



Multiplier Effect

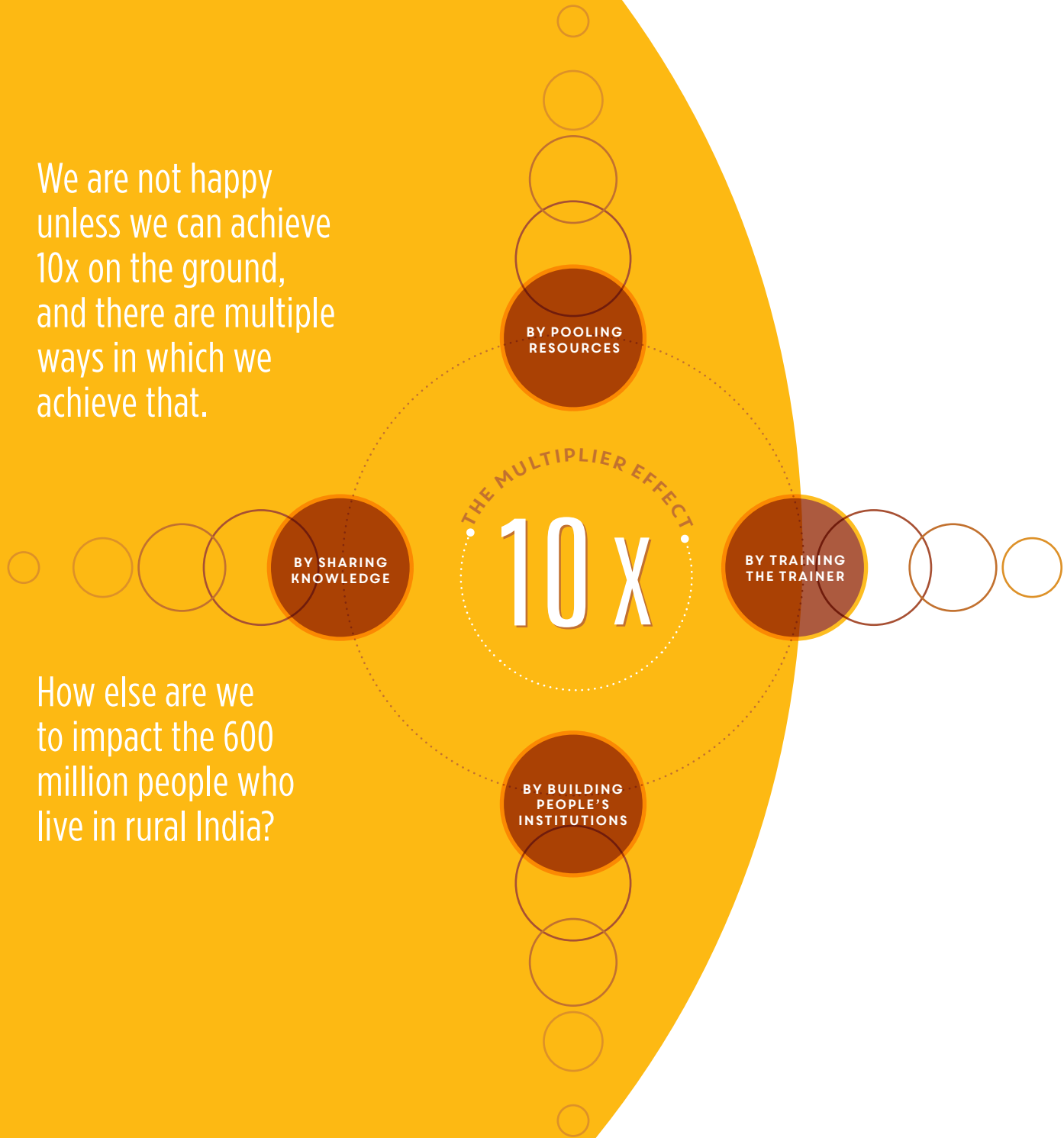
Annual Report
2019-20

**Ambuja
Cement
FOUNDATION**

ENABLING PEOPLE & PROSPERITY



We are not happy unless we can achieve 10x on the ground, and there are multiple ways in which we achieve that.



How else are we to impact the 600 million people who live in rural India?

THE MULTIPLIER EFFECT
10x

BY POOLING
RESOURCES

MULTIPLE FUNDING PARTNERS TO TACKLE SALINITY IN KODINAR

In 1993 the coastal area of Kodinar, Gujarat was severely affected with salinity ingress. Salinity had seeped inland upto 15 kilometres and the Total Dissolved Solids (TDS) was more than 4000 mg/litre – one of the reasons being intensive agriculture and overexploitation of ground water.

ACF took a holistic approach, creating an effective model to tackle the problem from both the demand and supply side by building infrastructure for mass water harvesting, collectivising farmers to harness drip irrigation, and promoting drinking water solutions to ensure sufficient potable water for the community.

The entire region is home to some 200,000 people, and therefore the sheer scale of the problem required a collaborative approach. ACF approached the Sir Ratan Tata Trust and together they pooled resources to reach out to 103 villages to improve the model. Today, the Coastal Salinity Prevention Cell has been established consisting of ACF, Sir Ratan Tata Trust, Aga Khan Rural Support Programme (India).

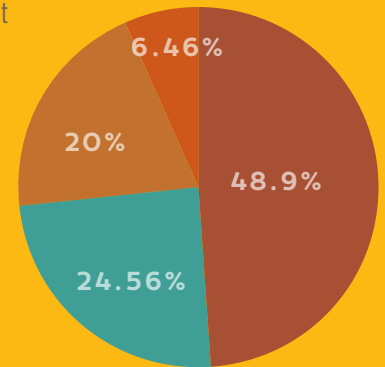
Within just 6 years ACF was able to showcase a strong model and impact, which convinced the Gujarat Government to also get involved, providing 60-80% of funding for future structures.





COASTAL SALINITY INGRESS AND PREVENTION INVESTEEES

■ Government of Gujarat	₹3935.35 LAKHS
■ ACF	₹1973.15 LAKHS
■ Community	₹1606.15 LAKHS
■ Sir Ratan Tata Trusts	₹519.17 LAKHS



REDUCTION IN TDS LEVEL

4000 mg/l 1200 mg/l

IMPACT OF POOLING RESOURCES

- Availability of water increased from 4 months in monsoon to **8 months** post monsoon.
- Installation of over **3970** roof rainwater harvesting structures.
- **2704** farmers converted to drip irrigation with a coverage of 12473 acre area.
- **69.26 kms** of canals built to interlink ponds, rivers and bandharas. Constructed **225** check dams, **119** ponds, **1268** percolation wells & well recharges.

THE MULTIPLIER EFFECT
10x

BY TRAINING
THE TRAINER

ADOLESCENT PEER EDUCATORS

ACF is promoting adolescent health through a peer led, life skills based, education programme called APEKSHA (Adolescent Peer for Enhancement of Knowledge, Skill and Healthy Association) – reaching over 28,170 youth by training just 970 peer educators from 72 Schools.

APEKSHA is a behaviour change programme that educates adolescents on health by training young leaders to go forth and educate their peers, with the key objectives of:

- Improving nutrition
- Improving sexual & reproductive health
- Enhancing mental health
- Preventing injuries & violence
- Preventing substance misuse

Peer Educators are identified and provided with 3 days orientation and 2 days of refresher trainings. With the support of ACF, they develop a monthly action plan with a target to complete a certain number of health talks, groups sessions and activities to educate their peers at school - using role plays, games, puzzles, group discussions, and a variety of other innovative teaching techniques to engage students in these sensitive topics.

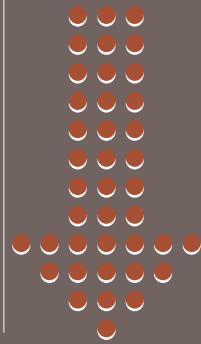
By training and empowering youth, we are able to reach vast numbers of young people via a peer educator model.





IMPROVING
NUTRITION, SEXUAL
& REPRODUCTIVE
HEALTH AND
MENTAL HEALTH

REDUCTION IN
INJURIES, VIOLENCE
AND SUBSTANCE
MISUSE



970
PEER
EDUCATORS



72
SCHOOLS



28170
ADOLESCENTS REACHED

THE MULTIPLIER EFFECT

10x

STRENGTHENING PROGRAMMES

BY SHARING
KNOWLEDGE

ACF's rigorous programme monitoring process is helping get 'more bang for buck' per project, by harnessing qualitative and quantitative data to monitor each project and identify ways in which we can improve our work and generate multiple impacts.

Introduced in 2014-15, the detailed monitoring and evaluation process has helped optimize investments in areas such as Maternal & Child Health. In 2017, quantitative data revealed that whilst the MCH programme was getting good results, the data highlighted a high rate of neonatal deaths in the communities of Roorkee and Farakka.

Deciding to do something about it, ACF began exploring the causes, which highlighted anemia amongst expecting women, and a lack of ANC services. ACF set about strengthening these areas and also introduced a family planning programme that would help to strengthen the health of mothers and as a consequence, significantly reduce neonatal deaths.

INCREASE IN ANC SERVICES

1027

2017-18



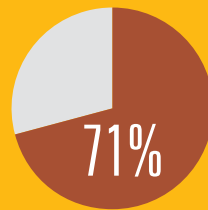
1958

2019-20

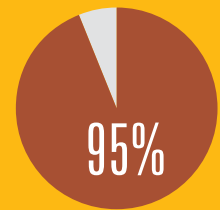




INSTITUTIONAL DELIVERIES



2017



2020

NEONATAL MORTALITY RATE



2017-18



2019-20

WOMEN COUNSELLED FOR FAMILY PLANNING



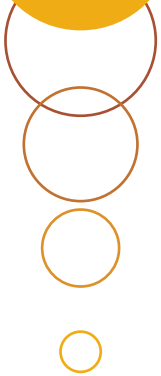
5212

WOMEN SUPPORTED CONTRACEPTIVES





BY BUILDING
PEOPLE'S
INSTITUTIONS



FARMER PRODUCER ORGANISATIONS

By building people's institutions, ACF generates a multiplier effect – empowering men and women to run their own Federations or Farmer Producer Organisations and kickstarting a movement in the process.

By acting as a facilitator and guide, ACF helps groups of passionate people formalise a structure, training them to run it like a sustainable business, innovating along the way, generating new memberships and increasing impacts for members as a result.

Somnath Farmer Producer Organisation, Gujarat was kick-started in 2012, and its first initiative was the collective purchasing of quality cotton seeds, safe pesticides, and fertilisers in the form of micro-nutrients. They opened four retail outlets in local villages, where agronomists volunteered their time to give advice to farmers. They then began supplying products to various companies and in 2018 they registered with India's Multi Commodity Exchange (MCX) online commodity trading platform to sell cotton bale – increasing profits direct for the farmer.

ACF's Farmer Producer Organisations are a perfect example of how ACF went from working with 2000 farmers in 2007 and, by harnessing the power of the multiplier effect today, works with over 2 lakh farmers in 2019-20.





6108

Members in 11 FPO's in 2019-20

73

Members in 4 FPO's in 2012-13



5
WOMEN'S
FEDERATIONS



8
FARMER
PRODUCER
ORGANISATIONS



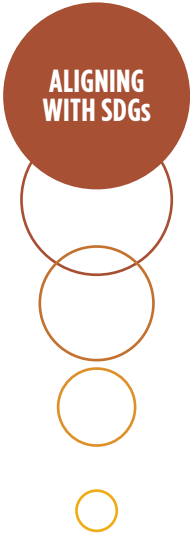
3
COOPERATIVES



2352
SELF HELP
GROUPS



166
WATER GROUPS



We live in uncertain times. All around us we are seeing signs of the fragility of the planet and the unsustainable nature of mankind's approach to life. Now is a time for all individuals, organisations, corporates and governments to work together and commit to sustainable change for the future.

By working together and uniting in our goals, we can create a ripple effect, indeed a multiplier effect, across the country and around the world.

At Ambuja Cement Foundation, we are committed to the Sustainable Development Goals and use them as a guiding force for our programmes. Many of our programmes and approaches cut across multiple SDGs and it's important, in this report, to highlight how our work is contributing to this global blueprint for peace and prosperity for both people and planet, now and in the future.

Ending poverty requires a multi-pronged approach with various strategies across the key areas that impact a family's ability to empower themselves economically, whilst respecting the natural environment in which we live and work.





SDG 5
GENDER
EQUALITY



SDG 6
CLEAN WATER
AND SANITATION



SDG 7
AFFORDABLE AND
CLEAN ENERGY



SDG 8
DECENT WORK AND
ECONOMIC GROWTH



SDG 9
INDUSTRY,
INNOVATION AND
INFRASTRUCTURE



SDG 10
REDUCED
INEQUALITIES



SDG 11
SUSTAINABLE CITIES
AND COMMUNITIES



SDG 12
RESPONSIBLE
CONSUMPTION AND
PRODUCTION



SDG 13
CLIMATE ACTION



SDG 14
LIFE BELOW
WATER



SDG 15
LIFE ON LAND



SDG 16
PEACE, JUSTICE AND
STRONG INSTITUTIONS



SDG 17
PARTNERSHIP
FOR THE GOALS

At ACF we embrace SDG 17
- Partnership for the Goals,
in approaching all areas of
our work, and our individual
programmes align with the
following goals:

AGRICULTURE

1, 3, 5, 7, 8, 12, 13, 14
15, 17

WATER

1, 2, 5, 6, 10, 13, 17

SKILL

1, 3, 4, 5, 8, 10, 17

WOMEN

1, 2, 5, 17

HEALTH

1, 2, 3, 5, 6, 17

EDUCATION

4, 6, 17

- 10** Aligning with Sustainable Development Goals
- 13** Chairman's Message
- 14** Board Members
- 16** Major Partners
- 18** Sources & Use of Funds
- Programme:
 - 20** • Water
 - 26** • Skills
 - 32** • Agriculture
 - 38** • Women
 - 44** • Health
 - 50** • Education
 - 56** • Rural Infrastructure
- 58** COVID-19 Response
- 60** Research, Monitoring & Knowledge Sharing
- 64** Our People
- 66** Our Partners
- 68** Directors Report
- 78** Our Accounts



The end of financial year saw the world enter into uncharted territory, and India embarked on the world's largest lockdown as 1.3 billion people were forced to stay at home. The ripple effect of these events have hit hard on the Indian economy and on our people. We are conscious that now more than ever before, we will need to pool all existing resources and work together to protect our rural communities and their livelihoods, to minimise the impact of this COVID-19 pandemic.



“After almost 3 decades of work, we have taken great strides to ensure every rupee is optimised. This approach has seen us have success in creating a ‘multiplier effect’ so that every rupee invested goes that extra mile in making an impact.

At Ambuja Cement Foundation we are committed to reaching the last mile, and ensuring that rural Indians in the most isolated parts of the country, are afforded the same services and quality of life as those in the cities. During the COVID-19 crisis, we made significant efforts to support the 2.6 million people we work with. And throughout the rest of the year we continued to promote access to water, healthcare services, quality education and sustainable livelihoods at the grassroots and last mile.

After almost 3 decades of work, we have taken great strides to ensure every rupee is optimised. This approach has seen us have success in creating a ‘multiplier effect’ so that every rupee invested goes that extra mile in making an impact.

We achieve this via bringing together consortiums of stakeholders who pool resources. We train and empower people to kickstart a movement for and on our behalf. We build people's institutions to engage communities in projects and build their capacity to lead it into the future. And we share our learnings with other like-minded organisations, so that they too can enhance their impact.

And with this approach we've seen multiple success stories. Kickstarting Farmer Learner Groups and watching our influence on these farmers spread from 200 in 2007 to 2 lakh in 2019-20. Initiating one partnership with NABARD in 2012, ensuring its success and moving forward together to collaborate on 36 projects in 2019. Win-win partnerships with corporates have enabled us to act as an implementing body for other corporate CSR – taking the number of Skill & Entrepreneurship Development Institutes from 1 centre in 2006 to 33 centres in 2019. Additionally, we created a Single Point of Contact (SPOCs) in each village from our community members to ensure awareness and the necessary education and information on COVID-19 to ensure effective reach and associated behaviour change.

Of course, achieving a multiplier effect on ground takes the efforts of many. On behalf of our Board, I extend my thanks to our incredible partners who have faith and have entrusted us with their investments. I'd also like to thank the team - for their passion, commitment and drive in ensuring rural change. Time and again, our people are recognised for their strength of character, commitment and for delivering results on the ground. For that we are indebted to them.

Reaching out to over 2.6 million people, today we can see the results of our efforts. We pledge to stay true to our mission – generating prosperity for rural communities, which in turn, generates prosperity for the entire country.

N-S. Sekhsaria

Narotam Sekhsaria
Chairman
Ambuja Cement Foundation

ACF is fortunate to be guided by an eminent group of Board Members who bring a wealth of experience, knowledge and passion to the table as they lead ACF into the future.

This year, we bid farewell to our outgoing Director Mr. Bimlendra Jha, who resigned due to personal reasons. We thank him for his guidance and leadership over the last 12 months and for his passion for our work.

ACF welcomes new Board Members, Mr. Neeraj Akhoury and Mr. V.K Sharma who bring a depth of experience and skillsets to ACF. We look forward to their inputs and guidance going forward.

We extend a debt of gratitude for the time, passion and commitment of our Board in governing our large organisation.



NAROTAM SEKHSARIA is a leader in the Indian Cement Industry. In a career spanning over 35 years, he introduced new standards in manufacturing, management, marketing efficiency and corporate social responsibility

to an industry he helped transform. He started Ambuja Cement Foundation with the firm belief that community development is core to business sustainability. He is particularly concerned about the economic progress, efficiencies and sustainable livelihoods of rural people and has encouraged ACF to focus on water resource management, projects for farmers like the Better Cotton Initiative, and also skill training for rural youth. He is the Chairman of Ambuja Cements Ltd, ACC Limited, Narotam Sekhsaria Foundation; Director, JM Financial ARC and Everest Industries Limited and a Board Member of Indian Institute of Crafts & Design, Jaipur.



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

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



P K LAHERI, IAS (RETD.) Recruited into the 1969 batch of the Gujarat cadre, Mr. Laheri retired as Chief Secretary in March 2005. He also served as Chairman and Managing Director of Sardar Sarovar

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



CHANDRA SHEKHAR RAJAN, IAS is an IAS officer of the 1978 batch who retired as Chief Secretary, Rajasthan in 2016. Since then he has been serving as Deputy Chairman, Chief Minister's Advisory Council. During his

years in the IAS he has served in various capacities in agriculture and rural development, before spending 12 years in infrastructure sectors like power, roads, industries and 5 years in finance and general

administration, respectively. He has co-authored a book on 'Farmers Participation in Agricultural Research and Extension'. He has also briefly served as a Consultant with the World Bank. In October 2018, he was appointed by the Union Government as Director on the Board of IL&FS and since April 2019, he has been serving as MD, IL&FS.



ASHNI BIYANI is the Managing Director of Future Consumer Limited, an FMCG company designed to cater to the fast moving consumer generation. Over the course of the last four years, the company

has developed over 24 brands in new and niche categories across food, home and personal care products. With an interest in human behavior, she works on behavioral changes that help transform ideas into conceptualized final forms. She has a passion for studying society and culture and takes time out for writing articles released in leading publications.



VIJAY KUMAR SHARMA joined the Board on 12th March 2020. He was the former Chairman of Life Insurance Corporation of India and prior to that he was the Managing Director of LIC of India and LIC Housing Finance

Limited. He comes with over 37 years of experience in the insurance sector and held various challenging assignments pan India. He has great understanding of the demographics of the country and socio-economic needs of different regions. He has vast Board level experience on national and international level. He was the Director of ACC Ltd. and is currently on the Board of Tata Steel Ltd., Mahindra & Mahindra Ltd and the Chairman of ICEX Ltd.



PADMINI SOMANI is a principal at the Narotam Sekhsaria Family Office where she leads several investment and philanthropic activities. She oversees businesses in technology, education, FMCG,

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



B. L. TAPARIA is a Commerce and Law graduate and a Fellow Member of the Institute of Company Secretaries of India. He possesses more than 40 years of experience in the fields of Legal, Secretarial, Finance, Taxation,

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



BIMLENDRA JHA was a Board Member from 20th March 2019 to 20th February 2020. He was the Managing Director and CEO at Ambuja Cements Ltd from March 2019 to February 2020.

