ambuja Foundation in partnership with Pernod Ricard India Foundation.

Primary
Healthcare
Centre

Behaviour
Change
Communication

Network of
Peer Educators

Lifestyle and
Prevention
Counselling

What began as a single primary health clinic located at the truck union centre in Derabassi and Ambala, Punjab, has evolved into a comprehensive programme across 11 truck unions and nine villages, extending into Chandigarh. Today, it reaches out to over 3200 truckers and 1600 family members and support staff, delivering essential healthcare where it is needed most. This initiative is paving the way for a healthier, safer, and more empowered trucking community— one stop at a time.

- 1. Primary Healthcare Centre Clinics were set up at truck union centres so truckers could access screenings and consultations without missing work. Starting with basic HIV/AIDS and general health screenings, these centres expanded step-by-step to include services like COPD, vision care, ECG, mental health, and cancer screenings—reaching more union centres as the model proved effective. Referrals are also provided for further treatment to government facilities ensuring continuum of care.
- 2. Behaviour Change Communication (BCC) A robust awareness strategy included one-on-one counselling, information, education and communication (IEC) materials, wall art, videos, street plays, puppet and magic shows—all in local languages, integrating road safety messages for truckers.
- 3. Satellite Health Camps To reach trucker families in remote areas, two to three satellite health camps were held every month to ensure regular access to healthcare in underserved locations.
- **4. Network of Peer Educators -** A network of trusted influencers—dhabawallas, mechanics, and other service providers—was built to promote healthy practices and drive clinic footfall. These peer educators played a vital role in connecting truckers to services.
- **5. Lifestyle and Prevention Counselling -** Alongside screenings, truckers received counselling on nutrition, physical activity, and reducing tobacco and alcohol use. Many now walk regularly, eat more mindfully, and report visible improvements in their health and energy

Building on this success, the partnership has extended healthcare services to 20 additional villages, with plans to reach 20 more. The expanded model includes a stronger focus on mental health and cancer care—pressing needs identified by the community to safeguard not just truckers, but their families too.

Truckers remain a marginalised group, often overlooked due to the transient and demanding nature of their work. But the impact is visible: reduced substance use, better awareness, and improved well-being.

Most importantly, this initiative is putting healthy truckers—and their trucks—back on the highway, earning with confidence and caring for their families every mile of the way.

Social
Participation
& Inclusion

Socio-Economic Strengthening

OUR WOMEN'S INTERVENTIONS

Building Local Institutions

We harness the power of women as change makers - generating income, making decisions, managing finances and leading their communities. We achieve this by promoting participation and inclusion; strengthening the socio economic condition of women and building local institutions.



Ambuja Foundation has continued to empower marginalised women across India, with a focus on strengthening SHGs and women-led collectives. These initiatives have been instrumental in helping women gain financial independence, access resources, and actively contribute to their communities. In 2024-25, Ambuja Foundation nurtured 3459 SHGs, involving 39,626 women across 13 locations.

SUSTAINABLE DEVELOPMENT GOALS

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G 1 OVERTY (((SDG 2

SDG 5 GENDER **(**

SDG 10 REDUCED INEQUALITIES



SDG 17 PARTNERSHIPS FOR THE GOALS

PROGRAMME HIGHLIGHTS 2024-25

1. WOMEN JOIN THE 'LAKHPATI DIDI MOVEMENT'

The Lakhpati Didi movement gained strong momentum this year, with over 1156 women from Ambuja Foundation locations reaching the target of earning Rs. 1,00,000 annually. This initiative, part of the Ministry of Rural Development in India, is aimed to empower women in Self-Help Groups (SHGs) by encouraging them to achieve an annual household income of Rs. 1,00,000 or more.

These 1100+ women officially registered on the government system as Lakhpati Didis, inspiring others in rural areas to aim for similar achievements. This movement expanded across regions such as Himachal Pradesh, Chhattisgarh, Maharashtra and Uttarakhand. In Rajasthan, a special event held to celebrate and honour 63 such women was attended by the Governor and Cabinet Minister.

2. ECONOMIC EMPOWERMENT THROUGH ENTERPRISE PROMOTION

Ambuja Foundation made strides in economic empowerment by promoting microenterprises. In regions like Himachal Pradesh, Maharashtra, Chhattisgarh,

Uttarakhand, West Bengal, and Gujarat, several women were trained to set up nano-enterprises, earning between Rs. 3000 – Rs. 5000 per month. Notably, areas like Chandrapur, Darlaghat, Farakka, Sankrail, Bhatapara, and Raigarh saw over 7000 women benefiting from livestock-based enterprises such as goat, poultry, and dairy farming. These women earned an additional Rs. 6000 - Rs. 7000 every month from their livestock ventures. In Roorkee, women marketed cow dung-based products and launched new initiatives to make diyas and dhoop battis (incense tablets). Additionally, small enterprises such as grocery stores and tailoring shops were promoted in Ambujanagar and Chandrapur, generating an additional income of Rs. 5000 – Rs. 6000 per household.

In Rajasthan, five federations came together to form the Marwar Saheli Goods Pvt. Ltd. This umbrella company achieved a turnover of Rs. 32,00,000 during the year, with well-packaged products such as spices, ghee, pickles, and papads.

3. PROMOTION OF TRADITIONAL CRAFTS AND SKILL DEVELOPMENT

To promote the rich craft heritage of Punjab, Virasat-e-Malwa, a women's group in Bathinda, Punjab reviving traditional craft, signed a Memorandum of Understanding (MoU) with the Indira Gandhi National Centre for the Arts





(IGNCA), Delhi, to establish a design incubation space for charpai (wooden frame bed with rope surface) weaving. This initiative focused on developing modular furniture prototypes, upgrading the skills of artisans, enhancing livelihood opportunities, and providing a platform to showcase their work at the Atmannirbhar Bharat Centre for Design (ABCD), Red Fort, New Delhi.

In addition, Ambuja Foundation's Punjab region collaborated with the Apparel Sector Skill Council to enhance the stitching skills of 250 women already engaged in enterprises. Through this partnership, industry-level training was provided at four Common Facility Centres (CFC), benefitting 475 women, and helping them transition towards more sustainable and market-oriented entrepreneurial opportunities.

4. EMPOWERMENT THROUGH WOMEN COLLECTIVES

Women's collectives continued to demonstrate significant power in social and economic empowerment. Around 25,634 women participated in nine federations across various locations which provided platforms for women to access financial services, address social issues, and engage in decision-making processes.

5. CAPACITY BUILDING FOR FEDERATION LEADERS

Ambuja Foundation focused on strengthening the governance systems of federations by organising capacity-building programmes. One of the highlights

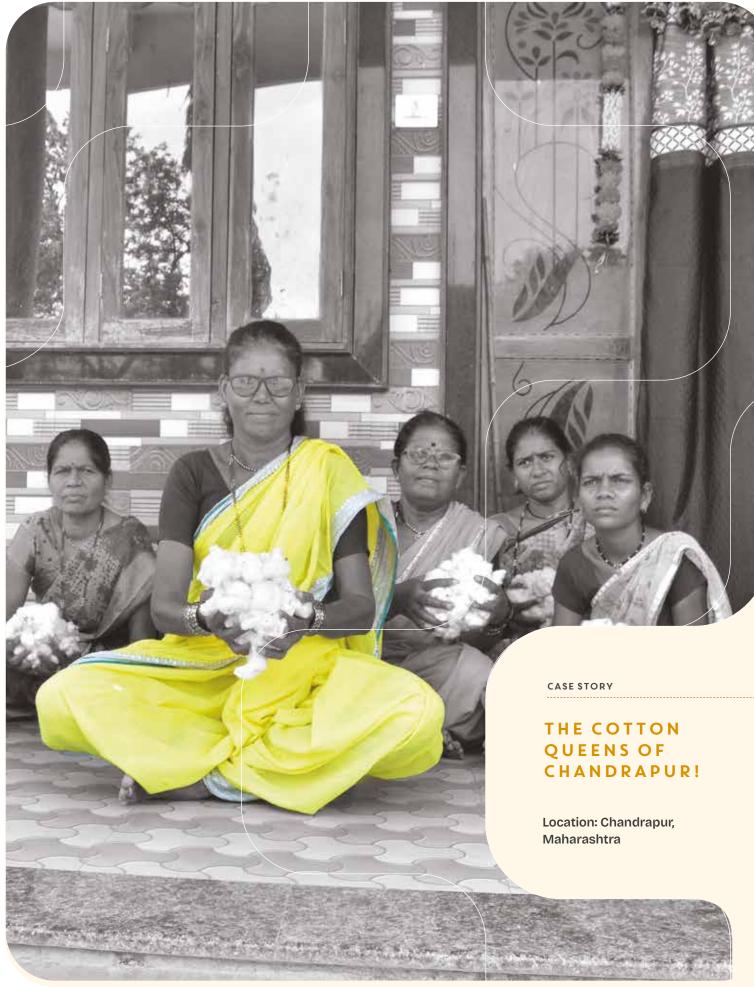
was a six-day online training for Federation Leaders on 'Mediation for Interpersonal Disputes Resolution', which empowered leaders to resolve conflicts and improve community relations. Ekta Mahila Swayam Sahayat Sanstha in Chandrapur set good example by developing vision plans, bylaws, and work policies for its Board of Directors. Other federations, such as Jagriti Mahila Mandal, Darlaghat and Sorath Mahila Vikash Mandal, Ambujanagar, have also started to implement similar sustainability measures.

6. SHG BANK LOANS FOR LIVELIHOODS

Access to bank loans has been a major focus across regions. In Chandrapur and Bhatapara, SHGs mobilised loans amounting to Rs. 6.98 Cr and Rs. 2.73 Cr for 168 SHGs and 144 SHGs respectively. In Darlaghat, Rs. 54,00,000 was mobilised for 135 SHGs. These loans have empowered women to initiate livelihood activities, helping them increase household incomes.

7. LINKING WOMEN WITH SOCIAL SECURITY SCHEMES

Women's federations have been working tirelessly to increase awareness and provide access to government social security schemes. Key initiatives such as the Pradhan Mantri Suraksha Bima Yojana, PM Kisan Samman Nidhi, Atal Pension Yojana, and Janani Suraksha Yojana have been promoted across various locations, ensuring that women from rural and remote areas benefit from these welfare schemes.



In the heart of Chandrapur's Rajura block lies Devada, a quiet farming village where cotton reigns supreme. With 264 of its 298 households cultivating over 2200 acres, agriculture is more than a livelihood-it's a way of life. But it was defined by outdated practices, limited tools and little access to credit. Women worked on farms but had little sau in finances till Ambuia Foundation intervened. Under its guidance, these women now are decision makers, negotiators, and entrepreneurs.

Financial
Literacy,
Agri-business
& Modern
Techniques

Bio-Inputs
Production

Flour Milling

Farm
Machinery
Bank

Against this backdrop, the women of the Rani Durgavati Mahila SHG have started quietly building an empire—season by season, piece by piece - they have moved from only saving, to prosperity!

- 1. From Saving to Savvy Formed in 2002 by 12 Gond women, the SHG began with savings of just Rs.20 per member. In 2022, Ambuja Foundation began training them in financial literacy, agri-business and modern farming techniques. The tribal women, once shy and reserved, are now decision makers, negotiators, and entrepreneurs.
- 2. Collective Cotton Procurement With guidance from Ambuja Foundation, the SHG took a bold step into collective cotton procurement. Using basic tools like weighing machines and tarpaulin, they gathered 105 quintals over three cotton seasons, sold directly to ginners, and turned last year's loss into this year's profit by Rs. 12,500. In 2024-25, their target was 300 quintals. Crucially, the women now negotiate directly with ginners—gaining confidence and control.
- **3. Bio-Inputs Production -** To reduce chemical use, they began making and selling natural crop protectors like Dashparni and Nimboli decoctions. In 2023, they sold 1000 litres and earned Rs. 50,000—while saving thousands in agri-input costs, by using the same on their fields. "We used to spend Rs. 10,000 Rs. 15,000 average, on chemicals for our farms. Now, we make our own—and breathe easier." The practice promotes long-term soil health and ecological balance which reduces toxic load.
- **4. Flour Milling** With the support of the Maharashtra government's women development corporation, MAVIM (Mahila Arthik Vikas Mahamandal), a flour mill worth Rs.75,000 was set-up and the SHG contributed Rs. 7500. It now generates Rs. 150–Rs. 200 daily, and reduces villagers' need to travel for flour—saving both time and money.
- **5. Farm Machinery Bank -** In partnership with Ambuja Foundation and the Agriculture Department, the SHG helped establish a Rs.6,75,000 farm machinery bank. With reapers, seed drills, cultivators, and bed-making machines, they cut manual labour and raised productivity. One bed-making machine alone earned Rs. 30,000 by covering 10 acres.

Today, the SHG sees an annual turnover of Rs.2,50,000 - reinvested into a growing loan fund for members. But the bigger change is cultural. Women who once stayed behind closed doors now run machines, negotiate with traders, and contribute to shaping the local economy. Some are first-time earners. All are leaders.

The story of the Rani Durgavati Mahila SHG is one of steady, layered progress. With the right support and their own hard work, these women have transformed a savings group into a thriving rural enterprise.

