# Rise for Good





# Rise for **Good**

# ANNUAL REPORT 2012-13

- FOREWORD from the Chairman 3
- IN THEIR OWN WORDS Mahindra Pride Schools 4
  - Project Nanhi Kali 10
    - Scholarships 18
    - FINANCIALS 22
  - FUTUREWORD from the Trustee 24





# **FOREWORD**



KESHUB MAHINDRA Chairman, KCMET

OVER THE LAST 60 YEARS, the K. C. Mahindra Education Trust (KCMET) has reached out to 95,521 students with scholarships, grants and financial support amounting to over Rs. 1,153 million. Our key projects include the Mahindra Pride Schools, which help disadvantaged youth seize livelihood opportunities and Project Nanhi Kali, an innovative academic support program that keeps marginalised girls in school till they pass the 10th standard.

KCMET is thus living its vision of transforming the lives of people in India through education, by providing financial assistance and recognition to them, across age groups and income strata. Now, more than ever, the Trust exemplifies the three pillars of the Mahindra group's promise to Rise: accepting no limits, alternative thinking and driving positive change. Our projects go where no others have gone, to confront problems in bold new ways, to impress lasting transformation onto individuals and entire communities across India. We live by our belief that no one should be denied an opportunity due to financial constraints. The proof is in the stories of struggle, perseverance and ultimately, success that you will find in this report.

Evidence of triumph over adversity is best chronicled in the life story of Bonda Gangamma, whose photo appears on the cover. She lived in the remote Eastern Ghats, miles away from any school. When Project Nanhi Kali was set up in her village, she was enrolled into their first batch and went on to complete 10th standard. Today she is a physical education teacher in Hukumpet, close to the village where she grew up. In her, hundreds of village girls have found a tireless advocate for their schooling. In countless ways, Project Nanhi Kali's intervention not only helps young women succeed but reverberates through entire communities.

Apart from Bonda Gangamma's story, you will find many more inspiring stories from our scholarship recipients and students who enrolled in Mahindra Pride School, in this report and on our website, kcmet.org.

India's imperative to Rise has powered KCMET from our early days up to the present. In the 60<sup>th</sup> year of the trust, we rededicate ourselves to Rise for Good. Read on and Rise with us.

k. Min

# PRIDE SCHOOLS

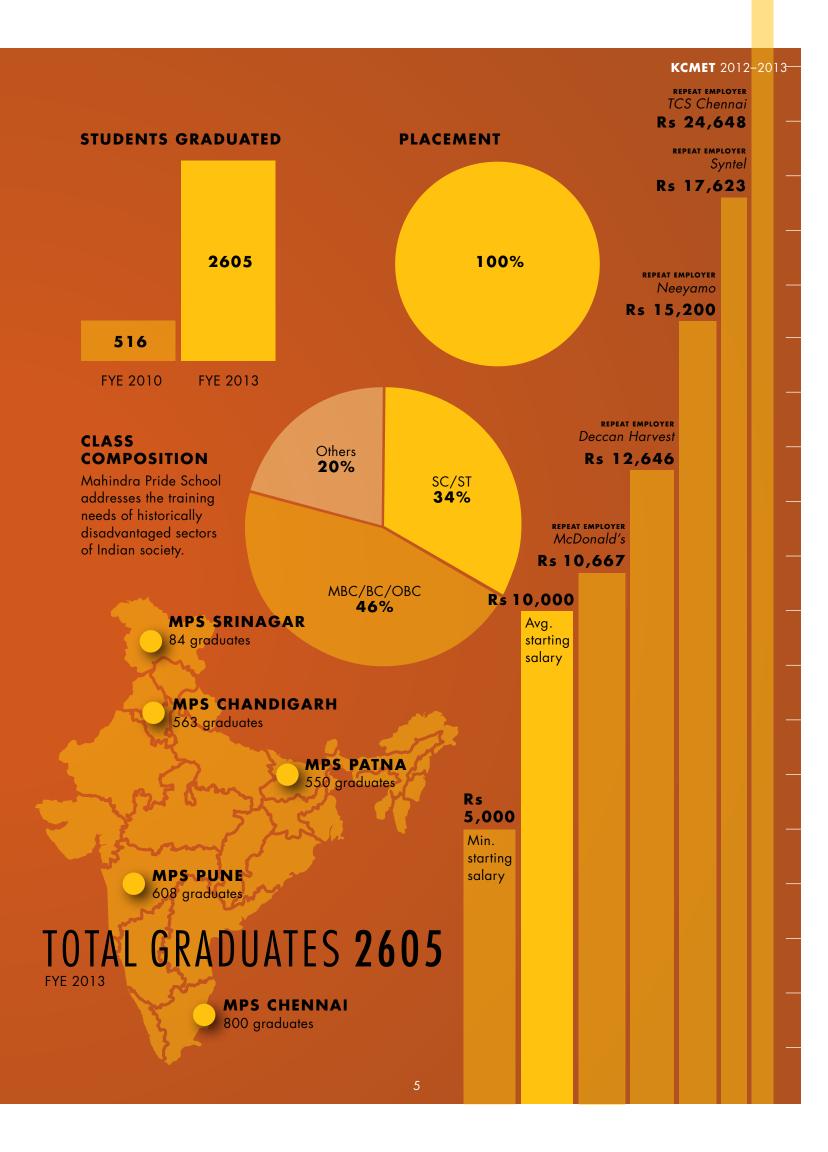
PREPARING DISADVANTAGED YOUTH FOR THE 21<sup>ST</sup> CENTURY WORKFORCE