He has a B. Tech in Ceramic

Engineering from IIT Varanasi and has a Post Graduate Diploma in Business Management and Finance from XLRI Jamshedpur. He has had a three decade long association with Tata Steel Ltd. with multiple leadership roles both in their Indian operations as well as in UK, Sweden and Canada.



NEERAJ AKHOURI joined the Board on 12th March 2020. He is the Managing Director and CEO of Ambuja Cements Limited and brings with him over 28 years of rich experience in the steel and

cement industries. He has worked in India and other markets in Companies such as Tata Steel, Lafarge, Lafarge-Holcim and ACC and held leadership roles in Nigeria, Middle East, Paris and Bangladesh. He has a degree in Economics and MBA from the University of Liverpool and General Management from XLRI, Jamshedpur. He is also alumnus of Harvard Business School (GMP).



PEARL TIWARI is the Director and CEO of Ambuja Cement Foundation and President (CSR & Sustainability) at Ambuja Cements Limited. With 35 years of experience in the development sector, she is a

social development professional having worked in this area across diverse academic, NGO and CSR roles. A graduate from the prestigious Tata Institute of Social Sciences, and with an Executive Education in CSR from Harvard Business School, she has led Ambuja Cement Foundation since 2000. Leading a team of development professionals, her efforts have earned Ambuja Cements national and international recognition in CSR.



AMBUJA CEMENTS LTD

Provides 37% of ACF annual budget, supporting administrative overheads and on ground projects across all the thrust areas.



APOLLO TYRES FOUNDATION

Healthcare Centre for truckers.



ASIAN PAINTS LTD

Participatory Water Resource Development and Management for enhancing Livelihood in villages of Vishakapatnam.



ASHOK LEYLAND LTD

Water project in Alwar District of Rajasthan.



AU SMALL FINANCE BANK

Continuing to support ACF's SEDI with AU Skills Academy in Jaipur, Rajasthan.



BCI Growth & Innovation Fund - IDH

Capacity building of cotton farmers for enhanced environmental and financial sustainability.



The COMMUNITY

Constant partners and investors across all projects.



CIPLA FOUNDATION

Sharing operation of SEDI at Nalagarh and Skill training for AMK children in Ropar. Also supporting with COPD in Chandrapur.



DISTRICT MINERAL FOUNDATION, GOVT. OF GUJARAT

Funding 900+ youth for skill training in mining district of Gujarat.



GODREJ AGROVET LTD

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



GUJARAT PIPAVAV PORT LTD - APM TERMINALS

Supporting SEDI, Rajula.



HDFC BANK

Holistic rural development and skill training programme in Haridwar, Sikar and Ambikapur.



HINDUJA LEYLAND FINANCE

Water Resource Management in Ajmer & Bhilwara, Rajasthan.



HINDUSTAN ZINC LTD

Skill Development Centres at Dariba and Agoocha, Rajasthan.



INDIAN COUNCIL OF AGRICULTURE RESEARCH

Krishi Vigyan Kendra in Gir Somnath, Gujarat.



INDUSIND BANK

Water conservation and skill training in rural communities in Western Rajasthan.



KATHA VISTHAR TRUST, SURAT

Support of infrastructure and land at their college campus for establishing SEDI in Surat.



KRISHNASHRAY GURUKOOL FOUNDATION

Established SEDI at Jatipura, Mathura (UP) for skill training of youth.



NABARD

36 projects across locations on FPO, WADI, Watershed, SHGs, Skilling.

Narotam Sekhsaria Foundation

NAROTAM SEKHSARIA FOUNDATION

Integrated community development program in Chirawa, Rajasthan.



NATIONAL SCHEDULED CASTES FINANCE & DEVELOPMENT CORPORATION

Skill training for Scheduled Caste youth across all SEDIs.



NATIONAL SKILL DEVELOPMENT CORPORATION (NSDC)

ACF has a non-financial partnership with NSDC for certification of skilled youth across SEDIs



RAJASTHAN SKILL & LIVELIHOODS DEVELOPMENT CORPORATION (RSLDC)

3 SEDIs in Rajasthan.



SADVICHAR PARIVAR

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



SCHNEIDER ELECTRIC INDIA FOUNDATION

Supporting the set up of training infrastructure for electrical course at SEDI.



SOMNATH TRUST

Sponsorship of youth for skill training from Gir Somnath district, Gujarat.

THE MULTIPLIER EFFECT
10x



THE POWER OF MULTIPLE INVESTORS

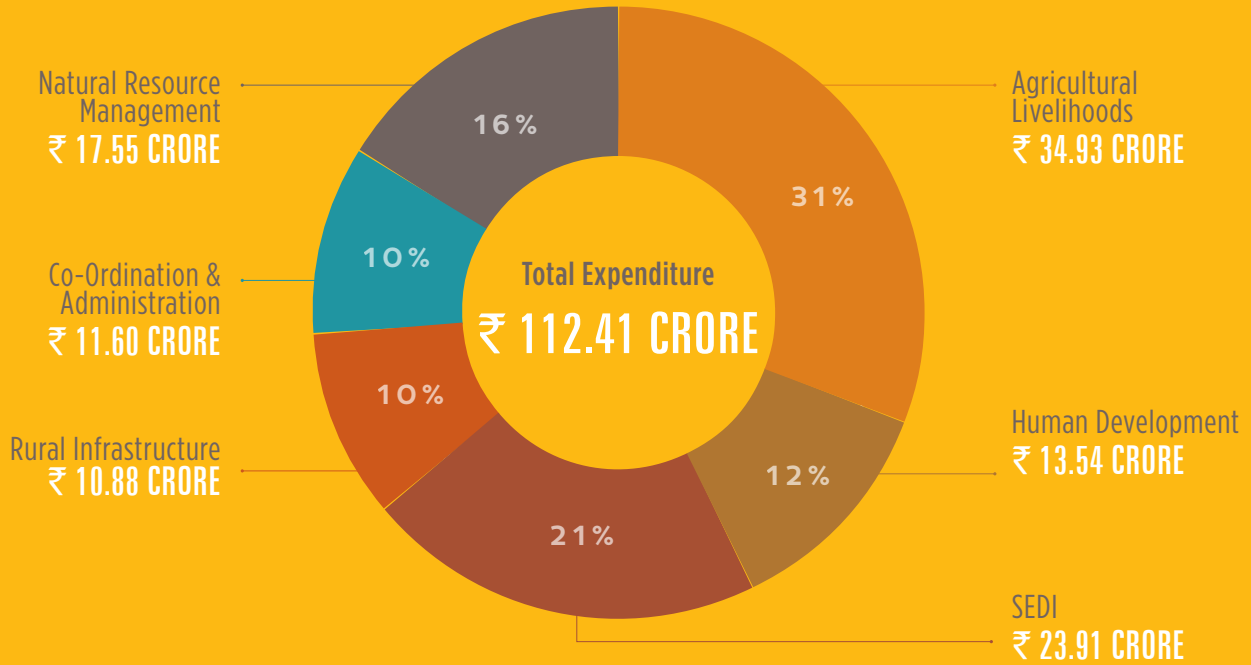
Whilst the primary investor in Ambuja Cement Foundation remains Ambuja Cements Limited (37% of total funds), ACF has been able to successfully harness the power of 'the multiplier effect' by encouraging other key stakeholders to 'pool funds' and invest in our grassroots, rural programmes and projects.

As an implementing body, ACF's proven models and participatory approach has showcased sustainable, long term change in the communities in which we work, and therefore, other investors have come to the fore. The Government is a key stakeholder who we work with and we value their collaboration and support. We also tap into a variety of Government schemes which provide direct funding to communities.

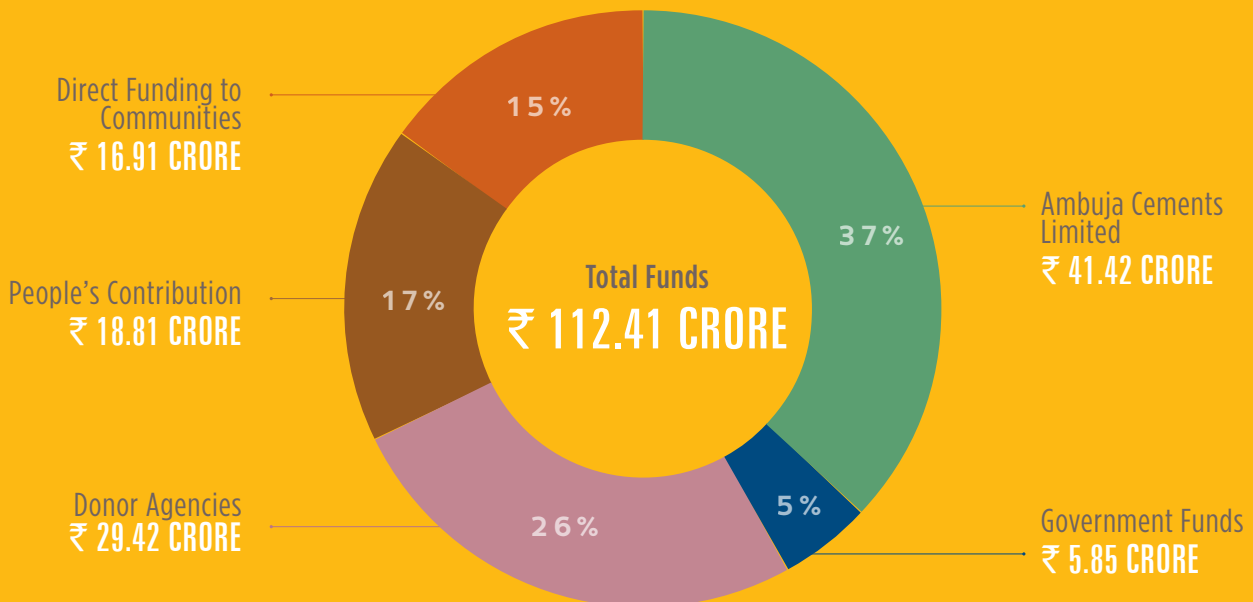
Support from Donor Agencies continues to increase and this includes both civil society organisations and corporates who have entrusted us to help achieve common goals. Today, more and more Corporates are joining hands with ACF to implement their CSR projects on the ground with our support and we applaud them for collaborating with us in this way.

Whilst 'livelihoods' remains the core focus of our work, our community investments are spread across a variety of thrust areas which dovetail into, and support, our livelihood goals. Culturally as an organization, we take extreme care to be judicious in our use of funds for administration and coordination to ensure maximum funds are invested in our on-ground work.

ACTIVITY WISE EXPENDITURE



SOURCE OF FUNDS FOR ACF ACTIVITIES



An additional funds of ₹30.86 crores was received through direct funding and community contributions in kind which were channelised into community driven projects.

WATER



FARAKKA LIFT IRRIGATION

ACF has revolutionized farming among remote, small holding, tribal farmers of Farakka, West Bengal, by establishing 'Lift Irrigation' which pumps abundant water from the nearby Kalnai river to farmer's fields, which once relied solely on erratic rainfall. As a result, 64 farmers have doubled their income - increasing crops from 1 per year (paddy) to 3 crops per year (including mustard and maize).



200%
increase in profits

FROM 1
CROP PER
YEAR



219

Tribal Farmers
have year round
access to water

TO **3** CROPS
PER YEAR



126

Women
Farmers
Impacted



3
Farmer Clubs Established
with Lift Irrigation Facilities

Lift irrigation is a method by which water, instead of being transported by natural flow (as in gravity-fed canal systems), is lifted from a river or irrigation canal using pumps or other mechanical means. It is particularly useful in regions of erratic rainfall, or undulating topography where water sources are low lying.

Installing Lift Irrigation in such regions reduces monsoon dependency, boosts overall productivity and most importantly enables farmers to harvest two and even three crops in a year. Lift Irrigation schemes are typically co-operatively owned by groups of small and marginal farmers. In this way, ACF has mobilised farmers into 'Farmer Clubs' with each club investing in electricity, pump installation and a pump operator to pipe water for irrigation. Each farmer pays a monthly fee to the club and when a farmer needs 1 hour of water, they simply pay for the pump cost to use the irrigation system.

In 2019, 2 more clubs were set up (reaching 100 Farmers & 55 farmers respectively) with their own pump unit - replicating the successful model. Another 3 Lift Irrigation projects and Farmer Clubs are being planned for the same location in the next 2 years.

ACF is exploring the potential to increase each pump's capacity, so that more farmers per club can access the water. This will also increase the income and sustainability of each Club.



Strategic Focus: Drinking Water for All

In the year under report, Ambuja Cement Foundation focused on ensuring drinking water availability through different rainwater harvesting structures and strengthening existing community water sources like hand-pumps and tubewells across locations. Pre and post monsoon Water Quality Testing was conducted on drinking water sources, and information was disseminated with preventive action taken by the community. To strengthen sustainability of water projects, 113 Water User Groups were formed with ACF conducting awareness programmes on the roles and responsibilities of Groups and the important role they play in maintaining drinking water sources.

2.06 MCM Additional Water Storage Created

Ambuja Cement Foundation's Water Resource Management initiatives generated an additional 2.06 MCM of rainwater storage in 2019-20 across locations, compared to 1.5 MCM in 2018-19. This was achieved via investment in water harvesting structures and revival of traditional water bodies including 25 check dams, 68 ponds, 73 farm ponds, 10 khadins and 5 water distribution systems.

Participatory Water Budgeting Initiated to Identify Wastage

This year, ACF initiated Participatory Water Budgeting in 5 villages of Bhatapara to understand the overall water balance of each village and identify key avenues of water wastage. By measuring the entire water coming into a village (including rainfall, surface water and groundwater) and quantifying exactly how much of that water is being used in each area (agriculture, household use, runoff), ACF was able to accurately educate villagers on how to reduce water wastage. The data generated was analysed on different parameters, providing concrete recommendations for villagers to 'optimize water availability and water-use efficiency' in their community.

ACF Bags 'National Water Mission Award'

The Honorable Minister of the Ministry of Jal Shakti, Government of India, Sri Gajendra Singh Shekhawat, awarded ACF with a National Water Mission Award for its outstanding work in water resource management in the states of Rajasthan and Gujarat. The award was received for the category 'Focused attention to vulnerable areas including over-exploited areas', which is one of the major goals of the National Water Mission. Due to this success, ACF was also invited to speak at the 6th India Water Week 2019 organized by the National Water Development Agency, Ministry of Jal Shakti.

New Partnerships Expand Footprint

Four new partnerships have been forged with ACF in 2019-20 to help increase the footprint of ACF's water interventions:

- In collaboration with Ashok Leyland at Alwar, Rajasthan integrated water resource development project has been initiated in 6 villages.
- Ashok Leyland Finance has also joined hands to focus on rejuvenating traditional water bodies and increase water availability in Ajmer and Bhilwara, Rajasthan.
- ACF has partnered with IndusInd Bank to work on a water project in Farakka.
- ACF has partnered with Asian Paints as an implementing agency with the objective to increase surface water availability and groundwater recharge and strengthen the existing drinking water distribution system in two villages of Vishakhapatnam.

Capacity Building Phase of Springshed Completed

ACF Nalagarh and Darlaghat have started spring

shed development in partnership with NABARD. The capacity building phase was completed at project villages to generate awareness about the project, its objective, entry point activity, volunteering, awareness on the ban of grazing and agreement forms. A village watershed development committee was formed for implementation of the projects which constitutes 10 members, including 4 women members. This was registered with the Sub Divisional Magistrate (SDM) cum Deputy Registrar of Societies. A traditional water spring was selected for entry point activity and volunteering in village Riya which would be a drinking water source for 6 households and 28 people engaged in agriculture.

Raising Awareness: Jal 4 Kal & Times of India 'Water Positive' Campaigns

In an effort to raise awareness on the water crisis in India, ACF launched a digital campaign, #jal4kal to highlight how key interventions at a community level can help tackle the larger water issues threatening the country. The campaign was well received with the Ministry for Jal Shakti applauding and sharing the work of ACF on social media. Additionally, ACF's water work was showcased in the Times of India 'Water Positive Campaign' which aims to encourage people to recycle, replenish and harvest water for a good cause; and reduce their water footprint by making conscious choice of product categories and brands.

ACF Participates in Free Press Journal Water Panel Discussion

ACF participated in a round-table discussion, 'Harnessing Life Through Water-Drops,' organized by The Free Press Journal. With representation from the Government of India, NABARD, the Government of Israel, and other key stakeholders, the discussion brought forward multiple views on managing water resources in the country. ACF's perspectives were shared by Deputy General Manager and resident water expert, Mr. Brajeshsingh Tomar.

Continuous Efforts to Tackle Salinity

ACF continues its work in tackling salinity as a result of over depletion of water through wells and bores. The problem is addressed by actively working on ground water resources, creating awareness on efficient use of water for irrigation, and promoting water quality testing among communities. This year, farmers in the Kodinar area implemented drip irrigation on 323.33 hectares of land with 237 farmers growing crops like onion, sugarcane, wheat, watermelon and lady finger by harnessing the improved method of irrigation. So far they have been able to save 12.77 mcm through drip irrigation. ACF also trained communities on water

quality testing and today villagers are empowered to test their water independently. Continuing its focus on water harvesting, ACF constructed/renovated 4 check dams and completed 1 diversion canal by deepening it to create additional water storage capacity. A total of 5,43,600 cum water will be recharged and 246 farmers have benefited as a result.

Lift Irrigation - Improving Livelihoods of Small Farm Holders in Farakka

The profits and livelihoods of small tribal farmers in Bhairabdanaga village, Farakka, West Bengal increased by an average of 200% thanks to the installation of Lift Irrigation systems - bringing water from the nearby Kalnai river, direct to farmer fields. Farmers committed to a 10% project investment after an exposure visit. Despite drought in West Bengal during the Kharif Season, farmers still received a good yield due to the on-demand supply of irrigation water. They have now diversified their crops to cultivate mustard, drawing a profit of 33%. This system has reduced the dependency

on rain, providing multi-cropping opportunity, increase in crop intensity and increased farmers' incomes.

ACF launched a digital campaign, #jal4kal to highlight how key interventions at a community level can help tackle the larger water issues threatening the country. The campaign was well received with the Ministry for Jal Shakti applauding and sharing the work of ACF on social media.



THE WATER WIZARD

Name: Devendra Singh Chouhan

Occupation: Project Coordinator – Water Resource Management Programme, ACF

Location: Rabriyawas, Rajasthan

Age: 46

Education: Diploma in Civil Engineering

Civil Engineer Devendra Singh Chouhan never imagined he would spend his life transforming the dry desert areas of Rajasthan – guiding water harvesting efforts to support water needs for cultivation, livestock and 65,000 people who live there.

But that is exactly what he’s had the opportunity to do – applying his skills as a civil engineer to take Rabriyawas from severely low water levels and dry ponds in 2005, to an area that is now 32 times water positive in 2020.

As one of ACF’s Project Coordinators in charge of water resource management, Devendra has played a critical technical role in identifying, implementing and overseeing water management solutions to tackle low water levels, dry wells and ponds in the region.

Bringing hardcore technical expertise to the table, he worked with ACF’s social workers and community members with rich traditional knowledge, introducing the concept of the ‘underground dyke’ - to divert river water to recharge nearby wells.

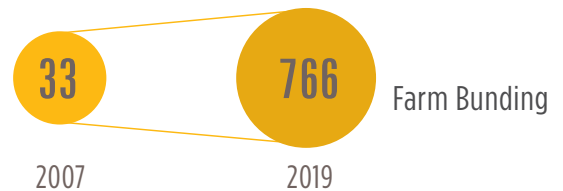
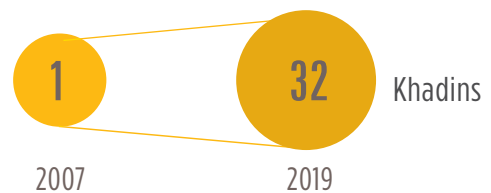
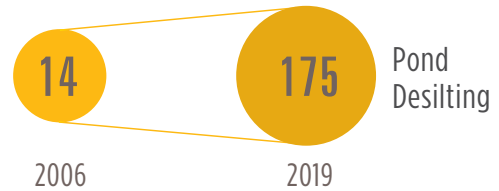
But this innovative technique faced initial resistance, as suspicious community members thought water would be diverted to Ambuja Cement’s nearby factory. After much discussion, the community finally agreed to trial one dyke, and were thrilled when the water slowly rose in their wells. They quickly agreed to replicate the model, and today there are 13 dykes on the same river, with another 4 dykes developed on a nearby river.