Creating an Enabling School **Environment**

Reading **Promotion**

Sports Promotion

Special Education - Ambuja **Manovikas** Kendra

OUR EDUCATION INTERVENTIONS



We ensure that rural children get the support they need for a good education, and differentlyabled children reach their full potential in life, while building capacity of the teachers, students and **Student Management** Committees (SMCs).

Ambuja Foundation's Education Programme is undergoing rapid growth. This year, we expanded into new locations, including Ropar, Moga, Fazilka (Punjab), Ayodhya (Uttar Pradesh), Kondagaon and Kawardha (Chhattisgarh), and Charkhi Dadri (Haryana). Programme initiatives are also deepening with both scale and impact, supporting rural children to thrive in their education journey. From foundational literacy and numeracy to STEM education, sports promotion and infrastructure enhancement, our interventions are increasingly meeting the needs of rural students and schools. Overall, the programme is now active in 22 locations, covering 355 schools and reaching over 72,000 students. These include 181 primary schools, 85 middle schools, and 89 high schools.

SUSTAINABLE DEVELOPMENT GOALS

SDG 1

ZERO HUNGER







PROGRAMME HIGHLIGHTS 2024-25

1. PHYSICAL EDUCATION & SPORTS PROMOTION

Physical Education and Sports Promotion was implemented across seven Ambuja locations, aiming to foster a culture of regular physical activity and develop athletic skills among students. During the year, 9701 students participated in regular physical activities across 124 schools. School-level sports competitions, branded as Khel Mela, were conducted in 98 schools with 4400 students participating in events like kho-kho, kabaddi, running race, long jump, and shot put. Khel Utsav, a larger inter-school event, was also held, helping identify students for participation in district, block, and state-level competitions.

To strengthen sports at the village level, after-school programmes were launched, with expert coaches training students in kabaddi (Chandrapur, Nalagarh), football (Ropar), volleyball and kho-kho (Bathinda) and athletics (across locations). A total of 165 students enrolled in the programme with 25 girl students participating.

2. READING PROGRAMME: STRENGTHENING FOUNDATIONAL LITERACY & NUMERACY

Rolled out in eight locations, the programme benefited 7097 students by strengthening literacy and numeracy skills. Activities included reading storybooks, poem recitation, and use of Teaching Learning Materials (TLMs). English literacy was piloted in Chandrapur, and financial literacy in Darlaghat and Nalagarh.

Improvements were recorded at several locations including Chandrapur, Ambujanagar, Darlaghat, and Bathinda. Libraries were boosted through age-appropriate book distribution, new libraries, and reading corners in schools. Community libraries at village level were also established, managed by local volunteers or teachers. In 2024–25, 15 school libraries and three community libraries were set up.

3. STEM PROMOTION

To build interest in Science, Technology, Engineering, and Mathematics, 22 STEM labs were established across middle and high schools. Students engaged in hands-on activities and experiments, and 2413 students took part in Science Congress quizzes and exhibitions. Another 2342 students visited other schools' STEM labs.

National Science Day was marked with quiz competitions involving over 1500 students from 20 schools across seven locations.

4. AWARENESS OF WATER, SANITATION, AND HYGIENE (WASH) & MENSTRUAL HEALTH

Ambuja Foundation placed a strong emphasis on

improving water, sanitation, and hygiene (WASH) infrastructure in schools to reduce dropout rates, particularly among girls. The Foundation supported the construction and repair of school toilets, installation of sanitary pad vending machines and incinerators, and ensured access to safe drinking water through filtration systems and water source repairs.

Through the year, 2241 WASH sessions were conducted, covering topics such as personal hygiene, safe water usage, hand washing practices, along with sanitation-themed competitions. Schools were also supported with hand wash stations, fencing, waste management pits, and BaLA (Building as a Learning Aid) paintings to raise hygiene awareness. Around 63 schools tested the quality of their drinking water sources.

5. CAPACITY BUILDING OF TEACHERS & VOLUNTEERS

Ambuja Foundation conducted 24 training sessions for 249 teachers (including 80 women) on innovative pedagogy, physical education, English, financial literacy, and STEM. Volunteers attended 26 trainings on reading programme assessment, English, and physical education, and played a critical role in programme monitoring and support.

6. SMART SCHOOLS DEVELOPMENT IN COLLABORATION WITH HDFC PARIVARTAN

The HDFC Parivartan project expanded to 149 schools, benefiting 42,402 students. Key achievements included 149 smart classrooms, 21 activity corners, 29 libraries, four STEM labs, 14 water coolers, sports kits in 16 schools, solar panels in seven Agra sites, and sanitation in 18 schools. BaLA paintings were completed in 79 schools.

Support also extended to 14 AWCs, benefiting 962 children through improved seating, sanitation, TLMs, and BaLA artwork.

7. ENDLINE ASSESSMENT OF THE ENGLISH LITERACY PROGRAMME

An impact evaluation analysis was conducted in 20 schools of Chandrapur to assess the effectiveness and impact of the pilot English Literacy Programme on the students' English language capabilities. The endline results showed a significant rise in student learning levels across all grades, with the overall average score increasing from 16% to 43% between the baseline and endline assessments. More students were able to read simple words from 38% in the baseline to 76% in the endline, spelling performance improved from 3% to 57% - thus concluding that the teaching and practice sessions with students significantly improved their spelling and reading capabilities.

AMBUJA MANOVIKAS KENDRA (AMK)

AMK proudly celebrated 25 years of service, commemorating its achievements alongside supporters, Olympians, achievers, and donors, while reflecting on its longstanding commitment to empowering individuals with disabilities. Since it was established in 1999, AMK has impacted over 500 children and young people till date.



1. EXPANSION OF SERVICES AT AMK

This year, AMK introduced sensory services to better support children with autism and sensory processing challenges—marking a significant step in strengthening its therapeutic care. Building on last year's installation of a Sensory Integration Room, the services now offer structured, controlled environments that deliver sensory input in a regulated way. In addition, outdoor sensory paths and specialised therapeutic and educational aids have been introduced to further enhance the development of AMK's differentlyabled students.

2. DISTRICT & STATE RECOGNITION & PARTICIPATION

AMK received prestigious honours at both district and state levels. At the district level, AMK was awarded the 'Best Institute Working for Persons With Disabilities', and Ms. Priya Devi, was recognized as the 'Best Female Sports Person with Disability' following her winning a silver medal at the World Special Olympics in Germany in 2023. Both awards were presented by the Deputy Speaker of the Punjab Legislative Assembly. At the state level, again Ms. Priya was recognised as the 'Best Female Sports Person', and Ms. Paramjeet Kaur—a graduate trainee of the Skill Development & Rehabilitation Centre—was awarded the 'Best Female Self-Employee' with Disability'. These awards were conferred by the Cabinet Minister, Government of Punjab.

Strengthening its collaboration with district administration, AMK also organized two parent training programmes focusing on legal rights (POCSO & POSH) and healthcare navigation for children with disabilities.

3. FINANCIAL SUSTAINABILITY

To support its mission, AMK secured grant funding of over Rs. 26,00,000 for FY 2024–25, whilst donations and sponsorships totalled to around Rs. 20,00,000 including Rs. 2,21,000 raised from six new sponsorships. Expanding its donor network, AMK engaged eight new major schools and seven corporate agencies, strengthening both financial and programmatic support.

4. SKILL DEVELOPMENT & REHABILITATION CENTRE (SDRC)

Under the SDRC, 10 trainees successfully completed their vocational training for 2024-25, raising the total number of graduates to 98. Of these, 35 graduates are now engaged in selfemployment under the Business Development Plan. Trainees showcased their entrepreneurial skills by generating a product sale of Rs. 8,70,000, selling handcrafted items such as rakhis, jewellery, bracelets, and diyas. Further strengthening employment opportunities, five students were registered under the Employment Exchange.

5. ACADEMIC PROGRESS

In academic achievements, three students successfully cleared

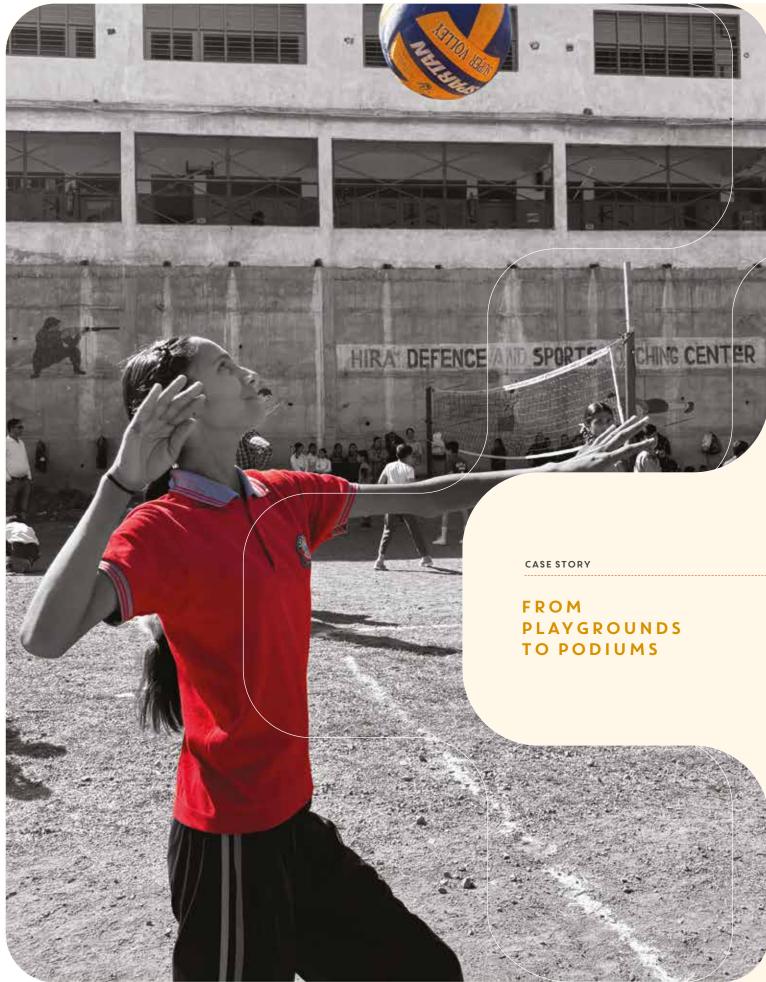
the National Institute of Open Schooling (NIOS) Secondary Examinations for 2024-25, while 2 new students enrolled in the upcoming 2025-26 academic year. Till date, a total of 32 students have cleared the NIOS Secondary Examinations from AMK.

6. AVAILING GOVERNMENT SCHEMES & BENEFITS

AMK facilitated access to government benefits for 50 students, supporting them in obtaining IQ and Disability
Certificates, UDID and Aadhar cards, support under pension schemes, and the Niramaya Health Insurance Scheme. Additionally, support was extended to parents in securing PAN cards and opening bank accounts, promoting greater financial inclusion for families.

7. SPORTS & CULTURAL PARTICIPATION

On the international stage, Mr. Aditya Kaushal represented India in Snow Shoeing at the World Winter Special Olympics 2025. Nationally, AMK athletes made their mark with selections in the First National Championships in roller skating, handball, and athletics, organized by Special Olympics Bharat. AMK also continued its dominance by securing the 6th consecutive Overall Championship at the North Zone Cultural Competition - Umang 2024 and the 17th consecutive Overall Championship at the 25th Punjab State Special Olympics 2024.



In the rural heartlands of India, where opportunities are often scarce and challenges aplenty, Ambuja Foundation is transforming futures one playground at a time. Through its Sports Promotion Programme, the Foundation is helping children build stamina, confidence, and character. Along the way, school attendance has surged, learning outcomes have improved, and rural athletes are shining on state and national podiums.

