

FOR AN INCLUSIVE FUTURE



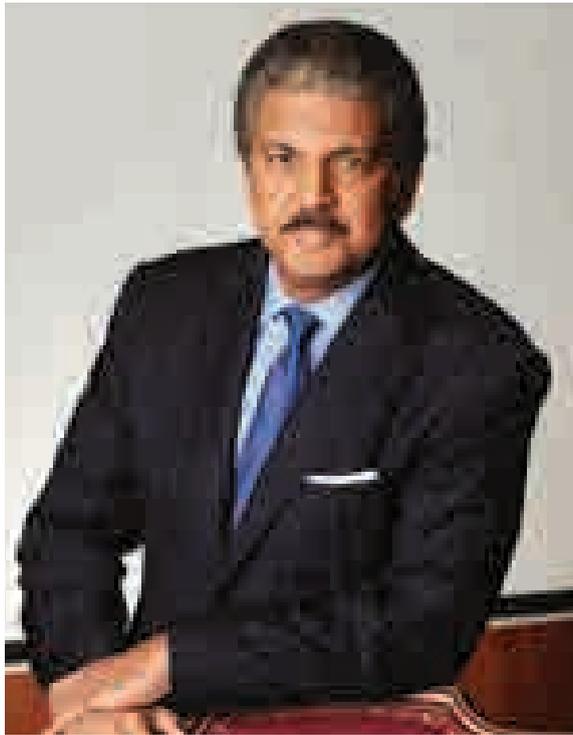
Naandi

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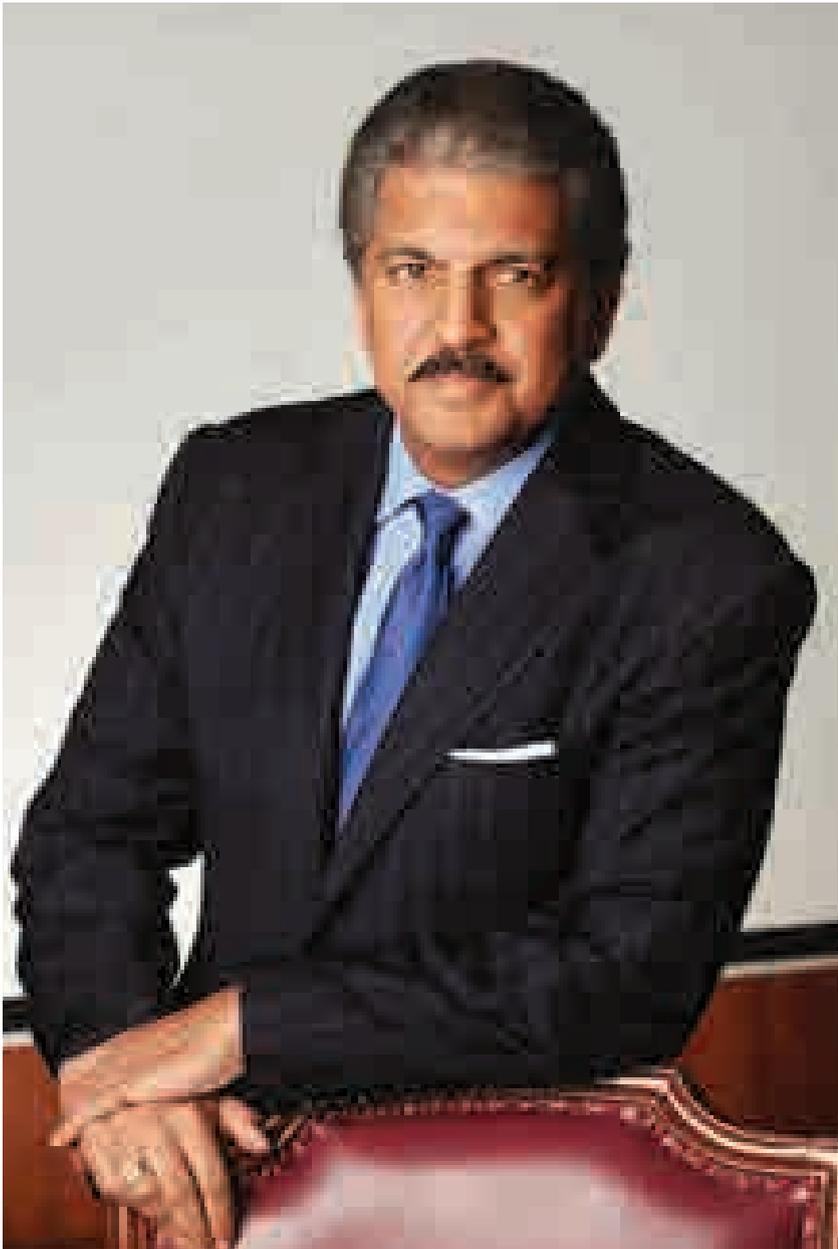
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FROM THE CHAIRMAN ANAND MAHINDRA



the source of my value system that still serves me well in trying times. My very first institutionalised philanthropy was Project Nanhi Kali, which was launched for the education of the girl child.

When I saw in Team Naandi an obsession for both scale and impact, I knew it was the perfect vehicle to give wing to the idea of helping a million Nanhi Kalis bloom. This conviction led to my rather unconventional decision to have two non-profits work together for one cause. I decided that Project Nanhi Kali would be jointly managed by the KC Mahindra Education Trust and Naandi Foundation. Sure enough, the synergy was magical and the impact geometric. In less than a decade, Project Nanhi Kali grew 25 times, with 100,000 Nanhi Kalis coming under its umbrella. The project also attracted more than 100 corporates and 20,000 individuals from across the globe as partners. I am proud of this approach of democratising philanthropy as against monopolistic 'giving'.

Naandi provides after-school academic support to students in hundreds of government schools under the banner of 'Ensuring Children Learn', in the Urdu, Telugu, Marathi, Hindi and Tamil mediums. Looking at their work, I saw how children across castes and regions hunger for education and can overcome disadvantages to excel in competitive exams, with the right support. However, the epiphany for a transformational change in the education system came when once I visited a government English medium school in Matunga, Mumbai.

It is one of the 28 schools Naandi has taken up as a challenge. These English medium schools, although set up at the behest of local community, were tottering due to lack of trained bilingual English teachers. They were even failing standards of student learning levels. With support from the Mahindra Group and the Michael & Susan Dell Foundation,

Almost a decade ago, when Dr Anji Reddy invited me to join the board of Naandi, I readily agreed, because of the choice of causes that the foundation was espousing – children, education, small farmers, livelihoods and the environment. It seemed to me that this was a portfolio that was investing in the future of the country.

Supporting the education of girls is a passion with me. I imagine, the seeds of this may have come from my mother who was an English teacher. As a teacher, she was

Naandi turned these schools around by working with the government teachers. Suburban children started filling the classrooms after they heard the students were not only learning but could also speak English fluently. As a friend of mine joked, bad news spreads through media while good news still spreads by word of mouth. It was humbling to see the energy of the classroom, the eagerness of these first generation English medium school going children to show off their English learning skills, and the overall redesigning of government schools. I hope this Mumbai experiment spreads like an epidemic across urban India. Then we will reinvent the nation's future and the destiny of millions of children.

The next big idea at Naandi is to promote social enterprises for delivering services like safe drinking water, agriculture export marketing, and tutorial support to school going children in urban slums. These are ideas that need ethical and patient capital. Capital that is neither given away as charity nor invested to maximise shareholder value but is utilised to create shared value. What I call mezzanine philanthropy.

Naandi has lent some of its best minds to these social enterprises, and even more importantly, passed on its core values to them. These, I hope, will be the bedrock for successfully creating and demonstrating innovative ways to deliver services to a sizeable chunk of the population that is sandwiched between state subsidies and unaffordable market rates.

Reflecting on my involvement with Naandi so far, I am acutely aware that investing in the future, through engagement with the social sector, is a journey and never an end. I look forward to many years of working together. 🙌



**FOR ENGLISH
MEDIUM
SCHOOLS**





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words and more remarkable
words
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English Not The Prerogative Of Privileged Children Alone

The Mumbai Public Schools Programme steers away from the conventional by focusing on activity based and interactive teaching and learning methodology to ensure that students, none of whom come from families that speak English, study comfortably in that medium. A child's progress is monitored based on the grasp of concepts rather than grades, and the success of this model is evident from the fact that students of some of the schools in which Naandi has intervened, have scored well above the national average



When you walk into the morning assembly of the Govind Nagar Mumbai Public School in the tiny by-lanes of Goregaon, where you would expect to hear prayers in Marathi or Hindi you are greeted, instead, with an English prayer: “God’s love, it’s so wonderful...”

While many of these children might not understand every word of what they are singing, their pronunciation is impeccable and there is verve and enthusiasm in the singing. This is one of 28 schools that are part of Naandi’s Mumbai Public Schools (MPS) Programme.

The English language is increasingly being seen as one of empowerment, no more as just a foreign language left behind by British

rulers. In India, unfortunately, only the more privileged have access to quality English education.

In a first of its kind Private Public Partnership between the Municipal Corporation of Greater Mumbai (MCGM) and Naandi, the MPS Programme aims to improve learning outcomes through focused and strategic interventions with English as the medium of teaching.

Naandi became involved in this programme in 2009, when the MCGM invited it to be a partner, thanks to the success of its Ensuring Children Learn (ECL) and Nanhi Kali initiatives in delivering not just academic results but improving the overall quality of learning. The programme was at a very nascent stage at the time, and starting out with 14 schools the same year, Naandi now works with over 13,000 children and 400 teachers in 28 schools all over Mumbai.

THE PARTNERSHIP

While there are various levels at which a private partner can be involved in the MPS Programme – including full school management or teachers being employed by the partners – Naandi believes in working with the resources provided by the government, with a focus on academics, curriculum and teaching. It is what we could call the ‘nuts and bolts’ or the ‘motherboard’ of this partnership with the MCGM. Unlike most other Private Public Partnerships, Naandi focused on working with the teachers provided by the government in order to set up a teaching environment and deliver learning outcomes by providing support wherever necessary.

While the MCGM gives infrastructure, resources and management as well as midday meals, Naandi acts as a facilitator of academic content as a means to quality education, which has been the focus of the programme right from the start and in line with Naandi’s core values. The idea has never been to completely take over these MCGM schools but, instead, create a more sustainable and scaleable model across all Mumbai Public Schools and possibly replicate this model in other cities as well.

INSIDE THE CLASSROOM

If you walk into a classroom of a Gujarati or Marathi medium public school, you are likely to see no more than five or eight students with rarely a teacher in sight. In stark contrast, and sometimes housed in the same building, is the pre-primary class of an MPS intervention school. The colourful chart paper, animal cutouts, puppets, and alphabet and number corners are reminiscent of a class in a high-end private school. And this vibrant classroom, buzzing with bright and happy children, is just the beginning for the schools under Naandi, which envisions creating an activity based learning atmosphere with innovative teaching aids and academic content right up to the secondary school level.