LIFE SKILLS don't just earn an income for those who've learned them; they're the hallmark of a life lived with pride.

Even college graduates often lack the knowledge and confidence to land an entry-level job, the first rung on a promising career path. Where traditional education has failed to bridge the employability gap, Mahindra Pride Schools (MPS) have stepped into the breach.

Students from traditionally disadvantaged communities have fared worst in the job hunt, despite reservations carved out specially for them. They lack both the hard skills acquired at expensive training institutes and the soft skills of communication, presentation and interviewing that make them attractive candidates to employers. In three months a Mahindra Pride School equips youth of diverse educational backgrounds, from those with only a  $10^{th}$  standard certificate to college graduates, to rise and meet the challenges of India's  $21^{st}$  century workplace.

MPS works together with industry to train its students. Guest faculty give students a taste of current trends and prepare them for industry-specific challenges. That the formula works is proven by a growing number of repeat corporate recruiters. In industries from hospitality and retail to knowledge sector professions, MPS alumni have become highly sought after at India's most respected firms. More than that, they have become breadwinners for their families.











# PROJECT NANH KALI

GOING BEYOND ACCESS TO QUALITY EDUCATION TO DRAMATICALLY CURB THE DROP-OUT RATE OF INDIA'S GIRL STUDENTS

# HERE'S WHAT happens when we educate girls.

Family incomes rise. So do most indicators of infant health. Hygiene and sanitation improve in communities. Fertility rates drop dramatically. Overall economic production climbs. Not only the girls who stayed in school but everybody around them lead happier and healthier lives. The girls themselves become, in turn, empowered in the roles of daughter, sister, mother – and earner.

That's the vision of Project Nanhi Kali, jointly managed by KCMET and Naandi Foundation with 21 other NGO partners. Access to quality education is not enough to ensure that underprivileged girls stay in school; they need further support to help them complete their studies. Nanhi Kalis receive (a) academic support to ensure they attain grade specific competency levels, (b) material support like uniforms, bags, books and hygiene material, to allow them to attend school with dignity, and (c) community support to promote the value of educating girls amongst families and neighbourhoods. By keeping girls at risk of dropping out in schools, Project Nanhi Kali promises to transform India one student, one family, one community at a time.