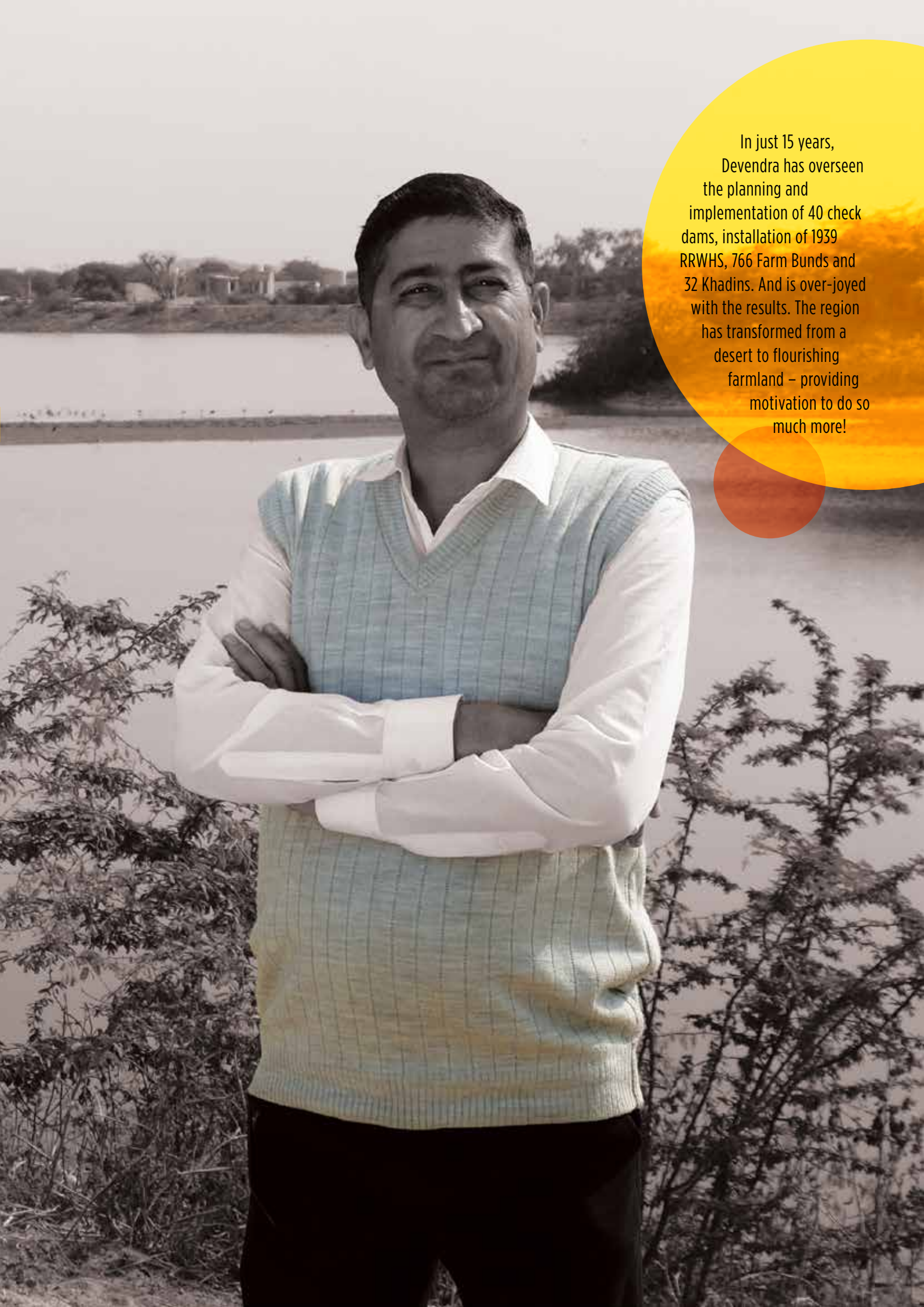
His next project was to tackle the desilting of Community Ponds where he advised community members to harness the fertile silt from ponds to increase farm soil fertility and production. Skeptical at first, the community took his advice and watched as their farms flourished and the pond filled up during monsoon – providing water to the community for an additional 6-7 months post monsoon as a result. Today he has overseen desilting of 175 community ponds with similar results.

In just 15 years, he has overseen the planning and implementation of 40 check dams, installation of 1939 RRWHS, 766 Farm Bunds and 32 Khadins. And is over-joyed with the results. The region has transformed from a desert to flourishing farmland – providing motivation to do so much more!



RABRIYAWAS





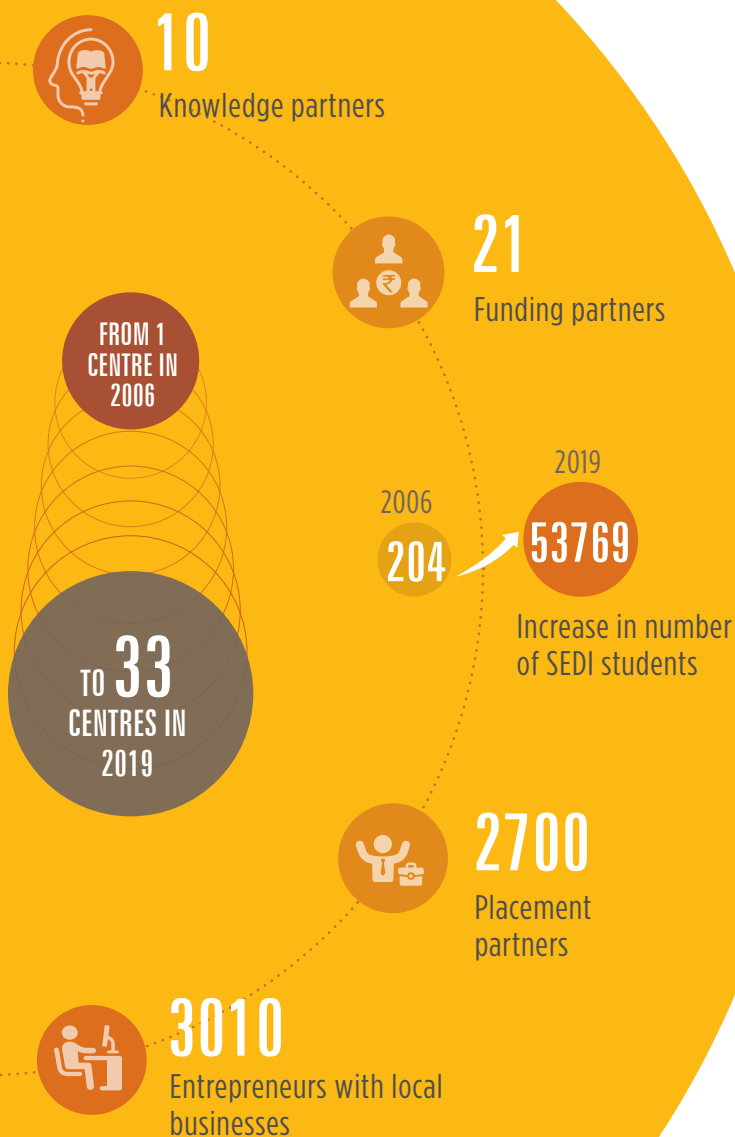
In just 15 years, Devendra has overseen the planning and implementation of 40 check dams, installation of 1939 RRWHS, 766 Farm Bunds and 32 Khadins. And is over-joyed with the results. The region has transformed from a desert to flourishing farmland – providing motivation to do so much more!

SKILLS



POOLING RESOURCES TO SCALE SEDI

By pooling the resources of different stakeholders, ACF has been able to swiftly scale its Skill & Entrepreneurship Development Institute programme across 11 states. Working in collaboration with Government and Corporate Partners, ACF has helped to grow the programme from 1 centre in 2006 to 33 centres in 2019.



With a proven model in place and strong community outcomes, many corporates are turning to ACF to help them kickstart their own, co-branded Skill & Entrepreneurship Development Institute, as part of their CSR. What started with an initial Rs. 40 lakhs investment from ACF in 2006 has grown to a Rs. 23.91 crore programme thanks to the pooled resources of funding, knowledge and infrastructure partners.

By training rural youth with skills to find jobs, build careers and grow businesses in their local or neighbouring communities, the programme is injecting life into rural communities – revitalising families, supporting the recruitment needs of local businesses, and helping young people earn lucrative livelihoods.

The programme is helping to diversify household incomes which were once reliant on seasonal and unpredictable agriculture. Additionally, young people who would otherwise face unemployment or menial farm jobs, are carving meaningful careers and helping support and uplift their families in the process.

ACF has a grand vision for the expansion of Skill & Entrepreneurship Development Institutes across locations via the formation of stand alone and satellite centres - and aims to further expand and reach 50 centres by the end of 2021-22 financial year.

7 New SEDIs Established via Partnership

Since its inception, SEDI has grown from 1 centre in 2006 to 33 centres across 11 states. 2019-20 saw an increase of 7 SEDIs via support from partners who joined hands with ACF to establish new centres in the following locations:

- Uttar Pradesh, Govardhan District Mathura - Krishnashray Foundation
- Rajasthan, Jaipur – AU Small Bank
- Gujarat, Mahuva District - District Mineral Foundation
- Gujarat, Morbi District - District Mineral Foundation
- Rajasthan, Dariba - Hindustan Zinc Limited
- Rajasthan, Agoocha - Hindustan Zinc Limited
- West Bengal, Hooghly - DDUGKY

Skill Training for Army Personnel

SEDI organised skill training for injured Army Personnel of Dogra and Mahar Regiments, in Electrician and Home Appliance Repair, along with



2019-20 saw substantial growth in the average salary bracket earnings of graduates with 59% of female trainees and 75% of male trainees earning an average of Rs. 9,000 per month.

mandatory soft skills and computer education. More than 60 Army Personnel in 3 batches have been trained and have been engaged by the Cantonment authority in maintenance of their premises.

SEDI Expands 'Footprint' to Reach Remote Districts

This year ACF focused on expanding the 'reach' of each SEDI to service youth from an additional 366 adjoining districts and 8642 villages. This saw a subsequent increase of placement partners to 2753 and the overall placement rate of 74% at all SEDI locations. Rural youth based in remote areas are the most vulnerable section of society. With an increased footprint, SEDI is helping fill skilling gaps and increase the capacity of rural youth - making them job ready and meeting the employment needs of the industry.

Increase in Placement Salaries

2019-20 saw substantial growth in the average salary bracket earnings of graduates with 59% of female trainees and 75% of male trainees earning an average of Rs. 9,000 per month. Additionally, 6% female trainees and 15% of male trainees earned an average of Rs. 15,000 per month.

Breaking gender stereotypes

SEDI took progressive steps to expand the number of female trainees in diverse male dominated technical skilling courses in 2019-20. 213 female trainees were successfully trained in technical male dominated trades, with 158 trainees placed. Women's participation rates have been maintained to the tune of 40% for three years in both training and placement at SEDI. Female trainees were enrolled in the following technical courses:

- Assistant Operator
- Assistant Electrical
- Assistant Mason
- Auto Service Technician
- Field Technician
- Fitter Fabrication

SEDI is also encouraging male trainees to enrol into courses which are perceived as women-oriented like nursing and salon professionals.

Increase in Safety Initiatives

During the year, SEDI conducted 96 mock safety drills, 144 safety events and 76 training sessions - inviting external speakers and facilitators to conduct focused safety trainings across all SEDI locations. Sessions included training on the use of fire extinguishers, and 'Toolbox' talk; daily discussions about safety during assemblies; and development of safety plans for safety activities throughout the



year. Safety evacuation drills were also carried out in case of fire outbreak under the supervision of experts. Additionally, a safety audit was conducted to understand the gaps in safety at each SEDI, and various measures to be taken to overcome them.

Capacity Building of Trainers Enhances Engagement & Impact

214 trainers were trained throughout the year via 21 skill training programmes conducted across locations through external trainers as well as an internal training team. 23 SEDIs took part in the trainings with 77.8% of facilitators in attendance. SEDI provides regular internal trainings to continually build the capacity of trainers - improving training delivery and platform skills - helping them keep curriculum and methodology up to date with industry needs. The result has been a substantial improvement in the effectiveness of training and engagement with trainees, and an enhanced engagement with parents and peers during the SEDI training and placement processes.

Placement Meets

Placement meets were organised at Haridwar, Raipur and Roorkee where potential placement partners were invited to understand the SEDI model and approach to training talent. This helped enrol more placement partners who extended opportunities of employment to SEDI Trainees. Placement meets help SEDI faculty to understand the skillset requirements of potential employers, identify potential partners to act as guest faculty and provide the opportunity for trainees to visit their workplaces during their course. As a result, 580 new organisations joined as placement partners taking the total of placement partners to 2753.

Maa Tujhe Salaam

In order to tackle irregular attendance rates among students, SEDI kick-started an innovative initiative to felicitate trainees' mothers - honouring those trainees who achieved a minimum of 90% attendance during training. These mothers were called to SEDI to receive a certificate for supporting their child to enhance attendance, and trainees read out a letter written to their mothers expressing gratitude for their contribution in their SEDI journey. Originally launched in SEDI Jaipur, the initiative has scaled to 13 other centres and is having a huge impact on the attendance rates of all students - helping improve attendance, regularity and support in placement of candidates, particularly girls.

Rajasthan Skill Summit

ACF and FICCI Rajasthan State Council collaborated to convene the 2nd edition of the Rajasthan Skill Summit with the theme 'Skills for Industry 4.0' on 17 January 2020 in Jaipur, Rajasthan. Key stakeholders from Government, academia, industry and multilateral agencies participated in the event - sharing their learnings and best practices that could be replicated in developing new age skills, skilling, re-skilling, up-skilling and fostering blue collar entrepreneurship. The discussion also focused on how Government Policies and Skill Development Centres could help the State in developing industry-led skilling.

INSPIRING 60 YOUTH TO PURSUE SKILLS

NAME: Leena Sahu**OCCUPATION:** Retail Assistant at WESTSIDE, RAIPUR**LOCATION:** Hathbandh, Bhatapara**AGE:** 21**EDUCATION:** XII & Certificate in Retail Management, SEDI

When Leena first joined SEDI, she was the only person from her village, Hathbandh to do so. Ridiculing her, the neighbours made fun of her efforts - "Look at her attending an institute that promises a job after just 3 months of training!" they would laugh. But she was quietly confident that her time at ACF's Skill & Entrepreneurship Development Institute would soon deliver results.

And that it did. After just 3 months training in Retail Management, Leena scored a dynamic job at Westside in the Magneto Mall, Raipur as a retail assistant – earning Rs.12,000 per month. People in the community were shocked and slowly began asking questions. "What institute did you study at again? How did you get the job?" Not holding any grudges, Leena opened up about her time at SEDI and shared her experiences. She told them about the different trades people could study, like Retail Management, Hotel Management, Electrician, Beautician and Mason training. And the support provided in securing jobs post training.

Gradually, people from the village started to sign up for training. Pursuing a variety of trades, 5, then 10, then 20, 40 and 60 young people followed suit – one by one following in Leena's brave footsteps and moving forward towards developing a career.

With her father driving a truck for a living, Leena has been able to support her family in various family functions and obligations, including making some small investments for the future.

"Whenever the facilitators of my SEDI call me to get feedback, they tell me that many people from my village have come to SEDI after my training. Whenever I go back to my village and see the different jobs and career paths taken, at that moment I feel proud of myself and of SEDI." she said.



BALODA BAZAAR

**Rs. 12,000**

Leena's earning per month

**60 STUDENTS**

Inspired by Leena to be SEDI graduates

**2295**

SEDI graduates in Rawan, Chattisgarh

**Rs. 13,500**

Average Salary of a SEDI graduate in Baloda Bazaar



“Whenever the facilitators of my SEDI call me to get feedback, they tell me that many people from my village have come to SEDI after my training. Whenever I go back to my village and see the different jobs and career paths taken, at that moment I feel proud of myself and of SEDI.”

AGRICULTURE



SUPPORT
mbu
Cem
FOUNDA

GOAT BASED LIVELIHOODS

ACF has a long history in promoting profitable Goat Based Livelihoods and has enhanced incomes for 676 households in Farakka, West Bengal and 1832 households in Chandrapur, Maharashtra during the project period.



109

Goat Based Livelihood Groups



15-40%

Increase in income

13

PASHU SAKHI PROVIDING VET SERVICES TO 676 HOUSEHOLDS FROM 8 VILLAGES IN FARAKKA

3X

Goat Banks established in 2020

50

Pashu Sakhis trained in 2020



3353

Women rearing 18222 Goats

Livestock rearing plays a major role in the rural economy, with goats providing a valuable source of livelihood and pathway out of poverty - particularly for women. But many goat keepers experience high herd mortality and poor returns - due to traditional practices, lack of veterinary services, and poor feeding/sanitation practices.

ACF is using Goat Based Livelihoods to uplift and empower rural families - How? By forming Goat Based Livelihood Groups; Developing a cadre of 'Pashu Sakhi' for door to door vet care services; improving breeds by using new, desired and healthy breeding buck; promoting proper feed and fodder management and growth monitoring; ensuring proper goatshed management and hygiene; and facilitating collective selling on the basis of live body weight.

Innovating further, a Goat Bank model has been kick-started in Farakka, West Bengal, which provides all goat related services in one place for farmers.

Goat Based Livelihoods is now a crucial part of the Agro-Based Livelihoods programme at ACF and has spread to other locations, including:

Chhattisgarh

- Baloda Bazaar: 139
- Raigarh: 93
- Tilda: 25

West Bengal

- Sankrail: 119

Rajasthan

- Ladnu: 194
- Mundwa: 224
- Rabriyawas: 57

Goat Based Livelihoods Scales to 10 Locations

3,353 households are now involved in ACF's Goat Based Livelihood Program, providing a valuable source of income to rural families. Initiated in Bali, Rajasthan in 2012 the success of the programme saw it gain traction in 2016, and spread to many more locations in Rajasthan. Today it is being successfully implemented in 10 locations across 4 states with a goat population of more than 18,000. To provide necessary support services to goats and rearers, 71 Pashu Swathsya Sevikas provide door to door vet care services – helping maintain goat health, reduce mortality and increase profits.

Elevating the Status of Women in Agriculture

ACF has broken stereotypes against women in the orthodox communities of Punjab, mobilising 3,300 women and training them in various aspects of agriculture. Traditionally, women in the agricultural sector are used for labour purposes only, but today, ACF is respecting them as farmers in their own right - providing various training sessions on PPE and biodiversity, and helping to play a role in decision making and crop cultivation. Today

their opinions are being heard especially in relation to agriculture.

Through ACF interventions (with funding support from NABARD) Bathinda was able to reduce stubble burning by 70% across 600 villages by reaching out to 6000 farmers. While in Ropar, stubble burning was reduced by 80% reaching out to 2000 farmers from 200 villages.



BCI Continues its Growth Trajectory

Our BCI programme increased by 40% this financial year, via an outreach to 1.69 lakh farmers. These farmers were trained on good cotton cultivation practices and efforts were made to link them with the BCI cotton value chain. In order to make it possible, we helped the BCI network to enroll ginners in the system. In locations like Maharashtra and Rajasthan these ginners have come forward to help BCI farmers by removing the general deductions applied on other farmers while supplying cotton at gins.

Introducing QR Codes to Learning Materials

ACF in Mundwa, Rajasthan, in conjunction with BCI, is reaching out to 'new generation farmers' via the dissemination of QR Codes on posters and banners in villages, to help cotton farmers access information. Using smartphones, the codes are scanned to access detailed information on cotton farming in regional languages. The success of the initiative will see it initiated in other locations as well.

Roorkee Farmers Launch Organic Product Line for Retail Markets

For the past 11 years, ACF has been working with 460 farmers in Roorkee, to practice organic farming. These farmers grow sugarcane, wheat, paddy, millets, mustard and a few of them are also engaged in honey cultivation. Struggling to capture a good market for their high value products, ACF decided to conduct a need assessment and identify strategies to assist farmers to reach new markets. The need assessment revealed that a focused market-driven approach should be taken, which included focusing on basic processing, packaging, branding, marketing and sales. In a planned way, efforts were made to sell produce direct to consumers - with branded packaging developed with support from ACF and new staff having experience in marketing were appointed to the FPO. Results started to show and in the span of 9 -10 months, the FPO did a business of over Rs. 10 lakhs through its organic products. After observing the success of these products, the FPO also collaborated with Curative Organics New Delhi for Vegetable marketing.