One of the major challenges that the Mumbai English medium government schools faced before Naandi's intervention was the lack of good, qualified teachers. As a result, Naandi has focused on teacher training through regular workshops, so that teaching is dynamic for teachers as well. Through Naandi's participation, approximately 156

teachers were hired in various public schools in the last academic year alone.

Academic facilitators at Naandi work in collaboration with government teachers hired to come up with lesson plans and curriculum on a fortnightly and sometimes weekly basis. The increased attention to the involvement of teachers has motivated them to not just complete their syllabus in class but also come up with their own teaching aids - like at the Chunabhatti Public School where one of the teachers uses puppets to teach the basics of English, such as prepositions.

One of the major initiatives for the MPS Programme is the development of the Recall Tool, a Naandi trademark. Although intensive and laborious, this tool effectively helps the teacher understand the progress of each student more on a skill and concept grasping basis rather than a grade or marks system. The Recall Tool details when a concept in various subjects was taught in class, when the child understood the concept, and how proficient the child is when assessed on three different levels of proficiency. This ensures that the

BUILDING BLOCKS:
A blueprint for
government schools
of the future





teacher focuses on each student rather than the class as a whole. Using the Recall Tool, teachers work with each student in case they require more attention or different methods of teaching.

Given that the programme was only just growing in 2009 when Naandi got involved, a lot of students required a remedial curriculum. Even today, if a child from a vernacular medium school is admitted into a higher class, Naandi as well as the teachers work on an individualised academic plan. Sometimes it can take up to two years for the child to catch up with his/her classmates. That is how advanced the MPS academic curriculum is, on a par with private schools.

THE STUDENTS

Naandi has also actively been involved in enrolment drives every summer, before the beginning of the academic year, to ensure that every child has access and opportunity to English education. But of course, this has forced other vernacular medium schools to take a backseat, for parents too prefer English medium schools for their children nowadays.

With the added incentive that there is no prerequisite for admission, the increase in the number of enrolments forces most schools to run in double shifts to accommodate all the children. At any given time, most schools under the MPS programme can have anything between 300-500 students in a single shift.

The older classes have fewer students because they joined early on in the programme. At first, Naandi was involved only with Classes 1-7, but later successfully pioneered the creation of an academic curriculum at the pre-primary level as well. The growing numbers in pre-primary has forced them to work with a maximum of

The idea has never been to completely take over these MCGM schools but, instead, create a more sustainable and scalable model across all Mumbai Public Schools and possibly replicate this model in other cities as well







a 1:30 teacher student ratio to ensure one-on-one attention right from the day they are admitted to school.

Students at the pre-primary stage can barely speak English but Naandi's creative and interactive teaching-learning method helps them identify the basics - from letters of the alphabet to words, and numbers used every day. Go slightly upwards to Class 4, and the children are just starting to put together sentences. By Class 6 and 7 (the first batch since Naandi's intervention) they have full length conversations in English with their peers, teachers and siblings. They talk about where they want to be career-wise, ranging from the usual "I want to be a doctor or engineer or teacher", to the unexpected "I want to be a football player like Messi" or "I want to be a scientist". This is encouraging especially because most students in these schools come from families that speak only in Hindi, Marathi, Gujarati or Urdu. Many of the 12 and 13-year-olds who have a proven academic record are now applying for scholarships to be able to study further.

In only five years since its intervention, the MPS Programme team at Naandi has delivered commendable academic results, apparent in the Assessment of Scholastic Skills through Educational Testing (ASSET). This is a third party, scientifically designed, skill based assessment that measures how much of the academic content has been grasped by a student. Approximately four schools in Class 3 and three schools in Class 5 were found to be over the national average..

Another new initiative in a long list this year is the active involvement of students in the

One of the major challenges that the Mumbai English medium government schools faced before Naandi's intervention was the lack of good, qualified teachers. As a result, Naandi has focused on teacher training through regular workshops

functioning of the school – student councils were formed with head boy, head girl and prefects. While at the school level it keeps students on their toes by helping to maintain discipline, at the macro level it helps children develop basic social skills like public speaking, brainstorming, problem solving and decision making. Naandi does not limit its involvement in the MPS Programme to getting children to speak English, but also to prepare them to face the outside world. A natural result of the student councils in every school is a focus on discipline, decision making, as well as hygiene.

With a creative learning environment and the encouraging involvement of parents, students and teachers, most of the 28 schools claim that absenteeism is often as low as 5-10 per cent on a daily basis.

SECOND TO NONE:
With high scores in ASSET (third party evaluations), with student councils that include head boys and girls, with high levels of hygiene, the MPS schools are comparable to the best schools in Mumbai

COMMUNITY INVOLVEMENT

One of the pillars on which the MPS Programme runs is the involvement of parents. Motivated by the fact that most of them didn't have the luxury of studying in an English medium school themselves, their

collaboration with school authorities ensures a more efficient functioning of the school where their children study. Whether it is sitting in on classes, overseeing classes in the absence of a teacher, marching up to the MCGM to demand cleaner toilets, or monitoring the food in the midday meal scheme, these parents make sure that their children get quality education and facilities in school.

From this was born the School Management Committee (SMC), comprising parents and teachers, which is now an integral part of the MPS Programme. The SMC in each school has regular meetings, and works towards the smoother running of the school and spreading awareness in the community about the need for quality English education.

In fact, in March 2014, the SMC at the Govind Nagar MPS in Goregaon East went one step ahead and organised a parents' mela – a collaboration between the SMC, MCGM, Naandi and the students. The idea behind this was to sensitise parents to different aspects of nutrition, health, education and teaching





methodology in the school, while also highlighting the MCGM's contribution of the midday meals as well as 27 items (uniforms, hats, pencils, books, etc.) that it provides free of charge.

The motive behind forming a School Management Committee is to create an environment where parents can walk up to a teacher to ask about their child's progress. Therefore, more parent-teacher meetings are organised as a result of which teachers, the MCGM and Naandi become more accountable.

THE WAY FORWARD

Though it has doubled the number of schools in five years, from 14 at the start of the MPS Programme to 28 in 2014, Naandi considers its work less than half done. Naandi is working towards developing a nationally replicable and sustainable model for English Medium Public Schools based on five parameters: academic content with a focus on innovative learning (a priority), a well rounded teacher training regimen, a detailed evaluation and

assessment model, strong partnership with the MCGM, and community involvement.

However, Naandi's attempt is not simply to come up with a curriculum and a few teaching aids. The MPS programme is developed in such a way that, if ever Naandi were to move itself out of the picture, the school would still be able to sustain itself through the five parameters, and this model would be replicable in other schools as well.

The MPS Programme doesn't want to just give children the knowledge of mathematics, science or geography up to Class 5 or 6 but create a motivating learning environment where children want to come back and study all the way past secondary school, instead of dropping out.

In the years to come, Naandi hopes to bring this model of education to all English medium government schools around the country. Their sole aim is to change the landscape of education in English medium public schools, so as to give all these children the chance to become football players or scientists who can speak fluent English. 🙌

**FOR THE
GIRL CHILD**





Anand Kati

Rewriting The Future Of 100,000 Girls

In many parts of the country, there is the general belief that educating a girl is not worth the effort as she will get married and go into another family. The gender bias is so strong that while boys are given all the privileges, including education, girls are left at home to care of their siblings and do the housework. Through a community led participatory approach, mothers who have been denied education now make sure their girls go to school. Further, adolescent girls have formed **Nanhi Kali** clubs to get girls to go to school. And today, due to the intervention of Nanhi Kali, at least 100,000 girls have pride and dignity, and have the opportunity for quality education





Anita Kushwal is determined to become a doctor. But she is not just another 16-year-old with such aspirations. A Sahariya tribal girl from northwestern Madhya Pradesh, Anita's fate was sealed the moment she was born - because of her sex. By this age, she says, she would normally have had one child in her arms, another in her tummy, and blowing at the fire in the chulha. Nanhi Kali re-scripted her life.

In Kanker district in Chhattisgarh, which borders insurgency prone areas of the state, 15-year-old Kavita Patel is another Nanhi Kali. She was among a handful of children chosen from conflict areas in the country for a 15-day leadership training programme, Planet Harmony, conducted this year in New Delhi. Fired by the idea of fostering harmony in local communities, Kavita asserts that education holds the key to social transformation.

In the Golconda area of Hyderabad that is predominantly Muslim, a group of burkha-clad young women and girls participate in a discussion on the importance of education with energy,

sounding like so many Malalas. One of them, Nikhat Fatima, declares with purpose that she wants to become a dental surgeon.

Anita, Kavita and Nikhat are just three out of the 100,000 girls whose lives have been transformed by Project Nanhi Kali. The statistics disturb. According to a recent survey, three out of ten girls across the country who enter Class 1 do not complete Class 10. While school enrolment rates are improving, dropout rates are also spiking.

Issues such as availability, affordability and accessibility of schools are important factors that impact why girls quit school. Besides, negative gender stereotypes reinforce the secondary status of girls and perpetuate inequalities, as a result of which girls are discriminated from birth and denied the right to basic education.

In order to redress this gender imbalance, the KC Mahindra Educational Trust (KCMET), launched Project Nanhi Kali in 1996. The pioneering initiative, which ensures quality basic education for girls in rural, urban and tribal regions of the country, is currently jointly



A PROUD FATHER'S DAUGHTER: Educated girls not only drive the future of the nation but are a source of pride for the family

managed in nine states by KCMET and Naandi, the implementing partner.

A STORY OF TRANSFORMATION

Project Nanhi Kali, reaches out to girls who are first generation learners. In the absence of adequate support both at school and at home, the educational progress of

The team decided to build on the observation that even among the low income group there is a growing realisation that education is the only freedom from poverty

these children is not monitored. Project Nanhi Kali addresses the issue. It provides large-scale extra-academic support – material (through provision of a school kit that includes books, stationery, footwear and uniforms) and social – to girl students in government schools, to bridge learning gaps and ensure that they attain age-appropriate learning competencies. Simultaneously, the project also works with the larger community, especially parents, to sensitise them about the importance of educating girls.

While Project Nanhi Kali sources sponsorship through individual and corporate donors for a cause, it is not just about that. It is a movement that has transformed the lives of girls through its far-reaching and tangible social impacts.

COMMUNITY-NGO PARTNERSHIP

A unique feature of the project is the convergence of the community (students, parents and teachers) and the NGO sector to evolve a sustainable, cost effective model of education. The Nanhi Kali intervention works closely with the community to foster its greater engagement in the education of girls, so that it is an active player and not just a passive recipient of a service. Besides building on its core of after-school support that uses an imaginative blend of innovative classroom learning methods, it empowers the community to address larger region-specific social issues, thereby ensuring that their voices are heard.