# NGO PARTNERS

PROJECT NANHI KALI
HAS BEEN ABLE TO TRANSFORM
ITS VISION INTO ACTION WITH
THE ACTIVE SUPPORT OF THE
FOLLOWING NGO PARTNERS

NAANDI FOUNDATION

AKANKSHA FOUNDATION

ASEEMA CHARITABLE TRUST

**ASHRAYA** 

AMARJYOTI CHARITABLE TRUST,

AMARJYOTI CHARITABLE TRUST, GWALIOR

**BAL-JEEVAN TRUST** 

BHAGAVATULA CHARITABLE TRUST

COMMUNITY AID & SPONSORSHIP PROGRAMME (CASP), DELHI

COMMUNITY AID & SPONSORSHIP PROGRAMME (CASP), MUMBAI

**DEEPALAYA** 

DOORSTEP SCHOOL

EACH ONE TEACH ONE

INDIA SPONSORSHIP COMMITTEE

MAHARSHI SAMBAMURTHY INSTI-TUTE OF SOCIAL & DEVELOPMENT STUDIES

NATIONAL SPONSORSHIP COUNCIL

**SAMPARC** 

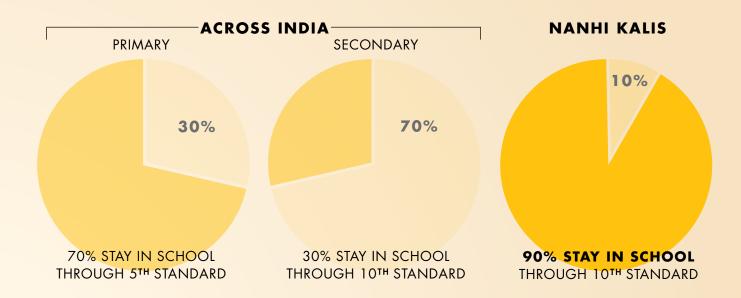
SALAAM BAALAK TRUST

SAVE THE CHILDREN

SUNBEAM

VIDYA INTEGRATED DEVELOPMENT FOR YOUTH & ADULTS

# DROPOUT RATES



DONATIONS 2011-12 RS **1957** LAKHS 2012-13 RS **2265** LAKHS

# TOTAL NANHI KALIS 78338

FYE 2013

## HARYANA

1 school 151 girls

## RAJASTHAN DELHI (NCT)

410 schools 78 schools 10494 girls 4917 girls

## MADHYA **PRADESH**

564 schools CHHATTISGARH 12869 girls 343 schools

5513 girls

## **MAHARASHTRA**

429 schools 1098<mark>7 girls</mark>

**ANDHRA** PRADESH

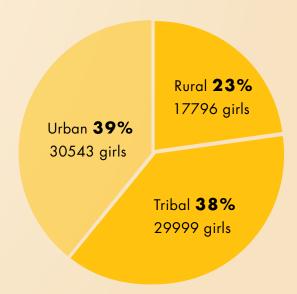
# KARNATAKA

1028 schools 25215 girls

1 school 103 girls

TAMIL NADU

119 schools 8089 girls





# STANDARD CHARTERED

MUMBAI MARATHON 2012 saw overwhelming participation for Project Nanhi Kali, with runners from corporate partners Johnson & Johnson, Castrol, Otis Elevators, Turner International, Gujarat Rubber and Reclaim Ltd.

400 Mahindra employees were led by Anand Mahindra, Chairman and Managing Director of Mahindra & Mahindra Ltd. to raise funds and awareness.

Project Nanhi Kali would also like to thank individual supporters, Pankaj and Anita Chopra who ran the half marathon. Devansh Jalota, our youngest individual supporter, ran the marathon and raised Rs 1,70,000.



DNA 'I CAN' HALF MARATHON selected Project Nanhi Kali as its preferred charity.

TCS WORLD 10K RUN, BANGALORE had a team from Capgemini AIRTEL DELHI HALF MARATHON 2012 saw a team from Tech Mahindra running to raise funds and awareness for Project Nanhi Kali.

## PROJECT NANHI KALI WAS AWARDED

the Education Innovation Fund for India grant of Rs. 15,00,000. EIFI is a collaborative project between the HP Office of Global Social Innovation and the India Council for Integral Education (ICIE), an initiative of the Sri Aurobindo Society. Of 800 notfor-profit applicants from around the country, Project Nanhi Kali was one of only 15, recognized as a project implemented at the grassroots with strong educational outcomes.