Capacity
Building of
Teachers

In-School &
After-School
Programmes

Specialised
Sports

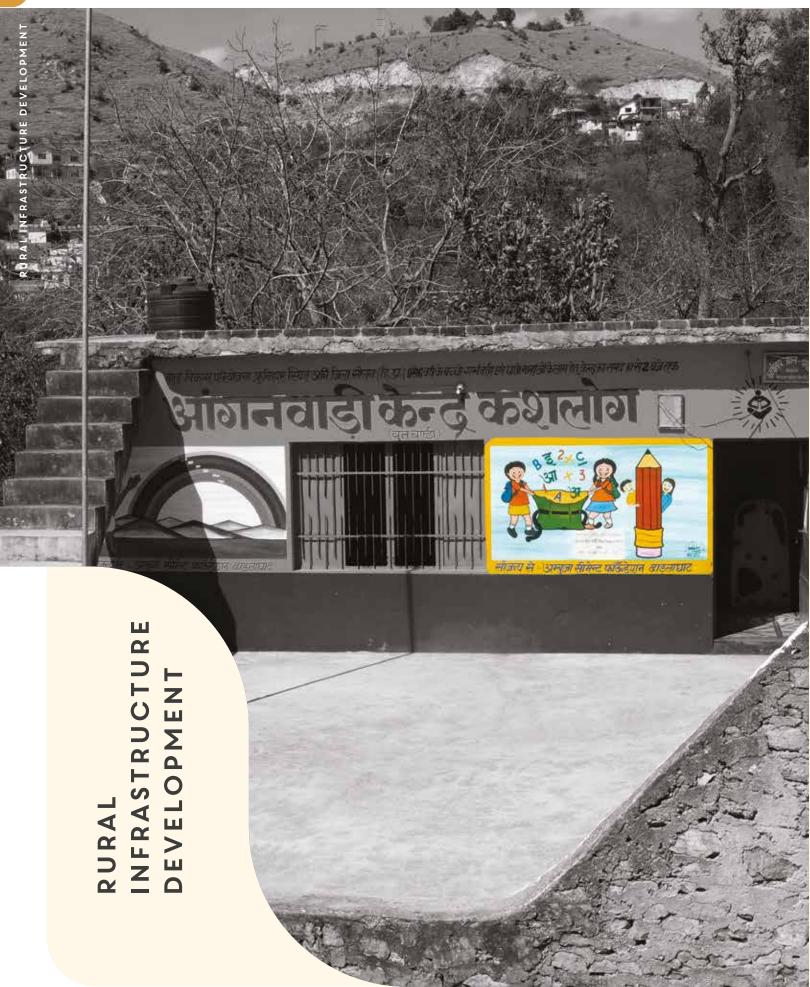
Representation
Beyond the
School

Here's how the transformation is taking shape, piece by piece:

- 1. Capacity Building of Teachers The journey began by investing in the very people who could make or break the programme: teachers. Ambuja Foundation has trained school teachers to deliver structured daily sessions—targeting endurance, agility, strength, and speed. These teachers have become mentors and motivators, creating an inclusive sports culture that draws every child in.
- 2. Infrastructure & Equipment To provide a safe and conducive environment for sport, Ambuja Foundation renovated and levelled school grounds across Nalagarh, Himachal Pradesh and Chandrapur, Maharashtra while also upgrading local community playgrounds. Schools received sports kits with cones, footballs, volleyballs, and nets. Students in after-school and competition-level trainings were provided with uniforms and specialised equipment—enabling them to take their game to the next level.
- 3. In-School & After-School Programmes Sports are now woven into the School's daily time-table, making physical activity a part of every student's routine. Promising children receive additional coaching in the after-school programmes in places like Chandrapur and Bathinda—nurturing raw talent and sharpening skills. These sessions provide the perfect bridge from participation to performance.
- 4. Specialised Sports The programme has diversified beyond basic athletics into specialised disciplines like kabaddi, kho-kho, volleyball and karate. In Chandrapur, for instance, just 36 karate classes led 14 students to clinching one gold, five silver, and seven bronze medals at the 2024 International Karate Championships in Hyderabad.
- 5. Representation Beyond the School The impact is stretching far beyond school boundaries. Seven athletes from Chandrapur qualified for state-level athletics in Pune—excelling in shot put, long jump, and javelin. Thirteen-year-old Anushka from Maharashtra, now a Khelo India—qualified 800m runner, secured second place in a 300m event in Nagpur. Two students from Darlaghat were selected for the National Volleyball team and two students from the after-school programme of Nalagarh, were selected for the kabaddi national team.

Sport is rewriting the story of rural education. Attendance in schools that once averaged just three to four days a week is now close to 100%, fuelled by the excitement sports bring. In Bathinda's Bulladewala Primary School, sports sparked full attendance across all six days. Children are not just stronger and sharper—they're more engaged in class, hungrier to learn, and prouder of their potential. In rural Himachal, physical literacy programmes have yielded 73–74% improvement in core fitness markers.

Ambuja Foundation is not just building athletes—it's raising tough young minds who are ready to compete on the field and in life.



During the reporting year, substantial progress was made in strengthening rural infrastructure, with a clear focus on improving the quality of life in our project villages. Key initiatives were undertaken across multiple sectors, including health, sanitation, transportation, lighting, and community facilities. The completion of these infrastructure projects has led to significant improvements in day-to-day life in health, sanitation, mobility, and community engagement. Ongoing maintenance and future development efforts will be essential to sustaining these benefits and fostering continued rural progress.

PROGRAMME HIGHLIGHTS 2024-25

1. EDUCATION FACILITIES

Infrastructure at 105 schools and associated anganwadi centres was either constructed or renovated, based on specific needs. This included the development of classrooms, STEM labs, smart classes, library corners, boundary walls, drinking water facilities, and sanitation blocks. These upgrades aimed to create a safe and conducive learning environment for young children and students.

2. PRIMARY HEALTH CENTRE (PHC) RENOVATION

Six PHCs were renovated and equipped with essential medical tools. These facilities continue to offer free consultation, basic treatments, and maternal health services to residents, contributing to improved access to healthcare in the region.

3. VILLAGE SANITATION ENHANCEMENTS

1166 metres of drainage system were repaired and covered to reduce health risks due to water stagnation. Around 106 dustbins were provided for garbage

collection, with waste being processed and segregated at outlets. Additionally, six community toilets were constructed, resulting in a significant reduction in open defecation.

4. ROAD & SOLAR STREET LIGHTING INSTALLATION

To improve connectivity, 83 kilometres of road were improved and repaired across locations. Internal village pathways were levelled and repaired, easing local travel and transport. Furthermore, 708 streetlights including solar-powered streetlights were installed, enhancing night-time visibility and safety.

5. COMMUNITY CENTRE DEVELOPMENT

To host social, cultural, and developmental activities, 49 multipurpose community centres were constructed or renovated. Some of these centres have a hall which is equipped with drinking water facilities and washrooms, and now serve as a venue for health camps, skill development workshops, community meetings, celebrations and festivals.





At Ambuja Foundation, programme research is a vital tool to enhance the quality and effectiveness of interventions and to scale successful models. By systematically reviewing insights and integrating them into planning, Ambuja Foundation ensures continuous improvement.



EVALUATION OF MICRO-IRRIGATION PROJECT IN MAHARASHTRA'S COTTON FIELDS

Outreach under the Better Cotton project has grown exponentially in Chandrapur, Maharashtra reaching out to over 1,00,000 farmers. One of the critical challenges faced by the region however, is limited utilisation of the conventional micro-irrigation systems due to it being cost intensive for the small holder farmers. The Foundation strategically introduced a low-cost, portable drip irrigation model for over 500 farmers with one-acre farms in 2021-22; and an additional 1000 drip irrigation systems were put to use from 2024.

In April 2024, Vikas Anvesh Foundation evaluated this model's effectiveness through a mixed-method study surveying 67 farmers across 11 blocks of Chandrapur and Nagpur, along with focused group discussions and interviews.

Key Findings

- 40% reduction in hours of irrigation
- 26% reduction in cotton cultivation costs compared to flood irrigation
- · 91% increase in cotton yield with drip irrigation

The study also showed that Ambuja Foundation's initiatives have successfully encouraged crop diversification and significantly reduced the use of chemical fertilizers, promoting more sustainable agricultural practices. By tackling water scarcity and minimizing crop loss, the programme has improved livelihoods for local farmers. These positive outcomes demonstrate strong potential for replicating the model among cotton growers in similar regions.



EMPOWERING WOMEN THROUGH COLLECTIVE ACTION: A REVIEW OF GROUP ENTERPRISES

Women in rural India, particularly SHG members, leading small enterprises in agriculture, handicrafts, and food processing, have become key drivers of household income and local economies. The action-oriented research centre, LEAD at Krea University housed at the Institute of Financial Management and Research (IFMR) studied 73 nano group enterprises involving over 800 women supported by Ambuja Foundation at project villages in Bhatapara, Chhattisgarh - an Ambuja Cements Ltd./Adani Cement location.

Key Findings

- Enterprises spanned diverse sectors: 42% consumer goods manufacturing, 32% food & beverage, 26% agro-based enterprises
- 92% enterprises had 10-15 members
- 52% operated from fixed independent premises, 10% from a temporary structure and 38% were homebased enterprises
- Motivation for collectivisation: 75% sought increased production; 38% aimed for cost-efficiency
- 70% received grants/funds from government or SHGs
- 19% enterprises were formally registered
- Monthly average revenue was Rs. 18,108 with profit of Rs. 13,508. Average net profit margin of 68% was attained over modest initial investments
- Profits were used for inventory (80%), savings (71%), member distribution (68%), and marketing (59%)

The study also highlighted areas for potential growth - calling for a multi-faceted approach to bolster success of women-led rural group enterprises.



SITUATIONAL ANALYSIS OF MATERNAL AND CHILD HEALTH IN FARAKKA, WEST BENGAL

Farakka block, one of West Bengal's poorest and most remote areas, suffers from inadequate public health infrastructure. Ambuja Foundation partnered with Narotam Sekhsaria Foundation, and launched a five-year integrated health project covering 61 villages across three gram panchayats.

A baseline study designed in collaboration with the Indian Institute of Public Health Gandhinagar, assessed maternal and child health using mixed methods: a WASH situation analysis, functional evaluation of 89 AWCs, and a cross-sectional survey of 678 mothers and their 795 children under five years of age.

Key Findings

- WASH score averaged 24% across 61 villages, indicating severe inadequacy
- AWCs score averaged at 49%, indicating below optimal functioning
- 76% women attained first pregnancy before 21 years, with early marriage and teenage pregnancy prevalent
- 63% children showed failure on extended Composite Index of Anthropometric Failure (CIAF): under failure (60.53%) and over failure (2.28%)

The study highlights the urgent need to strengthen the public health system, upgrade WASH infrastructure and AWC services, enhance frontline health worker capacity, and increase community engagement to improve maternal and child health outcomes.



MID-COURSE EVALUATION OF KRISHNASHRAY GURUKUL SEDI, UTTAR PRADESH

For five years, Ambuja Foundation has operated the Krishnashray Gurukul SEDI in Jatipura, Govardhan, Uttar Pradesh, in partnership with Krishnashray Foundation. In 2024, a mid-course evaluation was conducted using online surveys of 217 alumni (self-employed and wage-employed) selected with proportionate-to-size random sampling. In-person qualitative interviews with stakeholders and alumni and on-site verification of alumni enterprises strengthened the study.

Key Findings

- 88% placement rate post-training demonstrated strong livelihood outcomes
- Average monthly income of Rs. 14,000 among alumni, 82% able to save and reinvest
- 99% of the salaried alumni expressed job satisfaction and 82% reported salary increments
- Employers rated alumni positively on diverse skills and job performance with an overall average rating of 3.75 on a five-point scale



- 92% of the self-employed alumni had started businesses in the trade they were trained in and reported improved marketing with support from SEDI
- High alumni satisfaction with average rating of 78% for SEDI programme rated on multiple parameters
- Alumni credited the institute with significant contributions to their professional growth

Overall, the study confirmed the effectiveness of Krishnashray Gurukul SEDI's courses in enhancing skills, employability, and the economic wellbeing of rural youth.



ACTION RESEARCH STUDY ON NCD PREVENTION IN BHATINDA, PUNJAB

Ambuja Foundation engaged Harvard T. H. Chan School of Public Health and it's India Research Center to assess the effectiveness and replicability of the community based NCD prevention model implemented in core villages of Ambuja Cements Ltd./Adani Cement, Bhatinda, Punjab. The intervention focused on improving diet, reducing alcohol consumption, and linking participants to healthcare services. A steppedwedge trial across 10 villages was conducted in three phases of six months each.

Key Findings

- Consumption of fruit and pulses increased, so did physical activity
- Intake of fried foods, sweets, and sugar reduced; in particular, frequency of sugar consumption in tea/ coffee reduced three-fold.
- Significant declines in blood pressure: average systolic reduced by 6 mmHg, diastolic by 5 mmHg.
- Weight loss of 2.6 kg on an average and waist circumference reduction of average ~6 cm.
- · Marginal reduction in capillary blood glucose.

This study showed that the 18-month intervention focused on diet and lifestyle changes produced clinically meaningful health improvements in rural communities.

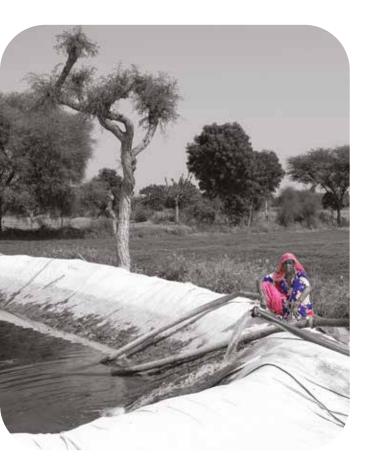


SECURING LIVELIHOODS: MULTIFACETED PROGRAMME AT CHIRAWA, RAJASTHAN

Vikas Anvesh Foundation assessed Ambuja Foundation's agricultural and livelihood initiatives in Chirawa and Surajgarh blocks, Rajasthan, with support from Narotam Sekhsaria Foundation, focusing on crop diversification and income stability. The study covered 81 farmers from eight villages.

Key Findings

The study found that the programme has transformed farming practices, enhanced resilience against climate and market risks, and improved farmers' financial security. Additionally, women's active participation



increased in farming activities and decision-making, boosting economic empowerment.