LOW COST AFFORDABLE EDUCATION

A baseline survey conducted in 2005 by Naandi Foundation in Chhattisgarh's Kanker district revealed that more than

90 per cent of the children in the project area were below their grade specific learning levels. Female literacy in Chhattisgarh was 50 per cent, with widespread socio-cultural negative stereotypes that reinforced the idea that a girl was an economic burden and a liability – that, since a girl would go to another family after marriage, educating her was a waste of resources.

It was a huge challenge for the Nanhi Kali team. In Chhattisgarh, for instance, there was good infrastructure in terms of availability of government schools and adequate civic amenities like good roads. The team realised, however, that it was a demand and supply issue – there was not much demand from the community for quality of services, and so they worked towards changing that. It also felt that a synergy at the ground level between the welfare approach of the state and the empowerment approach of NGOs was necessary. With 70 per cent of children in the country attending government schools, the

BREAKING THE BARRIERS OF PREJUDICE:
Empowered girls can achieve all that boys can, and more!





team was certain that market based solutions for universal education were not feasible. The only sustainable solution was a low cost and affordable model of education.

AN EYE OPENER

Treading cautiously on the sensitive ground that links quality, cost and scale of operations was another major challenge, particularly because the Nanhi Kali team was dealing with those at the “base or navel of the pyramid.” Initially, the project established academic support centres for formal education in 15 villages in the state. At the state level examination for children of Class 5, over 80 per cent got a First Class. The result was an eye opener for the whole community.

COMMUNITY LED INTERVENTIONS

The team decided to build on the observation that even among the low income group there is a growing realisation that education is the



only freedom from poverty. They felt that the community should energise the system and that all stakeholders should be involved in the process of change.

The participatory, community centric, community led approach involves a wide cross-section of the local people, especially women, who comprise most of the 15-member Village Education Committee (VEC). The VEC works in tandem with men in the villages, especially with those who are involved in decision making, such as village leaders.

WOMEN AS AGENTS OF CHANGE

Initially, the VECs were mostly headed by men. Project Nanhi Kali decided to involve women as agents of change and reconstituted the committees. After all, it is women who are closely involved with their children's education and have the capacity and will to motivate children to attend school. But the team ensured that the VECs

worked together with the men in the villages.

They also took the bold initiative of employing Community Activists (CA) or tutors from the community, and paying for their services by establishing a Village Education Fund. CAs are young female or male graduates from the same or adjoining villages. Naandi trains them in pedagogy and classroom processes, which makes them competent to teach Maths, Science and Language for Classes 1-10.

Working towards addressing social issues such as discrimination against girls, VEC members believe that the most important step is to get a group of likeminded people who are supportive of their right to education. Much of the work involves talking to parents about the need to educate their children, especially girls. They also play a monitoring role - for instance, in the government school, with regard to academics, sports and general cleanliness, once in 15 days, and coordinate with the state's SSA (Sarva Siksha Abhiyan) programme. The VECs have sensitised the



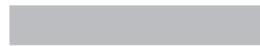




larger community to demand a certain standard from government schools, collectivised women and given them a united voice. “Sikshadaan is mahadaan (the gift of education is the biggest gift)” is the driving maxim. It is also involved in building bridges of cooperation with government schools, reassuring them that their role is only supplementary and that they are not in competition with them.

In neighbouring Madhya Pradesh, another community led intervention, this time spearheaded by Nanhi Kalis themselves, is brewing in Shripura village in Karahal Block of the Sheopur district. Located in the North Chambal region, Sheopur is sandwiched between Madhya Pradesh and Rajasthan. Like most border districts, it is neglected, one of the most backward districts of the state, developmentally vulnerable due to multiple factors, and characterised by endemic poverty. Home to the Sahariya tribe, which comprises 5.6 per cent of the tribal population of the country, it has critically low literacy rates – according to the Census of 2011, 44.23 per cent for females, 69.33 per cent for males. A survey by Right to Food India (2005) reveals acute malnourishment in children (93.5 per cent), high incidence of underweight children (74.3 per cent), in an area where only 15 per cent of villages are connected by roads. The sex ratio is an alarming 897 females per 1000 males (Census 2011), and most girls drop out of school after Class 5. The Sahariyas are a nomadic tribe, who commonly migrate

Besides building on its core of after-school support that uses an imaginative blend of innovative classroom learning methods, the programme empowers the community to address larger region-specific social issues, thereby ensuring that their voices are heard





seasonally in search of work as landless agricultural labourers for five to six months every year.

DISCRIMINATION AGAINST THE GIRL CHILD

A District Level Household and Facility Survey (DLHS 3, 2007-08) in Sheopur district revealed that about 60 per cent of girls in Sheopur district are married before the age of 14 years. The lack of accessibility of schools and gender discrimination that undervalues girls in preference for boys are the main reasons. Parents do not see any point in educating girls, as they believe they will go away to another home. Hence they are pulled out of school and made to do household chores or work in fields. Even if they are sent to schools, it is to a government school, while the boys go to private schools nearby.

Project Nanhi Kali made inroads into Sheopur in 2005 fully aware of the prevailing scenario. Today, nearly a decade later, there are several tangible impacts of the intervention with the community being more open to education for girls.

NANHI KALIS AS SOCIAL ACTIVISTS

A major milestone is the formation of Nanhi Kali Centres, which is an association of 20-50 girls in the age group 11-19 years. The girls meet twice a month on Sundays for their fortnightly 'Sunday Masti'. When the centre was established in 2012, there were only two girls. Today, there are 50. In a socio-cultural environment where mobility of girls is extremely restricted, this is a big step forward. It provides a safe space where they can, for the first time, begin to discuss and share issues of importance to their lives, such as the importance of education, physical safety and adolescent and reproductive health.

The energy and enthusiasm of the spirited group at the Nanhi Kali Centre in the Shripura village is infectious. Bimla Kushwal, 22, a Nanhi Kali Community Activist, currently doing her postgraduation in Sociology, is a bridge between the centre and the community. She conducts awareness programmes for girls on health and hygiene, counsels school dropouts

and ensures that every girl in the village has access to information and services in health, education, career prospects and legal rights. The girls unanimously chose her as CA because of her empathy and leadership skills.

According to Bimla, the girls have come together as a group, with solidarity and unity among them. Earlier they were like separate twigs, now they are a strong bundle!

'NO' TO CHILD MARRIAGE

The bright and bold Anita Kushwal is the star leader of the group, who has galvanised the



The statistics disturb. According to a recent survey, three out of ten girls across the country who enter Class 1 do not complete Class 10. While school enrolment rates are improving, dropout rates are also spiking

girls to launch an effective campaign to stop child marriages in the village. She recalls that Asha, one of the Nanhi Kalis in Shripura, was to be married off when she was just in Class 7. Keen on studying, Asha confided this to a friend, who in turn informed the other Nanhi Kalis. Once the Nanhi Kalis got Asha's consent, they approached her parents and counselled them about the negative impact of early marriage. Anita and her team used a vivid analogy to drive home their point – that a mud pot will hold water only when it is ready, there is no point in filling it prematurely.

Initially, the group encountered extreme resistance and hostility from the family, especially the father. He warned them not to interfere in the family's private matters. But the determined girls did not give up easily. They staged street theatre on the negative impacts of early marriage and continued to visit the girl's house. Finally, Asha herself mustered courage to tell her father that she did not want to get married. He agreed eventually, and today she is in Class 10 and determined to go to college!

**MOTHERS AS
AMBASSADORS:**
Muslim mothers who are not educated themselves fight religious leaders and males at home to send their daughters to schools

DE-ADDICTION CAMPAIGN

A major achievement of the Nanhi Kali Centre is that it has effectively addressed the widespread problem of gutka (a combination of arecanut, slaked lime, paraffin, katechu and tobacco) addiction among girls in Kharal block. According to members of the Nanhi Kali Centre, chewing gutka began as a 'time pass' for the girls and very soon they became addicted to it. They used a combination of sensitisation strategies, awareness meetings about the health hazards of gutka consumption with photographs to show its bad effects on health, and with negative reinforcement techniques such as telling people that they were consuming recycled gutka. It worked!

CREATING LINKAGES

This concern among the Nanhi Kalis for the larger community and their ability to forge linkages with existing services is promising. For instance, the girls also counsel pregnant women in the village to go for antenatal care, and mothers of young children to avail Integrated Child Development Services such as supplementary nutrition for young children.



They also advise adolescent girls about reproductive health, referring them to the nearest Primary Health Centre if necessary. The Nanhi Kalis are unanimous that facing challenges is inevitable if one wants to succeed. But clearly, for these spirited and determined girls, education has been a means to an end – of a safe and secure life that guarantees them their basic rights.

MOTHERS AS AMBASSADORS OF EDUCATION

In the Golconda region of Hyderabad, a classroom full of burkha-clad young women and girls with dreams in their eyes of education, see it as a passport to a life of dignity. Women, especially mothers, are the driving force in the Nanhi Kali intervention in urban slums in Hyderabad. Deeply conservative elements in Muslim society have for many years imposed a blanket ban on education for girls. The Muslim women, inspired by Nanhi Kali's girl-centric policies, have chosen to address such deeply entrenched socio-cultural-religious beliefs.

Nazia Begum, mother of two daughters

who are both part of the Nanhi Kali intervention, believes that girls are not multipurpose workers, and that parents have an obligation to educate their daughters. Seeing the benefits of education and determined to give it to her daughters, she plays an active role in the monthly Nanhi Kali Parent Teacher meetings.

Kauser Banu, another parent of two Nanhi Kalis, says that there is a growing awareness in the Muslim community that education is for both boys and girls and that it must be non-discriminatory. She is emphatic about the need to educate girls and make them employable. In a bold step, the women took the initiative of convincing the Islamic clergy. Although initially they were resistant, today many of them are supportive and say that both boys and girls need education – spiritual and secular.

Anita, Kavita, Nikhat, and 100,000 Nanhi Kalis... When they grow up and have families of their own, the quality of their children's lives will be completely different from their own. Education, both in letter and spirit, will then be a reality for every girl in the country. 🌟





**FOR UNEMPLOYED
YOUTH**





Skilling The Underprivileged Youth: A Job in Just 90 Days!

In a difficult job market, underprivileged youth have a poorer chance of getting employment because of their poor communication skills or deprived backgrounds or caste, even if they have a degree. **The Mahindra Pride Schools** which does not charge anything by way of enrolment fee, provides customised training that gets them decent back-office jobs in IT companies or as sales personnel in the retail sector. The first Pride School was set up in Pune in 2007. Today there are four others – in Patna, Srinagar, Chandigarh and Chennai – providing entry level jobs to over 10,000 youth. Most of them now draw decent salaries so that they are a support to their impoverished families



Bhargavi Kumar, and Nandakumar Shanmugam, both 20 years old, are former students of Mahindra Pride School (MPS), Chennai, and currently Process Associates at Barclay's Citizenship Initiative and WIPRO Investment Banking, Chennai. The young graduates got these coveted jobs by competing on equal terms with other candidates from well-off backgrounds who were fluent in English. The IT Enabled Services (ITES) sector provides an ideal platform for young graduates from socio-economically underprivileged communities (who, incidentally, are not qualified for the IT sector), to be gainfully employed.