# MAHINDRA & MAHINDRA WAS

AWARDED the Aaj Tak Care Awards 2013 for Excellence in CSR in the Education Category for Project Nanhi Kali. This award felicitates our efforts in striving for inclusive and sustainable development with a society-centered purpose, a goal attainable only through education of girls.



Project Nanhi Kali's redesigned website went live on 24th January 2013 with smoother site navigation, enhanced donor experience and a full embrace of social technologies. Visit **nanhikali.org** to see more.

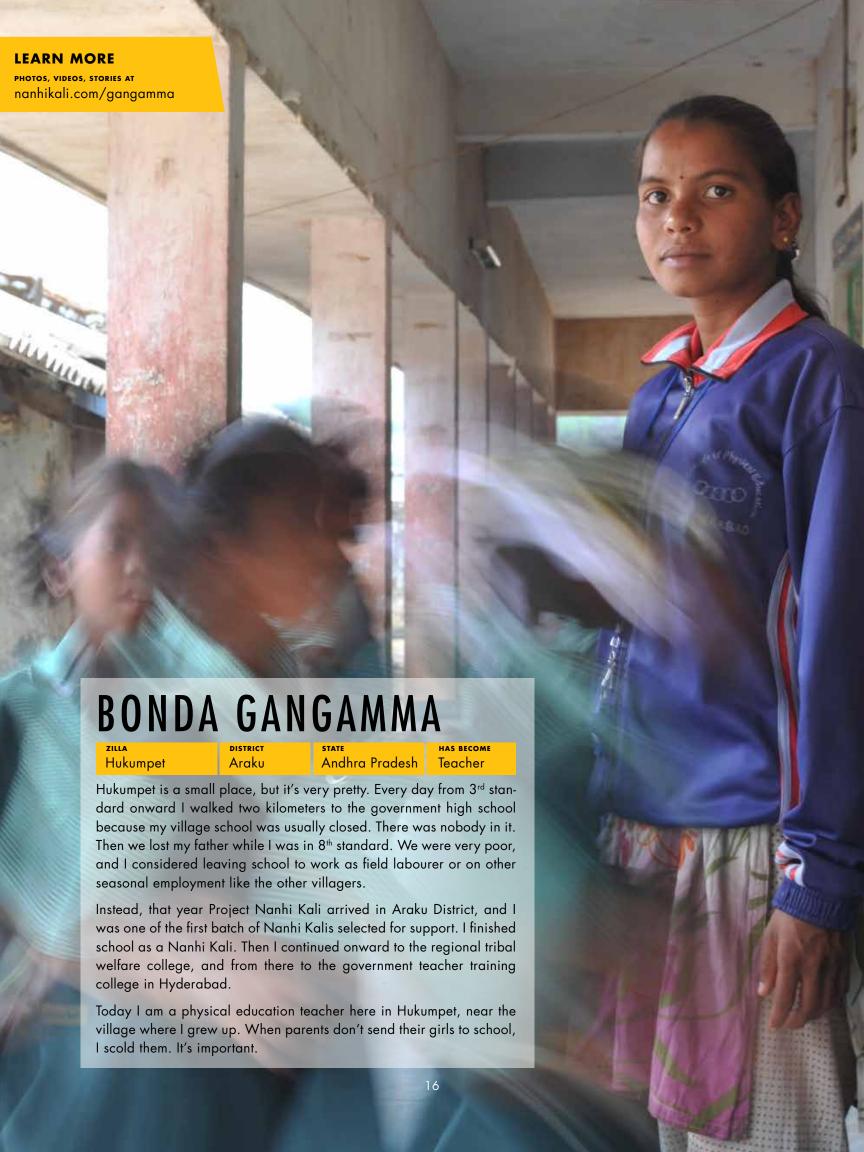
**SOCIAL** Campaigns on Facebook, Twitter and other social spaces were rewarded with over 50,000 fans joining us on Facebook over 3 months.

# TOTAL SPONSORS 7664











# THANK YOU

# TO OUR DONORS AND FRIENDS

Aditya Auto Products & Engineering (I) Pvt. Ltd.