Water Access and Irrigation

- 128% increase in cultivated area in summer (from 16.11 ha to 36.75 ha)
- 83% of households adopted sprinkler irrigation (covering 75.6 ha)
- 78% adopted drip irrigation (covering 59.3 ha), resulting in significant water savings
- 47% increase in farmers cultivating in three seasons

Crop Diversification and Productivity

- 113% increase in area under orchard cultivation, with 51% farmers adopting fruit crops
- 20% average yield improvement across 29 crop varieties
- 15% of farmers achieved better price realisation, highlighting the need for stronger market linkages



Ambuja Foundation, in partnership with HDFC Bank Parivartan, implemented an organic farming project across 100 villages in Haridwar district, benefiting over 10,000 farmers since October 2021. The initiative focused on improving soil health, promoting nonchemical pest management, supporting organic

certification, and strengthening market linkages. A mixed-method study engaged farmers, Farmer Producer Companies, project teams and government officials to assess outcomes.

Key Findings

- · 971 ha brought under organic cultivation
- 256% rise in farmers conducting soil tests (from 26% to 95%), with 64% following recommended practices
- 100% farmers reported improved soil health and produce quality;
- 70% noted reduced input costs
- 95% relied on local organic resource centres, facilitating access to inputs and technical support
- Challenges included low yields, certification difficulties, and limited demand for organic produce



Tobacco use during pregnancy poses serious risks, yet many pregnant women continue usage due to lack of cessation support. Ambuja Foundation, alongside Narotam Seksaria Foundation and LifeFirst, integrated tobacco cessation into maternal and child health programmes in Chandrapur (Maharashtra), Ambujanagar (Gujarat), and Bhatapara (Chhattisgarh).

A survey of 820 women in their first-trimester found that 13% used tobacco, predominantly in smokeless forms. Around 98% of these tobacco users joined a 12-month cessation programme delivered by trained Sakhis (VHF), who conducted an average of 13 follow-ups with each mother.

Key Findings

- 55% quit tobacco, 13% reduced usage, 27% showed no change, 4% lost to follow-up
- 47% quit before delivery; average of six follow-up sessions needed for quitting indicating pregnancy as a "teachable moment" conducive to cessation
- This research demonstrated feasibility and benefits of embedding cessation services in antenatal care

9 ASSESSMENT OF READING PROMOTION PROGRAMME

Since its launch in 2019, the Reading Promotion Programme has remained central to our efforts to improve quality of education in rural areas on behalf of Ambuja Cements Ltd./Adani Cement. Targeting students from classes 1-5, the programme adopts the Teaching at the Right Level (TaRL) approach to strengthen foundational reading skills.

A recent longitudinal analysis (2022–2024) assessed the programme's impact in Chandrapur and revealed encouraging trends.

Key Findings

- Consistent upward trend in reading levels across all grades
- Multiple regression analysis confirmed two key predictors of reading improvement:
 - o Number of reading sessions attended
 - o Number of books read
 - Both these factors had a statistically significant and positive correlation with reading gains
- These two predictors accounted for 20% of the observed improvement, suggesting additional contextual or instructional influences
- Student retention rate was nearly 80%, with most students remaining in the programme for at least two years
- Children with over a year of participation in the reading programme began the academic year at higher reading levels than their peers, indicating lasting benefits

These findings reinforce the importance of sustained participation, structured reading support, and context-responsive teaching strategies in improving foundational literacy across rural schools.

10

LONGITUDINAL ANALYSIS OF NCD MANAGEMENT PROGRAMME DATA

Ambuja Foundation's preventive health programme targets NCDs in core villages of Ambuaj Cements Ltd./ Adani Cement, in Chandrapur by early identification of high-risk adults and promoting lifestyle modifications.



A five-year (2017–22) analysis of biomarker data of 7069 high-risk individuals across 40+ villages was conducted.

Key Findings

- Individuals with community-based assessment checklist (CBAC) score of above 6 were more likely to have hypertension and hyperglycaemia than those with lower CBAC scores.
- Among hypertensive individuals, average systolic blood pressure reduced by 9.7 mmHg (142.8 to 133.1 mmHg), while diastolic blood pressure reduced by 12.7 mmHg (96.9 to 84.2 mmHg)
- Hyperglycaemia group showed average 5 mg/dL reduction in fasting blood sugar (161.7 to 156.7 mg/dL)
- Specific PHCs and villages were identified as 'highrisk zones' for focused monitoring

Findings suggest the effectiveness of community-based model for prevention and control of NCDs.



IMPACT ASSESSMENT OF WRM AND RID INITIATIVES IN CHATTISGARH

In 2022–23 and 2023–24, Ambuja Foundation implemented a series of Water Resource Management (WRM) and Rural Infrastructure Development (RID) initiatives in Baloda Bazar, Chhattisgarh, supported by Ambuja Cements Ltd./Adani Cement aimed at improving water security, enhancing livelihoods, and strengthening community well-being.

A mixed-methods impact assessment and SROI study conducted by CRISIL found that the interventions have significantly improved local conditions by addressing water scarcity and infrastructure gaps.

Key Findings

- SROI value of Rs. 10.12, indicating Rs. 10.12 of social value generated for every Re. 1 invested
- Creation of 220,033 cubic metres of additional water storage through harvesting and recharge structures
- Reduction in household water scarcity from 46% to 4%
- Decrease in daily water-fetching time from 55 minutes to 12 minutes
- Rise in adoption of sprinkler irrigation from 6% to 22%
- Increase in average irrigated land from 2.7 acres to 3.34 acres
- Shift from single to double/mixed cropping, leading to higher yields and farm incomes
- Improved rural connectivity and access to essential services through the construction of Cement Concrete roads

The study confirmed that the WRM and RID initiatives have transformed communities by addressing water scarcity and poor infrastructure.



12

IMPACT ASSESSMENT AND SROI OF LIVELIHOOD INITIATIVES IN MARWAR MUNDWA, RAJASTHAN

Ambuja Foundation implemented a range of livelihood promotion initiatives in Marwar Mundwa, Rajasthan on behalf of Ambuja Cements Ltd./Adani Cement, tailored to the region's specific challenges. The interventions focused on water resource management, sustainable agriculture, goat-based livelihoods, women's empowerment, and skill development. An impact assessment and SROI study was conducted by Price Waterhouse Chartered Accountants LLP.

Key Findings

- SROI value of 7.83, indicating Rs. 7.83 of social value generated for every Re. 1 invested
- 70% reduction in water usage and irrigation costs, with improved yields through micro-irrigation
- 90% of farmers increased cropping intensity, cultivating multiple crops annually
- 7% increase in land under cultivation
- 47% reduction in chemical fertilizer use through sustainable farming practices
- 25% increase in crop yield due to soil conservation efforts
- Improved profitability for goat-based livelihood with 59% reduction in rearing costs, 33% reduction in goat mortality, and corresponding 19% increase in herd sizes
- 63% of women created alternative income sources through SHG loans, increasing annual household income by 30%
- 69% of trained youth secured employment after completing skill development courses
 - Average monthly income of previously employed youth increased from Rs. 5833 to Rs. 13,214
 - Newly trained youth earned an average of Rs. 13,363 per month

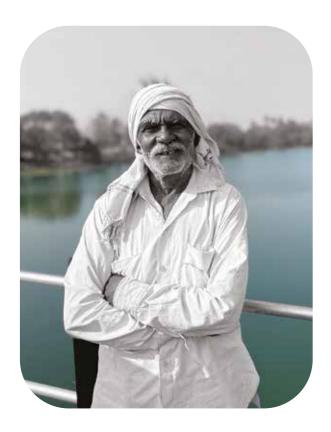
The study highlighted a significant boost in livelihood security, income, and resilience for rural households in the region.

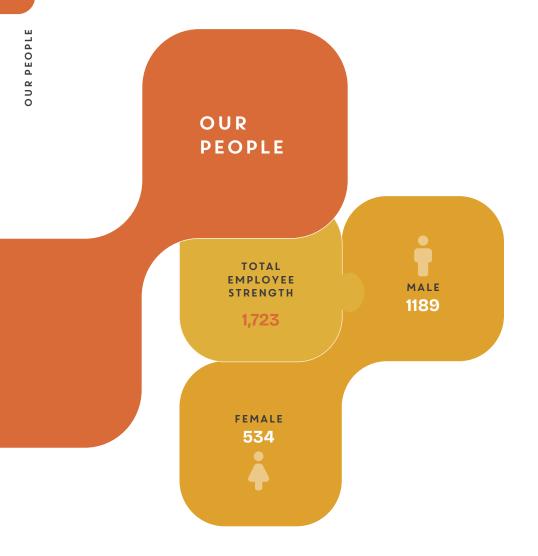
KNOWLEDGE SHARING

CSR PACT - A FORUM FOR CSR LEADERS

Recognising the need to reimagine CSR after a decade of the CSR law, Ambuja Foundation along with Samhita - CGF and Idobro Impact Solutions launched CSR PACT, a quarterly, invite-only forum for CSR leaders. Built around four strategic pillars – Policy, Action, Capacity Building and Transformation, the initiative offers a platform to reflect on the past, address current challenges, and shape the future of CSR in India.

In its inaugural year, two CSR PACTs were held in Mumbai, convening senior leaders for rich conversations on building a collective voice, fostering cross-sector collaboration, and driving scalable social impact. The forum encourages knowledge-sharing, strategic alignment, and collaborative innovation to strengthen the sector's contribution to inclusive development.





In 2024–25, Ambuja Foundation strengthened its human resource practices by aligning workplace culture with wellness, inclusion, and compliance—earning us a spot once again among the 'Top 10 Best NGOs to Work For' by Great Place To Work.

A key milestone was the rollout of a Tobacco-Free Workplace policy across all locations, reinforcing the organisation's commitment to a healthier, more responsible environment. Internal health and gender policies were further formalised, with leadership visits reinforcing key messages on inclusivity, well-being, and values.

The year saw a strong focus on learning and development, with every employee participating in at least one training initiative—spanning technical, soft skills, and project management—delivered via e-learning, workshops, and face-to-face sessions. Regional HR SPOCs and internal trainers enabled local ownership of HR processes, boosting engagement. Employee engagement peaked, driven by team-building efforts, greater access to leadership, and knowledge-sharing forums—breaking hierarchies, fostering peer connection, and cultivating a shared understanding across teams.



MANOJ DABRAL
PROJECT COORDINATOR
LOCATION: AGRA

It began with a quiet word. Manoj Dabral's father, a room service attendant at the Ambuja Cements Ltd./Adani Cement guest house in Roorkee for over three decades, made a humble request to the guests from Ambuja Foundation for an opportunity for his son - opening a door that would change his son's life forever.

In 2017, Manoj joined Ambuja
Foundation as a volunteer on the
HDFC Bank Parivartan project
in Haridwar. With seven years of
experience as a data entry volunteer
for a government health programme,
he brought commitment and field
insight to the table. His performance
soon earned him the role of
Health Programme Officer, leading
adolescent health education and HIV
prevention for truckers.

Then came COVID-19. During the peak of the second wave in 2021, Manoj volunteered to shift to Agra—a region facing serious challenges. When the project lead could no longer cope, Manoj stepped into the breach. Showing exceptional leadership, he stabilised the project, built trust in the area, and kept operations moving through the crisis. With exposure and learning across programmes, his next challenge was in partnerships - forging a key collaboration with Asian Paints and anchoring a water project in Gautam Budh Nagar (Uttar Pradesh).

From data entry to health, education, water, and partnerships—Manoj has grown into a versatile programme lead. Not bad for someone who once tried his hand as a cook in Punjab, and began as a village volunteer.

KIRIT MAGANLAL JASANI MANAGER - PROGRAMMES AMBUJANAGAR, GUJARAT

It's little wonder that Kirit is passionate about agriculture and natural resources. Son of a marginal farmer in Junagadh, Gujarat, Kirit's father struggled against all odds to educate his three sons. And that investment has paid off - Kirit is a decorated social worker having cut his teeth in the industry on grassroots water projects with small NGOs before transitioning to the Aga Khan Rural Support Programme.

In 2010, he stepped into a new chapter at Ambuja Foundation, taking on a pivotal role in the Recognition of Prior Learning training programme for masons. His commitment stood out, and within two years, he was entrusted with setting up a new SEDI as Principal-In-charge —designing new courses, building the team, and leading the centre for four years.

When two project coordinators resigned simultaneously, Kirit didn't hesitate—he took charge of both the KVY and Better Cotton initiatives in Gujarat, returning to his first love: agriculture. Under his stewardship, the Better Cotton programme in Gujarat scaled dramatically, from 3600 farmers to over 52,000 across four districts. He also facilitated key partnerships, including one with GIZ for women in agriculture, and brought in new major funders like IHCL, Axis Bank and Sun Pharma totalling Rs. 18.92 Cr in new funding for Ambuja Foundation.

A devoted family man, Kirit once turned down a promotion to care for his unwell wife. "This organization gives you the freedom to innovate and stands by you, both professionally and personally," he reflects.





ANUPAMA KATNAWAR PRINCIPAL ROPAR, PUNJAB

Anupama Katnawar was a 21-yearold 'fresher' with a Diploma in Special Education when she joined AMK in 2002. Over her 23-year career at Ambuja Foundation, she has grown significantly, quietly rising through the ranks from Special Educator to Principal.

Consistently seeking opportunities to grow beyond the classroom, she stepped forward to support administrative functions, counsel parents, and lead community awareness efforts. In 2009, she played a key role in launching AMK's therapeutic centre for children with developmental delays, and later in the roll-out of the home-based rehabilitation programme in 2012.