NEW HORIZONS

Bhargavi and Nandakumar were successful thanks to the thorough training in financial

marketing, and to the mentorship of Jayaraman Srinivasan, faculty at MPS, Chennai. According to them, their in-depth training impressed even their colleagues, who admitted they had never acquired such perspectives in financial marketing even in grad school.

The two youngsters have every reason to feel triumphant. Graduates in Commerce, both Bhargavi and Nandakumar are first generation learners. Bhargavi's father is a tailor and her mother a homemaker, and they were always supportive of their daughter's aspirations. Nandakumar's father deserted the family and his mother works in a steel factory in North Chennai. Like most other students there, Bhargavi and Nandakumar heard about MPS through common friends.

The two were among a batch of

**FOR UNEMPLOYED
YOUTH**





19 Commerce graduates selected for an intensive one and a half month training in back-office jobs in investment banking as they had scored more than 80 per cent in their undergraduate course. They were grilled in various aspects of financial marketing, including online share trading, based on the WIPRO Investment Banking training manual. The training also included mock interviews and group discussions. They confess to having worked three times harder than the others because they had heard that the WIPRO recruitment team preferred only candidates with an MBA (Finance).

They made it to the nine selected for the final screening. This demanding round consisted of a group interview, aptitude test, group discussion, telephonic and personal interviews, and an online aptitude test. Seven were finally selected from MPS Chennai, including Bhargavi and Nandakumar. In September this year, within two months of joining the company, Bhargavi was declared the most outstanding and consistent performer in the Barclay Investment Process.

Their well paying jobs have made all the difference to their lives. Nandakumar says that for the first time he was able to buy groceries for his family for Rs 3000! His desire is to make life comfortable for his mother, who has been his lifeline. Bhargavi is determined to support the medical college aspirations of her brilliant younger sister, Janani, who is now in Class 11.

The vision of MPS is to mainstream socially and economically disadvantaged youth in urban slums and rural areas and other developmentally fragile ecosystems through a 90-day customised skills training programme, and thereby enhance their employability in the organised private sector





**HARNESSING
YOUTH POWER:**
Encashing the
demographic
dividend

LIVELIHOODS INITIATIVE

The vision of MPS is to mainstream socially and economically disadvantaged youth in urban slums and rural areas and other developmentally fragile ecosystems through a 90-day customised skills training programme, and thereby enhance their employability in the organised private sector.

MPS works with two groups of students – graduates, and those who have passed Class 10/12. After intensive skills training, graduates are placed in entry level positions in the ITES sector, while non-graduates are employed in retail sales, hospitality and housekeeping.

REACHING OUT

The student selection process begins with a community outreach known as the Roadshow. Spread over a month, staff and alumni fan outwards to targeted urban slums with a high density of economically marginalised population. Vehicles with banners, posters and

handbills publicise and encourage youngsters to avail of the training opportunities at MPS. Prospective candidates are invited to the campus where they take a written test that measures both aptitude and attitude. The final selection is based on a personal interview.

Besides specialised training, the modules include competence in English, Maths, verbal and logical reasoning, life skills, personality development and computer literacy. The teaching methodology includes a balance of theory and practicals, exposure visits, simulated learning, internships, as well as innovative classroom learning. The medium of instruction is English. The faculty has diverse experience and expertise and is united by a shared vision of facilitating the process of transformation in the students.

The selected students have to be at least 18 years old, with a minimum education of up to Class 8, and a per capita family income close to the BPL norm for cities. MPS being an



equal opportunities learning and employment space, there is equal representation for girls and boys. The endeavour reaches out to the poorest of the poor and its services are free of charge for students.

THE EMPLOYABILITY MANTRA

In 2007, when the first MPS was launched in Pune, it was difficult to foresee the ripples it would create. But the success of this school, whose alumni now draw five figure salaries in corporate sector jobs, paved the way for a replicable template to increase the employability of youth. Four more branches were established across the country in Chennai (2011), Patna (2012), Chandigarh (2012) and Srinagar (2013).

The skills training initiative has come a long way, having trained 10,961 students, almost all of whom have found placements in domains as diverse as ITES, retail sales, hospitality and housekeeping. Technical training is combined

with personal grooming, communicative competence in English, life skills and personality development to make every student a complete professional.

The 90-day employability mantra bridges the skills gap through need based training curricula. A new batch begins every three months. The Chennai branch has so far trained and placed over 3500 students, with 800 successfully completing training and being placed each year. The highest batch average salary in MPS Chennai so far is Rs 17,734.

They literally had to groom students from scratch. Many things the privileged take for granted were entirely new to them, such as the concept of maintaining appropriate social distance



MAKING A DIFFERENCE

Former students of MPS are unequivocal that the school has transformed their lives in tangible ways. For instance, Ishfaq Ahmed, an alumnus of the Srinagar branch, travelled all the way to Chennai where he currently works with Absolute Barbecues, the fast food retail chain. Ishfaq's father, a construction labourer in Kargil, was forced to discontinue work because of ill health. His mother is a homemaker and he has three younger school going brothers. Having

completed Class 10, Ishfaq underwent a three-month training in hospitality at MPS, following which he worked at the Taj Vivanta in Srinagar and was able to financially support his family.

For Ishfaq, the transition from cool Srinagar to tropical Chennai was far from easy. But this 20-year-old with movie star good looks had grave family responsibilities on his young shoulders that made being choosy about such things an indulgence he couldn't afford. He now earns Rs 13,500 a month, which he sends home. He is grateful to MPS for giving him the opportunity to restructure his life and move forward.

MPS alumni have had a commendable track record in the workplace. Much sought after recruiters like WIPRO and TCS vouch for the quality of support and customised training at MPS that add immense value to the candidate's profile. They also praise the MPS workplace culture and ethics, which

The Chennai branch has so far trained and placed over 3500 students, with 800 successfully completing training and being placed each year. The highest batch average salary in MPS Chennai so far is Rs 17,734



they say are of the highest standards. The career path perspectives of the candidates and the non-existent attrition rates of MPS alumni are a lesson for every prospective candidate, and there are also no trainee dropouts or rejects among them.

ADDRESSING CHALLENGES

The MPS Chennai team faced several challenges in the initial stages. Most of the children's parents were semi-skilled labourers who worked as autorickshaw drivers, quarry workers and domestic help, and the team had to contend with negative stereotypes and deep seated prejudice about the urban poor in the minds of prospective employers – for instance, that they would use foul language in Tamil and have no social niceties.

The team consciously worked towards changing this white collar bias, but it was easier said than done. They literally had to groom students from scratch. Many

things the privileged take for granted were entirely new to them, such as the concept of maintaining appropriate social distance. The wheel, however, has come full circle. Today MPS is the preferred recruitment destination for most corporates.

AN USER-FEE MODEL IN THE FUTURE

With demands from other youth who are even willing to pay for the customised training of MPS, another enterprise, Mahindra Namaste was launched more recently that will run along with MPS. Unlike MPS, whose services are free of charge, this will have a user-fee model for training.

Through visionary pragmatism, the MPS initiative has shown that fostering a facilitating environment through generating employment opportunities can indeed reduce the gap between the haves and the have nots, so people at the margins move towards the centre. 🚦



**FOR SMALL
AND MARGINAL
FARMERS**



**FOR SMALL
AND MARGINAL
FARMERS**

Changing Lives Of Tribals In Araku



Neglected for decades by successive governments, the adivasi tribals on the Eastern Ghats of India had no means of livelihood, as a result of which they lived on the brink of starvation. Today, with production as well as marketing interventions from Naandi, they grow organic Fairtrade coffee that is much sought after in Europe. Rising incomes and confidence also mean that they have learnt to demand quality education and health for themselves. Further, by participating in the Livelihoods Programme for planting tree saplings, they have shown how small farmers too can help in the regeneration of forests even while earning an income from it



Kondal Rao remembers how, a few decades ago, there was no steady income for families in adivasi communities such as his, which is among the 19 most backward of the Araku region in the Vishakhapatnam district of Andhra Pradesh. With depleting forests and no access to an agricultural income, his father, a casual labourer, would buy a kilo of rice when he had the money, and only on those days could the family afford a meal. Today, he grows the organic Fairtrade coffee that is sought after and marketed in highstreet cafés in Paris and Oslo. He is the community leader and the president of the registered farmers' cooperative, and speaks with the confidence that comes from having a steady income and interacting with international coffee procurers. Kondal Rao himself may have experienced a life of hunger and deprivation in his childhood but his son, a graduate, is a police officer, and his daughter-in-law too has a job, both working in the buzzing city of Vishakhapatnam!

The life of Kondal Rao and other adivasis in Araku Valley saw a change when Naandi (which had already been helping to promote education and remove malnutrition in the region since early 2000) stepped in to work with them in the production of coffee as well as in finding new markets for it. This was in 2007 when a farmers' cooperative was registered with just 4000 tribals who cultivated coffee. Today, it has nearly 10,300 farmers from seven mandals in the Vishakhapatnam district as members, holds its own elections and works along with Naandi.

As a safeguard against the vagaries of crop production on the two acres of land that each adivasi farmer owns here, the cooperative decided that only half should be used to grow coffee and pepper. On the other half they would cultivate a combination of food crops like paddy, millets, pulses and vegetables, some of it for their own consumption.

Kondal Rao recalls that when, many years ago, the government decided that Araku Valley should be a hub for coffee production in Andhra and asked them to grow it, they did

not even know what coffee was. Even now the tribals do not drink the coffee they produce. When they did begin to cultivate coffee they did not know where to sell it, as there were no central agencies that would procure it. The farmers carried the sacks of coffee beans on their backs and got onto the one truck that plied to the market in nearby Paderu, to sell them to middlemen and contractors who paid them no more than Rs 5 per kilo. They also didn't get the full benefit of their crop because the middlemen would shortchange them by paying them only for about 80 per cent of the beans they brought. So they didn't see coffee as a lucrative crop to cultivate – it brought them no tangible benefits.

ORGANIC ALL THE WAY

Naandi nudged the tribals into producing organic coffee using biodynamic practices, which in fact were more cost effective as fertilisers and chemicals needed investments that plunged them into debt traps. Being adivasis, instinctively more in synergy with nature, they understood that the organic way was good for the earth and for the earthworms and other creatures that thrived on the soil. The zero use of chemicals, along with organic inputs in the soil, strengthened the flavour and quality of Araku coffee, and when world renowned coffee tasters and buyers arrived in Vishakhapatnam for the annual Gems of Araku coffee tasting event, these subtle flavours proved enticing to the experts.