Ambit Capital Pvt. Ltd.

B A Continuum Solutions Pvt. Ltd.

Blue Cross Laboratories Ltd.

Bristlecone India Ltd.

British Biologicals

Capgemini Worldwide

Castrol India Ltd.

Chep India Pvt. Ltd.

Cox & Kings Ltd.

Credit Suisse Securities (India) Pvt. Ltd.

Dialog (India) Services Pvt. Ltd.

Eclerx Services Ltd.

Five Senses Coffee

Future Capital Holdings Ltd.

Globus Stores Pvt. Ltd.

Gujarat Reclaim & Rubber Products Ltd.

Handlers Equipment

Hindustan Petroleum Corporation Ltd.

Housing Development Finance Corporation Ltd.

Indiawin Sports Pvt. Ltd.

]INIT[ AG für Digitale Kommunikation

J.M. Financial Foundation

Johnson & Johnson Ltd.

Jones Lang Lasalle Property Consultants India Pvt. Ltd.

KLT Automotive & Tubular Products

Mahindra & Mahindra Dealers

Mahindra & Mahindra Ltd.

Mahindra Foundation USA

Microsoft India (R&D) Pvt. Ltd.

Millennium Business Solutions

Mom & Me

Mphasis Corporation

Oil and Natural Gas Corporation Ltd.

Otis Elevator

Pallonji & Co. Pvt. Ltd.

Sahachari Foundation

Saint-Gobain India Foundation

Sasken Communication

SBI Life Insurance

Shopper's Stop Limited

Shree Automobiles Pvt. Ltd.

Srithai Superware India Ltd.

Sterlite Copper

StrawberryFrog

Tech Mahindra Foundation

Titan Industries Ltd.

Turner General Entertainment Networks India Pvt. Ltd.

Turner International (India) Pvt. Ltd.

Yes Bank Ltd.

# SHPS

ENABLING GIFTED STUDENTS TO RISE TO THE LEVEL OF THEIR AMBITIONS

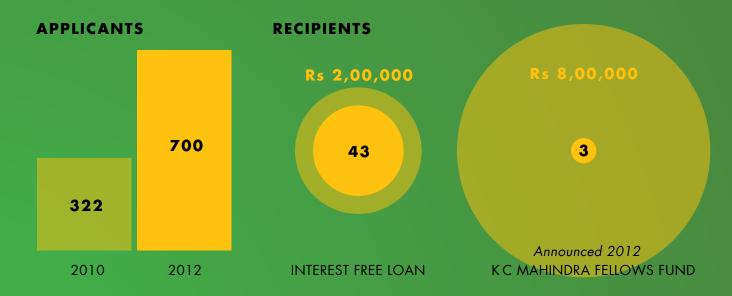
# **EXCELLENCE** presents itself at all ages and levels of education. KCMET seeks to encourage it wherever it is found.

When an individual suffers from limited opportunities, so does a family. So does a nation. KCMET scholarships seek to ensure that no student lacks the opportunity to pursue higher studies due to of lack of funds.

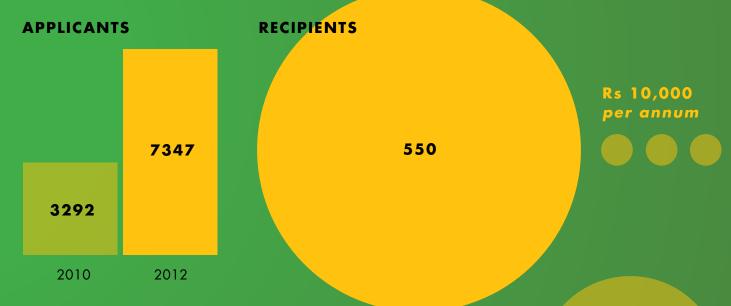
The Trust has set up a range of scholarships designed to create leaders for a rising generation. For those rising leaders with greater ambitions, KCMET provides an opportunity to study at the world's finest institutions in the form of the K. C. Mahindra Scholarship for Post Graduate Studies Abroad. The vision and extraordinary aptitude of these scholars studying overseas will enable India's next generation to rise to a new set of challenges and take the country to the next level.