Reduction in Stubble Burning Helps Curb Air Pollution

Farmers in Bathinda and Ropar, Punjab have made great progress in reducing stubble burning to limit pollution affecting areas like Delhi. Through ACF interventions (with funding support from NABARD)



Bathinda was able to reduce stubble burning by 70% across 600 villages by reaching out to 6000 farmers. While in Ropar, stubble burning was reduced by 80% reaching out to 2000 farmers from 200 villages. A village in Bathinda also received an award for being a 'Pollution-Free Village.' This was achieved by mixing crop residue into soil via rotovators accessed on rental basis, and by collecting and using crop residue for fodder or industrial purposes - providing additional income to farmers.

Vegetable Cultivation Helps Double Farmer Income

ACF's vegetable and fruit cultivation programme grew by 65%, compared to last season. This season the programme was active in 18 project locations of ACF and has more than 50% women beneficiaries. 60% of women beneficiaries adopted practices based on training provided, which is a very good sign of women's knowledge and empowerment. During the pandemic, the vegetable cultivation programme has become a very important source of earning for many families.

SHGs Supply Directly to Gin For Profitable Returns

ACF trained 32 Self-Help Groups of Jiwati Block, Chandrapur and guided them in coordinating the collective procurement of cotton lint produced by the women members, helping them secure a price of Rs. 500 per quintal for the cotton from the local cotton gin. This meant an additional income of over Rs. 3 lakhs for the women, with one SHG member, Jangu Devi, selling 460 quintals and earning additional profit of Rs. 11,000. Buoyed by their success in collective bargaining, the women moved forward into the collective purchase of farm inputs - helping them secure agri inputs at competitive rates, avoiding fraudulent practices by local intermediaries and avoiding falling into the clutches of local money lenders.

ACF Punjab Recognised for Progressive Agricultural Initiatives

ACF's efforts in promoting Drip Irrigation and Direct Seeding of Rice (DSR) were recognised at the Jal Shakti Abhiyan Fair in Bathinda, Punjab, by Krishi Vigyan Kendra (KVK). The Additional Deputy Commissioner, Sukhpreet Singh also awarded two farmers who have adopted these methods. In Mansa, Punjab, ACF was honoured as the best Non-Profit working in the cotton sector - a tribute to the countless farmers who are now reaping the benefits of sustainable cotton production thanks to the efforts of ACF and its partner, Better Cotton Initiative. Jagdev Singh, a progressive farmer, was also appreciated for his efforts by KVK and the District Collector for his in-situ crop residue management and for motivating other farmers to reduce stubble burning and adopt similar practices.

Award of Excellence in Agriculture & Rural Development

ACF bagged the first runners up title in 'The CSR Journal Excellence Awards 2018' for its work in 'Agriculture & Rural Development'. The project that won the accolade was the 'Better Cotton Initiative', where ACF has been striving to increase the incomes of cotton farmers by reducing their dependency on water, pesticides and synthetic fertilizers; and by increasing yield and the use of organic fertilizers. ACF was awarded for its efforts and impacts including its work in managing the supply chain via Farmer Producer Companies.

THE CHAMPION OF SUSTAINABLE, PROFITABLE FARMING

NAME: Balubhai Parmar

OCCUPATION: Farmer

LOCATION: Rakhej, Kodinar, Gujarat

AGE: 48

EDUCATION: Bachelor of Arts- First year

“In my village, cotton farming is hard work and families often struggle to make a living, particularly now that the rains are increasingly unpredictable,” says Better Cotton Initiative (BCI) farmer Balubhai Parmar.

Balubhai, a 10th generation farmer, is helping to lead an enterprising group of BCI Farmers who founded their own organisation in 2013, the Somnath Farmer Producer Organisation, putting themselves at the forefront of continuously improving their members’ performance.

The organisation helps its members to save costs and achieve fairer prices for their cotton, while developing new ways to boost their income. In the 2017-18 cotton season, BCI Farmers in India achieved 24% higher profits, while using 19% less pesticide and 15% less synthetic fertiliser.

Seeing the success of improved farming techniques and a more sustainable approach to tending the land, Balubhai became a Board Member of the Somnath Farmer Producer Organisation (SFPO), and decided to play a leadership role in creating awareness among more farmers.

Today, Balubhai is responsible for deciding the SFPO strategy, monitoring its performance and plays a critical role in driving growth – actively educating and advocating BCI techniques to farmers across the district and helping grow membership of the FPO.

Starting with a membership base of just 938 BCI Farmers the ‘shareholder members’ now total 1,811 BCI Farmers. And Balubhai is working towards a membership of 5000 in the coming years. He is also now a Board Member of a State Level Farmer Producer Company – Gujpro – and also harnesses this platform to educate and engage farmers to improve their techniques and profits.

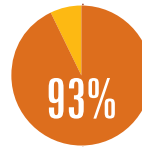
“It’s difficult to describe the affection I feel towards the land. SFPO has helped me learn ways to better manage and care for my land in a way that also helps me better earn and support my family. Farmers are very connected to Mother Earth. If we treat mother earth well, in return she treats us well”, he said.



KODINAR



Balubhai’s story has been recognized at an international level



Increase in number of Somnath Farmer Producer Organisation members from **938 in 2013 to 1811 in 2019**



5000
Projected number of members by 2023



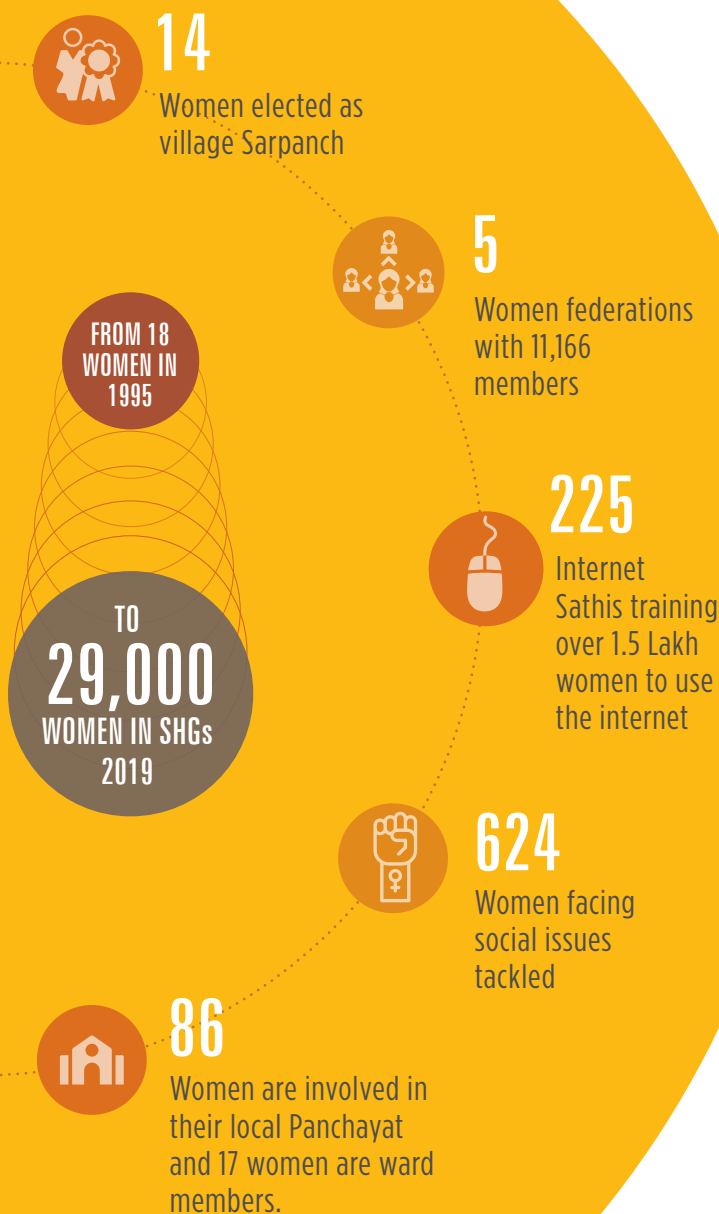
“It’s difficult to describe the affection I feel towards the land. SFPO has helped me learn ways to better manage and care for my land in a way that also helps me better earn and support my family.”

WOMEN



WOMEN IN LEADERSHIP

Across India, rural women are stepping out of their households and participating in community life via Self Help Groups (SHGs). But SHGs are merely a launching pad and, once empowered, many women are going on to hold formal and informal leadership positions in their local communities.



ACF's work in empowering women has led many women to take up leadership positions in their own villages. 14 women have been elected as village Sarpanchs, 86 women are involved in their local Panchayats and 17 women are ward members.

By creating women leaders, the overall women's agenda across communities is being elevated and pushed forward by these dynamic women – transforming the lives of thousands of women who are impacted by the initiatives and policies they pursue.

Additionally, women are also playing more diverse roles in their communities – highlighting an increase in participation, involvement in decision making and engagement of women in the broader community. Women under ACF programmes have gone on to become Anganwadi Workers, ASHAs and Auxiliary Nurse-Midwife (ANM).

Chanda Tai, from Hardona Village in Chandrapur, is one such leader who rose from being an SHG member to Secretary of the Ekta Women's Federation and has become a role model for women across 30 villages. She empowered women via a Rs. 57 lakhs seed and compost business, helped tackle sanitation by creating ODF villages in partnership with a leading bank and worked to make her village a SMART village.

Exponential Growth of SHGs & Federations

Continuing our commitment to women and their participation, this year we registered over 382 SHGs reaching out to over 4356 rural women. SHGs are the primary platform to engage women in a lifelong journey of empowerment – by developing the skills of women for livelihood generation and taking leadership positions in their family and community. Of particular note, the Sorath Mahila Mandal in Kodinar is playing a leadership role in promoting SHGs, with a total of 8069 women engaged till date in SHGs. Additionally, in Rabriyawas, Rajasthan, ACF has reached out to more than 2078 members and other community women from 45 villages through 56 awareness sessions.

Linking SHGs with National Rural Livelihood Mission

ACF has linked 270 SHGs with the National Rural Livelihood Mission (NRLM) for a period of 4 years covering 20 villages from Baloda Bazaar and Bhatapara to Roorkee and Dadri. Under the project, NRLM will support these SHGs for initiating various livelihood activities to increase the income of SHG members. ACF will help the SHGs in joining or availing of schemes available under the NRLM. These SHGs have also joined village based organisations like an apex body formed by NRLM and ACF is working to eventually have all other SHGs from other locations also part of the NRLM.



Whilst awareness of the ills of tobacco consumption has long been a focus, women are now tackling the menace of illicit liquor selling, with women conducting surveillance every evening to check on any illicit activities related to alcohol brewing, selling and consumption.

Federations Continue to Combat Social Issues

The Federations of Bhatapara, Ambujanagar and Chandrapur, supported by ACF continue to create awareness on social issues throughout all villages. Whilst awareness of the ills of tobacco consumption has long been a focus, women are now tackling the menace of illicit liquor selling, with women conducting surveillance every evening to check on any illicit activities related to alcohol brewing, selling and consumption. Federations continue to simultaneously tackle issues like the mainstreaming of widows and sanitation, with 3 Federation leaders being selected as the Brand Ambassadors of Sanitation in their village.

Expanding Opportunities of Income Generation

ACF has continued to promote income generation activities to 841 SHG women so that they can generate sustainable livelihoods. In Gujarat, the members have successfully applied for a loan of Rs. 21 lakhs from the Gujarat Livelihood Mission, which was distributed among 21 needy women to

invest in a business for manufacturing disposable paper plates and bowls. In Chandrapur, 42 SHG members have begun selling local eggs from their farm to earn additional income. Impressed with this initiative, banks have started providing Mudra Loans - with a loan of Rs. 10 lakhs provided to non-farming and micro and small enterprises. Additionally, the Kodinar and Chandrapur Federations have also started a catering business and now source produce from local women farmers with women earning a profit of Rs.18,000–40,000 per month through their businesses.

Accolades for Women Changemakers

Women from across ACF programmes were recognized for their outstanding leadership role in driving community change:

- **Motibhen Chavda** was felicitated with the 'Nari Ratna Award' for her work with 8000 empowered members from the Sorath Mahila Vikas Sahakari Samiti (Women's Federation).



- **Suratun Khatun** won the National Swachhgarhi Award in Farakka West Bengal.
- **Chaya Mondal** won the Krishak Samman Award in Farakka West Bengal.
- **Raj Kumari and Sashi Balad** received the Best FPO award by NABARD in Nalagarh, Himachal Pradesh.
- **Tuleswari Bai** was recognised as the Best System of Rice Intensification Farmer in Bhatapara, Chhattisgarh.
- **Tara Devi** was awarded by NABARD and the District Minister of Pali, Rajasthan for her work in Health and Women Empowerment.

Empowered Women Become Community Leaders

Our work in empowering women has led them to take up leadership positions in their own villages. 14 women have been elected as Sarpanches, 86 women are involved in their local Panchayat and 17 women are ward members. Women are also playing diverse roles in their communities as Anganwadi workers, ASHA Workers and Auxillary Nurse-Midwife (ANM). Additionally, 2 village development committees have engaged 22 SHG women members who focus on Sanitation, Drinking Water and Girls Education.

442 SHGs Avail Credit Linkages via E-Shakti Project

1265 SHGs with 12,960 members were covered under the E-Shakti Project this year, which involves collection of financial data of SHGs on a monthly basis. This created an opportunity for women to link with government social security schemes and apply for credit linkages from banks for loans - with regular village camps organized by bankers. As the E-Shakti software is accessed by the banks and SHGs, it helped 442 SHGs tap into credit linkages - ensuring quick disbursal of loans to SHGs from banks without hindrance.

International Women's Day Provides Key Platform to Celebrate Women

At ACF, International Women's Day is always celebrated with much enthusiasm - reinforcing the integral role that women play in society. A variety of activities were held across locations, including around 450 members in Bhatapara participating in an event that focused on Entrepreneurship and Banking; 700 women in Chandrapur participating in an event that focused on domestic violence; and the team in Chirawa celebrated women's day with a theme of 'Think Equal, Think Smart and Accept Change.'

THE DAIRY QUEEN OF KODINAR

NAME: Hansaben Jadhav

OCCUPATION: Farmer

LOCATION: Sandhanidhar village, Kodinar, Gujarat

AGE: 41

EDUCATION: Master's in Arts, Gujarati

Hansaben Jadhav is no stranger to financial difficulty. When her father-in-law passed away at the age of just 55, she stepped up in life and started handling the financial responsibilities of the family.

Marrying early in life, Hansaben found herself in a conservative family that restricted her movement outside the house. With a ray of hope, she came in contact with Ambuja Cement Foundation and was soon convinced to be a part of a Self-Help Group. She plucked up the courage, raised her voice and this was the turning point of her life.

These hardships proved to be good fuel in driving her to encourage local women to step out of the house and dive into a livelihood. Through her involvement in a SHG, Hansaben was elected as the Director of the women's managed cooperative 'Bhagvati Mahila Milk Co-operation' in 2003. Starting with just 5 women she worked hard to mobilise and engage women, and today 350 women are members of the Cooperative – delivering milk daily to their very own collection centre, 'Sudama Sangh.'

Becoming active in the Sorath Women's Federation, Hansaben worked to solve the issues of women facing problems such as dowry and domestic violence – providing counselling and guiding them on financial support and livelihood opportunities. It was here that she also had a chance to contribute towards the sanitation work of the village. Initially facing resistance, her perseverance saw her succeed in creating 3756 toilets in rural areas.

For these efforts she was honoured by the Chief Minister of Gujarat in 2015 for her outstanding performance in uplifting the rural community, and was named as a 'Gram Mitra', by becoming a member of the local Gram Panchayat Samiti.

What is her vision for the future? More empowerment for women through milk! She wants to register the milk co-operative and establish a milk processing unit to increase production and income levels of women.



KODINAR

3756

Number of toilets built with Hansaben's help

5

350

Increase in number of Women's Milk Cooperative Members



Director of Milk Cooperative run by women



Coordinating Projects of Sorath Women's Federation



For her efforts, Hansaben was honoured by the Chief Minister of Gujarat in 2015 for her outstanding performance in uplifting the rural community, and was named as a 'Gram Mitra' becoming a member of the local Gram Panchayat Samiti.



अंबुजा सिमेंट फाउंडेशन, उपर

ग्रामपंचायत आणि क्रांतीकन्या आरोग्य
यांच्या संयुक्त विद्यमाने

सामुदायीक दव

दिवस :- मंगळवार 19/11

वेळ :- सकाळी ९ ते १

COMMUNITY CLINIC, CHANDRAPUR

ACF kickstarted a unique model for a Community Clinic in Chandrapur, which is led and driven by local villagers. The result? A sustainable model for health provision which is having a ripple effect throughout the community and is being replicated by ACF - expanding to 12 clinics in 2020.



5

Community Clinics -
servicing 25 villages



Rs 5.
LAKH

Corpus generated
through community
clinics



Opportunity
to provide
doorstep primary
healthcare
facilities



Rs. 43 LAKH

Value of medical
expenditure accrued

8751

PEOPLE IMPACTED
UNDER THE
PROGRAMME

A unique, community clinic model is revolutionizing the health of over 8751 villagers in and around Chandrapur, Maharashtra - promoting a sustainable model of community health service in the process.

To gain access to much needed healthcare services with support from ACF, are setting up 'community clinics' to meet the needs of remote communities. With ACF providing technical support (visiting doctor, paramedical staff), each clinic is donated and managed by the community.

To oversee and manage the clinics, Village Development Committees have been formed and every household in each community has contributed financially, to set up an 'emergency health fund'.

The communities saw the benefits of the clinics as it provided health facilities at the doorstep, availability of the facilities for elderly, low cost medicines and assured availability of medical personnel.

Currently there are 5 community clinics reaching out to 25 villages and the programme will expand to 12 clinics in 2020.

To further bolster the impact of the initiative, ACF plans to link each clinic with its Non Communicable Disease programme to help promote preventive health among target communities.



Sustained Growth in Maternal Child Health

In 2019-20, ACF's Maternal Child Health (MCH) project impacted the lives of 28573 households and 153 villages across 7 locations. In particular, 2019-20 saw a decrease in Neonatal Mortality Rates and Infant Mortality due to increased institutional delivery across 3 locations:

- Chandrapur (Maharashtra) – 97% institutional delivery.
- Bhatapara (Chhattisgarh) – 97% institutional delivery.
- Farakka (West Bengal) - 94% institutional delivery.

There was also widespread reduction in home-based deliveries by 'Dai Maa' and other untrained community participants in villages. To further enhance impact, ACF's Home Based Neonatal Care (HBNC) model is now in the process of extending its service delivery to 1000 days, from conception to 2 years of age.

Menstrual Hygiene Management Project

This year a study was conducted on Menstrual Hygiene Practices amongst rural women and adolescents at all ACF locations. The overall objective of the research was to study the practices and understand the related problems and taboos. A total of 1607 females participated in the study, of which, 1327 women belonged to age group 20-44 years and 280 adolescent girls in age group 13-19 years. Results indicated:

- 56% of females use only cloth during their menstruation periods.
- 36.5% of women use only sanitary pads.
- 7.6% percent females use both.

The study findings highlighted multiple issues with respect to health and hygiene, challenges faced in accessing sanitary napkins, financial difficulties and shame in buying pads among others. Disposal of sanitary pads emerged as another critical issue in rural India and the study suggested the need for focused interventions in these areas.

Collaborating with Government via Malnutrition Pilot in Dadri

Ambuja Cement Foundation kick-started a pilot project in association with the Integrated Child Development Services Department (ICDS) in 32 Anganwadi Centres (AWC) of Dadri. A baseline study was conducted and 32.87% underweight and 31.4% undernourished children were below the age of 5 years.

32 AWC were covered through school check-up camps and the mothers of children who were identified as malnourished were provided with counselling. 35 children were also sent to NRC centres for nutrition support. Infrastructure was one of the major gaps identified, for which ACF provided the centres with weighing machines. This helped the ASHA workers to increase the identification of malnourished children from 3% to 18% and recommend them for the Nutritional Rehabilitation Centre Program. The Government has requested an expansion of studies across 20 more centres.

New Project Initiatives Launched under NCD

2019-20 saw ACF's Non-Communicable Disease project reach out to 216108 beneficiaries across 7 locations and 142 villages of Chandrapur via numerous initiatives, including a number of new projects launched throughout the year. ACF initiated a pilot project focusing on Chronic Obstructive Pulmonary Disease (COPD) and Asthma under Non-Communicable Disease (NCD) in Chandrapur in partnership with Cipla Foundation. The project

connected people to health services where Sakhis and community clinics in villages liaised with Government and private practitioners for knowledge and treatment. Additionally, ACF in conjunction with the Harvard Chan School of Public Health, has initiated a 2 year action research project in Bhatinda, Punjab with data collection completed for the first year covering 12 villages with approximately 62,000 people.