Promoted to Vice Principal in 2012, she began leading programmes, organising events, and mentoring staff while continuing to support special education. Perhaps most notably, she pioneered the introduction of NIOS Class 10 exams for children with special needs.

In 2017, Anupama helped establish the Skill Development & Rehabilitation Centre, designing a year-long training programme and livelihood pathways. This led to a home-based entrepreneurship initiative in 2021, empowering youth to earn from their own micro-enterprises. In 2021, she was recognised by the Government of Punjab as the 'Best Individual Professional Working for the Cause of Persons with Disabilities'.

It's little wonder she became AMK's Principal in 2023. Her predecessor, Suresh Thakur, says, "She can take AMK wherever it needs to go!"

CHINMAY JAIN ZONAL MANAGER -RAJASTHAN CLUSTER 1, UDAIPUR, RAJASTHAN

Chinmay Jain entered the development sector working with the government—first with the National Rural Health Mission, followed by roles with the Government of India and the Government of Rajasthan's Skill & Livelihood Mission, as well as the National Urban Livelihood Mission. A good start for the son of a humble grocer.

It's little wonder then that Ambuja Foundation brought him on as Centre In-Charge of the newly launched APM Terminals SEDI in Rajula, Gujarat. After one-and-half years, he was transferred to the Hindustan Zinc Kaushal Kendra project in Dariba, Rajasthan, and later to Udaipur, where he rose through the ranks—from Principal to Cluster Coordinator, and now, Zonal Head.

Today, Chinmay oversees a diverse portfolio of SEDI projects supported by Hindustan Zinc, Awas Finance, Udaipur Cement Works Limited, NABARD, and Yes Foundation to name a few. He leads five centres, helping translate the Foundation's mission into action—empowering rural youth with skills, confidence, and opportunity.

Over the past eight years, Chinmay has not only grown professionally but also built a life around his work. "My family jokes, 'Ambuja is your first love and we're your second'," he laughs. "But I got married, had two kids, and still find time for family—that's the beauty of this organisation."







DIRECTORS' REPORT

Ambuja Foundation's resolve to expanding its impact took a significant leap forward this year, marked by exponential growth that reaffirmed the strength of our vision and implementation models. By forging strategic partnerships aligned with our community-centric and climate-resilient approach, we extended our reach into new geographies, combining our grassroots expertise with the capabilities of like-minded collaborators. As a result, this year we are in 73 districts of 15 states reaching over 5.8 million people. Our partnerships not only accelerated our growth but also affirmed confidence in our ability to deliver sustainable, locally grounded solutions to the complex problems faced by rural India. It gives me great joy to share the organisational achievements 'piece by piece' in this Directors' Report.

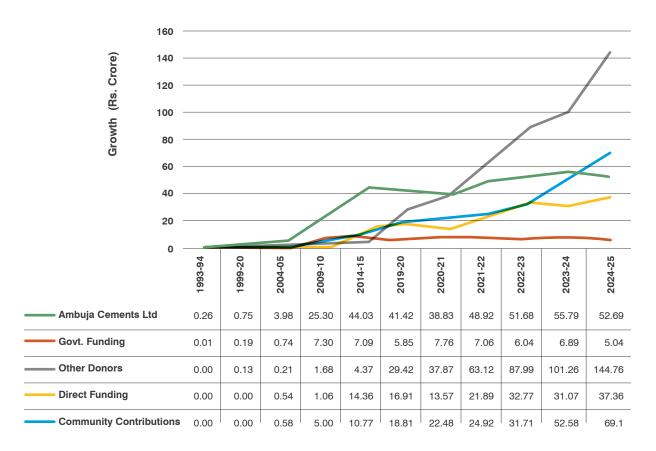
A. FINANCIAL SUMMARY AND HIGHLIGHTS

(i) CAPITAL STRUCTURE OF THE COMPANY Ambuja Foundation is a Section 8 Company Limited by guarantee and does not have any shares or share capital.

(ii) FINANCIAL PERFORMANCE

Ambuja Foundation received total funds of Rs. 218.10 Cr. during the year. The total expenditure on various activities was Rs. 217.84 Cr. Apart from the above, an additional fund of Rs. 90.85 Cr. was received through direct funding and community contributions in kind which were channelised into community driven projects.

The Income & Expenditure Account of the Foundation for the year under review showed a surplus of Rs. 0.26 Cr. (including deficit from assisted project funds) as against surplus of Rs. 1.34 Cr. in the previous year.



(iii) RESERVES

During the FY 2024-25, a sum of Rs. 1.58 Cr. was transferred to Reserves and Surplus. The total amount standing to the credit of the Reserve Fund as on 31st March 2025 was Rs. 31.65 Cr. as compared to Rs. 30.07 Cr. in the previous year.

B. PROGRAMMES

Over the past year, Ambuja Foundation has continued to grow in scale and impact, driven by a strong commitment to collaborative partnerships. Our continuous endeavour to engage with a diverse set of partners—government bodies, corporates, philanthropists and development organisations—has enabled us to expand our reach and deepen our efforts across geographies. A key strategic shift has been our focus toward programmes that build climate resilience, especially in the areas of sustainable livelihoods, water security, and microenterprise development. This pivot is not only necessary but timely, as communities across our operational areas increasingly face the consequences of climate change.

We are also sharpening our focus on economic empowerment, particularly for rural youth, by expanding skilling and employment-oriented programmes. Our efforts are now exploring future skills such as artificial intelligence, machine learning, and other emerging technologies—opening up new pathways for young rural graduates through short-term, industry-aligned courses. We are also nurturing local microenterprises, many of them women-led ventures that act as engines of rural economic growth—supporting their own livelihoods, but also acting as job creators within their communities.

Another key pillar of our evolving strategy is gender integration. Across our programmes, we are actively creating space for women to participate not just as beneficiaries but as leaders and decision-makers. From agriculture to skills, and from health to water governance, we are focused on building women's confidence, skills, and agency. Our interventions are being designed and adapted to ensure that gender equity is not an afterthought, but a foundation for inclusive development. By enabling both women and men to recognise and support women's roles in leadership, we are contributing to more balanced, empowered and resilient rural communities.

C. STRENGTHENING COMMUNICATION

This year, our communication strategy continued to yield strong returns, playing a pivotal role in enabling a wave of new partnerships. Our sustained approach in articulating our impact and telling the extraordinary stories emerging from the grassroots across platforms has supported our team in their efforts to expand partnerships.

Our focus shifted more firmly however, towards sustained, high-quality digital content—supported by internal capacity-building to produce low-budget, high-impact audio-visual films directly from the field. These efforts brought to life the resilience and transformation in the communities we serve, helping us connect with audiences more deeply than ever. We also rolled out our refreshed branding across all locations, platforms, and collaterals – promoting our new name and identity, whilst staying true to the roots that have served us for so many decades.

Our Search Engine Optimization (SEO) efforts took a slow-and-steady approach, enhancing discoverability and reach over time and helping position us at the forefront of rural development in India. On the PR front, we continued to strategically align our voice with key UN World Days, securing placement in 35 multi-lingual print publications and 40 digital media platforms and promoting the credibility and positioning of our senior leadership. These consistent efforts have cemented our role as a crucial voice in rural development, climate resilience, and community empowerment.

D. HUMAN RESOURCES

In 2024–25, Ambuja Foundation strengthened its human resource practices with a sharper focus on wellness, inclusion, and compliance leading us to once again feature in the 'Top 10 Best NGOs to Work For' by the Great Place To Work. A key highlight for this year was the rollout of a Tobacco-Free Workplace policy across all locations, alongside the refinement and formalisation of health and gender policies. These efforts were reinforced through leadership visits and field interactions to embed values of well-being and inclusivity across teams.

Learning and development saw significant momentum, with every employee participating in at least one training initiative. Programmes covered technical, soft skills, and project management, delivered through diverse formats including e-learning, blended modules, and activity-based workshops. The fully operational regional HR model enabled decentralised implementation, with internal trainers and HR SPOCs in the regions, driving engagement at the grassroots level.

Employee engagement peaked, supported by structured team-building, leadership access, and cross-functional forums. These initiatives helped break silos, strengthen communication, and foster a cohesive work culture. The HR function focused on embedding best practices, enhancing compliance diligence, and continuously evolving systems to meet the changing needs of a dynamic and mission-driven workforce.

E. OPERATIONS

As CSR becomes more strategic, partners are increasingly seeking measurable impact backed by credible data. At Ambuja Foundation, we continue to prioritise monitoring, evaluation, and impact assessment as core tools to enhance programme effectiveness and sustainability. Projects now follow a structured pathway—from baselines to mid-course reviews and final impact assessments—ensuring alignment with emerging partner expectations and legal mandates.

Leaders today want to see more than stories—they want data. We respond with both internal and external evaluations, building scientific rigour into our work. This year, our findings were featured in several reputed journals, reinforcing the credibility of our models.

We also convened and participated in key knowledge-sharing events, creating platforms to amplify our impact, exchange insights, and showcase learnings from over three decades of grassroots work while continuing to absorb learning from others. These engagements continue to strengthen our partnerships and drive innovation across programmes.

F. DIRECTORS

Mr. P K. Laheri, Ms. Pearl Tiwari and Ms. Padmini Sekhsaria 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 Ms. Padmini Sekhsaria offer themselves for reappointment. The Board recommends their reappointment.

Mr. P K. Laheri has reached the age of retirement as per the retirement policy for Directors and shall be due for retirement by rotation in the upcoming Annual General Meeting. The Board of Directors put on record their appreciation of his involvement over the last two decades.

G. 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.

i. Number of Board Meetings

During the financial year 2024-25, 4 (four) meetings of the Board of Directors were held.

ii. Extract of Annual Return

The details forming part of the extract of the Annual Return in Form MGT-9 is omitted through the Companies (Amendment) Act, 2017 ('Amendment Act, 2017'), which was published in the Official Gazette on 03.01.2018 and Annual Return MGT-7 is placed on website, link is: www.ambujafoundation.org/reports#annualreports.

iii. Remuneration to Directors

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

- i. Mr. Pravin Laheri Rs. 80,000
- ii. Ms. Ashni Biyani Rs. 20,000
- iii. Mr. Vijay Kumar Sharma Rs. 80,000

iv. Policy on Directors' Appointment and Remuneration

The company is not covered under sub-section (1) of section 178, and therefore is not required to maintain company's policy on Directors' appointment and remuneration including criteria for determining qualifications, positive attributes, independence of a director and other matters provided under sub-section (3) of section 178].

v. Declaration of Independent Directors

The provisions of Section 149 pertaining to the appointment of Independent Directors do not apply to the Company.

vi. Committees of Board

The company is not required to maintain any committee as per Companies Act, 2013 and hence no details are required to be disclosed herein.

vii. Directors' Responsibility Statement

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

- a. In the preparation of the annual accounts for the financial year ended 31st March, 2025, the applicable accounting standards have been followed along with proper explanation relating to material departures.
- b. Appropriate accounting policies have been selected and applied consistently, 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 2025.
- c. 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.
- d. The Audited Accounts for the financial year ended on 31st March, 2025 have been prepared on a going concern basis
- e. Proper internal financial controls to be followed by the Company have been laid down and that such internal financial controls are adequate and were operating effectively.
- f. Proper systems to ensure compliance with the provisions of all applicable laws have been devised and that such systems were adequate and operating effectively.

viii. Vigil Mechanism

The provisions of Section 177 of the Companies Act, 2013 read with Rule 7 of the Companies (Meetings of the Board and its Powers) Rules, 2013 relating to establishment of vigil mechanism is not applicable to the Company.

ix. Directors' Report on Implementation of a Risk Management Policy

Risk Management is the process of identification, assessment and prioritisation of risks followed by coordinated efforts to minimise, monitor and mitigate/control the probability and/or impact of unfortunate events or to maximise the realization of opportunities. The Company has laid down a comprehensive Risk Assessment and Minimisation Policy and Procedures. These procedures are reviewed by the executive committee periodically. The major risks have been identified by the Company in all functions and its mitigation process/measures have been formulated respectively.

x. Corporate Social Responsibility (CSR)

The provisions of section 135 of the Companies Act, 2013, are not applicable to the Company.

xi. Dividend and Transfer of Amounts to Investor Education And Protection Fund

The provisions of Section 8 of the Companies Act, 2013 prohibit any distribution of profits and payment of any dividend to its Members. Moreover, the Company is limited by guarantee and doesn't have any share capital, hence the question of dividend does not arise.

xii. 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.

xiii. Kev Managerial Personnel

There was no appointment of Key Managerial Personnel during the year under review.

xiv. Particulars Of Employees

As required under Rule 5(2) of Companies (Appointment and Remuneration of Managerial Personnel) Rules, there is no such employee drawing remuneration of more than Rs. 1,02,00,000 who is employed throughout the financial year or more than Rs. 8,50,000 per month, who is employed for part of the year or drawing remuneration in excess of that drawn by MD/WTD/Manager and holds 2% of equity shares himself and/or with spouse and dependent children.

xv. Onetime settlement with Bank or Financial Institution:

There was no instance of onetime settlement with any Bank or Financial Institution during the financial year under review.

xvi. Change in the Nature of Business, if any

During the year under review, there has been no change in the nature of the activities/objects of the Company.