The Mahindra All India Talent Scholarship (MAITS) scours India for the most deserving young minds entering government polytechnics. To ensure that MAITS recipients can afford the fees and additional expenses of their education, the scholarship was doubled in FYE 2013 to Rs 10,000 per year of schooling.

# K C MAHINDRA SCHOLARSHIP FOR POST GRADUATE STUDIES ABROAD



# MAHINDRA ALL INDIA TALENT SCHOLARSHIP



# K C MAHINDRA U W C SCHOLARSHIPS

To date 86 students have benefited from the K C Mahindra UWC Scholarship, enabling them to study at the United World Colleges, and in particular, the Mahindra United World College near Pune.

Rs 69,31,000

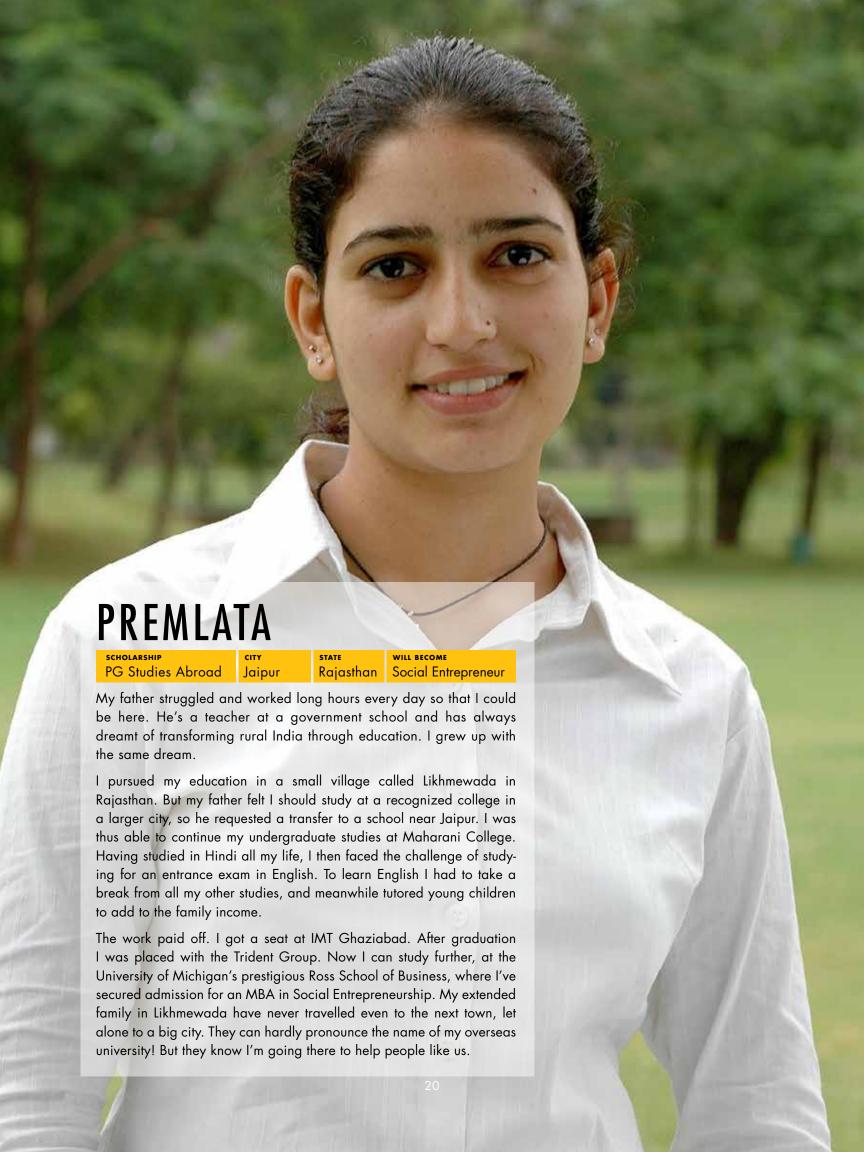
12

# MAHINDRA SEARCH FOR TALENT SCHOLARSHIP

In FYE-13 the Trustees established a corpus at two schools: Jagdish Chandra Mahindra Memorial School, Khopoli Mahindra World School, Chennai

Rs 1,70,000 Rs

Rs 1,70,000





# FINANCIALS

The K. C. Mahindra Education Trust's Corpus at the financial year-end 2012-13 was Rs. 2,599.84 lakhs.