Tackling Non-Communicable Disease with M-Diabetes App

ACF in partnership with NGO Arogya World, launched the M-Diabetes App across all locations as a major initiative in its efforts to combat Non-Communicable Disease via behaviour change of 2 lakh people over the next 3 years. The initiative is being rolled out by ACF's trained Sakhis as part of the health programme, who are introducing the free M-Diabetes programme to community members and encouraging them to participate.

ACF in conjunction with the Harvard Chan School of Public Health has initiated a 2 year action research project in Bhatinda, Punjab with data collection completed for the first year covering 12 villages.



Creating Clean and Tobacco Free Schools

ACF has trained adolescents as Swachta Doots (Cleanliness Ambassadors) to play a pivotal role in monitoring and educating peers and community on hygiene and sanitation behaviour at a village and school level. 116 Swachta Doots are spreading awareness across 146 villages. Additionally, 44 schools are tobacco free in Chirawa, Kodinar and Farakka.

Mandatory Health & Safety Initiatives Carried Out

2019 saw many Health & Safety initiatives carried out across ACF locations in an effort to change the culture and behaviour around health and safety across programmes and workplaces:

- With the recent threat of COVID-19, awareness sessions were conducted by ACF health teams, other awareness sessions were also conducted throughout the year on common diseases like malaria.
- SHG women in Chandrapur, having seen an opportunity and need, have established an outlet to provide Health & Safety equipment to key stakeholders at Maratha Cement Works - providing safety helmets, reflector jackets, safety shoes, safety goggles and wheel guards on a rental basis. Labourers pay a minimal rate to avail the necessary safety gear.
- Safety sessions were conducted on Personal Protective Equipment (PPE) and demonstration on working with it at a workplace by SEDI students.
- A workshop and mock drill was organized in collaboration with the Fire & Safety Department in Himachal Pradesh.
- SEDI students demonstrated a road safety skit which educated SEDI students and advocated road safety within the broader community.

FROM CHILD MARRIAGE TO HEALTH LEADER

NAME: Amreika Patel**OCCUPATION: Sakhi – ACF Health Programme****LOCATION: Baloda Bazaar, Chhattisgarh****AGE: 35****EDUCATION: 12th Standard**

All her life, Amreika Patel dreamed of being a nurse. But at just 13 years of age, her father passed away and she soon got married. For almost 13 years she was restricted to housework and her nursing dreams seemed but a pipe-dream.

But in 2010, she had a child and whilst receiving vaccination, a local ASHA worker told her about a meeting in the village by ACF. They were looking for people interested in working in village health, and Amreika was the first to raise her hand for the job!

And so Amreika became the very first Sakhi in the Baloda Bazaar area. Taking up the role with gusto, Amreika became very passionate and vocal about health – with many people coming to her for health advice and guidance.

Buoyed by Amreika's success and using her as a role model, ACF expanded the Home Based Newborn Care (HNBC) programme in another 13 villages with the support of 27 Sakhis. Amreika was with them along the way – leading in training the women, paying monthly visits to new Sakhis to motivate them and ensuring none of them dropped out of the programme.

In a district with low health seeking behaviour, in just 8 years she, almost single-handedly, changed the health indicator and scenario across 13 villages. And because of her leadership in health she has become a Ward Member, elected by her community – a position just below a Sarpanch.

What does her husband and in-laws think of all this? "People say to me 'your wife is one in a million– she takes care of you, your children, house, other family members and the community too! I feel very proud.'" says her husband.



BALODA BAZAAR

27

Number of Sakhis trained by Amreika. Helped to expand HBNC to 13 villages.



100%
Institutional delivery achieved



4000+
Pregnant women availed healthcare services

2800

Adolescent girls participated in health awareness program



More than **80%**
pregnant women undergo sonography

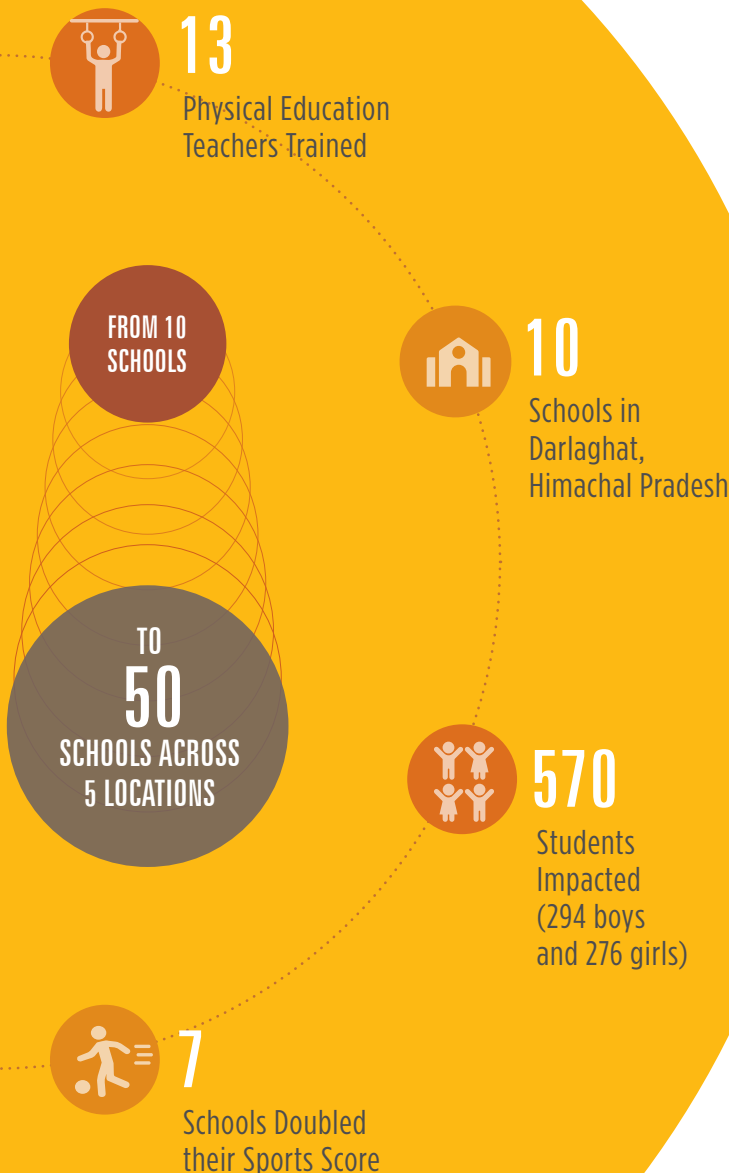
In just 8 years Amreika, almost single-handedly, changed the health indicator and scenario across 13 villages. And because of her leadership in health she has become a Ward Member, elected by her community – a position just below a Sarpanch.





SPORTS IN EDUCATION

ACF is harnessing the power of the multiplier effect by training PT Teachers and empowering them to impart sports and physical education to hundreds of students across Himachal Pradesh. After a successful pilot, they now plan to replicate and roll out the 'train the trainer' model across an additional 50 schools from 5 locations in 2021.



ACF has initiated a pilot project to promote sports in schools with the aim to build stamina among each and every child, which in return will be helpful in keeping children healthy and strong - both physically and mentally.

13 Physical Education Teachers from 10 schools across Darlaghat, Himachal Pradesh were trained under this programme, developing their capacity to deliver engaging, impactful sports programmes - reaching out to 570 students (294 boys and 276 girls).

A range of sports and physical exercise activities were implemented in schools twice a week, with the teachers receiving a refresher training mid-year to identify and discuss issues, improve skills and knowledge on teaching sports.

ACF is planning to scale the programme in 2020-21, taking the programme from 10 to 50 schools across 5 locations.

Participation in sport is an integral part of child development and helps imbibe a culture of 'physical activity' in children - helping curb many future health issues in adulthood. Sport has many physical and mental benefits, including:

- Reduced risk of obesity
- Increased cardiovascular fitness
- Healthy growth of bones, muscles, ligaments and tendons
- Improved coordination and balance
- Improved sleep
- Mental health benefits, such as greater confidence
- Improved social skills
- Improved personal skills, including cooperation and leadership.

Strategic Scaling of Education Programme

ACF is working on expanding its education programme to 5 integrated plant areas and will focus on interventions like WASH, sports promotion and the fostering of reading habits among children. This decision comes after a strategic planning exercise conducted internally to enhance its school based programme with a specific focus and in a step wise manner.

Improvement in the Gradation of Schools, Chandrapur

Having spent 3 years upgrading schools and education initiatives in Chandrapur alongside the government, 42 schools were graded 'A Category' as opposed to just 12 in 2016 – a 28% jump! Additionally 49 schools were graded 'B Category' as opposed to just 29 in 2016; and just 6 were graded 'C Category' as opposed to 49 in 2016. These improvements highlight the success of ACF's education programme and the impact it is making not only on schools, but the children whose education is being forged there.

Students Excel in National Exams

Due to ACF's interventions in education, schools have built confidence in sending children to

appear for national level exams and scholarship opportunities. One child from Pimpalgaon School, Chandrapur passed the Navodaya Examination, a national level exam system of alternate schools conducted for talented students, predominantly from rural areas of India. Additionally, 72 students have also appeared for the National Means cum Merit Scholarship Test which provides students of Class VIII from economically weaker sections with financial assistance to continue studies at the secondary stage.

New Partnerships Provide Value-add to Education

Partnerships play a crucial role in adding value to ACF's interventions and this year, the education programme was bolstered via 4 new partnerships to work on schools at the grassroots level:

- **The Rotary Club of Smart City** - supported the Jiwati Tribal community learning centres, mainly focused on girl child education.
- **Rotary Club of Hirai** - conducted health camps, plantation drives and co-curricular activities for children.
- **Doorstep School Pune** - provided a language development initiative across 10 ACF schools to assist tribal children, who speak Gondi or Telugu at home, in coping with Marathi Language taught in school.
- **Rotary India Literacy Mission** – supported BaLa paintings for 30 Zilla Parishad Schools of Chandrapur.

SMC's Drive New Interventions

With ACF frequently providing capacity building to school management committees (SMCs) the committees are playing a proactive and leadership role in adding value and new initiatives across ACF schools. 95% of SMCs are actively involved in Darlaghat, 62% in Roorkee while 75% of SMCs in Chandrapur are overseeing the roles, responsibilities and monitoring of these schools. Additionally, SMCs are driving innovation, with 3 schools in Chandrapur establishing Anganwadis in school premises.

Confidence Level Soars Post Summer Camps

The confidence level of children has significantly increased thanks to a series of Summer Camps organised by ACF in Darlaghat and Chandrapur. Camps are centred around key activities such as dance, music, skill development, sport, self-defence, mehendi and drawing, with some academic activities focused on basic math and multiplication of numbers.



AMBUJA MANOVIKAS KENDRA

Ambuja Manovikas Kendra, an institution standing strong for the past 19 years, is training 127 children with intellectual disabilities - of which 99 are enrolled in regular schooling, 11 are under home-based rehabilitation and 17 are under the Skill & Rehabilitation Centre.



State Award given to Self Employed Woman with Disabilities

Ramandeep Kaur, a trainee of the Skill & Rehabilitation Centre at Ambuja Manovikas Kendra, was felicitated with a State Award 2019 by the Punjab Government for being the Best Self-Employed person with a disability (Female Category). Graduating in 2018 from AMK, Ramandeep is successfully working on income generation activities making different products at home and selling them at festivals like Diwali and Rakshabandhan. With this she is able to earn an average of Rs. 2,000 per month through her business. She received a certificate and cash prize of Rs. 10,000/-

AMK Bags Champions Trophy for the 14th Time

AMK once again bagged the Overall Championship Trophy at the 22nd Punjab State Special Olympic Games for the 14th time with the title of Best Institute of the State in Sports. AMK athletes won 25 gold medals, 10 silver medals and 1 bronze in Athletics - competing against 600 participants from 57 special schools. Our athletes once again proved that hard work and motivation to win can lead to excellence!

2 Students of AMK pass NIOS Exams

Kamaljeet Singh and Ravi Puri, who appeared during the 2018-19 session of NIOS (National Institute of Open Schooling), have passed with good grades in the 10th examination. This is the third successive year where AMK students have cleared their exams and staff have shortlisted 7 more students to register for the same exam for 2019-20.

Rakshabandhan Provides Platform for Profits

After the successful completion of 1 year of training in making artificial jewellery, 6 trainees from AMK's Skill & Rehabilitation Centre, have successfully started home-based businesses. During the Rakshabandhan festival, the trainees set targets to make 1000 Rakhis and sell them at the local markets. With parents and staff involved in the sourcing and purchase of raw material, the trainees sold Rakhis worth Rs. 70,041 and took home a profit of Rs. 54,361 – thanks to an exhibition cum sale at local schools, institutions and industries. AMK has helped 32 differently abled youth move into different vocations like artificial jewellery, pottery and baking, via their Skill & Rehabilitation Centre. Currently 26 trainees are learning trades to support their livelihood, including basic computer training (tally and GST).

Awards & Recognition Continue to Flow at AMK

- Amardeep Kaur, Special Educator of AMK was honoured by the Cabinet Minister of Punjab for her tremendous work providing Government benefits to special children and adults of AMK. She was also honoured by the District administration during Independence Day 2019 for her efforts.
- AMK students won prizes in Solo Dancing and Duet Dance Performances at a dance competition organized by Citi Entertainment Network, Chandigarh.
- AMK also clinched the Overall Championship Trophy at the Punjab State-level Cultural Competition 'UMANG 2019' for the fourth year in a row.

A CHAMPION FOR QUALITY EDUCATION

NAME: Harishchandra Bobade

OCCUPATION: School Principal

LOCATION: Korpana, Chandrapur, Maharashtra

AGE: 56

EDUCATION: Diploma in Education

Harishchandra comes from a farming family, but from the time he first set foot in a classroom, he has had a passion for Education.

A teacher for 21 years, Harishchandra, who hails from a tribal background, became a Headmaster in 2006 where, under the guidance of ACF, he saw first-hand, the transformative impact of getting his school ISO Certified.

“The school at Verul was very backward and run down. Our numbers were plummeting as children dropped out, and parents sent their children to private schools with better facilities and teaching methodologies.” he said.

“By pursuing ISO Accreditation with the help of ACF, we were able to turn the situation around – improving facilities like toilets, school playgrounds and classrooms, and training teachers in more progressive teaching techniques such as e-learning.” Mr. Bobade said.

Fueled by the progress he saw and the process he learnt from ACF, he started introducing other innovations in the school – visiting renowned private schools and getting ideas to introduce at his school. For example, he saw that in one school they had clubbed an Anganwadi into the school – creating a seamless transition for children from Anganwadi to Primary School and helping bolster numbers in the process. He decided to do the same at his own school.

Additionally he began recruiting M.Ed and B.Ed qualified teachers to further enhance teaching quality - and the outcomes in the children slowly improved. He developed specialized reports to show the family the progress and improvement of their child, and news of this progress spread throughout the community.

As numbers swelled and education outcomes improved, a fire in Harishchandra’s belly was lit. In his 14 year career as the Principal of Government Schools in the Chandrapur District he has driven the ISO accreditation of 3 schools in which he worked, and has guided another 6 Government schools

in how to get ISO certified. Today he provides guidance towards Teacher Training on ISO at a block level for a further 24 schools.

“This is my mission in life and I’m passionate about investing time to train both principals and teachers to improve standards to help get ISO Certification” he said.



CHANDRAPUR



ISO ACCREDITATION

Personally secured ISO accreditation for 3 schools and guided 6 neighboring schools



24 SCHOOLS

Training teachers & principals from an additional 24 schools in ISO accreditation

A black and white photograph of a man with glasses and a mustache, wearing a checkered button-down shirt, sitting at a desk and writing in a notebook with a pen. The background shows a window with a floral pattern and a red wall. There are decorative elements on a shelf behind him, including a small statue and a vase. The image has a slightly grainy texture.

*Harishchandra: low quality! tiny images.
Please arrange for printable quality!*

A large yellow circle with a textured, slightly wavy border, containing the text. Below it is a smaller red circle.

“This is my mission in life and I’m passionate about investing time to train both principals and teachers to improve standards to help get ISO Certification”, says Harishchandra.

RURAL INFRASTRUCTURE



RURAL INFRASTRUCTURE

Infrastructure provides the backbone of socio-economic development in rural communities. It is for this reason that ACF supports rural communities to improve and establish key infrastructure in their villages. ACF invests in the key areas of roads, public spaces like community centres, the upgrade of education infrastructure and establishment of village sanitation projects.

Over the year, ACF has supported over 200 villages which have had rippled effects across the communities who live there – boosting community pride, engagement and ownership, and laying the foundation for the social and economic fabric that underpins and supports village life:

Rural Community Infrastructure

Community Infrastructure is necessary to support villagers in their day to day lives. During year 2019-20, community centres, boundary walls and other need based works have been executed in the villages. These include construction of 17 community centres across 5 locations, along with a youth club at Ropar and repair of 15 hand pumps being used by communities in villages.

Village / Rural Roads

Roads provide mobility and connectivity to people living in rural areas, boosting agricultural activities by making water, seeds and other raw materials available to the farmers. By improving connectivity, they also enhance employment opportunities for those in the non-agriculture sector, increasing both education and livelihood opportunities. Rural roads also ensure greater access to public and health services. ACF has also supported several villages to improve internal village roads for improved functionality, aesthetics and sanitation within the village boundary.

Education Infrastructure

ACF provided need-based support to 6 schools in core villages to ensure smooth study and safety of children. Support included construction of boundary walls for security and protection, sheds for study, and new and improved sanitation facilities. In several villages, ACF also invested in the upgrade of Anganwadi Centre infrastructure.

Sanitation

ACF provided support to 773 communities to ensure proper sanitation by improving facilities and strengthened the building of local government hospitals. In addition to that, ACF supported villages to construct community toilets to provide facilities to families who don't have a toilet at the household level - making the entire village Open Defecation free. In order to provide required support to schools in our core villages, our location teams assessed the WASH facilities in 3 schools. Based on that, several locations have initiated works to plug the gaps in WASH infrastructure. In some of the villages, soak pits were also constructed for recharge of flowing water, especially near drinking water structures like hand pumps.



17

Community centres constructed across 5 locations



6

Schools benefitted



773

Communities with better sanitation

THE MULTIPLIER EFFECT
10x

COVID-19
RESPONSE

COVID-19: HARNESSING THE 'MULTIPLIER EFFECT' TO PROTECT RURAL INDIANS

The end of March 2020 saw India, along with the rest of the world, face the impact of the worst pandemic in recent times, and our lives and way of operating changed forever.

In the early days of the COVID-19 crisis in India we knew that the ramifications would be long lasting and so set about planning a long term, phased approach to not only help prevent the spread of the disease in rural India, but to support our communities during this difficult time and the resultant challenges they faced.

Whilst the pandemic has presented a seemingly insurmountable challenge for the NGO sector, we decided to approach it with optimism – we felt that this

provided an unparalleled opportunity to boldly reset our organisation and emerge stronger and more resilient as a result.

In a short period of time, ACF was able to quickly respond to COVID-19 and reach out to, educate and support over 7 lakh community members across remote, rural India. Our response oriented around the formation of an internal, high level, COVID Coordination Team and the identification of Single Point of Contact (SPOCs) in each community, so that we could rapidly mobilise, harness the power of the multiplier effect, and reach out to people on the ground.

ACF's COVID-19 response covered the following initiatives:

1. Mapping & Preparedness of Health Services

We began by mapping health centres, services and facilities available near every ACF geography and coordinating with the local public health system. We identified the nearest testing, quarantine and treatment centres, along with a directory of toll-free numbers and primary COVID-19 contacts and essential services to disseminate to the community. We worked closely with doctors, ANMs, ASHAs and Hospitals to help them 'prepare' and be ready for the onset of the virus in the community.

2. Development of 3958 Community SPOCs

With so many people led institutions – ie farmer producer companies, women's federations, SHGs and BCI Farmer Groups among others – we realised that we could quickly reach people by creating a Single Point Of Contact in each community. So we chose one or two people who we could liaise with and that they could be the ones to relay information to their communities on our behalf. 2704 WhatsApp groups were set up enabling us to quickly communicate with 2.92 lakh households from 1904 villages through mobile messaging.



3. Awareness & Mobile Messaging

We took widespread efforts to generate awareness and educate people about COVID-19, including setting up banners and posters in villages, distributing 1,00,000 pamphlets, taking out 4348 hoardings and doing 445 wall paintings. ACF created unique content to push out on mobile messaging. Images, voice messages and videos in 5 languages were created and sent to beneficiaries everyday. In total 112 voice messages, 198 pictorial messages and 43 animated video messages were distributed.