xvii. Compliance with Secretarial Standards

The provisions relating to compliance of Secretarial Standards are not applicable to the Company, however the minutes are recorded within 30 days from the conclusion of every meeting in accordance with Notification G.S.R. 466(E) dated 5th June, 2015, issued by the Ministry of Corporate Affairs.

xviii. Secretarial Audit Report

The provisions of Section 204 of the Act, read with the rules made thereunder, are not applicable to the Company.

xix. Requirement for Maintenance of Cost Records

The cost records as specified by the Central Government under section 148(1) of the Companies Act, 2013, are not required to be maintained by the Company.

xx. Cost Audit

The provisions of Section 148 read with the Companies (Audit and Auditors) Rules, 2014, relating to appointment of Cost Auditor is not applicable to the Company.

xxi. Internal Financial Controls

The Internal Financial Controls with reference to financial statements as designed and implemented by the Company are adequate. During the year under review, no material or serious observation has been received from the Statutory Auditors of the Company for inefficiency or inadequacy of such controls.

xxii. Material Changes and Commitment Affecting the Financial Position

There are no material changes affecting the financial position of the Company subsequent to the close of the FY 2024-25 till the date of this Report.

xxiii. Financial Statements of Subsidiaries and Associates

The Company does not have any Subsidiaries and Associates and there were no entities which became or ceased to be the Companies' subsidiaries, associates or joint ventures during the year, therefore there are no financial statements of subsidiaries/associates reported.

xxiv. Reporting of Frauds by Auditors

During the year under review, the Statutory Auditors of the Company have not reported any instances of fraud committed in your Company by Company's officers or employees, to the Board, as required under Section 143(12) of the Act.

xxv. Particulars of Contracts or Arrangements with Related Parties

During the year under review, there were no transactions entered into by the Company with a 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 Lakh)
1	Grant on health projects on Tobacco Control across locations to increase the awareness about ill-effects of tobacco, treatment and counselling.	Salaam Mumbai Foundation, engaged predominantly in the awareness programmes on ill-effects of tobacco in the society.	Under common control	11.59

xxvi. 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 any body/corporate in excess of limits as specified under Section 186 of the Act.

xxvii. Public Deposits

There were no outstanding deposits within the meaning of Section 73 and 74 of the Act read with rules made thereunder at the end of FY 2024-25 or the previous financial years. The Company did not accept any deposit during the year under review.

xxviii. Details of Application Made or Proceeding Pending Under Insolvency and Bankruptcy Code 2016

During the year under review, there were no applications made or proceedings pending under Insolvency and Bankruptcy Code, 2016.

xxix. Significant and Material Orders Passed by the Regulators or Courts

There are no significant material orders passed by the Regulators/Courts which would impact the going concern status of the Company's operations in future.

xxx. Conservation of Energy, Technology Absorption and Foreign Exchange Earnings and Outgoing

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

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

As per the requirement of the Sexual Harassment of Women at Workplace (Prevention, Prohibition & Redressal) Act, 2013 and rules made thereunder, the Company has laid down a Prevention of Sexual Harassment (POSH) Policy and has constituted Internal Complaints Committees (ICCs), to consider and resolve the complaints related to sexual harassment. The status of the complaints for the year is as follows:

- a. Number of complaints of sexual harassment received in the year: 01
- b. Number of complaints disposed off during the year: 01
- c. Number of cases pending for more than 90 days: 00

The ICC immediately took up the case with appropriate investigations and inquiries, addressed and resolved the case appropriately.

xxxii. Compliance under Maternity Benefit Act, 1961

The Company is in compliance with the provisions of the Maternity Benefit Act, 1961. The Company ensures in providing a fair and supportive environment to their women employees during and after pregnancy, provides mandated maternity leaves and no discriminatory practices are followed against women employees due to maternity or childbirth.

H. AUDITORS AND THEIR REPORT

The Auditors' Report together with notes is self-explanatory and does not require any further clarification. There were no qualifications, reservations or adverse remarks made by Auditors in their report. M/s. Chaturvedi & Co. LLP, Chartered Accountants, Kolkata, was appointed as Statutory Auditors of the Foundation to hold office from the conclusion of the 28th Annual General Meeting of the Foundation till the conclusion of the 33rd Annual General Meeting. Accordingly, M/s. Chaturvedi & Co. LLP will be completing their fourth year out of five years at the conclusion of the forthcoming Annual General Meeting.

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

I. PARTNERSHIPS

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

This year, we were also delighted to see philanthropic families invest with us, along with private foundations, which only validates our work. Our partnership with Better Cotton grew significantly as we worked together to reach more cotton farmers with this important work. Additionally, ties were once again strengthened with NABARD as more projects were supported. This is of great pleasure as such long-term partnerships really are valuable for all stakeholders and enabled us to address the concerns of climate change which is so critical to rural India.

J. AWARDS & RECOGNITIONS

This year we were privileged to receive awards and accolades to the work we have done across locations. These include:

- Social Impact Award 2024 by SPJMR Mumbai in Women Empowerment
- Social Leadership Award 2024 by the Bengal Chamber of Commerce & Industries
- ICC Social Impact Award 2025 won by Ambuja Foundation Sankrail in the Employment through Vocational Skills category

We also received appreciation for our work from the Indian government especially for aligning with the government's agenda. Several on-ground community volunteers also received recognition at government and district levels for their efforts and extensive involvement in community development projects.

K. ACKNOWLEDGEMENTS

This year, our deepest gratitude goes to our partners—diverse in mission and geography—who joined us in advancing community-led, climate-resilient development. Together, we've have worked across India's vast and varied landscape, blending our grassroots experience with the strengths of like-minded collaborators.

At the heart of our progress are the countless frontline champions—health volunteers, farmer leaders, Sakhis, and facilitators—many of whom come from the very communities they serve. Their presence, dedication, and deep-rooted connection inspire trust and drive true local ownership. We are proud to see communities stepping forward as active participants in shaping their own futures.

We are also ever-grateful to our Board for their steady, sturdy guidance, and to our on-ground team, whose talent and resolve reflect the immense and latent potential of rural India. Every day we are proud of who they are and what they manage to achieve on our behalf.

As climate change continues to alter the landscape—literally and figuratively—we have made the strategic decision to embed climate consciousness into everything we do. Our approach is not just to mitigate, but to transform the way communities manage their finite resources and bolster livelihoods—turning vulnerability into long-term resilience and prosperity.

For and on behalf of the Board For Ambuja Foundation (Formerly known as Ambuja Cement Foundation)

N-5. Sekusonia

NAROTAM SEKHSARIA Chairman

Place: Mumbai Date: July 15, 2025

Regd office: 102, Maker Chambers III Nariman Point, Mumbai - 400021



AUDITORS' REPORT



CHATURVEDI & CO. LLP

CHARTERED ACCOUNTANTS

60, Bentinck Street, Kolkata - 700 069 Phone: 2237-4060 / 4603 6-07 E-mail: hocalcutta@hathuvedico.com - canfilmejoshi@gmail.com Web: www.chaturvedica.in

To
The Members of
M/s. Ambuja Foundation
(Formerly Ambuja Cement Foundation)

REPORT ON THE FINANCIAL STATEMENTS

Opinion

We have audited the accompanying financial statements of M/s. Ambuja Foundation (Formerly Ambuja Cement Foundation) ("the Company") which comprises the Balance Sheet as at March 31, 2025, 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 financial statement").

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Financial Statement 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 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 financial statements under the provisions of the Companies Act, 2013 and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibility of Management for the Financial Statements

The Company's Board of Directors is responsible for the matters stated in section 134(5) of the Companies Act, 2013 ("the Act") with respect to the preparation of these financial statements that give a true and fair view of the financial position, financial performance, and cash flows of the company in accordance with the accounting 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 financial statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

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

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

Auditor's Responsibility for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion.

Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

- Identify and assess the risks of material misstatement of the 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 financial statements, including the disclosures, and
 whether the financial statements represent the underlying transactions and events in a manner that achieves fair
 presentation.

Materiality is the magnitude of misstatements in the financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the financial statements.

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:
- (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 except for the matters stated on paragraph g (vi) below on reporting under Rule 11(g) of the Companies (Audit and Auditors) Rules, 2014.
- (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 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, 2025 taken on record

- by the Board of Directors, none of the directors is disqualified as on 31st March, 2025 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 includes in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us:
 - The Company does not have any pending litigations which would impact its financial position in its financial statements;
 - ii. The Company does not have any long term contracts including derivative contract for which there are any material foreseeable losses.;
 - iii. There is no amount which are required to be transferred, to the Investors Education and Protection Fund by the Company during the year.
 - iv. The management has represented that, to the best of its knowledge and belief,
- no funds have been advanced or loaned or invested (either from borrowed funds or share premium or any
 other sources or kind of funds) by the company to or in any other person(s) or entities, including foreign
 entities ("intermediaries"), with the understanding, whether recorded in writing or otherwise, that the
 intermediary shall directly or indirectly lend or invest in other persons or entities identified in any manner by or
 on behalf of the company (Ultimate Beneficiaries) or provide any guarantee, security or the like on behalf of
 ultimate beneficiaries.
- no funds have been received by the company from any person(s) or entities including foreign entities
 ("Funding Parties") with the understanding, whether recorded in writing or otherwise, that such company shall
 whether, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever
 (Ultimate Beneficiaries) by or on behalf of the funding party or provide guarantee, security or the like on behalf
 of the Ultimate beneficiaries.
- Based on such audit procedures as considered reasonable and appropriate in the circumstances, nothing has
 come to our notice that has caused us to believe that the representations given by management under the
 above sub-clauses contain any material mis-statement.
- v. As per the records of the Company no dividend has been declared or paid during the year.
- vi. Based on our examination, which included test checks, the Company has used an accounting software system for maintaining its books of account for the Financial Year ending 31.03.2025, which has a feature of recording audit trail (edit log) facility and the same has operated throughout the year for all relevant transactions recorded in the software. During the course of our audit, we did not come across any instance of audit trail feature being tampered with. Further, the audit trail has been preserved by the Company as per the statutory requirements for record retention.

For Chaturvedi & Co. LLP
Chartered Accountants
(Firm Reg. No. 302137E/E300286)

yoshi

Ms. Nilima Joshi Partner Mem. No. 52122

UDIN: 25052122BMOMOC5749

SO, Bentinok Street | Contacts (10055) | Contacts (

Place: Mumbai Date: July 15, 2025

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 FOUNDATION** (Formerly **Ambuja Cement Foundation**) ('the Company') as on 31st March, 2025 in conjunction with our audit of the 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 fairy reflect the transactions and dispositions of the assets of the Company; (2) provide reasonable assurance that transactions are records as necessary to permit preparation of financial statements in accordance with authorizations of the Management and directors of the Company; and (3) provide reasonable assurance regarding prevention or timely detection of unauthorised acquisition, use, or disposition of the Company's assets that could have a material effect on the financial statements.

Inherent Limitations of Internal Financial Controls Over Financial Reporting

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

and 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, adequate internal financial controls over financial reporting and such internal financial controls over financial reporting were operating effectively as at 31 March 2025, based 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 ICAI.

For Chaturvedi & Co. LLP Chartered Accountants (Firm Reg. No. 302137E/E300286)

your

Ms. Nilima Joshi Partner Mem. No. 52122

UDIN: 25052122BMOMOC5749



Place: Mumbai Date: July 15, 2025



OUR ACCOUNTS

BALANCE SHEET AS AT 31ST MARCH, 2025

Particulars	Note No.	As at 31.03.2025 (Rs. in Lakh)	As at 31.03.2024 (Rs. in Lakh)
LIABILITIES			
(1) Corpus Fund	2	3,165	3,007
(2) Assisted Project Funds	3	538	449
(3) Other Long-Term Liabilities	4	327	256
(4) Current Liabilities			
(a) Trade Payables	5	103	41
(b) Other Current Liabilities	6	350	472
(c) Short Term Provisions	7	25	62
		478	576
Total		4,508	4,288
<u>ASSETS</u>			
(1) Non-Current Assets			
(a) Property, Plant & Equipment	8		
- Tangible Assets		1,139	1,030
- Intangible Assets		1	1
(b) Long-Term Loans and Advances	9	32	22
(c) Other Non-Current Assets	10	-	2
		1,172	1,055
(2) Current Assets:			
(a) Cash and Bank Balances	11	2,769	2,673
(b) Short Term Loans and Advances	12 13	183 384	166 394
(c) Other Current Assets	13	3,336	3,233
		0,000	0,200
Total		4,508	4,288
Significant Accounting Policies	1		
Notes to the Accounts	2-26		