Not only was there a transition to healthier organic practices in coffee cultivation, but Naandi found markets in India and abroad by eliminating middlemen at every stage. For Rs 30 a kilo they got in early 2000, the Araku adivasis are now able to get a minimum of Rs 150 a kilo for their coffee beans. They are also assured steady prices, irrespective of fluctuations across the world. Naandi absorbs whatever incidental losses there may be so that the farmers have a dependable source of income.

To encourage coffee farmers to follow best practices for coffee cultivation, during the Gems of Araku event cash prizes are given to the farmer who grows the best coffee, to the mandal that produces the most, and so on.



This was in 2007 when a farmers' cooperative was registered with just 4,000 tribals who cultivated coffee. Today, it has nearly 10,300 farmers from seven mandals in the Vishakhapatnam district as members, holds its own elections and works along with Naandi



**FOR SMALL
AND MARGINAL
FARMERS**





BEYOND COFFEE

To give the tribal farmers additional income so that this once backward and deprived community would have a better quality of life and adequate incomes for healthy, nutritious food, education and health, Naandi Foundation initiated the Livelihoods Programme. In consultation with the adivasis and funded by the Livelihoods Fund and Mahindra & Mahindra, Naandi propagated that the small farmers use their degraded land to grow trees for fruit and timber as a means of supplementing their income from coffee and pepper.

There is a flip side to the story. While the farmer will get income from the mango and orange trees when they bear fruit in a few years, the company that has funded the trees gets carbon credits for their investment. And in the bargain, green cover too has increased in the region which, like most other once-forested areas in the country, has been denuded by greedy contractors and timber merchants over the decades.

TRIBALS NEED TREES, AND TREES NEED TRIBALS!

To fight the degradation of forests, the best allies need not be environmentalists. They could, in fact, be the tribals, who in any case have had a symbiotic and sacred relationship with forests and trees. Their religion itself is pantheistic, and comprises prayers and offerings to the trees and stones of forests.

Since the farmers in Araku are subsistence level landholders, it became the task of Naandi to help them procure healthy trees. Currently, Naandi facilitates the supply of healthy trees,

To fight the degradation of forests, the best allies need not be environmentalists. They could, in fact, be the tribals, who in any case have had a symbiotic and sacred relationship with forests and trees



PRICELESS: Araku coffee is organic and biodynamic, and much sought after by connoisseurs

assists in establishing local tree nurseries, and trains farmers in the best horticultural practices. All that the small farmers do is to pledge their patta land for planting trees, and their time and labour to protect them.

The region which has seen some of the worst deforestation – so much so that this community that ate wild animals had nothing left to hunt – is now bursting with green cover. Ever since the Livelihoods Programme was launched three years ago, over three million trees have been planted by the nearly 15,000 farmers who are part of this initiative.

When the trees begin bearing fruit in a few years, the adivasis will have an additional source of income from the fruit trees. Timber trees, that will grow to its full size in 15-20 years, are an investment for their children's futures – higher education or a wedding – or their own old age. Interestingly, so strong is the bond of the tribal families with the trees that many of them have moved to

these once barren lands to build their homes so that they can take care of the saplings. Farming is no longer an individual tribal's concern but has become the mission of the whole family – from the adult males and females to their children.

In their new-found enthusiasm, not only has the wasteland been invigorated, but the adivasis have planted turmeric, ginger, pipili, addakku (*Bahuniavahili*) and even twigs that they call Kondacheepurlu, all providing additional revenue. The once backward and shunned tribal is well on the road to becoming a small time entrepreneur.

THE RIPPLE EFFECT

Tribals in the region have seen that cultivating coffee has not only given them a means of livelihood but brought them worldwide recognition. Even if they cannot sometimes understand the full implication of these international footfalls, they do realise that



an invisible hand is at work to upgrade their lives. More than anything else, there has been a visible change in the quality of their lives. There are government schools now in each of the villages, and the community demands that their children get quality education. There are Nanhi Kali schools, also run by Naandi, and many of the girls stay in hostels to get education beyond middle school. Many of them say they would rather come back and work as facilitators in their village schools rather than take up jobs in cities.

The adivasis also eat better now, even if malnourishment is still high on account of the decades that they didn't get to eat the right food and enough food. Efforts are on to make them go back to their traditional diet of millets and meat, rather than the packaged soya products that multinationals market here.

There are youth associations for whom volleyball is an evening ritual. These forums are harnessed by Naandi to bring youngsters

Not only was there a transition to healthier organic practices in coffee cultivation, but Naandi found markets in India and abroad by eliminating middlemen at every stage. For Rs 30 a kilo they got in early 2000, the Araku adivasis are now able to get a minimum of Rs 150 a kilo for their coffee beans

together so that they expend their energy in wholesome pursuits, in an area that is Naxalite infested.

THE FUTURE

With sufficient means of livelihood, with education and a better quality of life, it would seem that the tribal farmer has come into his own. But development is an ongoing process, and Naandi can never ask, how much is enough? 🌱



HUNGaMA Next - Solutions For Addressing Child Malnutrition

Naandi Foundation's **HUNGaMA (Hunger and Malnutrition)** Survey in 2011 captured the nutrition status of over 100,000 children in 112 districts and interviewed 75,000 young mothers. This survey bridged a serious data gap in our country, where statistics on child nutrition had not been collected since 2006. The then Prime Minister of India, Dr Manmohan Singh, released the survey report in January 2012. Acknowledging the significance of district level data on nutrition levels in children brought out in the HUNGaMA Survey, he declared it a “national shame” that almost half the children surveyed were found to be malnourished



The objective of understanding the current status of malnutrition in India having been achieved through this survey, the next step for Naandi Foundation was to find/establish templates for addressing this scourge. In July 2012, a multi-location action research was launched with this goal in three high burden districts - one each in Madhya Pradesh, Rajasthan and Odisha. Christened HUNGaMA Next, this action research would, over a period of three years, roll out interventions designed to reduce malnutrition and measure their impact.

The Integrated Child Development Scheme (ICDS) of the Government of India, which runs 1.4 million anganwadi centres and had a funding of Rs 44,400 crores in the 11th Plan period, is the government's foremost vehicle for addressing child malnutrition. That almost half of the country's children are

malnourished in spite of this programme, indicates that there is tremendous scope for strengthening it. HUNGaMA Next works within the existing ICDS framework and, having identified its weak points, seeks to support and strengthen them.

Entirely funded by the Avantha Foundation, this action research focuses on the first 1000 days of life. From the time a child is conceived in her mother's womb to the time that she is two years old (about 1000 days), all her basic profiles - emotional, physical, nutritional - are constructed.

Christened HUNGaMA Next, this action research would, over a period of three years, roll out interventions designed to reduce malnutrition and measure their impact

TWO TO TANGO: When you empower mothers and the anganwadi workers you take a step in solving malnutrition among infants in the country

There is little that can be done to alter these after the age of two. The primary focus of the entire set of interventions being proposed under HUNGaMA Next is, therefore, on the first 1000 days. A baseline study conducted in Nov-Dec 2012 is going to be the comparison point for results measured in end-2015 (1000 days later), to understand the extent of impact and to assess which interventions worked better. Thereafter, the plan is to conduct intensive dissemination and advocacy activities with state governments to adopt these models on a large scale. The three main pillars of the HUNGaMA Next action research are named (a) Power to the Mother, (b) Strengthening Supply, and (c) Nutrition 360 Degrees.

Power to the Mother: Home based counselling to young parents and other members of the family on care and feeding during pregnancy and infancy, accompanied by group activities at the village level such as cooking demonstrations, film screenings on best practices in childbearing and childrearing, and measuring the height and

weight of children and plotting the data on growth charts to assess extent of malnutrition

Strengthening Supply: ICDS workers' capacities are augmented through periodic classroom training sessions, hands-on supervision, as well as 'shadowing' opportunities (that is, opportunities to accompany Naandi field staff when they do home visits and village meetings). This strengthens the supply of services of the ICDS programme, for which the core beneficiaries are pregnant women and young children up to the age of five

Nutrition 360 Degrees: Close tracking of nutrition status of children and taking action based on this data is the key to addressing malnutrition. The ICDS department, the only agency in our villages studying the growth of children, does not have an efficient system of growth data capture and analysis. Also, it is not able to maintain growth data records of individual children. To overcome the routine transmission loss and field level delays in data capture and analysis, Naandi has launched the



There is little that can be done to alter basic profiles after age two. The primary focus of the entire set of interventions being proposed under HUNGaMA Next is, therefore, on the first 1000 days

use of a mobile phone application. It allows real time reporting of data of each individual child separately and immediate analysis of the same. Reports generated by this application allow district level administration and ICDS at all levels to detect trends, identify consistently low performance ICDS centres, and also to pinpoint individual children who need help urgently.

Naandi is working with 770 anganwadi centres in the Chhoti Sarwan block of Banswara district in Rajasthan, the Sheopur block of Sheopur district in Madhya Pradesh, and the Kundra block of Koraput district in Odisha. The interventions reach all children aged 0-24 months – currently 6249 in number – in these blocks. 🌟





AUDITED FINANCIALS



BSRR & Co

Chartered Accountants

Balance Houseat, IV Floor,
Road No. 11, Banjara Hills,
Hyderabad-500 024, India

Telephone: +91 40 3045 5000
Fax: +91 40 3045 5299

Independent Auditors' Report

To the Board of Trustees of Naandi Foundation

Report on the Financial Statements

We have audited the accompanying financial statements of Naandi Foundation, ("the Trust"), which comprise the Balance Sheet as at 31 March 2014, the Income and Expenditure Account for the year then ended and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation of these financial statements that gives a true and fair view of the financial position and financial performance of the Trust in accordance with the Technical Guide on Accounting for Not-for-Profit Organisations, issued by the Institute of Chartered Accountants of India (ICAI). This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

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



B S R R & Co

Opinion

In our opinion and to the best of our information and according to the explanations given to us, the financial statements of Naandi Foundation for the year ended 31 March 2014 are prepared, in all material aspects in accordance with the Technical Guide on Accounting for Not-for-Profit Organisations, issued by the Institute of Chartered Accountants of India (ICAI).

for B S R R & Co
Chartered Accountants
Firm Registration No.: 130791W



Vikash Somani
Partner
Membership No.: 061272

Place: Hyderabad
Date: 24 September 2014

Nandi Foundation

Balance sheet

(All amounts are in Indian Rupees unless otherwise stated)

	Note	As at 31 March 2014	As at 31 March 2013
Funds employed			
Corpus fund	2	7,28,10,000	7,28,10,000
Deficit		(7,07,89,873)	(8,17,06,438)
Restricted funds	3	13,68,71,863	18,25,23,744
Capital grants	4	8,07,679	1,62,09,829
Deferred income	5	3,79,79,000	3,12,68,800
Loan funds	6	17,23,18,208	13,40,69,681
Total		38,44,66,876	33,63,65,621
Represented by			
Fixed assets			
Gross block	7	13,22,41,472	12,73,49,897
Less / Accumulated depreciation		(7,32,70,893)	(6,59,86,873)
Net block		5,89,70,579	6,13,63,024
Infrastructure facility for mid-day meal program			
Gross block	8	24,78,31,696	24,04,70,599
Less / Accumulated depreciation		(21,78,01,894)	(20,68,30,366)
Net block		2,99,40,612	3,37,39,228
Capital work-in-progress			86,793
		2,99,40,612	3,38,16,021
Current assets, loans and advances			
Due receivable	9	13,63,14,694	18,89,93,999
Cash and bank balances	10	18,60,02,322	7,46,35,187
Loans and advances	11	11,21,48,595	8,70,02,878
		44,05,06,181	34,91,32,045
Less / Current liabilities and provisions			
Current liabilities			
Provisions	12	13,97,60,712	12,51,70,454
	13	32,60,542	24,74,668
		14,30,21,254	12,76,45,122
Net current assets		29,74,84,927	22,14,86,923
Total		38,44,66,876	33,63,65,621

Significant accounting policies
Notes to financial statements

1
3-34

The notes referred to above form an integral part of the financial statements.