4. Sakhis Support Role in Village Lockdown

With panchayats ordering a ban of entry for outsiders into villages, Sakhis worked with health authorities to identify migrant workers and screen suspected cases. Daily follow up was provided by Sakhis to check for symptoms amongst villagers and trace suspected cases. Additionally Sakhis continued ANC and immunisation camps and supported Newborn and PNC to support mothers at this time.

5. Distribution of Ration Kits

As lockdown continued, so many families reliant on daily wages began to struggle with hunger. 11,418 families were supported with distribution of ration kits in Chandrapur, Dadri, Roorkee, Ropar, Bhatinda, Marwa Mundwa, Ambujanagar, Sankrail, Bhatapara and Farrakka. Additionally, the women from Sorath Mahila Federation in Kodinar, donated their own excess food grains and harnessed savings to buy more items to distribute 1387 ration kits across 36 villages.

6. Mask Making & Provision of PPE

To meet acute shortage and also create a livelihood opportunity, ACF mobilised SHGs to commence making 3,17,928 cotton masks to provide masks to medical shops, Government Health

“I am running a ration shop - your messages made me apply social distancing whilst distributing supplies and supporting people at this time.”

Kerba Bajgir, Jiwati Area



Institutions, Private Companies, organisations and local institutions. Additionally, ACF purchased and provided 160 PPE kits to the district administration in Ropar District to support protection of health workers in isolation wards.

7. Reaching out to Targeted Populations

a. Elderly

Senior Citizens were mapped across 11 locations, identifying 3.08 lakh elderly and vulnerable population. Special care and support was provided to these groups via SPOCs with regular calls and via targeted messaging. Special videos on elderly care were also shared along with mobile messaging.

b. Farmers

With 2.6 lakh farmers in our network, we communicated with this target group not only on prevention, but to provide specialist precautionary advice during harvest time.

c. SEDI Students

ACF's SEDI sent daily messages to trainees via 673 WhatsApp groups targeting 17,086 beneficiaries. Additionally, SEDI quickly mobilised to convert training to online video conferencing to provide ongoing training to trainees during lockdown.

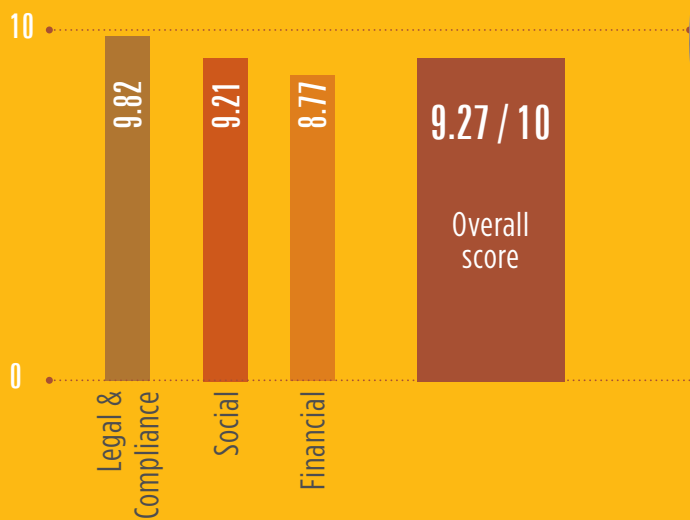
d. Truckers

With truckers providing a critical link in the supply chain, ACF supported 20,510 truckers with advice on protection whilst on the road.

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

Due Diligence of ACF by CRISIL

In order to assess the overall performance of the organization, and get a rating on it, ACF commissioned an external 'due diligence' conducted by CRISIL Ltd. ACF got an overall score of 9.27 on a scale of 10. Each parameter was valued separately to calculate the overall as:



RESEARCH STUDIES

1. Social Return on Investment Study for Development initiatives in Darlaghat, HP

A SROI assessment of ACF's development initiatives in Darlaghat, Himachal Pradesh, was conducted by CII Centre of Excellence for Sustainable Development (CESD) in 2019. The scope of the study was to calculate the social value created by these projects in the last three years, taking into account social investment and beneficiaries impacted for that period. Data was collected across all programmes and the overall return on investment worked out to Rs. 9.36 for each Rs. 1 invested.

The objective of the study was to understand and measure the social value created by six projects in 127 villages of Kunihar district of Himachal Pradesh. The study findings highlight that the projects have led to significant long-term impacts for primary and secondary stakeholders residing in core villages of Darlaghat. The impacts are mainly in the areas of improved availability of water, increased income, accessibility of health services, increased agricultural and milk production as well as improved biomass in the project area.

2. Impact Assessment of Assistant Mason Training

The Ministry of Skill Development and Entrepreneurship (MSDE) launched Pradhan Mantri Kaushal Vikas Yojana (PMKVY) in the year 2015. This scheme was further extended in the year 2016. The objective of this Skill Certification Scheme was to enable a large number of Indian youth to take up industry-relevant skill training that will help them in securing a better livelihood. A component for assessment and certification of individuals with prior learning experience or skills was also introduced through the Recognition of Prior Learning (RPL).

ACF was amongst the very few NGOs approved to conduct RPL training for the role of Assistant Mason. During the year 2017-18, ACF successfully conducted training and certification of over 12,000 existing masons for the role of Assistant Mason. This assessment was coupled with two days refresher training (12 Hrs) and was implemented at ACF's existing 17 SEDI centres through a camp approach. As part of the follow up strategy ACF undertook an impact assessment study in the year 2019. The study findings highlighted that overall 96 percent of the masons have received a certificate after completion of their training and nearly 99 percent of the masons received a tool kit during the training program. About 19.4 percent of masons passed the two days training programme with grade 'A', 68 percent passed with Grade 'B', and

another 12 percent received grade 'C' on their assessment. A significant amount of masons have an increased level of confidence after the training and certification and most shared this being the first formal training they received. Many felt that they had more knowledge and skills as per the market requirements post training.

3. Study on Menstrual Hygiene Practices

Rural women have been a focal point of the community health programme at ACF. By looking at the need for awareness about menstrual hygiene among females in rural India, ACF planned and executed awareness sessions with adolescent girls and women at many of its locations in 2019-20.

To understand menstrual hygiene related to current practices of women in its locations and the need for interventions, a study was conducted in 9 locations Bathinda, Bhatapara, Chandrapur, Chirawa, Dadri, Farakka, Rabariyawas, Ropar, Roorkee. The study participants were given a set of reusable sanitary napkins after the data collection.

It was found that nearly 56 percent of females use only cloth to absorb bleeding during their menstruation periods. However, 36.5 percent of the women use only sanitary pads and another 7.6 percent females use both. In Punjab only 12 percent of the females use sanitary napkins. The use of sanitary pads was higher among the younger age groups and among the females from financially better off families.

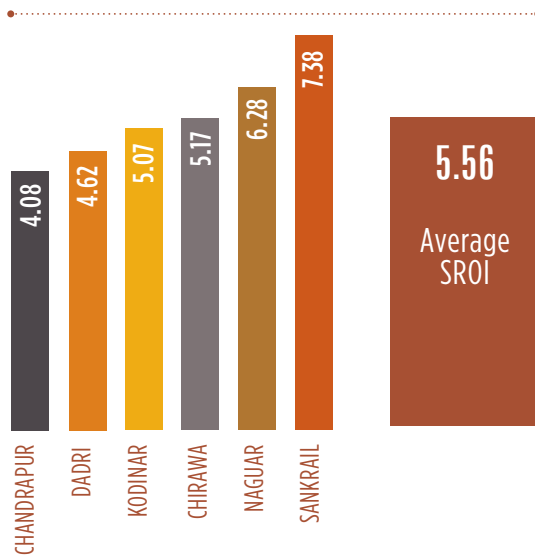
The study findings highlighted multiple issues with respect to health and hygiene, challenges faced in accessing sanitary napkins, financial problems and shame in buying pads among others. Disposal of sanitary pads emerged as another critical issue in rural India and the study suggest the need for focused interventions in these areas.

4. Social Return on Investment Report - SEDI

A two-year long SROI study for 6 Skill & Entrepreneurship Development Institutes of ACF was conducted from 2018-20, taking into account data for 3 years from 2015-2018. Conducted by Sustainable Square India, the aim of the study was to understand the socio-economic value creation of trainings and placements done for the students.

The results confirmed anecdotal evidence of broader community impact with an average SROI across 6 centres of Rs. 5.56 for every Rs. 1 invested, and provided ACF with the quantitative confidence to continue expansion of this valuable programme across rural communities.

THE RESULTANT SOCIAL RETURN FOR EVERY Rs. 1 INVESTED BY ACF FOR EACH LOCATION



The determinants of the SROI value considered for the study were input costs for SEDI and cost per student, the trades and duration of the course, job opportunities in the area, employment status, salary range, earnings for entrepreneurs and expenditure on self and contribution to family income, savings and family well-being. Externalities like opportunities to earn in other ways, occupational challenges and inability to cope up with changes were also taken into consideration.

The Social Value International SROI framework standardized by UK's SROI network was used for the study and the study design and calculations were vetted and certified by Dr. Kasturi Rangan, from Harvard Business School.

5. BCI Follow Up Study

In order to measure the decrease in harmful fertilizers and pesticides use by Better Cotton Initiative (BCI) farmers, ACF launched a follow up study in Bathinda, Punjab to measure the effectiveness of their awareness raising initiatives and trainings among farmers.

An assessment of use of fertilizers and pesticides, and the amount of Nitrogen, Phosphorous and Potassium (NPK) applied by farmers was regularly conducted from secondary data available from 2014 to 2018. Only those farmers who cultivated cotton under BCI for more than a year were considered for the study.

Observations showed a decrease in the use of these products over a period of time, along with

the application of NPK on crops. In the decreasing category some products such as DAP, SSP, Muriate of Potash, and Zinc was observed. On the other hand the use of Potassium Chloride and Magnesium Sulphate was observed and it replaced the earlier products in the later years. The study findings will guide future data analysis and project interventions influencing change.

6. SEDI - Placement Verification Studies

In an effort to improve and strengthen gainful employment of trainees from SEDI, a placement verification study was introduced in recent years, and this year placement verification of the students from 3 SEDI centres Bhatapara, Surat and Ghaziabad was conducted by using a structured questionnaire through telephonic calls by an external assessment agency. Aspects such as current engagement of the trainee, earning bands, reasons for working on a trade other than that trained in and frequency of follow up from SEDI, among others were included in the study.

7. Study on Funding Patterns of RSLDC & Gaps

ACF has been associated with the Rajasthan Skill & Livelihood Development Corporation (RSLDC) since 2014, and has trained thousands of students under various trades in 3 of the SEDIs (Chirawa, Jaitaran and Nagaur) in Rajasthan. Over time it was realized that there was a gap in allocation of funds and issues related to timing of receipt of funds which was hindering centre operations.

A secondary data analysis study was conducted to understand the reasons behind the deductions under the RSLDC programme and how ACF could perform better. The data was compiled for two years (2016-17 & 2017-18) and analysed at every stage. Overall 1376 students were trained in 3 SEDIs under the RSLDC programme in these two years. It was found that the major reason for this gap was due to the recording of attendance of students and dropping out of students after registration. The findings of the study helped ACF to identify the gaps and potential areas to improve upon.

8. NCD Harvard Study at Bathinda

ACF, in collaboration with the Harvard School of Public Health and its India Research Centre, is conducting a longitudinal study on NCDs at its Bathinda location. The NCD work in Bathinda has just begun and twelve villages fall under this study where interventions will be conducted in a stepped wedge manner.

The involvement of Harvard is mainly to bring in their global expertise in the area of NCDs and to

help ACF create a model of intervention which could be replicated in other areas as well. The Health Department of Bathinda is being closely collaborated with for the study.

The collection of baseline data from the villages is almost complete and high risk individuals have been identified.

The action research project with focused interventions will aim to improve awareness, knowledge and health seeking behaviour of the community by developing a model for interventions in the area of NCDs.

KNOWLEDGE SHARING EVENTS

ACF strongly believes in the power of networking, sharing knowledge and active learning, so that like-minded organisations can share practices and benefit from one another. As such, every year, ACF creates formal forums to share, network and collaborate with a variety of organisations including corporates and foundations, who share common values and a vision for programmatic thrust areas and rural India.

In 2019/20 ACF organised the following knowledge sharing events:

• Participatory Dialogue on Gender Parity

Ambuja Cement Foundation (ACF) in collaboration with the Global Reporting Initiative South Asia (GRI SA) with support from Swedish Institute and SIDA hosted a dialogue event in Mumbai, to reflect and brainstorm on experiences and contributions to SDGs with a specific focus on women empowerment. Whilst SDG 5 is focused on gender equality, women are intensely affected by each of the 17 proposed SDGs and will be instrumental to helping achieve each of these goals in the future. However, few development initiatives lay focus on the participation of women as an initial effort towards inclusive development and this needs to be accelerated much more if SDGs are to be met within India. The event was attended by diverse stakeholders including government, NGOs, Corporates and academia.

• CSR Café

CSR Café is a forum for the lead influencers in CSR and was created by ACF in Mumbai in 2018-19. During the year 2019-20 three CSR Cafés were organized, with each café focusing on critical aspects of CSR including stakeholder engagement; operationalizing CSR and strengthening execution; and scaling impact. By providing an open platform



ACF in collaboration with the Global Reporting Initiative South Asia (GRI SA) with support from Swedish Institute and SIDA hosted a dialogue event in Mumbai, to reflect and brainstorm on experiences and contributions to SDGs with a specific focus on women empowerment.

for CSR leaders, an effort was also made to bring in domain expertise in each of the above mentioned areas and hence each session had one or two experts who strengthened the perspective and discussion around the subject.

• Rajasthan Skill Summit

Ambuja Cement Foundation turned principal partner at the 2nd Edition of Rajasthan Skill Summit organized by FICCI Rajasthan Skill Council held in January 2020. Keeping to the theme 'Skills for Industry 4.0', the event focused on New Age Skills; Skilling, Reskilling and Upskilling; Apprenticeship & Productivity; Integration of Education with Skills, Blue Collar Entrepreneurship.

OUR PEOPLE

With the expansion of our work in 12 new districts in 2019-20, our human resources have expanded accordingly, with a large number of project resources coming onto our rolls at different locations.

We have also seen a diversity in the types of professionals coming into the system which has increased as a result – bringing with it a diverse range of skill sets to enhance our work.

At ACF, we foster a culture of giving people new opportunities internally and that has seen people transition across programmes and locations. Our people have embraced these changes and risen to the occasion – proactively helping from one project to another – this has added a new dimension to our people and the impact of our work also.

Over time, we have seen many of our staff at ACF who have gone ‘over and above’ what is expected of them, to help us grow our programmes and achieve enhanced impact on the ground. These stories of leadership and exemplary work make us proud and it is a joy to share them on these pages.

ACF Employee Strength 2019-2020



754



251

Total Employee Strength 2019-2020

1005



Rajesh Suthar
Project Executive
Agriculture & BCI
Bathinda, Punjab

Rajesh joined ACF Bathinda as an Agricultural Officer in 2013 and by 2018 he was made Project Executive to oversee the Agriculture/BCI in the region. Under his leadership the BCI programme has expanded from 2,722 farmers in 2013, to 55,736 farmers in 2019.

One of his key strengths is his ability to build a good team and develop their capacity, whilst also maintaining good relations with donors. He introduced a variety of new initiatives including the introduction of neem oil application to reduce the use of pesticides and driving the adoption of drip irrigation – a difficult sell in the water abundant region. He also convinced the local government to change their parameters for dispersal of Drip Irrigation subsidies so that farmers could sow crops at 3.25 ft row to row distance – enabling farmers to avail of subsidies without changing their sowing practices.

Programme Expansion in Bathinda





Shailendar Singh
Project Executive
Rabriyawas, Rajasthan

ACF has been able to expand its work in Rajasthan significantly, from 4 locations in 2017 to 10 locations in 2020. And Shailendra has played a big role in that, driving partnerships in the state which has helped secure partnerships to the value of over Rs. 65 crores to expand programmes.

Whilst he kickstarted his career with ACF as a Project Coordinator, he soon began to assist in managing partners who were funding projects – thriving in the role due to his quick response to partners, strong documentation and reporting, and ability to build trust with partners.

With a passion and drive, Shailendar can often be found doing an ‘all-nighter’ in the office to meet a deadline or complete a task.

Working with the team in Rajasthan, he has built partnerships to the value of 65 crores with partners like AU Small Finance, Hindustan Zinc, IndusInd Bank, Ashok Leyland, Hinduja Leyland Finance, NABARD and many government projects too.

Funding partnerships secured



Jyoti Khandale
Project Executive
Chandrapur

Jyoti joined ACF in 2006 working as a volunteer and secured a role at ACF in 2012. As a project resource in the health programme, she worked hard and helped build the health programme in Chandrapur into ACF’s biggest health team. She was transferred to the Women Empowerment Programme, having had past experience working with the Maharashtra State Government women programmes. Showing initiative and innovation, she has introduced new aspects to the programme. Whilst previously ACF focused solely on the economic aspect of SHGs and women, Jyoti introduced a new social intervention where ACF is training and supporting women to tackle community issues and women’s rights – adding depth and dimension to the programme. She played an instrumental role in establishing the Women’s Federation; introducing the Pashu Sakhi model into Chandrapur; has been critical in pushing the sanitation agenda among women; and trained a cadre of women to penetrate villages to support women in accessing government services.

Number of women



Ajit Barad
Principal SEDI
Ambujanagar, Kodinar, Gujarat

With a background in hotel management, Ajit Barad first joined ACF as a Trainer at SEDI – quickly transitioning into the role of Placement Officer and soon, 2nd in charge at SEDI. Ajit has been crucial in injecting ‘growth’ at SEDI Ambujanagar – growth in the number of trainees, growth in the improvement and development of SEDI, growth in retention rates, and growth in the enrolment of girls, particularly in traditionally male courses like welding.

In 2018 he took initiative and started operating SEDI in 2 batches (morning and evening block) to optimise infrastructure - doubling the number of students at the institute overnight and enhancing the financial sustainability of the programme at the same time.

Ajit has also expanded the number of SEDIs in Gujarat – scaling up from 1 SEDI in 2017 to 3 SEDIs in 2019. He is also overseeing the sub-centres in the Gujarat region.