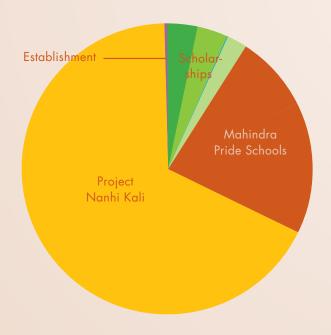
# **INCOME & EXPENDITURE**

Total income earned amounted to Rs. 3,394.27 lakhs in 2012-13 (which includes M & M Group CSR donations of Rs. 1496.06 lakhs (Rs. 783.06 lakhs for Nanhi Kali and Rs. 713.00 lakhs for other objects) and repayment of loan scholarship of Rs. 51 lakhs, compared with Rs. 2,859.05 lakhs in 2011-12 (which includes M & M Group CSR donations of Rs. 1486.34 lakhs (Rs. 841.34 lakhs for Nanhi Kali and Rs. 645.00 lakhs for other objects) and repayment of loan scholarship of Rs. 36.59 lakhs. Dividends and interest income totalled Rs. 293.11 lakhs in 2012-13.

Expenditure on total program activities amounted to Rs. 2,913.46 lakhs which includes general establishment expenditure of Rs. 4.12 lakhs.

A break up of the project-wise payments is shown in the table below:

PROJECT	Rs. (lakhs)	%
K. C. Mahindra Scholarships for Post-Graduate Studies Abroac	112.00	3.84
Mahindra All India Talent Scholarship	89.99	3.09
Honor Scholarship (Mahindra Search for Talent Scholarship)	0.85	0.03
K. C. Mahindra UWC Scholarshi	р 69.31	2.38
Mahindra Pride School	622.39	21.36
Project Nanhi Kali (Nanhi Kali, Advertisement & Other Establish- ment Expenses)	2,014.80	69.16
General Establishment Expenditu	re 4.12	0.14
Total	2913.46	100



# **ALL FIGURES IN RS. (LAKHS)**

# STATEMENT OF AFFAIRS AS ON 31.03.13

Particulars	As on 31.03.13	31.03.12
Liabilities		
Corpus Fund	2,599.83	1,618.13
Excess of income over expenditure	2,575.84	2,034.03
Total	5,175.67	3,652.16
Assets		
Fixed Assets	0.07	0.10
Investments	1,618.98	1,585.69
Current Assets, Loans and Advances		
Cash and Bank Balance	3,247.33	1,797.28
Loans & Advance	309.29	269.09
Less: Current Liabilities		
Total	5,175.67	3,652.16

# INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31.03.13

Particulars	Year ended 31.03.13	31.03.12
Income		
Donations	3,050.16	2,611.58
Interest and Dividend	290.84	210.88
Other Income	2.27	_
Total	3,343.27	2,822.46
Expenditure		
Expenditure on the Objects of the Trust	2,763.86	2,283.14
Personnel Cost	33.48	30.00
Administration and General Expenses	4.09	4.40
Bank Charges	<u> </u>	0.39
Depreciation	0.03	0.03
Total	2,801.46	2,317.96
Surplus for the year	541.81	504.50
Surplus brought forward	2,034.03	1,529.53
Surplus carried forward	2,575.84	2,034.03

# For K. C. Mahindra Education Trust

For Deloitte, Haskins & Sells CA A. C. Khanna, Partner

Mr. Keshub Mahindra, Trustee

Mr. Anand Mahindra, Trustee

Mr. Bharat Doshi, Trustee

Mr. Ulhas Yargop, Trustee Ms. Uma Ranjit Malhotra, Trustee

Ms. Leena Labroo, Trustee

Ms. Sheetal Mehta, Trustee and Executive Director

# **FUTUREWORD**



ANAND MAHINDRA

Trustee, KCMET

Founder, Project Nanhi Kali

THERE IS NO DOUBT that India faces a bewildering array of social issues. So vast and varied are the challenges that it is difficult for people of good will to decide where and how to start tackling them. But as they say, a journey of a thousand miles starts with a single step. And we in KCMET have taken several small steps, which we hope will culminate in an exciting thousand mile journey.