See Accompanying Notes to the Financial Statements

For Chaturvedi & Co. LLP

Chartered Accountants

Firm Registration No. : 302137E/ E300286 Ms. Pearl Tiwari

Director
DIN: 00740574

sd/-

Ms. Nilima Joshi

Partner

Membership No. 52122 Kolkata

UDIN: 25052122BMOMOC5749

sd/-

sd/-

Mr. B.L.Taparia Director DIN: 00016551

Place: Mumbai Date: July 15, 2025

INCOME & EXPENDITURE STATEMENT FOR THE YEAR ENDED 31ST MARCH, 2025

Particulars	Note No.	For the year ended 31.03.2025 (Rs. in Lakh)	For the year ended 31.03.2024 (Rs. in Lakh)
Income:			
(a) Donations & Grants - From Ambuja Cements Ltd		F 000	5 570
- From Narotam Sekhsaria Foundation		5,269 464	5,579
- From Assisted Project Funds	3	14,333	10,495
(b) Other Income/Contributions	14	1,745	1,710
		,	,
Total Revenue		21,810	18,066
Expenses:			
Employees Benefit Expenses	15	737	717
Agriculture Development Expenses		6,432	7,123
Animal Husbandry and Dairy Expenses		316	32
Community Welfare Expenses		1,539	1,609
Educational Expenses		1,037	568
Health & Sanitation Development		965	852
Krishi Vigyan Kendra Expenses (Agriculture Science Centre sponsored by Govt.)		263	254
Monitoring & Research Expenses		127	72
Skill Training Expenses Water Resource Development		4,894 4,215	3,421 2,276
Women & SHG Expenses		766	563
Depreciation and Amortiozation Expenses	8	164	129
Other Expenses	16	329	315
Total Expenses		21,784	17,931
lotal Expenses		21,784	17,931
Surplus/(Deficit) carried forward		26	134
Significant Accounting Policies	1		
Notes to the Accounts	2-26		

See Accompanying Notes to the Financial Statements

For Chaturvedi & Co. LLP

Chartered Accountants sd/-

Ms. Pearl Tiwari Firm Registration No.: 302137E/ E300286 Director

DIN: 00740574

sd/sd/-

Mr. B.L.Taparia Director Ms. Nilima Joshi Partner DIN: 00016551

Membership No. 52122

Kolkata

Place: Mumbai UDIN: 25052122BMOMOC5749 Date: July 15, 2025

CASH FLOW STATEMENT

Particulars	March 3	ear ended 31, 2025 Lakh)	For the year ended March 31, 2024 (Rs. in Lakh)		
Income from Operations	(110.111	Luttij	(110.111	Luttij	
Surplus/(Deficit) for the year	26		134		
(Surplus)/Deficit for Assisted Project Funds	131		278		
Adjustments for					
Depreciation	173		132		
Balance written off	3		28		
Sundry balances written back	(1)		(18)		
Interest Income	(150)		(136)		
Loss on sale of fixed assets	2		(2)		
Corpus of projects/institutions transferred	-		-		
Changes in Working Capital					
Decrease in Loans & Advances (Long term)	(10)		6		
Increase in other non-current assets	2		1		
Increase in Loans & Advances (Short term)	(17)		(13)		
Decrease in other current assets	10		(336)		
Increase in Long term liability	71		(11)		
Increase in Trade Payable	59		(18)		
Decrease in other current liabilities	(122)		90		
Decrease in Short term provision	(37)		(2)		
Net cash from operating activities (A)		140		18	
Income from Investing Activities					
Purchase of assets	(289)		(273)		
Sale of Fixed Assets	5		8		
Interest Received	150		136		
Net cash from investing activities (B)		(134)		(12	
Income from Financing activities (C)					
Changes in Assisted Project Fund		90		(15	
Cash & Cash Equivalents at beginning of year (D)		2673		28	
Cash & Cash Equivalents at end of year (A+B+C+D)		2769		26	

For Chaturvedi & Co. LLP

Chartered Accountants

Firm Registration No. : 302137E/ E300286 Ms. Pearl Tiwari

Director DIN: 00740574

sd/-

sd/-

sd/-

 Ms. Nilima Joshi
 Mr. B.L.Taparia

 Partner
 Director

 Membership No. 52122
 DIN: 00016551

Membership No. 52122
Kolkata

UDIN : 25052122BMOMOC5749 Place: Mumbai Date: July 15, 2025

Corporate Information

Ambuja Foundation is registered as a not-for-profit company under Section 8 (erstwhile Section 25) of the Companies Act. It is also registered under the Foreign Contribution Regulation Act (FCRA), 2010 and has registrations under Sec 12A and Sec 80G of the Income Tax Act, 1961. The Company has obtained CSR registration number as required under the amended CSR rules, 2021. The CSR Registration number is CSR00006913.

The Company's name was changed from 'Ambuja Cement Foundation' to 'Ambuja Foundation' as approved by the Ministry of Corporate Affairs in January 2024. The Company has also changed its name in the records under Income Tax and FCRA.

The Company's initiatives extend pan India in 14 states. These initiatives focus on socioeconomic 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, access to better health and sanitation facilities, education support, and women empowerment.

Significant Accounting Policies & Notes on Accounts

Note 1: Significant Accounting Policies

- 1.1. The Company prepares its accounts on accrual basis of accounting.
- 1.2. The accounting policies adopted in the preparation of the financial statements are consistent with those followed in the previous year.
- 1.3. Tangible assets are valued at cost of acquisition including installation, cost less depreciation. The depreciation has been provided as per the rates prescribed in Schedule II of the Companies Act, 2013. Intangible assets are recorded at cost of acquisition. They are amortised on straight-line basis over a period of their life.
 - 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 capitalised 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 Assisted Project Funds:
 - In case of Assisted Projects, money spent by the Company and such money received from the 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 Assisted 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 Company under water resource management, agricultural, skill livelihoods, women empowerment, health, and education. Government grants received or accrued during the year are recognised as income and it's spend is shown as corresponding expenditure. Unspent grant or grant receivable is shown as closing balance in Assisted Project Funds.
 - d) Accounting of Contributions from Beneficiaries: Revenue is recognised as and when the contributions are received from beneficiaries. For contributions under skill training projects, unpaid contributions become due as receivable at the closure of the training batch and accordingly treated as contribution receivable in the books.
- 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 12 months from the end of financial year in which the employees have rendered service) are measured at cost.

- b) Post-employment Benefits and other Long-Term Employee Benefits:
 - In respect to Gratuity, payments are made to LIC funds. The Company accounts for liability for future gratuity benefits based on actuarial valuation carried out at the end of each financial year using the projected unit credit method.
 - Liability for Leave Encashment is recognised and accounted based on actuarial valuation carried out at the end of each financial year.
- c) Provident Fund is a defined contribution scheme and the contributions as required by the statute made to the 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 organisation, registered under Section 8 of the Companies Act, 2013 (erstwhile section 25 of Companies Act, 1956), no provision for taxation is made as the Company 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 Company maintains separate bank accounts for local and foreign contributions and follows the bank and cash management policy of the Company. Cash flow statement is prepared every year and forms part of the financial statements of the Company. 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 (Reserves & Surplus)

	As at 31.03.2025 (Rs. in Lakh)	As at 31.03.2024 (Rs. in Lakh)
Opening Balance	3,007	2,594
Add : Surplus transferred from Income & Expenditure Account	26	134
Add/less : Deficit/(Surplus) from Assisted Project Funds	20	
carried forward (refer footnote part (2) of Note 3)	131	278
	3,165	3,007

Note 3 : Assisted Project Funds

(Rs. in Lakh)

	(Rs. in Lakh									
					As a	it 31.03.2025	5	I	I	
S. No.	Name of the Project/Funder	Opening Balance	Funds received/ receivable during the year		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)	
Α	Corporate/Corporate Foundation Funds									
1	HDFC Bank Ltd.	21	4,922	42	4,985	4,924	3	11	47	
2	SKF India Ltd.	1	628	11	641	632	-	0	8	
3	AU Foundation	6	545	3	554	549	-	2	4	
4	Asian Paints Ltd.	16	518	6	540	517	-	3	20	
5	Hindustan Zinc Ltd.	10	366	125	501	499	-	0	2	
6	IndusInd Bank Ltd.	12	325	22	360	319	-	13	28	
7	Sun Pharmaceutical Industries Ltd.	2	299	14	315	299	-	0	16	
8	Hinduja Leyland Finance Ltd.	3	263	2	268	262	-	2	4	
9	The Indian Hotels Co. Ltd.	0	220	32	253	222	-	1	30	
10	K. K Birla Memorial Society (CFCL)	0	186	0	186	179	-	6	1	
11	Schneider Electric India	2	117	-	118	118	-	-	-	
12	Prince Pipe & Fitting Ltd.	1	102	0	103	101	-	-	2	
13	Ashok Leyland Ltd.	1	101	0	102	101	0	1	0	
14	Gujarat Pipavav Port Ltd APM Terminals	8	98	12	118	119	-	-	(1)	
15	Tata Motors Passenger Vehicles Ltd.	-	81	-	81	81	-	-	-	
16	Hinduja Foundation	2	81	0	83	82	-	1	1	
17	Anand Rathi Global Finance Ltd.	2	81	0	82	80	-	1	1	
18	Hinduja Housing Finance	-	74	0	74	74	-	0	0	
19	Pernod Ricard India Foundation	3	69	-	72	58	3	-	10	
20	Apollo Tyres Foundation	2	56	2	60	58	-	2	(0)	
21	SBI Funds Management Ltd.	-	50	-	50	50	-	-	-	
22	Aavas Financiers Ltd.	2	44	2	48	46	-	1	1	
23	Hiranandani Financial Services Pvt. Ltd.	-	44	-	44	44	-	-	-	
24	Schlumberger Asia Services Ltd.	0	43	0	43	42	-	-	1	
25	AU Small Finance Bank Ltd.	-	42	0	42	42	-	-	0	
26	Bayer Bio Science Pvt. Ltd.	(3)	39	-	36	31	-	-	5	
27	Yes Foundation	-	37	5	42	42	-	-	0	
28	Infocepts Foundation	0	30	-	31	30	-	-	0	
29	Exide Industries Ltd.	-	27	-	27	27	-	-	-	
30	Talwandi Sabo Power Ltd.	(6)	24	-	18	20	-	-	(2)	
31	Hafele India Pvt. Ltd.	8	23	-	31	22	-	4	6	
32	Synergy Steels Ltd.	-	22	-	22	22	-	-	0	
33	IHHR Hospitality Ananda Pvt. Ltd.	-	20	-	20	14	-	-	6	
34	BPR Brassica Pvt. Ltd.	-	18	1	20	18	-	-	1	
35	Hinduja Global Solutions Ltd.	-	18	-	18	18	-	-	0	
36	Star Chemicals (Bombay) Pvt. Ltd.	-	15	-	15	15	-	-	-	
37	Edutest Solution Pvt. Ltd.	-	13		13			-	(1)	
38	Jankidevi Bajaj Gram Vikas Sanstha	-	10	-	10		2	-	-	
39	Louis Dreyfus Company India Pvt. Ltd.	-	5	-	5		-	-	1	
40	Other Corporate Funds	0	15	-	15		0	0	(2)	
	Total=	93	9,673	280	10,046	9,800	9	46	190	
В	Government Funding									
1	ICAR*- Krishi Vigyan Kendra	66	269	4	339	250	-	5	83	
2	NABARD*	26	171	0	197	198	-	1	(2)	
3	Western Coalfields Ltd.	(23)	25	-	2	0	-	-	2	
4	SIDBI*	(9)	20	-	11	13	-	-	(2)	

(Rs. in Lakh)

5	SBI* Foundation	11	11	-	23	22	-	-	0
6	Other Government Funds	(7)	7	-	1	10	-	1	(10)
	Total=	65	504	4	572	494	-	7	72
С	Foreign Contributions								
1	Better Cotton Growth and Innovation Foundation	232	3,843	22	4,096	3,886	-	23	187
2	The Nature Conservancy	-	43	-	43	12	-	-	31
3	Stichting Tulip Crowns	0	32	-	32	11	-	-	20
4	Deal International Inc.	-	2	-	2	1	-	-	1
5	IDH Sustainable Trade Initiative	0	0	-	0	-	-	-	0
6	Foundation De France	28	-	-	28	24	-	-	4
7	Wadhwani Institute for Artificial Intelligence Foundation	4	-	-	4	-	-	-	4
8	Global India Fund	2	-	-	2	1	-	-	2
9	Better Cotton Project GIZ*	(11)	-	-	(11)	-	-	-	(11)
10	GIZ* Project	(20)	-	-	(20)	-	-	-	(20)
	Total=	236	3,920	22	4,177	3,935	-	23	218
D	Other Funds								
1	Krishnashray Foundation	4	145	0	150	147	-	0	3
2	B.L. Taparia & Family	1	31	1	34	31	-	-	2
3	Sir Mathuradas Vissanji Education Trust	25	25	-	50	25	-	-	25
4	Others	25	35	0	60	32	-	0	27
	Total=	55	236	1	293	235	-	1	58
Total A	ssisted Project Funds	449	14,333	307	15,089	14,464	9	77	538

Footnotes:

- 1) The project-wise 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) Interest earned and community contributions relating to assisted project funds are clubbed with the project funds received (column b) as income, being part of assisted project fund for utilisation.
- 3) Deficit arising out of Assisted Project Funds during the FY 2024-25:

 Total Funds Received [(b) above]
 14,333

 Total Utilised [(e) above]
 14,464

 Deficit from Assisted Project Funds (Refer Note 2)
 (131)

- 4) Net outstanding Assisted Project Funds balance [(h) above] includes deficit from these Project Funds.
- 5) Grouping/regrouping of project funds are done for better presentation of funds outstanding/balance recoverable
- 6) The projects with figures zero { 0/(0)} denotes amount lesser than one lakh and the sign $\{\,\cdot\,\}$ 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 ab	breviations used			
ICAR	The Indian Council of Agricultural Research			
NABARD	National Bank for Agriculture and Rural Development			

NABARD	National Bank for Agriculture and Rural Development
SIDBI	Small Industries Development Bank of India
SBI	State Bank of India
BCI GIZ	Better Cotton Initiative, Government of the Federal Republic of Germany
GIZ	Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ)

As at 31.03.2025 (Rs. in Lakh)

Note 4: Other Long-Term Liabilities

Provision for Employees Benefits 280 256

Provision for non- recovery of Funds 47
327 256

Note 5: Trade Payables (less than a year)

Other than Acceptances* 103 41

103

Trade Payables Ageing Schedule

(Rs. in Lakh)

Particulars	Outstanding for following periods from due date of payment						
	Less than 1 year	1-2 years	2-3 years	More than 3 years	Total		
i. MSME							
ii. Other	103	0	0		103		
iii. Disputed dues - MSME							
iv. Disputed dues - Other							

^{*}There are no outstanding dues under Micro, Small & Medium Enterprises development Act, 2006 (MSMED Act) as on 31st March,2025.