Number of students



MAJOR PARTNERS

- **Ambuja Cements Ltd**
- **Asian Paints Ltd**
- **Ashok Leyland Ltd**
- **Apollo Tyres Foundation**
- **AU Small Finance Bank**
- **BCI Growth and Innovation Fund – IDH**
- **The Community**
- **Cipla Foundation**
- **District Mineral Foundation, Govt. Of Gujarat**
- **Godrej Agrovet Ltd.**
- **Gujarat Pipavav Port Ltd - APM Terminals**
- **HDFC Bank Ltd**
- **Hinduja Leyland Finance**
- **Hindustan Zinc**
- **Indian Council of Agriculture Research**
- **IndusInd Bank**
- **Katha Visthar Trust, Surat**
- **Krishnashrya Gurukool Foundation**
- **NABARD**
- **Narotam Sekhsaria Foundation**
- **National Scheduled Castes Finance & Development Corporation**
- **National Skill Development Corporation (NSDC)**
- **Rajasthan Skill & Livelihoods Development Corporation (RSLDC)**
- **Sadvichar Parivar**
- **Schneider Electric India Foundation**
- **Somnath Trust**

CHHATTISGARH

- Chhattisgarh Renewable Energy Development Agency
- Indira Gandhi Krishi Vishwa Vidyalaya
- Department of Horticulture, Chhattisgarh
- Department of Agriculture, Chhattisgarh
- Industrial Training Institute, Sakri
- Animal Husbandry Department, Govt. of Chhattisgarh
- Public Health Engineering Department, Balodabazaar
- Fisheries Department, Govt. of Chhattisgarh
- Department of Labor, Govt. of Chhattisgarh
- Chhattisgarh Skill Development Authority
- Government Hospital, Baloda Bazaar
- KSK Energy
- Krishi Vigyan Kendra (KVK Bhatapara)

GUJARAT

- Agriculture Technology Management Agency (ATMA), Govt. of Gujarat
- Directorate of Groundnut Research, Junagadh
- SAJJATA SANGH – Ahmedabad
- Water and Sanitation Management Organisation (WASMO), Govt. of Gujarat
- Coastal Salinity Ingress and Prevention Investees
- Gujarat Green Revolution Company
- Sardar Sarovar Narmada Nigam Ltd.
- Tata Chemicals Society for Rural Development
- Shree Somnath Trust, Somnath Veraval
- Kantha Vibhag Navnirman Mandal, Surat
- Salaam Mumbai Foundation
- Rajula Education Trust
- Sadbhavna Charitable Trust, Morbi
- Forest Department, Gir West
- Rotary Club, Udhana, Surat
- Alkem Foundation

HIMACHAL PRADESH

- Department of Agriculture, GoHP
- Himachal Pradesh State Cooperative Marketing and Consumers Federation Ltd
- Department of Animal Husbandry
- Indian Agriculture Research Institute, Shimla
- Department of Forest, GoHP
- Department of Horticulture, GoHP
- Department of Elementary Education, GoHP
- Department of Health, GoHP
- College of Veterinary and Animal Sciences, Palampur
- ICDS Department
- Indira Gandhi Medical College, Shimla
- YS Parmar Horticulture and Forest Agriculture University, Solan
- Alkem Foundation
- HPKVN (Himachal Pradesh Kaushal Vikas Nigam)
- Himfed
- Confederation of Indian Industries
- VERKA

MADHYA PRADESH

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

MAHARASHTRA

- Jalayukt Shivar Abhiyan, Government of Maharashtra
- Hiral Rotary Club Chandrapur (Women)
- Rotary Club of Chandrapur (Men)
- District Skill Development Executive Committee, Chandrapur
- MAVIM, Gondiya,
- School Education and Sports Department, Mumbai
- Chest Research Foundation, Pune
- Govt. Medical College, Chandrapur
- Salaam Mumbai Foundation
- Maharashtra Skill Development Society, Mumbai
- District Skill Development, Employment and Entrepreneurship Guidance Center, Chandrapur
- Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH

PUNJAB

- Punjab Skill Development Mission
- Department of Agriculture, Govt. of Punjab
- Department of Soil & Water Conservation, Govt. of Punjab
- Department of Health & Family Welfare, Govt. Punjab
- Punjab Agriculture University- Ludhiana
- National Trust, GOI
- Rotary, Club, Ropar
- Special Olympics Bharat, Punjab Chapter
- National Institute for Mentally Handicapped, Government of India
- Sarbat Da Bhalla Charitable Trust
- Ambuja Educational Institute-Kolkata

RAJASTHAN

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

UTTARAKHAND

- Uttarakhand Organic Board
- Krishi Vigyan Kendra - Dhanori
- Department of Agriculture- Govt. of Uttarakhand
- Hiral Lab- Bhagwanpur
- Indian Army- Roorkee
- RSETI-Punjab National Bank- Bhagwanpur

UTTAR PRADESH

- Department of Women & Child Development, Govt. of Uttar Pradesh
- Department of Horticulture, Govt. of Uttar Pradesh
- Krishi Vigyan Kendra - Gautam Buddha Nagar, Uttar Pradesh
- Department of Agri - Gautam Buddha Nagar, Uttar Pradesh
- National Thermal Power Corporation Ltd - Dadri
- Tech Mahindra Foundation
- STMICROELECTRONICS FOUNDATION
- Building and Wood Workers' International (BWI)
- Everest Foundation

WEST BENGAL

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

It has been another fruitful year at ACF and it gives me great pleasure to present the Directors Report for the 2019-20 financial year which provides a holistic snapshot of our key achievements across functions. This year saw a particular leap in the depth and breadth of our projects across locations and this is the result of many efforts across strategy, implementation and monitoring which came to fruition during this time.

1. FINANCIAL PERFORMANCE

Ambuja Cement Foundation received total funds of Rs. 8582 lakhs during the year. The total expenditure on various activities was Rs. 8292 lakhs.

The Income & Expenditure Account of the Foundation for the year under review showed a surplus of Rs. 290 lakhs (including surplus from assisted project funds) as against surplus of Rs. 290 lakhs in the previous year. The total amount standing to the credit of the Corpus Fund as on 31st March, 2020 is Rs. 2073 lakhs as compared to Rs.1861 lakhs in the previous year.

Apart from the above, the Foundation was able to raise direct funds of Rs. 3086 lakhs which was channeled directly for the community.

2. PROGRAMMES

Rural India is vast and in 2018 we made a commitment to exponentially grow our footprint to reach more and more remote communities. Our efforts in this direction saw our outreach surge to 44 districts, 2613 villages and 2.6 million people. This has meant a growth across all programs and expansion which would not have been possible without harnessing the multiplier effect – collaborative partnerships, building people's institutions and training the trainer.

Our focus remains firm on managing water and fostering prosperous livelihoods. For we have found that when families have money in their hands, when they are more productive and economically powered, there is a ripple effect of that across their lives. It enhances their health, their education, their opportunities to grow their businesses, to play leadership roles. And so livelihoods, in the areas of skills, agriculture and women have remained pivotal to everything we do at Ambuja Cement Foundation. Our thrust on water resource development and management continued to grow especially in water scarce geographies. Working in close collaboration with Ambuja Cements this programme has enabled the company to be 8 times water positive.

This year saw particular growth in our skilling, agriculture and allied programmes. BCI grew by 40% and we expect it to continue expanding in the future. This growth was seen, not only in terms of the number of farmers but the number of field facilitators who drive our work on the ground and help us mobilize more farmers to participate. Our programme on goat based livelihood now extends across many of our locations and is benefiting about 6000 households, most of them the very marginalized.

In the area of skilling we have multiplied our footprint, hand in hand with like-minded partners who have helped us set up more centres across the country and train even more youth. The potential of this program is exciting and the way it is diversifying the incomes of families, harnessing the power of youth, is having a profound impact on the rural communities in which we work.

At the heart of our work lies the development of community institutions which drive and are at the forefront of our community work. The power of women has been tapped as a result, driving vast community change. Our village institutions have been instrumental in the success of all our programs and we are pleased that our efforts to integrate women across all programmes via institutions is bearing good fruit.

The year ended with the pandemic COVID-19 taking us all by surprise. Our teams and on-ground volunteers took immediate action to work closely with district health departments to address rural needs of building the necessary awareness and ensuring compliance to isolation and quarantine to curb impact - all with full participation of our community institutions and leaders. We are extremely proud of their efforts and subsequent successes.

3. STRENGTHENING COMMUNICATION

This year saw us harness our network and voice to launch some important campaigns to advocate for key issues that we are passionate about. Our #jal4kal digital campaign saw great traction in connecting with key stakeholders online and promoting key solutions to solving India's water crisis.

With the growth of our Skill & Entrepreneurship Development Institutes, we felt it was time to develop a unique branding for this program to help generate an identity in the rural communities in which we work.

Given the popularity of video content across platforms, we made strides to develop the internal capacity of our field staff to capture powerful footage from the ground, to provide our key networks with a direct link to the grassroots communities in which we work. As such, a number of low cost films were developed internally to share our knowledge, approach and work among key stakeholders.

Similarly we continued to engage with media to advocate key issues and promote solutions and in 2019-20 we featured in 34 multi-lingual publications across India, and 141 digital media publications.

4. HUMAN RESOURCES

As our footprint has expanded, so has our investment in a diverse range of resources and skillsets to drive and improve our work across locations. Our team consists of 1005 people across management, administration and programmes, along with an army of field volunteers and facilitators who enable us to achieve the scale we have, thanks to their commitment, networks and drive.

5. OPERATIONS

The majority of our work at ACF is built upon evidence-based practices. With a full-fledged Research & Monitoring system and team in place, the volume of data being generated from the ground level on our programmes is actively informing our strategic decisions and programme direction. This, along with a range of focused studies we conduct annually (both internally, or with external agencies) help us make informed decisions and guide the progress of our work.

As we have been learning, we continue to share those learnings and engage with like-minded organisations and industry leaders – fostering our belief in the power of collaboration. With gender a crucial element that cuts across all our programmes and a primary focus for ACF, we convened leaders from the development sector to explore the role of women in achieving the Sustainable Development Goals. Held in collaboration with Global Reporting Initiative, the event saw international participation and enriching discussion.

Similarly, CSR Café continues in its success at bringing together leaders in CSR to discuss common issues and share solutions. This has become a key feature on the calendar and the richness of relationships and collaborations that have ensued have been worthwhile.

6. DIRECTORS

Ms. Padmini Somani, Mr. Chandra Shekhar Rajan and Ms. Ashni Biyani will retire by rotation at the ensuing Annual General Meeting (AGM) in accordance with the Articles of Association of the Foundation. Being eligible, the above three Directors offer themselves for reappointment. The Board recommends their reappointment.

7. GOVERNANCE

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

Number of Board Meetings

The Company held four Board Meetings during the financial year 2019-20.

Extract of Annual Return

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

Remuneration to Directors

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

- i) Mr. Sharadchandra Kale- Rs. 60,000
- ii) Mr. Pravin Laheri- Rs. 40,000
- iii) Mr. Chandra Shekhar Rajan- Rs. 40,000
- iv) Ms. Ashni Biyani- Rs. 20,000

Directors Responsibility Statement

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

- i. In the preparation of the annual accounts for the financial year ended 31st March, 2020, the applicable accounting standards have been followed along with proper explanation relating to material departures.
- ii. Appropriate accounting policies have been selected and applied consistently and made judgments and estimates that are reasonable and prudent, so as to give a true and fair view of the state of affairs of the Company and its surplus as on 31st March 2020.
- iii. Proper and sufficient care has been taken for the maintenance of accounting records in accordance with the provisions of the Companies Act 2013 for safeguarding the assets of the Company and for preventing and detecting fraud and other irregularities.
- iv. The Audited Accounts for the financial year ended on 31st March, 2020 have been prepared on a going concern basis.
- v. Proper internal financial controls to be followed by the Company has been laid down and that such internal financial controls are adequate and were operating effectively.
- vi. Proper systems to ensure compliance with the provisions of all applicable laws has been devised and that such systems were adequate and operating effectively.

Particulars of Contracts or Arrangements with Related Parties

There were two Memorandum of Understanding (MOUs) with related parties by the company as under:

S.No.	Nature of Transactions	Name of related parties	Relationship	Amount (Rs. in Lakhs)
1	Grant on health projects on Lifefirst-Tobacco Cessation program across 15 locations in India to increase the awareness about ill-effects of tobacco, treatment and counselling.	Salaam Bombay Foundation	Under common control	28.03
2	Grant on health projects on Tobacco Control across 3 locations to increase the awareness about ill-effects of tobacco, treatment and counselling.	Salaam Mumbai Foundation	Under common control	9.63

Particulars of Loans, Guarantees and Investments under Section 186

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

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

There were no instances of Sexual Harassment that were reported.

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

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

8. AUDITORS AND THEIR REPORT

The Auditors Report together with notes is self-explanatory and does not require any further clarification. M/s. Chaturvedi & Company, Chartered Accountants, who were appointed as Statutory Auditors of the Foundation to hold office till the conclusion of the Annual General Meeting of the Foundation, will complete term at the ensuing Annual General Meeting and being eligible, have offered themselves for re-appointment. The Foundation has received a Certificate from them pursuant to Section 139 of the Companies Act 2013, confirming their eligibility for re-appointment. The Board of Directors recommends the appointment of M/s. Chaturvedi & Company as Statutory Auditors of the Foundation.

9. PARTNERSHIPS

Partnerships are emerging as a critical element of focus in our work, as we join hands to tackle the pressing rural issues of the country. These problems are complex and all-pervading, and by working with others, we are able to harness the multiplier effect and expand our footprint across the country.

Our partnerships take many forms and avatars at ACF. From funding partners to technical partners, to knowledge partners and event partners – we believe in working with others to enhance our impact and reach. And we see the community as a partner too – in fact our work would be impossible without our community volunteers and frontline grassroots partners contributing so diligently to our mission.

With some key traction in forging new partnerships, our focus has been on executing our programmes in alignment with our commitments to partners. There is a need to continue identifying and working with like-minded communities, corporates, Governments and Civil Society Organisations in order to meet the vast need that exists in rural India.

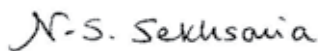
10. ACKNOWLEDGEMENTS

It is my honour to recognise and thank the many key people and organisations who have helped us in our mission here at ACF.

Firstly, the communities in which we work continue to inspire us with their willingness to learn, drive projects and make a difference. This is the reason we exist! We extend gratitude to the many corporates who have been open-minded in collaborating with us and helping to scale our work. It is important to work alongside and in harmony with the Government and we are indebted to the many State Governments we work with for their support and guidance. Lastly, our very own ACF people are the torch bearers who take our light forward. We thank you for your commitment and passion in all you do.

As always, we look forward with optimism to a bright future for the rural heart of this great nation. May we all succeed in spreading prosperity and all it offers.

For and on behalf of the Board



NAROTAM SEKHSARIA
Chairman

Place: Mumbai
Date: July 27, 2020

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

EXTRACT OF ANNUAL RETURN AS ON THE FINANCIAL YEAR ENDED ON 31/03/2020

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

I. REGISTRATION AND OTHER DETAILS:

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

II. PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY:

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

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

III. PARTICULARS OF HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES:

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

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

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

V. INDEBTEDNESS:

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

VI. REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL:

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

B. Remuneration to *other directors*:

Particulars of Remuneration	Name of Director				Total Amount
	Mr. Sharadchandra Kale	Mr. Pravin Laheri	Mr. Chandra Shekhar Rajan	Ms. Ashni Biyani	
Independent Directors					
·Sitting Fees for attending Board Committee Meetings	Rs.60,000	Rs.40,000	Rs.40,000	Rs.20,000	Rs.1,60,000
·Commission	-	-	-	-	-
·Others, please specify	-	-	-	-	-
Total(1)	Rs.60,000	Rs.40,000	Rs.40,000	Rs.20,000	Rs.1,60,000
Other Non-Executive Directors					
·Sitting Fees for attending Board Committee Meetings	-	-	-	-	-
·Commission	-	-	-	-	-
·Others, please specify	-	-	-	-	-
Total(2)	-	-	-	-	-
Total(B)=(1+2)	Rs.60,000	Rs.40,000	Rs.40,000	Rs.20,000	Rs.1,60,000
Total Managerial Remuneration	-	-	-	-	-
Overall Ceiling as per the Act	-	-	-	-	-

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

VII. PENALTIES/PUNISHMENT/COMPOUNDING OF OFFENCES: NIL

**CHATURVEDI & COMPANY**

CHARTERED ACCOUNTANTS
KOLKATA . MUMBAI . DELHI . CHENNAI . KANPUR
60, BENTINCK STREET, KOLKATA-700 069

Phone : 2237-4060
2237-5408/5409
Fax : 2225-3692
E-mail : hocalcutta@chaturvedico.com

To
The Members of
M/s. AMBUJA CEMENT FOUNDATION

Opinion

We have audited the accompanying Standalone financial statements of M/s. Ambuja Cement Foundation (“the Company”) which comprises the Balance Sheet as at March 31, 2020, the Statement of Income & Expenditure and Statement of Cash Flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information (hereinafter referred to as “the standalone financial statements”). In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Standalone Financial Statements give the information required by the Companies Act, 2013 (“the Act”) in the manner so required and give a true and fair view in conformity with the Accounting Standards prescribed under section 133 of the Act read with Rule 7 of the Companies (Accounts) Rules, 2014.

Basis for Opinion

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

Emphasis of Matter

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

Responsibility of Management for the Standalone Financial Statements

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

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

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

Auditor’s Responsibility for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor’s report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and

are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

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

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

Reports on Other Legal and Regulatory Requirements

- (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.
 - (c) The Balance Sheet, the Statement of Income and Expenditure and the Cash Flow Statement dealt with by this Report are in agreement with the books of account.
 - (d) In our opinion, the aforesaid standalone financial statements comply with the Accounting Standards specified under Section 133 of the Act, read with the relevant rules issued there under.
 - (e) On the basis of the written representations received from the directors as on 31st March, 2020 taken on record by the Board of Directors, none of the directors is disqualified as on 31st March, 2020 from being appointed as a director in terms of Section 164(2) of the Act.
 - (f) With respect to the adequacy of the internal financial controls over financial reporting of the company and the operating effectiveness of such controls, refer to our separate report in Annexure A.
 - (g) With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanations given to us:
 - i. The Company does not have any pending litigations which would impact its financial position in its financial statements;
 - ii. The Company does not have any long term contracts including derivation contract for which there are any material foreseeable losses.;
 - iii. There are no amounts which are required to be transferred, to the Investors Education and Protection Fund by the Company during the year.

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



Ms. Nilima Joshi
Partner
Mem. No. 52122



Place: Kolkata
Date: July 27, 2020

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

We have audited the internal financial controls over financial reporting of **AMBUJA CEMENT FOUNDATION** ('the Company') as on 31st March, 2020 in conjunction with our audit of the standalone financial statements of the Company for the year ended on that date.

Management's Responsibility for Internal Financial Controls

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

Auditors' Responsibility

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

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

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

Meaning of Internal Financial Controls over Financial Reporting

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

Inherent Limitations of Internal Financial Controls Over Financial Reporting

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

Opinion

In our opinion, the Company has, in all material respects, an adequate internal financial controls system over financial reporting and such internal financial controls over financial reporting were operating effectively as at 31st March, 2020, based on the internal controls over financial reporting criteria established by the Company considering the essential components of internal controls stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India.

For Chaturvedi & Company

Chartered Accountants
Firm Reg. No. 302137E



Ms. Nilima Joshi
Partner
Mem. No. 52122



Place: Kolkata
Date : July 27, 2020

BALANCE SHEET AS AT 31ST MARCH, 2020

Particulars	Note No.	As at 31.03.2020 (Rs. in Lakhs)	As at 31.03.2019 (Rs. in Lakhs)
LIABILITIES			
(1) Corpus Fund	2	2,073	1,861
(2) Assisted Project Funds	3	662	253
(3) Other Long-Term Liabilities	4	291	243
(4) Current Liabilities			
(a) Trade Payables	5	334	385
(b) Other Current Liabilities	6	218	115
(c) Short Term Provisions	7	24	54
		576	554
Total		3,602	2,912
ASSETS			
(1) Non - Current Assets			
(a) Property, Plant & Equipment	8		
- Tangible Assets		931	922
- Intangible Assets		2	2
(b) Long-Term Loans and Advances	9	139	177
(c) Other Non-Current Assets	10	45	63
		1,117	1,165
(2) Current Assets:			
(a) Cash and Bank Balances	11	2,123	1,505
(b) Short Term Loans and Advances	12	277	224
(c) Other Current Assets	13	85	17
		2,485	1,747
Total		3,602	2,912
Significant Accounting Policies	1		
Notes to the Accounts	2-25		

See Accompanying Notes to the Financial Statements

For Chaturvedi & Company

Chartered Accountants
Firm Registration No.: 302137E

sd/-
Ms. Pearl Tiwari
Director

sd/-

Ms. Nilima Joshi
Partner
Membership No. 52122
Kolkata

sd/-
Mr. B.L. Taparia
Director

Place: Mumbai
Date: July 27, 2020

INCOME & EXPENDITURE STATEMENT FOR THE YEAR ENDED 31ST MARCH, 2020

Particulars	Note No.	For the year ended 31.03.2020 (Rs. in Lakhs)	For the year ended 31.03.2019 (Rs. in Lakhs)
Income:			
(a) Donations & Grants			
- From Ambuja Cements Ltd		4,400	4,400
- From Narotam Sekhsaria Foundation		175	175
- From Funded Projects	3	3,406	2,275
(b) Other Income/Contributions	14	601	545
Total Revenue		8,582	7,396
Expenses:			
Employees Benefit Expenses	15	734	749
Agriculture Development Expenses		1,768	1,390
Animal Husbandry & Dairy Expenses		41	29
Community Welfare Expenses		989	960
Educational Expenses		201	189
Health & Sanitation Development		532	442
Krishi Vigyan Kendra Expenses (Agriculture Science Centre sponsored by Govt.)		170	148
Monitoring & Research Expenses		59	40
Salinity Ingress Prevention & Mitigation Project (Kharas Vistarotan Yojana)		-	3
Skill Training Expenses		2,167	1,667
Water Resource Development		955	804
Women & SHG Expenses		175	221
Depreciation and Amortiozation Expenses	8	128	118
Other Expenses	16	373	346
Total Expenses		8,292	7,106
Surplus \ (Deficit) carried to Corpus Fund		290	290
Significant Accounting Policies	1		
Notes to the Accounts	2-25		