The first step is to decide where our efforts should be focused and the decision was not difficult. It was obvious to us that we needed to focus on the citizens of tomorrow. We needed to focus on encouraging, nurturing and empowering the young people who will turbo charge India's future.

The next step is to decide the areas of focus within the larger canvas. And there too, our values pointed us clearly in the direction of the underprivileged and the discriminated. Discrimination against the girl child is unacceptable in any civilized society, particularly in a society like ours, where the horrific consequences of a skewed gender ratio are already making themselves manifest. Project Nanhi Kali was initiated with the idea of discriminating in favour of the girl child, and empowering her with the armour of education to face a hostile world. In our small way, we hope not only to nurture a host of aware, educated and independent women, but also to capture the benefits of the ripple effect that is created when educated women who have overcome social constraints bring up families of their own.

The second obvious area of impact is harvesting India's demographic dividend. India will be one of the very few countries in the world to be blessed with a young and burgeoning population over the next few decades. But, unless we harness this by providing our youth with necessary and employable education and skills, the demographic dividend could turn into a demographic nightmare. Mahindra Pride Schools are conceived to address the challenge of a huge shortage of skilled labour by providing socially and economically disadvantaged youth with skills to make them more

employable. The accumulated anecdotes in this report tell the story of a generation for whom education is not merely a way to gain employment but also a means to gain control over their destiny and to shape their world. These students do not merely rise themselves. They uplift their families as well. They are rising for good.

The third step is to measure the impact of our efforts, consistently and regularly. Since 1996, the Trust has supported over 80,000 Nanhi Kalis academically, materially and socially by giving them access to primary and secondary education. Micro-assessments of our Nanhi Kalis show their learning levels up by 10% over the past year. Many of our Nanhi Kalis of earlier years now have families of their own. I have no doubt that they will "pay it forward" by bringing up healthier, better educated and more socially aware children. I have no doubt that their daughters will not face the discrimination and constraints they grew up with. I have no doubt that the ripple effect will move in ever widening circles.

Similarly with our Pride School alumni. We have a hundred percent placement record for the youngsters our Pride Schools have groomed. We have watched with pride as their average starting salaries have soared from 2005 to today. The testimonials we receive show us that we have positively impacted the lives of these young people and given them the means to change their destinies.

All these are small but gratifying steps towards generating positive change where it is urgently needed. With each passing year, the KCMET hopes, in its small way, to bring us closer to the India of our dreams.





# **TRUSTEES**

## **KESHUB MAHINDRA**

Chairman Emeritus, Mahindra & Mahindra Ltd.

## **ANAND G. MAHINDRA**

Chairman & Managing Director, Mahindra & Mahindra Ltd.

## **BHARAT N. DOSHI**

Executive Director & Group CFO, Mahindra & Mahindra Ltd.

## **ULHAS N. YARGOP**

President, IT Sector & Group CTO
Member, Group Executive Board,
Mahindra & Mahindra Ltd.

## **UMA RANJIT MALHOTRA**

Founder, First Steps

## LEENA LABROO

Advisor, Shanti Devi Charitable Trust Advisor, Youthreach

## **SHEETAL MEHTA**

Executive Director, KCMET
Chief – CSR, Mahindra & Mahindra Ltd.



# OUR PARTNER - NAANDI FOUNDATION

Project Nanhi Kali is jointly managed by KCMET and Naandi Foundation. The Foundation is also the implementing partner for Mahindra Pride School. Their support has been instrumental in making KCMET's accomplishments over the past one year possible.