As per our report of even date attached
for BSR & Co
Chartered Accountants
Firm registration No.: 120791W


Vikash Sonmal
Partner
Membership No. 041272

Place: HYDRABAD
Date: 24 SEPTEMBER 2014

for Nandi Foundation


Anand Malhotra
Chairman and Trustee


M. Rajendra Prasad
Trustee

Place: HYDRABAD
Date: 24 SEPTEMBER 2014

Nasuli Foundation
Income and expenditure account
 (All amounts are in Indian Rupee unless otherwise stated)

		For the year ended 31 March 2014	For the year ended 31 March 2013
	<i>Note</i>		
Income			
Gross	(14)	90,97,65,018	97,17,94,932
Other income	(15)	29,80,893	71,17,313
		<u>91,26,85,913</u>	<u>97,89,31,247</u>
Expenditure			
Program expenses	(16)	82,57,17,515	87,06,72,412
Personnel costs	(17)	18,46,480	50,64,717
Administration and general expenses	(18)	2,13,62,823	86,70,250
Finance and bank charges		2,04,18,841	2,19,66,813
Depreciation and amortisation of fixed assets	(7)	83,96,662	1,51,33,353
Depreciation of infrastructure facility for mid-day meal program	(8)	1,81,90,727	2,34,14,034
		<u>89,61,71,547</u>	<u>94,68,60,871</u>
Excess of income over expenditure for the year		1,29,16,168	1,19,68,526
Excess of expenditure over income brought forward		(8,37,66,458)	(11,56,74,964)
Excess of expenditure over income carried to the balance sheet		<u>(7,07,89,872)</u>	<u>(8,37,66,458)</u>

Significant accounting policies
 Notes to financial statements

(1
 2 - 26)

The notes referred to above form an integral part of the financial statements.

As per our report of even date attached
 for: B'S R D & Co
 Chartered Accountants
 Firm registration No.: [107118]


 Vikash Sonawar
 Partner
 Membership No. 661172

Place: MUMBAI
 Date: 24 September 2014

for Nasuli Foundation


 Anand Mahindra
 Chairman and Trustee


 M. Rajendra Prasad
 Trustee

Place: MUMBAI
 Date: 24 September 2014

Naxos Foundation
Notes to financial statements
 (All amounts are in Indian Rupees unless otherwise stated)

	As at 31 March 2014	As at 31 March 2013
2. Corpus fund		
Balance at the beginning of the year	7,20,10,000	7,20,10,000
Add: Additions during the year	-	-
Balance at the end of the year	<u>7,20,10,000</u>	<u>7,20,10,000</u>
3. Restricted funds		
(Refer note 19)		
Advances towards:		
- Education program	11,27,99,540	7,09,93,488
- Safe drinking water project	2,77,71,539	2,77,31,867
- Health program	71,01,927	16,93,313
- Livelihood program	45,81,450	26,51,301
- Mid-day meal program	26,21,189	31,52,377
	<u>19,68,75,865</u>	<u>18,25,33,784</u>
4. Capital grants		
(Refer note 21)		
Capital grants received towards:		
- Education program	9,07,670	89,37,454
- Mid-day meal program	-	72,75,375
	<u>9,07,670</u>	<u>1,62,09,829</u>



Naandi Foundation

Notes to financial statements (continued)

(All amounts are in Indian Rupees unless otherwise stated)

	As at 31 March 2014	As at 31 March 2013
5. Deferred income		
(Refer note 20)		
Grants related to specific depreciable assets		
- Education program	2,01,50,028	1,90,06,790
- Safe drinking water project	-	30,14,480
- Health program	6,00,763	4,00,830
- Livelihood program	41,39,179	43,29,574
- Mid-day meal program	2,81,89,037	4,85,17,131
	<u>5,30,79,005</u>	<u>7,52,68,805</u>
6. Loans receivable		
<i>Secured loans</i>		
a) Loans repayable within 12 months of the reporting date		
Cash credit from a bank (Refer note a)	13,18,47,168	13,29,48,541
Vehicle loan (Refer note b)	2,28,414	2,05,783
b) Loans repayable after 12 months of the reporting date		
Vehicle loan (Refer note b)	2,44,628	6,61,907
<i>Unsecured loans</i>		
a) Loans repayable within 12 months:		
From trustee (Refer note c)	1,00,00,000	1,00,00,000
Term loan from		
Government of Andhra Pradesh	-	4,44,410
	<u>17,23,18,108</u>	<u>18,48,69,581</u>

Notes:

- Cash credit facility from bank is secured by first charge on all the current assets of the Trust, both present and future.
- Vehicle loans are secured by first charge on the respective vehicles repayable in 39 monthly installments upto 10 August 2016.
- Unsecured loan from trustee is repayable on demand and carries an interest at the rate of 8% p.a.



Naandi Foundation

Notes to financial statements (continued)

(All amounts are in Indian Rupees unless otherwise stated)

	As at 31 March 2014	As at 31 March 2013
9. Grants receivable		
<i>(Unsecured)</i>		
Grants receivable outstanding for a period:		
(i) upto six months		
- Considered good	10,26,25,927	14,95,69,076
(ii) more than six months and upto one year		
- Considered good	85,37,646	61,35,029
(iii) more than one year		
- Considered good	2,51,53,091	3,23,89,875
- Considered doubtful	2,14,31,329	70,00,000
	<u>15,77,47,993</u>	<u>18,59,93,980</u>
Less: Provision for doubtful grants receivable	2,14,31,329	70,00,000
	<u>13,63,16,664</u>	<u>17,89,93,980</u>

10. Cash and bank balances:

Cash and cash equivalents		
Cash in hand	76,353	1,14,614
Demand drafts/cheques in hand (Refer note 9)	-	2,50,00,000
Balance with banks on:		
- current accounts	8,96,47,174	3,33,33,865
- savings accounts	5,85,48,544	69,77,728
- deposit accounts (Refer note 5)	4,97,10,451	87,00,980
	<u>18,90,02,523</u>	<u>7,49,35,187</u>

Notes:

a. Include demand draft prepared for payment, subsequently cancelled.

b. Deposit accounts include margin money deposits of Rs. 7,308,700 (previous year Rs.6,082,866) against bank guarantees issued by banks to Government authorities and others.



Nandji Foundation

Notes to financial statements (continued)

(All amounts are in Indian Rupees unless otherwise stated)

	As at 31 March 2014	As at 31 March 2013
11. Loans and advances		
<i>Unsecured, convertible good</i>		
Advances to staff	13,89,250	23,69,071
Advance to suppliers		
Capital works		18,00,946
- Services and other supplies	7,24,96,862	4,73,76,089
Tax deducted at source receivable	2,68,94,390	2,07,03,171
Security deposits	93,67,257	93,88,919
Other advances	42,43,740	41,80,916
Other current assets	3,97,568	11,34,769
	<u>11,51,80,925</u>	<u>8,79,03,871</u>
12. Current liabilities		
Sundry creditors	11,72,84,750	11,29,85,912
Expenses payable	39,60,673	20,67,122
Statutory liabilities	6,46,218	3,73,159
Other current liabilities	78,67,071	94,72,270
	<u>13,97,60,712</u>	<u>12,53,79,454</u>
13. Provisions		
Provision for gratuity (Refer note 25)	20,47,025	14,93,208
Provision for compensated absence	12,13,517	10,79,400
	<u>32,60,542</u>	<u>25,74,608</u>



Nandri Foundation

Notes to financial statements (continued)

(All amounts are in Indian Rupees unless otherwise stated)

	For the year ended 31 March 2014	For the year ended 31 March 2013
14. Grants		
<i>Restricted</i>		
Domestic	26,16,31,373	81,67,97,163
Foreign	14,34,48,958	14,27,24,720
<i>Unrestricted</i>		
Domestic	40,07,687	1,20,61,741
Foreign	-	2,10,408
	<u>90,91,08,018</u>	<u>97,17,94,032</u>
15. Other income		
Interest income, grant	21,61,269	16,69,030
Miscellaneous income	8,19,026	54,68,285
	<u>29,80,295</u>	<u>71,37,315</u>
16. Program expenses*		
Education and training	39,37,06,074	30,79,42,467
Safe drinking water project	49,69,467	1,35,62,912
Livelihood	5,11,37,259	6,74,73,085
Health and nutrition	2,23,11,318	99,63,929
Mid-day meal program	37,40,94,197	46,97,29,019
	<u>83,57,17,515</u>	<u>87,96,72,413</u>
* Program expenses include direct personnel costs aggregating to Rs 119,600,481 (previous year: Rs 97,430,733)		
17. Personnel costs*		
Salaries and benefits	38,46,480	50,84,717
	<u>38,46,480</u>	<u>50,84,717</u>
* This represents indirect and unallocable personnel costs.		