Note 6 : Other Current Liabilities	As at 31.03.2025 (Rs. in Lakh)	As at 31.03.2024 (Rs. in Lakh)
Liability for Expenses	173	291
Statutory Dues Deposits including retention money	73 104	89 92
	350	472
Note 7 : Short Term Provisions		
Provision for Employees Benefits Provision for non- recovery of Funds	25	16 47
	25	62

Note 8 : Property, Plant & Equipments

(Rs. in Lakh)

	1				1				(Rs. in Lakh)		
DESCRIPTION		GROSS	BLOCK			DEPRECIATION				NET BLOCK		
	Cost as at 01.04.24	Additions during the year	Deductions during the year	Total cost as at 31.03.25	Upto 31.03.2024	For the year	Adjustment during the year	Total cost as at 31.03.25	As at 31.03.25	As at 31.03.24		
Tangible Assets:												
Leasehold Land	0	-	-	0	-	-	-	-	0	0		
Buildings	344	-	-	344	48	6	-	54	290	296		
Construction & Survey Equipments	9	-	-	9	7	-	-	7	2	2		
Vehicles	46	26	4	68	39	5	4	40	28	8		
Furniture & Fixtures	569	38	7	600	299	39	5	332	268	270		
Computers	507	153	23	637	312	76	20	367	269	195		
Audio & Visual Equipments	121	17	1	137	48	11	0	59	77	72		
Office Equipments	269	8	2	274	127	21	2	146	128	141		
Technical & Sports Equipments	92	3	17	78	57	6	16	47	31	35		
TOTAL:	1,956	245	55	2,146	936	163	48	1,052	1,094	1,019		
FC Assets*:												
Computers	13	14	-	27	3	7	-	10	17	10		
Office Equipments	1	20	-	21	0	2	-	2	19	1		
Office & Fixtures	-	9	-	9	-	0	-	0	9	-		
TOTAL:	14	43	-	57	3	9	-	12	45	11		
Intangible Assets:												
Trademarks	3	-	-	3	2	0	-	2	1	1		
Computer Software	0	-	-	0	0	-	-	0	-	-		
TOTAL:	3	-	-	3	2	0	-	2	1	1		
GRAND TOTAL:	1,972	289	55	2,206	941	173	48	1,066	1,140	1,031		
PREVIOUS YEAR FIGURES	1,740	273	41	1,972	843	132	35	941	1,031	897		

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.

c. *FC assets are the assets purchased under Foreign Contribution projects as defined under FCR Act, 2010.

	As at 31.03.2025 (Rs. in Lakh)	As at 31.03.2024 (Rs. in Lakh)
Note 9 : Long-Term Loans and Advances		
(Unsecured, Considered Good)		
Security Deposits	23	20
Other Advances Receivable	9	2
	32	22
Note 10 : Other Non-Current Assets		
Non-Current Bank Balances		
Fixed Deposits with Banks (maturity after 12 months)	-	2
Interest Accrued but not due	-	0
	-	2
Note 11 : Cash and Bank Balances		
Cash and Cash Equivalents		
Cash in hand	0	-
Cheques, Draft on hand	0	4
Bank Balance including auto sweep/flexi balance	2,768	2,669
Fixed Deposits with Banks (maturity within 3 months)	2	-
	2,769	2,673
Note 12 : Short Term Loans & Advances		
(Unsecured, Considered Good)		
TDS receivable	18	48
Advances to Employees	2	0
Other Advances/ Amount recoverable	163	117
	183	166
Note 13 : Other Current Assets		
Security Deposits	13	3
Prepaid Expenses	73	51
Interest accrued but not due	34	98
Fixed Deposits with Banks (4-12 months)	264	241
	384	394
Note 14 : Other Income / Contributions		\
Interest Received	150 ^a	
Subscription Received	0	0 18
Sundry balances written back Collection from Diagnostic Centre	30	30
Contribution for SEDI	242	246
Contribution for AMK	20	50
Community Contribution for projects	1,269	1,180
Other Donations/Income	32	38
Actuarial Gain	-	11
	1,745	1,710

Note:. a) Interest on auto flexi deposits linked to savings bank account has been recognized as per the Interest Certificates/ Statements received from the banks. Interest earned on the assisted project funds are clubbed with the project funds received (column b of Note 3) as income.

Note 15 : Employees Benefit Expenses	As at 31.03.2025 (Rs. in Lakh)	As at 31.03.2024 (Rs. in Lakh)
Salary & Other Allowances	581 b)	541 b)
Contribution to Provident and Other Funds (see note given below)	133 b)	148 b)
Staff Welfare & Mediclaim Insurance	33	28
	747	717

Note: b) 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 31.03.2025 (Rs. in Lakh)	As at 31.03.2024 (Rs. in Lakh)
Note 16 : Other Expenses		
Bank Charges	2	3
Communications/ Film making/ Reports & Publications	63	53
Board Meeting Expenses	2	2
Electricity Expenses	-	3
Establishment Expenses	33	39
Filing Fees	0	1
Insurance Expenses	21	14
Interest on TDS/ Rate & Taxes	0	0
Internet & Website charges	1	0
Legal Expenses (Refer Note 23)	35	11
Loss on Sale of Assets	2	0
Payment to Auditors (details as given below)*	6	6
Postage, Courier & Telephone Expenses	6	9
Printing & Stationery	9	10
Professional Fees	8	8
Rent	3	3
Repairs & Maintenance	30	14
Staff Training, recruitment, capacity building and meeting expenses	15	15
Sundry Balances/Loans and Advances written off	3	28
Travelling & Conveyance Expenses	55	55
Vehicle Expenses	35	40
	329	315
* Payments to Auditors	Rs.	Rs.
As Auditors Fees	5	5
As Certification Fees	1	1
	6	6

Note 17

The Ambuja 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 31.03.2025 (Rs. in Lakh)	As on 31.03.2024 (Rs. in Lakh)
Bank guarantee against Fixed Deposit for project implementation was provided to the Funding Partner under the Deen Dayal Upadhyaya Grameen Kaushalya Yojna project, which was concluded in 2021, is currently in the process of closure by the Funding Partner.	20.09	20.09

Note 20

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

Note 21

Employees Benefits:

Post Employment Defined Benefit Plan:

Gratuity (Funded)

During the year an amount of Rs. 57.76 lakh 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, 2025

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

(Rs.in Lakh

(**************************************		
As At 31.03.2025	As At 31.03.2024	
501	454	
33	32	
33	32	
26	3	
(32)	(19)	
561	501	
	33 33 26 (32)	

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

(Rs.in Lakh)

Particulars	As At 31.03.2025	As At 31.03.2024
Opening balance	401	344
Expected return on plan asset	28	26
Actuarial gain/(loss)	6	4
Actual Company contribution	48	47
Benefit paid	(32)	(19)
Closing balance	451	401

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

(Rs.in Lakh)

Particulars	As At 31.03.2025	As At 31.03.2024
Present value of defined benefit obligation	561	501
Fair value of plan asset	451	401
Net asset/(liability) recognised in the balance sheet	110	100

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

(Rs.in Lakh)

		(**************************************
Particulars	As At 31.03.2025	As At 31.03.2024
Current service cost	33	32
Interest cost	33	32
Expected return on plan asset	(28)	(26)
Actuarial losses/(gain)	20	(1)
Total expense	58	37

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

(e) Actual Return on Plan Assets:-

(Rs.in Lakh)

Particulars	As At 31.03.2025	As At 31.03.2024
Actual return on plan assets	35	29

(f) Actuarial assumption considered: -

Particulars	As At 31.03.2025	As At 31.03.2024
Discount rates	6.45%	6.95%
Salary escalation	8.00%	7.00%
Expected return on assets	6.45%	6.95%

(g) Category of Plan Assets: -

Particulars	As At 31.03.2025	As At 31.03.2024
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

The amount recognised as expense in respect of compensated absences is Rs. 47.97 lakh based on actuarial valuation carried out for the current financial year.

Note 22

Related Party disclosures as per Accounting Standard 18 (AS 18)

(a) Related Parties - Key Management Personnel:

Mr. Narotam Sekhsaria	Chairman
Mr. Pravin Laheri	Director
Ms. Ashni Biyani	Director
Mr. Vijay Kumar Sharma	Director
Ms. Padmini Sekhsaria	Director
Mr. Bhanwarlal Taparia	Director
Mr. Ajay Kapur	Director
Ms. Pearl Tiwari	Director

(b) Related Parties - Common Control:

Salaam Mumbai Foundation	Under Common Control
Narotam Sekhsaria Foundation	Under Common Control

(c) Related Party Transactions:

S. No.	Nature of Transactions	Name of related parties	Relationship	Amount - Rs. (In Lakh)
1	Sitting Fees paid in compliance with Sec 197 of the companies Act, 2013 during the year to attend Board Meeting. No other form of remunerations was paid to the Directors.	i) Mr. Pravin Laheri ii) Ms. Ashni Biyani iii) Mr. Vijay Kumar Sharma	Independent Director	0.80 0.20 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 Mumbai Foundation	Under Common Control	11.59

Note 23

Legal proceedings initiated by the Company

The legal expenses incurred towards legal proceedings/hearings against the past employee towards embezzlement of funds at Dadri location is Rs. 34 lakh. The legal proceedings are ongoing as at the end of the financial year.

Note 24

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

Note 25

Additional Regulatory Information required by Schedule III

(i) Borrowing secured against current assets

The Company has no borrowings in the form of term loans, overdraft and extended credit towards the working capital.

(ii) Wilful defaulter

The Company has not been declared wilful defaulter by any bank or financial institution or government or any government authority.

(iii) Relationship with struck off companies

The Company has not entered into any transactions with the companies struck off under the Companies Act, 2013 or the Companies Act, 1956.

(iv) Compliance with number of layers of companies

There is no non-compliance with regard to the number of layers of companies prescribed under clause (87) of section 2 of the Act read with Companies (Restriction on number of Layers) Rules, 2017.

(v) Compliance with approved scheme(s) of arrangements

The Company has not entered into any scheme of arrangement which has an accounting impact on current or previous financial year.

(vi) Utilisation of borrowed funds and share premium

The Company has not advanced or loaned or invested funds to any other person or entity, including foreign entity (Intermediary) with the understanding that the Intermediary shall:

- a) directly or indirectly lend or invest in other person or entity identified in any manner whatsoever by or on behalf of the company (Ultimate Beneficiaries) or
- b) provide any guarantee, security or the like on behalf of the ultimate beneficiaries

The Company has not received any fund from any person(s) or entity(ies), including foreign entities (Funding Party) with the understanding (whether recorded in writing or otherwise) that the company shall:

- a) directly or indirectly lend or invest in other person or entity identified in any manner whatsoever by or on behalf of the Funding Party (Ultimate Beneficiaries) or
- b) provide any guarantee, security or the like on behalf of the ultimate beneficiaries

(vii) Undisclosed income

The company has not surrendered or disclosed any income during the current or previous year in the tax assessments under the Income Tax Act, 1961, that has not been recorded in the books of account.

(viii) Corporate Social Responsibility

The Company is not covered under section 135 of the companies Act 2013 and rules made thereunder.

(ix) Details of crypto currency or virtual currency

The Company has not traded or invested in crypto currency or virtual currency during the current or previous year.

(x) Valuation of PP&E, intangible asset and investment property

The Company has not revalued its property, plant and equipment, intangible asset and investment property during the current year and previous year.

(xi) Benami Property

No proceedings have been initiated on or are pending against the company for holding benami property under the Benami Transactions (Prohibition) Act, 1988 (45 of 1988) and Rules made thereunder.

(xii) Since the Company is formed under Section 8 of the Companies Act, 2013 (Not for profit Company) there is no commercial activity carried out by the Company and hence ratios as required under Schedule III have not been presented.

Note 26

- 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 & Co. LLP

UDIN: 25052122BMOMOC5749

Chartered Accountants

Firm Registration No.: 302137E/ E300286 Ms. Pearl Tiwari
Director

DIN: 00740574

sd/-

Ms. Nilima Joshi sd/-

Partner

Membership No. 52122

Kolkata

Mr. B.L.Taparia

Director

Kolkata

DIN: 00016551

Place: Mumbai

Place: Mumbai Date: July 15, 2025

sd/-