See Accompanying Notes to the Financial Statements

For Chaturvedi & Company

Chartered Accountants
Firm Registration No.: 302137E

sd/-
Ms. Pearl Tiwari
Director

sd/-

Ms. Nilima Joshi
Partner
Membership No. 52122
Kolkata

sd/-
Mr. B.L.Taparia
Director

Place: Mumbai
Date: July 27, 2020

CASH FLOW STATEMENT

(Rs. in Lakhs)

Particulars	For the year ended March 31, 2020		For the year ended March 31, 2019	
<u>Income from Operations</u>				
Surplus/ (Deficit) for the year	290		290	
(Surplus)/ Deficit for Project Funds	(78)		165	
<u>Adjustments for</u>				
Depreciation	128		118	
Balance written off	40		21	
Sundry balances written back	(5)		(30)	
Interest Income	(73)		(38)	
Loss on sale of fixed assets	10		2	
Corpus of projects/institutions transferred	-		234	
<u>Changes in Working Capital</u>				
Increase in Loans & Advances (Long term)	37		(18)	
Decrease in other non-current assets	18		60	
Increase in Loans & Advances (Short term)	(52)		(13)	
Increase in other current assets	(68)		(14)	
Increase in Long term liabilities	48		243	
Decrease in Trade Payable	(91)		(137)	
Decrease in other current liabilities	103		(46)	
Decrease in Short term provision	(31)		(153)	
Net cash from operating activities (A)		277		684
<u>Income from Investing activities</u>				
Purchase of assets	(149)		(404)	
Sale of Fixed Assets	3		31	
Interest Received	73		38	
Net cash from investing activities (B)		(73)		(335)
<u>Income from Financing activities (C)</u>				
Changes in Project Fund		414		(74)
Cash & Cash Equivalents at beginning of year (D)		1,505		1,231
Cash & Cash Equivalents at end of year (A+B+C+D)		2,123		1,505

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

sd/-
Ms. Pearl Tiwari
Director

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

sd/-
Mr. B.L.Taparua
Director

Place: Mumbai
Date: July 27, 2020

Corporate Information

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

Significant Accounting Policies & Notes on Accounts

Note 1 : Significant Accounting Policies

- 1.1. The Company prepares its accounts on accrual basis of accounting.
- 1.2. The accounting policies adopted in the preparation of the financial statements are consistent with those followed in the previous year.
- 1.3. Tangible assets are valued at cost of acquisition including installation cost less depreciation. The depreciation has been provided as per the rates prescribed in Schedule II of the Companies Act, 2013. Intangible assets are recorded at cost of acquisition. They are amortised on straight-line basis over a period of their life.
- 1.4. Revenue Recognition
 - a) Interest received and all other income are recognised as income on accrual basis.
 - b) Accounting for Project Funds:
 - In case of Assisted Projects, money spent by the Company and such money received from Funding Agency during the current financial year is recognised as revenue in the current financial year. Similarly, money spent but received in the subsequent year, is recognised as revenue in the subsequent year of receipt.
 - Amount received or accrued against Project Funds during the year is treated as income and amount spent on those projects are shown as expenditure. Unspent amount during the year is part of the total surplus / deficit in the Income and Expenditure Account which is carried forward as balance in Assisted Project Funds.
- 1.5. Outstanding Liabilities (including retention money, deposits etc) have been classified under Current Liabilities, if payable within 12 months, otherwise these are classified as Long-Term Liabilities.
- 1.6. Receivables (including deposits etc) have been classified under Current Assets, if able to realise within 12 months, otherwise these are classified as Non-Current Assets.
- 1.7. Employee Benefits
 - a) Short term employee benefits (benefits which are payable after the end of twelve months from the end of financial year in which the employees have rendered service) are measured at cost.
 - b) Post employment benefits and other long-term employee benefits:
 - In respect to Gratuity, payments are made to LIC funds. The Company accounts for liability for future gratuity benefits based on actuarial valuation carried out at the end of each financial year using the projected unit credit method.
 - Liability for Leave Encashment is recognised and accounted based on actuarial valuation carried out at the end of each financial year.
 - c) Provident Fund is a defined contribution scheme and the contributions as required by the statute made to Government Provident Fund are charged to the Statement of Income and Expenditure.
- 1.8. Income Tax and provisions
 - a) 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.
 - b) No provision for taxation is made by the Foundation as it is entitled to claim tax exemption u/s 11 of the Income Tax Act, 1961.
- 1.9. Transactions in Foreign Currency are recorded at the exchange rate at which the transaction is carried out.

1.10. 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.

1.11. Provisions, Contingent Liabilities and Contingent Assets

Provisions involving substantial degree of estimation in measurement are recognised when there is a present obligation as a result of past events and it is probable that there will be an outflow of resources. Contingent liabilities are not recognised but are disclosed in the notes. Contingent assets are neither recognised nor disclosed in the financial statements.

Notes annexed to and forming part of the Financial Statements

Note 2 : Corpus Fund

	As at 31.03.2020 (Rs. in Lakhs)	As at 31.03.2019 (Rs. in Lakhs)
Opening Balance	1,861	1,172
Add : Surplus transferred from Income & Expenditure Account	290	290
Add/less : Deficit/(Surplus) from Assisted Project Funds carried forward to Project Funds (refer part (2) of Note 3)	(78)	165
Add : Corpus of ISED, Darlaghat transferred after its dissolution.		232 a)
Add : Corpus of WADI project transferred after project completion.		10 b)
Less : Corpus of Ambuja Hospital Trust transferred after donation of assets & project completion.		(8) c)
	2,073	1,861

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

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

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

Note 3 : Assisted Project Funds

(Rs. in Lakhs)

Sr. No.	Name of the Project/Funder	As at 31.03.2020							
		Opening Balance	Funds received/receivable during the year	Amount Payable to creditors/Project Liabilities	Total	Expenses incurred 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)
1	Composite Targeted Intervention Project (Also Known as Targeted Intervention Project)	2	0	-	2	1	-	-	1
2	KVK* Project	29	167	10	206	157	-	-	49
3	Wadi Project (Funded by NABARD)	37	-	-	37	35	-	-	2
4	BCI* Project (FCRA)	97	698	34	829	713	-	39	77
5	CADP* - Hilton Foundation (FCRA)	1	0	-	1	-	-	-	1
6	DARC* Project	1	-	-	1	-	-	-	1
7	Watershed Project, Daseran	(0)	-	-	(0)	-	-	-	(0)
8	Watershed Project, Saryanj Sarma	-	-	-	-	1	-	-	(1)
9	TATA GE RO Project	4	0	-	4	0	4	0	0
10	Krishi Vigyaan Kendra (KVK) SRTT	13	0	-	13	-	-	-	13
11	CADP*	3	0	-	3	0	-	-	3
12	GLPC*	(26)	-	-	(26)	-	-	-	(26)
13	Gruh Finance/Bandhan Bank	(6)	48	-	42	62	-	-	(20)
14	Other SEDI projects	(0)	0	-	-	-	-	-	-
15	CSPC* - BCI	2	0	0	2	1	-	-	1

Contd. on next page

Contd. from previous page

16	Cipla Foundation	3	31	-	34	35	-	-	(1)
17	RSLDC*	(25)	25	-	(0)	10	-	-	(10)
18	Tech Mahindra Foundation	(0)	38	2	40	36	-	-	4
19	Castrol India Ltd.	31	64	-	95	66	-	-	29
20	Apollo Tyres Foundation	5	47	0	53	48	-	1	4
21	CMF TI*	(35)	39	-	3	0	-	-	3
22	Raja MIP*	2	-	-	2	2	-	-	(0)
23	IDH Sustainable Trade Initiative	(1)	28	-	27	9	-	1	17
24	Recognition of Prior Learning	11	-	-	11	2	-	-	8
25	RACP*	(4)	27	-	23	26	-	-	(3)
26	Godrej	15	46	-	62	35	-	-	27
27	PBSSD- DDUGKY* project	2	0	193	196	195	-	-	1
28	NABARD* (Sankrail)	(6)	39	-	33	34	-	-	(1)
29	HDFC Bank	50	447	45	541	417	-	6	119
30	APM Terminals	(16)	70	-	54	80	-	-	(26)
31	Ador Welding	15	-	-	15	-	-	-	15
32	BMGF *Project / CSPC (FC)	0	0	-	0	-	-	-	0
33	AU Small Finance Bank	5	94	0	99	81	-	1	17
34	ESIP *NABARD (4 locations)	(29)	36	-	7	17	-	-	(10)
35	Hindustan Zinc Ltd.	1	232	9	242	230	-	-	12
36	IndusInd Bank-Rajasthan	117	310	65	492	402	-	-	90
37	MHM * Projects	(0)	0	-	0	0	-	-	-
38	Somnath Trust	(4)	11	-	7	30	-	-	(23)
39	District Mineral Foundation	(1)	119	-	117	177	-	-	(60)
40	TCSR D * Mithapur Fund	(2)	4	-	2	9	-	-	(7)
41	NSFDC *	(8)	15	-	7	29	-	-	(22)
42	Schneider Electric India Foundation	-	-	-	-	0	-	-	(0)
43	Alkem Foundation	-	16	-	16	6	-	-	10
44	Punjab Skill Development Mission	-	8	-	8	9	-	-	(1)
45	NABARD-Crop residue Management	-	5	-	5	5	-	-	(0)
46	Krishnashray Foundation, Goverdhan	-	23	-	23	15	-	-	8
47	Ashok Leyland	-	47	5	52	14	-	-	38
48	Everest Foundation	-	1	-	1	1	-	-	(0)
49	Ambuja Educational Institute	-	12	-	12	6	-	-	6
50	IndusInd Bank-Farakka	-	60	-	60	-	-	-	60
51	BCI GIZ * Project (FCRA)	-	325	16	341	216	-	-	125
52	CIPLA -COPD* project	-	5	-	5	9	-	-	(4)
53	Asian Paints Ltd.	-	132	-	132	12	-	3	117
54	Other Funds	(24)	137	-	113	94	-	-	19
	Total Project Funds	258	3,406	380	4,044	3,328	4	50	662

Note:

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) Surplus arising out of Assisted Project Funds during the FY. 2019-20:

Total Funds Received [(b) above] 3,406

Total Utilised [(e) above] 3,328

Surplus arising from Project Funds 78

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

4) Grouping/re grouping of project funds are done for better presentation of funds outstanding/balance recoverable.

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

***Full Form of abbreviations used**

KVK	Krishi Vigyan Kendra (Agriculture Science Centre sponsored by Govt. of India)
BCI	Better Cotton Initiative, Growth Innovation Foundation
CADP	Costal Area Development Programme
DARC	District ASHA Resource Centre
GLPC	Gujarat Livelihood Promotion Company Limited
CSPC	Coastal Salinity Prevention Cell
RSLDC	Rajasthan Skill and Livelihood Development Corporation
CMF TI	Centre For Micro-Finance Targeted Intervention
Raja MIP	Rajasthan Minor Irrigation Improvement Project
RACP	Rajasthan Agricultural Competitiveness Project

PBSSD- DDUGKY	Paschim Banga Society For Skill Development- Deen Dayal Upadhyaya Grameen Kaushalya Yojana
NABARD	National Bank for Agriculture and Rural Development
BMGF	Bill & Melinda Gates Foundation
ESIP	Employability through Skill Initiative Project
MHM	Menstruation Hygiene Management
TCSR D	Tata Chemicals Society for Rural Development
NSFDC	National Scheduled Castes and Scheduled Tribes Finance and Development Corporation
BCI GIZ	Better Cotton Initiative, Government of the Federal Republic of Germany
COPD	Chronic Obstructive Pulmonary Disease

As at 31.03.2020
(Rs. in Lakhs) As at 31.03.2019
(Rs. in Lakhs)

Note 4 : Other Long-Term Liabilities

Deposits	1	0
Provision for Employees Benefits	290	243
	291	243

Note 5 : Trade Payables (Less than 1 year)

Other than Acceptances*	334	385
	334	385

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

Note 6 : Other Current Liabilities

Liability for Expenses	133	73
Statutory Dues	52	30
Deposits including retention money	33	12
	218	115

Note 7 : Short Term Provisions

Provision for Employees Benefits	24	54
	24	54

Note 8 : Property, Plant & Equipments

(Rs. in Lakhs)

DESCRIPTION	GROSS BLOCK				DEPRECIATION				NET BLOCK	
	Cost as at 01.04.19	Additions during the year	Deductions during the year	Total cost as at 31.03.20	Upto 31.03.2019	For the year	Adjustment during the year	Total cost as at 31.03.20	As at 31.03.20	As at 31.03.19
Tangible Assets:										
Leasehold Land	0	-	-	0	-	-	-	-	0	0
Buildings	344	0	-	344	20	6	-	26	318	324
Construction & Survey Equipments	9	-	-	9	5	1	-	6	2	3
Vehicles	133	-	19	114	71	11	12	70	44	63
Furniture & Fixtures	389	37	5	421	177	36	4	208	213	213
Computers	288	50	11	327	199	47	10	236	91	89
Audio & Visual Equipments	57	12	1	67	22	5	1	27	41	35
Office Equipments	249	44	22	271	82	20	19	83	188	167
Technical & Sports Equipments	33	7	-	40	4	3	-	6	33	29
TOTAL	1,502	149	59	1,593	580	128	46	662	931	923
Intangible Assets:										
Trademarks	3	-	-	3	0	0	-	1	2	2
Computer Software	0	-	-	0	0	0	-	0	0	0
TOTAL	3	-	-	3	0	0	-	1	2	2
GRAND TOTAL	1,505	149	59	1,595	580	128	46	663	933	
PREVIOUS YEAR FIGURES	1,168	404	68	1,505	505	119	44	580	925	

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

	As at 31.03.2020 (Rs. in Lakhs)	As at 31.03.2019 (Rs. in Lakhs)
Note 9 : Long-Term Loans and Advances		
(Unsecured, Considered Good)		
Security Deposits	26	109
Advances to Employees	-	3
Other Advances Receivable	113	64
	139	177
Note 10 : Other Non-Current Assets		
Non-Current Bank Balances		
Fixed Deposits with Banks (maturity after 12 months)	44	63
Interest Accrued but not due	1	0
	45	63
Note 11 : Cash and Bank Balances		
Cash and Cash Equivalents		
Cash in hand	0	0
Cheques, Draft on hand	0	-
Bank Balance including auto sweep/flexi balance	2,077	1,468
Fixed Deposits with Banks (maturity within 3 months)	45	37
	2,123	1,505
Note 12 : Short Term Loans & Advances		
(Unsecured, Considered Good)		
Security Deposits	6	1
Prepaid Expenses	40	32
TDS receivable	56	15
Advances to Employees	11	9
Other Advances recoverable	164	168
	277	224
Note 13 : Other Current Assets		
Interest accrued but not due	4	6
Fixed Deposits with Banks (4-12 months)	81	11
	85	17
Note 14 : Other Income / Contributions		
Interest Received	73	38
Subscription Received	0	0
Sundry balances written back	5	30
Collection from Diagnostic Centre	32	28
Contribution for SEDI	152	153
Contribution for AMK	18	32
Community Contribution for projects	284	259
Other Donations/Income	37	6
	601	545

	As at 31.03.2020 (Rs. in Lakhs)	As at 31.03.2019 (Rs. in Lakhs)
Note 15 : Employees Benefit Expenses		
Salary & Other Allowances	595 a)	489 a)
Contribution to Provident and Other Funds (see note given below)	127 a)	245 a)
Staff Welfare & Medclaim Insurance	12	15
	734	749

a) Salary & Other allowances and contribution to Provident/other Funds of project implementation staff directly attributable to projects have been allocated to the respective projects.

	As at 31.03.2020 (Rs. in Lakhs)	As at 31.03.2019 (Rs. in Lakhs)
Note 16 : Other Expenses		
Bank Charges	4	3
Communications/ Film making/ Reports & Publications	30	23
Directors Sitting Fees	2	2
Electricity Expenses	3	4
Establishment Expenses	15	14
Filing Fees	0	0
Insurance Expenses	45	59
Interest on Income Tax paid	1	0
Internet & Website charges	4	4
Loss on Sale of Assets	11	2
Miscellaneous Expenses	3	5
Payment to Auditors (details as given below)*	5	4
Postage, Courier & Telephone Expenses	4	4
Printing & Stationery	9	9
Professional Fees	34	33
Rent	7	5
Repairs & Maintenance	29	16
Staff Training, recruitment, capacity building and meeting expenses	21	16
Sundry Balances/Loans and Advances written off	40	21
Travelling & Conveyance Expenses	52	60
Vehicle Expenses	56	59
	373	346
* Payments to Auditors	Rs.	Rs.
As Auditors Fees	3	3
As Certification Fees	2	1
	5	4

Note 17

Ambuja Cement Foundation is a Company limited by guarantee. Each member undertakes to contribute to the assets of the Company in the event of it 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 31.03.2020 (Rs. in Lakhs)	As at 31.03.2019 (Rs. in Lakhs)
Bank Guarantee given by the Bank against Fixed Deposit for Project Implementation	65.19	60.31

Note 20

The Company is a charitable organization, registered under Section 8 of the Companies Act, 2013 (Erstwhile section 25 of companies act 1956). 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. 56.15 lakhs has been recognised as expenditure towards Gratuity.

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

The following Table sets forth the particulars in respect of the aforesaid Gratuity fund of the Company for the year ended 31st March, 2020.

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

(Rs.in lakhs)

Particulars	As At 31.03.2020	As At 31.03.2019
Opening balance	287	184
Current service cost	30	28
Interest cost	20	13
Actuarial losses / (gains)	22	66
Benefit paid	(17)	(4)
Closing balance	342	287

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

(Rs.in lakhs)

Particulars	As At 31.03.2020	As At 31.03.2019
Opening balance	196	159
Expected return on plan asset	16	13
Actuarial gain / (loss)	0	1
Actual Company contribution	52	27
Benefit paid	(17)	(4)
Closing balance	247	196

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

(Rs.in lakhs)

Particulars	As At 31.03.2020	As At 31.03.2019
Present value of defined benefit obligation	342	287
Fair value of plan asset	247	196
Net asset/ (liability) recognised in the balance sheet	96	91

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

(Rs.in lakhs)

Particulars	As At 31.03.2020	As At 31.03.2019
Current service cost	30	28
Interest cost	20	13
Expected return on plan asset	(16)	(13)
Actuarial losses / (gain)	22	65
Total expense	56	94

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

(e) Actual Return on Plan Assets

(Rs.in lakhs)

	As At 31.03.2020	As At 31.03.2019
Actual return on plan assets	16	13

(f) Actuarial assumption considered: -

Particulars	As At 31.03.2020	As At 31.03.2019
Discount rates	6.50%	7.35%
Salary escalation	7.00%	7.00%

(g) Category of Plan Assets:

Particulars	As At 31.03.2020	As At 31.03.2019
Funded with LIC	100%	100%

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

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

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

Compensated Absences

Amount recognised as expense in respect of compensated absences is Rs. 56.68 lakhs based on actuarial valuation carried out for the current financial year. (previous year Rs. 42.92 lakhs).

Note 22

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

Sr. No.	Nature of Transactions	Name of related parties	Relationship	Amount- Rs. (In Lakhs)
1	Sitting Fees paid in compliance with Sec 197 of the Companies Act, 2013 during the year to attend Board Meetings. No other form of remuneration was paid to the Directors.	i) Mr. Sharadchandra Kale ii) Mr. Pravin Laheri iii) Mr. ChandraShekhar Rajan iv) Ms. Ashni Biyani	Independent Directors	0.60 0.40 0.40 0.20
2	Grant on health projects on Lifefirst-Tobacco Cessation program across 15 locations in India to increase the awareness about ill-effects of tobacco, treatment and counselling.	Salaam Bombay Foundation	Under common control	28.03
3	Grant on health projects on Tobacco Control across 3 locations to increase the awareness about ill-effects of tobacco, treatment and counselling.	Salaam Mumbai Foundation	Under common control	9.63

Note 23

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

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

Note 24

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

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

For Chaturvedi & Company

Chartered Accountants
Firm Registration No.: 302137E

sd/-

Ms. Nilima Joshi

Partner

Membership No. 52122
Kolkata

Place: Mumbai

Date: July 27, 2020

sd/-

Ms. Pearl Tiwari

Director

sd/-

Mr. B.L.Taparia

Director

OUR PRESENCE



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



AMBUJA CEMENT FOUNDATION
5th Floor, Elegant Business Park, MIDC Cross Road B
Off Andheri - Kurla Road, Andheri (E), Mumbai - 400059
Tel: 022 40667520
CIN: U91990MH1993GAP264710
www.ambujacementfoundation.org