Nandji Foundation

Notes to financial statements (continued)

(All amounts are in Indian Rupees unless otherwise stated)

	For the year ended 31 March 2014	For the year ended 31 March 2013
18. Administration and general expenses :		
Advances written off	4,79,689	17,88,164
Provision for gross receivables	1,44,31,329	-
Rent (refer note 24)	12,00,000	-
Professional charges	9,82,723	13,06,511
Communication	8,17,195	12,90,009
Office maintenance	6,55,012	12,56,999
Internal audit fee	6,00,000	6,74,160
Audit fee	4,05,783	4,51,147
Framing and stationery	3,20,450	3,70,613
Travel expenses	1,28,917	1,57,581
Vehicle maintenance	2,84,541	2,81,529
Repairs and maintenance	5,78,550	2,70,302
Electricity charges	3,72,628	2,63,476
Loss on sale of fixed assets, net	13,638	80,586
Books and periodicals	89,420	52,953
Insurance	1,149	16,330
Rates and taxes	-	9,628
	<u>1,15,61,821</u>	<u>86,70,259</u>



Special Committee

State of Tennessee additional resources

(All amounts are in United States dollars unless noted)

7. Fund assets

Description	Fiscal Year			Fiscal Year				Fiscal Year		
	As of 1 April 2017	Additions	Debitures	As of 31 March 2018	As of 1 April 2018	Change for the year	Out-Additions	As of 31 March 2018	As of 31 March 2018	As of 31 March 2017
General, tangible assets										
Buildings	\$ 14,58,495			\$ 14,58,495	\$ 18,84,247	37,59,994	-	\$ 18,84,247	\$ 18,84,247	\$ 14,58,495
Furniture and fixtures	45,88,584	6,62,895	24,174	52,37,305	48,88,279	7,14,987	(24,174)	52,48,218	48,88,279	45,88,584
Floor and pavement	1,86,21,174			1,86,21,174	2,78,81,043	76,89,279		2,78,81,043	48,21,544	88,89,707
Medical equipment	17,85,655			17,85,655	5,62,595	7,38,232		1,69,712	7,17,298	5,64,342
Other equipment	48,82,000	1,51,429	29,785	49,53,644	33,75,787	4,28,293	2,854	37,90,140	48,26,344	43,03,282
Computer equipment	19,89,712	14,740		20,04,452	5,99,349	1,84,889		7,13,478	71,84,344	22,48,271
Leasehold improvements	47,23,687			47,23,687	24,21,898	2,74,689		49,20,276	648,291	991,429
Computer networks	2,05,54,370	58,66,119	2,04,794	2,33,94,695	3,89,81,243	21,37,899	(84,418)	3,84,02,605	94,51,991	94,51,144
Autos	1,11,24,034	6,14,414		1,17,38,448	15,21,243	7,187,446		82,21,895	71,42,121	81,24,244
Subtotal (A)	12,89,58,778	72,36,729	(2,76,744)	13,59,18,763	6,78,74,393	31,42,432	(1,03,442)	7,81,32,214	5,89,71,999	4,43,94,797
Prepaid costs	11,89,74,891	1,14,79,897	8,89,344	13,13,34,132	6,11,44,898	1,79,47,943	1,89,847	6,84,74,891	6,11,44,898	
General, intangible assets										
Intangible assets	1,04,119			1,04,119	1,11,491	52,219		1,07,119	1,01,119	1,04,119
Subtotal (B)	1,04,119			1,04,119	511,491	56,449		1,07,119	1,01,119	1,04,119
Prepaid costs	1,04,119	1,11,491	56,449	1,76,119	444	1,11,491		1,11,491	1,76,119	
Total (A+B)	13,79,48,897	73,48,529	(2,76,744)	14,51,20,682	7,39,29,893	32,04,981	(1,03,442)	7,91,46,893	6,91,77,117	4,55,03,035
Prepaid costs	11,89,74,891	1,14,79,897	8,89,344	13,13,34,132	6,11,44,898	1,79,47,943	1,89,847	6,84,74,891	6,11,44,898	



Naradi Foundation**Notes on financial statements (continued)**

(All amounts are in Indian Rupees unless otherwise stated)

19. Restricted funds

Restricted funds represent grants received in advance from donors. These funds would be released to income and expenditure account or the deferred income upon fulfillment of conditions stipulated in the agreements with the donors or would otherwise be included, if crystallised.

Particulars	For the year ended 31 March 2014	For the year ended 31 March 2013
Balance at the beginning of the year	100,523,744	129,624,807
Add: Additions during the year	499,707,541	508,797,799
Less: Deductions during the year	(445,353,420)	(531,898,917)
Balance at the end of the year	154,875,865	102,523,744

20. Deferred income

Particulars	For the year ended 31 March 2014	For the year ended 31 March 2013
Balance at the beginning of the year	75,268,805	65,542,210
Add: Additions during the year	7,099,105	42,041,353
Less: Deductions during the year	(29,258,905)	(32,311,918)
Balance at the end of the year	53,079,005	75,268,805

21. Capital grant

Particulars	For the year ended 31 March 2014	For the year ended 31 March 2013
Balance at the beginning of the year	16,209,829	33,182,176
Add: Additions during the year	490,000	14,388,139
Less: Deductions during the year	(13,792,139)	(13,358,686)
Balance at the end of the year	907,670	16,209,829



22. Fair value of non monetary grants

Particulars	For the year ended 31 March 2014	For the year ended 31 March 2013
Rice and wheat received free of cost from Government of Andhra Pradesh, Rajasthan, Madhya Pradesh, Chhattisgarh and Orissa for mid-day meal program	86,945,351	100,610,819
Office facilities leased to Nasadi by a trustee	Nil	1,215,810
Land allotted free of cost by Government of Andhra Pradesh, Rajasthan, Madhya Pradesh and Orissa based on fair value obtained in year ended 31 March 2011	647,744,348	647,744,348
Total	734,689,899	749,570,977

Rice received free of cost from Government of Andhra Pradesh, Rajasthan, Madhya Pradesh, Chhattisgarh and Orissa for midday meal program

Particulars	For the year ended 31 March 2014		For the year ended 31 March 2013	
	Quantity (in kgs)	Value	Quantity (in kgs)	Value
Balance at the beginning of the year	677,349	9,090,695	465,550	7,712,709
Receipts during the year	8,320,129	61,027,282	8,475,532	59,090,958
Distributions during the year	6,514,681	65,475,680	8,263,553	61,712,563
Balance at the end of the year	462,797	4,632,297	677,549	9,090,695



Naandi Foundation**Notes to financial statements (continued)**

(All amounts are in Indian Rupees unless otherwise stated)

Wheat received free of cost from Government of Andhra Pradesh, Rajasthan, Madhya Pradesh, Chhattisgarh and Orissa for midday meal program.

Particulars	For the year ended 31 March 2014		For the year ended 31 March 2013	
	Quantity (in kg)	Value	Quantity (in kg)	Value
Balance at the beginning of the year	1,202,622	5,477,335	1,077,863	8,604,017
Receipts during the year	3,285,712	23,918,089	6,506,553	45,545,861
Distribution during the year	3,756,035	29,620,449	6,381,702	44,672,543
Balance at the end of the year	732,299	5,774,975	1,202,622	9,477,335

13. Contingent liabilities/commitments

Particulars	For the year ended 31 March 2014	For the year ended 31 March 2013
Estimated amount of contracts remaining to be executed on capital account and not provided for	-	2,259,198
Bank guarantee issued to Government authorities and others	27,171,296	19,907,066

24. Operating leases

The Trust leases project and office facilities under operating lease agreements. The trust intends to renew such leases in the normal course of business. Total rent expense included in program expenses and administration and general expenses under cancellable operating lease is Rs. 20,189,285 (previous year Rs. 16,992,901).



Navnil Foundation

Notes to financial statements (continued)

(All amounts are in lakh rupees unless otherwise stated)

25. Employee benefits

Defined benefit plans

Gratuity: Every employee who has rendered at least five years of continuous service is entitled to a benefit equivalent to one-half month's salary drawn for each year of completed service at the time of retirement/exit in line with the provisions of Gratuity Act, 1972. The same is payable at the time of separation from the Company or retirement, whichever is earlier.

Reconciliation of present value of the obligation and the fair value of the plan assets

Particulars	As at 31 March 2014	As at 31 March 2013
Fair value of plan assets at the end of the year	-	-
Present value of the defined benefit obligations at the end of the year	2,047,025	1,495,208
Liability recognised in the balance sheet	2,047,025	1,495,208

Assumptions at the valuation date:

Particulars	For the year ended 31 March 2014	For the year ended 31 March 2013
Discount rate	8%	8%
Salary escalation rate	10%	10%

Discount rate: The discount rate is based on the prevailing market yields of Indian government securities as at the balance sheet date for the estimated term of the obligations.

Salary escalation rate: The estimates of future salary increases considered takes into account the inflation, seniority, promotion and other relevant factors such as supply and demand factors in the employment market.

16. Previous year's figures have been re-grouped and reclassified wherever necessary, to conform to current year's classification.

For B S R & Co.
Chartered accountants
Firm registration no. 130791W

Vinayk Somani
Partner
Membership No. 061772

For Navnil Foundation

Anand Mahindra Chairman and Trustee
M. Rajendra Prasad Trustee

PLACE : HYDRABAD
DATE : 24 SEPTEMBER 2014

PLACE : MUMBAI
DATE : 24 SEPTEMBER 2014

Naandi Foundation

Significant accounting policies

(All amounts are in Indian Rupees unless otherwise stated)

Organisation Overview

Naandi Foundation ("the Trust") is an autonomous public charitable trust registered under Indian Trust Act, 1882. It was incorporated in the year 1998 to enable public private partnership in the economic development of marginalized and under privileged communities of the society. Naandi is primarily engaged in providing charitable services in the areas of healthcare, education, livelihoods and safe drinking water. Presently Naandi is providing community development services in the states of Andhra Pradesh, Madhya Pradesh, Rajasthan, Chhattisgarh, Punjab, Haryana, Maharashtra, Nagaland and Orissa.

1 Significant accounting policies

1.1 Basis of preparation of financial statements

The financial statements have been prepared and presented under the historical cost convention on the accrual basis of accounting in accordance with the accounting principles generally accepted in India which includes Technical Guide on Accounting for Not-for-Profit Organisations issued by the Institute of Chartered Accountants of India (ICAI) to the extent applicable and other applicable financial reporting framework. The financial statements are prepared in Indian rupees, rounded off to the nearest rupee.

The Trust is a Level III entity in accordance with the applicability of accounting standard to non-corporate entities issued by the Institute of Chartered Accountants of India. Accordingly the trust has complied with the Accounting Standards as applicable. The following Accounting Standards and disclosures are not applicable to the Trust:

- AS 3 : Cash Flow Statements;
- AS 15 : Employee Benefits - Paragraph 11, 12, 13, 14, 15, 16, 46, 139. Presentation and disclosure requirement for paragraph 117 to 123 and recognition and measurement principles as laid down in paragraph 50 to 116 and 129 to 131;
- AS 17 : Segment Reporting;
- AS 18 : Related Party Disclosures;
- AS 19 : Leases - Paragraph 22(c), (e) and (f); 25(a), (b) and (e); 37(a), (f) and (g); and 46(b), (d) and (e);
- AS 20 : Earnings per share – disclosure of diluted EPS; and
- AS 24 : Discontinuing Operations;
- AS 29 : Provisions, Contingent Liabilities and Contingent Assets - Paragraph 66 and 67.

1.2 Use of estimates

The preparation of financial statements in conformity with Generally Accepted Accounting Principles (GAAP) requires management to make judgments, estimates and assumptions that affect the application of accounting policies and reported amounts of assets, liabilities, income and expenses and the disclosure of contingent liabilities on the date of the financial statements. Actual results could differ from those estimates. Estimates and underlying assumptions are reviewed on an ongoing basis. Any revision to accounting estimates is recognised prospectively in current and future periods.



Naandi Foundation

Significant accounting policies

(All amounts are in Indian Rupees unless otherwise stated)

1.3 Grant recognition

Unrestricted grants are recognised as revenue when received. Revenue from restricted grants is recognised based on fulfillment of conditions as stipulated in the agreement with the donor.

Grants received in relation to fixed assets are treated as deferred income and recognised in income and expenditure account over the useful life of asset.

1.4 Fixed assets and depreciation (including infrastructure facility for mid day meal program)

Fixed assets are carried at cost of acquisition or construction less accumulated depreciation. The cost of fixed assets comprises the purchase price, freight, taxes, duties and any other incidental expenses relating to the acquisition and construction of respective assets.

Depreciation on fixed assets is provided using the straight-line method ("SLM") based on the following rates as in the opinion of Management, these rates reflect the estimated useful life of the assets:

Class of assets	Depreciation rates
Buildings	1.67%
Plant and Machinery	4.75%
Furniture and fixture	6.33%
Office equipments (including electrical installations)	6.33%
Leasehold improvements :	6.33%
Medical equipments	7.07%
Computer equipment	16.21%
Vehicles	9.50%
Intangible assets	25%
Infrastructure facility for mid day meal programme	16.67%

Subsequent expenditures related to an item of tangible fixed asset are added to its book value only if they increase the future benefits from the existing asset beyond its previously assessed standard of performance.

Depreciation is provided on a pro-rata basis i.e. from the date on which asset is ready for use.



Nandri Foundation

Significant accounting policies

(All amounts are in Indian Rupees unless otherwise stated)

1.5 Foreign exchange transactions

Foreign currency transactions are recorded in India Rupees using the exchange rates prevailing on the date of the respective transactions. Exchange differences arising on foreign currency transactions settled during the year are recognised in the Income and Expenditure account.

Monetary assets and liabilities denominated in foreign currencies as at the balance sheet date, not covered by forward exchange contracts, are translated into Indian Rupees at the closing exchange rates on that date. The resultant exchange differences are recognised in the Income and Expenditure account. Non-monetary assets are recorded at the rates prevailing on the date of the transaction.

1.6 Provisions and contingent liabilities

The Trust recognises a provision when there is a present obligation as a result of an obligating event that probably requires an outflow of resources and a reliable estimate can be made of the amount of the obligation. A disclosure for a contingent liability is made when there is a possible obligation or a present obligation that may, but probably will not, require an outflow of resources. Where there is a possible obligation or a present obligation that the likelihood of outflow of resources is remote, no provision or disclosure is made.

Provisions for onerous contracts (i.e. contracts where the expected unavoidable costs of meeting the obligations under the contract exceed the economic benefits expected to be received under it, are recognised when it is probable that an outflow of resources embodying economic benefits will be required to settle a present obligation as a result of an obligating event, based on a reliable estimate of such obligation.

1.7 Corpus fund

Corpus fund represents contributions made by the trustees of the Trust towards the corpus of the Trust.

1.8 Retirement benefits

Defined contribution plan

The Trust makes specified monthly contribution towards employee provident fund to Government administered provident fund scheme, which is a defined contribution plan. The Trust's contribution is recognised as an expense in the Income and Expenditure account during the period in which the employee renders the related service.

Defined benefit plans

Gratuity is a defined benefit scheme. The Trust's net obligation in respect of a defined benefit plan is calculated by estimating the amount of future benefit that employees have earned in return for their service in the current and prior periods; that benefit is discounted to determine its present value. Any unrecognised past service costs are deducted. The calculation of the Trust's obligation under each of the two plans is performed annually by a qualified actuary using the projected unit credit method.

The Trust recognises all actuarial gains and losses arising from defined benefit plans immediately in the Income and Expenditure account. All expenses related to defined benefit plans are recognised in employee benefits expense in the Income and Expenditure account.



Naandi Foundation

Significant accounting policies

(All amounts are in Indian Rupees unless otherwise stated)

1.9 Income tax

The Trust is registered under Section 12A of the Income-tax Act, 1961 ('the Act'). Under the provisions of the Act, the income of the Trust is exempt from tax, subject to the Compliance of terms and conditions specified in the Act.

1.10 Operating leases

Assets acquired under leases other than finance leases are classified as operating leases. The total lease rentals (including scheduled rental increases) in respect of an asset taken on operating lease are charged to the Statement of Profit and Loss on a straight line basis over the lease term unless another systematic basis is more representative of the time pattern of the benefit. Initial direct costs incurred specifically for an operating lease are deferred and charged to the Income and expenditure account over the lease term.



OFF THE RECORD MANOJ KUMAR



It has been 15 years since I took up what I didn't realise then was a 24x7 assignment. To be CEO of Naandi. Not a common title at all for NGOs at that time. But then everything Naandi thinks would appear as uncommon wisdom.

A decade and half is a short time for a social sector organisation. But it is a long phase in the career of an individual in today's time of instant gratification. The point I am trying to make here is not about my endurance in one job, but about the path we undertook at Naandi to make it

a successful idea and spread it across the nation in a short time.

Whenever I am asked to explain the extraordinarily high percentage of success Naandi attained in diverse portfolios and regions, I always highlight that we constantly found ourselves climbing a steep learning curve. Ear to the ground, constant feedback from experts, third party measurements, and nimble footedness to respond to or even do U-turns on strategies, are the plausible operative reasons. At a deeper level, the reason why the idea called Naandi clicked can be attributed to three paradigm shifts that we introduced in the discourse of the social sector in India.

The first was to create a professional workplace that offered lifelong careers with outcome based competitive remuneration, rather than relying on the spirit of volunteerism or short term consultancies. This career based institution building approach was possible only because of the shared vision of the founding chairman, Dr Anji Reddy, and the incumbent chairman, Mr Anand Mahindra. They gave me a talisman - build an inspiring organisation that can attract the best minds to come, and find solutions to the age-old orphaned problems of the nation, including low learning levels in schools, farmers giving up land and life, girls treated as less equal than boys, and the prevalence of malnutrition. In fact, more than the commitment to impact millions of lives, what really spurred me was this challenge of creating a magnetic workplace to draw talent to do the impossible.

When I look back, the quality and commitment of Team Naandi has indeed been the most inspiring aspect of our unusually high rate of success in a relatively short period of time. Most of the challenges Naandi set out to tackle required innovation, patience and perseverance. We needed a very diverse talent pool, comprising both sprinters and long distance runners. We did

this with a 'trust and delegate' work culture that combined with a 'deliver measurable outcomes and reap high rewards' algorithm. In short, we made working in the social sector both sexy and serious.

The second shift that Naandi can claim is that of implementing large scale programmes with numerous state governments across the sectors of education, skills and employment, sustainable agriculture, hunger and malnutrition, safe drinking water and sanitation, to name a few. By working with international development organisations like the Michael & Susan Dell Foundation, World Bank, UNICEF, USAID, DFID, and Royal Netherlands Embassy on the one hand, and leading credible corporate houses like the Mahindra & Mahindra Group, Dr Reddy's Laboratories Ltd and Group Danone on the other, Naandi created a collaborative approach to social sector problem solving – one that focused on periodic objective measurement of the outcome of every rupee spent. These new rules of engagement while working with governments was tantamount to turning the 'NGO' concept on its head!

Having cumulatively channelised over USD 100 million through Naandi to impact around five million lives by giving employment to over 10,000 people at an overhead of less than 10 per cent, we decided in recent years to yet again break new ground. This started when India unwittingly began to realise the compulsive need to transition from an employment obsessed to an entrepreneurship driven economy. With mounting evidence that a vast proportion of the population at the proverbial base of the pyramid was keen to be treated as customers with a right to demand and pay for basic services than be 'beneficiaries' of a leaking subsidy bucket, Naandi decided to respond to this emerging demand.

Based on extensive discussions separately with urban, rural and tribal

communities, Naandi decided to clone itself by spinning four new social businesses for the provision of basic services both inclusive and affordable to the poor. These include support to learning for the urban poor in elementary schools, the provision of safe drinking water to rural communities, skill training and employment to urban youth, and marketing support to small and marginal farmers. Led by enlightened business leaders who are trustees, Naandi decided to seek social impact capital from likeminded investors. Apart from scaling up and succeeding as new entities, they will have the added burden of the trendsetter – to create the framework and benchmark for an ecosystem of social entrepreneurs who can deliver numerous services to many more millions in the coming years. Unless that is done, the boundaries between a regular business, an NGO and social business will blur.

Meanwhile, girls, small farmers and the youth continue to be the main constituencies Naandi aims to serve. The flagship Nani Kali programme will now upgrade itself from girls' education to a higher orbit that will tackle challenges beyond education – reproductive health and hygiene, safety and life skills, all denied to girls for the sole reason that they are girls! With these added portfolios we hope to give new meaning to what it means to be a girl in India. This means that we will work with girls up to the age of 18, and create the next generation of empowered women who will be the motherboard for a new India.

Fifteen years is indeed a long time in one's adult life. After having redefined the grammar and syntax of what an NGO or non-profit can be in India, I was foolishly hoping to pause, if not move on. But then I woke up to discover I was already part of Naandi's next avatar.

I guess you can flee from your past, but will not be forgiven if you abandon the current responsibility of creating an inclusive future. ✍️

ACKNOWLEDGEMENTS

**NAANDI WOULD LIKE
TO EXPRESS A DEEP
FELT GRATITUDE TO ITS
MAJOR SUPPORTERS:**

Avantha Foundation

Dr. Reddy's Laboratories Limited

Effective Intervention

Global Alliance for Improved Nutrition

Global Livelihoods Fund

K.C. Mahindra Education Trust

Mahindra Group of Companies

Michael & Susan Dell Foundation

Municipal Corporation of Greater Mumbai

Soma Enterprise Limited

TOMS

Union and State Governments of India

Lead Banker: Punjab National Bank

PHOTOGRAPHERS

Ritwik Sawant

P Santhosh Kumar

Kamal Sahai

Claude Avézard

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Manisha Sinha is a Nanhi Kali alumni who is now doing her Class XI in the Higher Secondary School in Pandripani. The photograph was shot at the school in Pandripani, Charama block, Kanker district in Chattisgarh by Ritwik Sawant

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502, Trendset Towers, Road No 2,
Banjara Hills, Hyderabad 500 034,
Telangana, India
Tel: 91-40-23556491/92 Fax: 91-40-23556537
Email: info@naandi.org
Website: www.naandi.org