



Mann Deshi
Foundation

CELEBRATING ONE MILLION WOMEN

MANN DESHI FOUNDATION
ANNUAL REPORT 2022 - 2023



Anita Kumbhar, Businesswoman

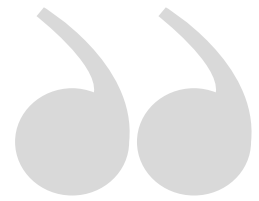
Anita has a pottery business located in Mhaswad, Satara. Anita lost her father at a young age, and her mother struggled to make ends meet. After a year of being married, her husband lost his job. Anita was determined to ensure her children had a better life and childhood. She applied for a loan and used her creativity to start a pottery business. Her mother-in-law used to do pottery, and now Anita and her children have followed in her footsteps and also make pottery. After a lifetime of insecurity, Anita has taken command of her livelihood and created stability for herself and her family.

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***This year marks the beginning of
our celebration as
Mann Deshi Foundation reaches a
significant milestone of
empowering **ONE MILLION WOMEN.*****





A NOTE FROM THE CHAIRPERSON

Dear Reader,

I am delighted to present the Annual Report 2022-23 for Mann Deshi Foundation. This year has been a remarkable journey filled with challenges and triumphs, and I am excited to share some of the key highlights with you all.

Bringing Light to the Darkness:

In a year when we celebrated 75 years of independence, it was disheartening to witness villages that still lacked basic amenities like

electricity. Mann Deshi, with generous support from HSBC and the Forest Department of Maharashtra, undertook a momentous initiative to provide electricity to three villages in the core zone of the Sahyadri Tiger Reserve. These villages had long been deprived of the power of light, and through the installation of solar panels and lamps, we illuminated their lives and brought hope to their children.

Celebrating One Million Women:


This year marks the beginning of our celebration as Mann Deshi Foundation reaches a significant milestone of empowering one million women. Over the past 25 years, we have diligently worked with women entrepreneurs through our business schools and chambers of commerce. Our commitment to empowering women was also acknowledged at the Clinton Global Initiative 2022. In an exciting development, Mann Deshi Foundation will collaborate with the Clinton Global Initiative to support their \$50 million Climate Resilience Fund for Women.

Digital Transformation with ONDC:

We are immensely proud of our partnership with the ONDC, which has empowered our women entrepreneurs to embark on a digital journey. Our resilient women have listed over 400 products online, and as I write this, they are rapidly expanding their digital footprint, furthering their economic independence.

Creating Inclusive and Financially Secure Futures for All:

In partnership with Mann Deshi Bank, we've built a cadre of banking correspondents "BC Sakhis". Our sakhis are drawn from the very community we serve and provide essential banking services, digital transactions support, and financial education - all at our women's doorsteps. They bridge the gap between the bank and women living in remote areas, empowering women to save and make informed financial decisions.



BC Sakhis are change agents, promoting savings, credit access, and financial independence. This program embodies our commitment to empowering women and creating inclusive and financially secure futures for all.

Grassroots Lessons, Global Impact:

This year, I had the privilege of representing Mann Deshi Foundation on multiple international platforms, sharing our grassroots lessons with a global audience. I was honored to be invited to join the G7's Gender Equality Advisory Committee, established during Germany's Presidency in 2022. Additionally, I had the distinct privilege of chairing the Working Group on Financial Inclusion and Business Acceleration under G20 EMPOWER 2023. These opportunities have allowed us to not only showcase the impact of Mann Deshi's work but also contribute to global discussions on gender equality and financial inclusion, further reinforcing the importance of our mission on the world stage.

The International Year of Millet:

Responding to India's proposal, the UN has declared 2023 as the International Year of Millet. While millets are celebrated for their nutritional and climate-friendly attributes, our millet farmers remain vulnerable. Mann Deshi has been actively working with these farmers, offering them access to credit and supporting them in addressing challenges, ultimately enhancing their production and securing better prices.

Amplifying Voices, Impacting Change:

Our community radio station, Mann Deshi Tarang Vahini, continues to be a powerful platform for amplifying the voices of our community members. This year, our show 'Aamchi Urmila' garnered tremendous community response with its five-episode series addressing the critical issue of child marriage. These episodes raised awareness and facilitated meaningful conversations within our community. Furthermore, our team undertook an impactful 18-episode series that shed light on the diverse ways in which people's lives were affected during the pandemic- from the stories of resilient women entrepreneurs to the challenges faced by school children.

Accessible Healthcare for All:

In August 2022, we initiated a Community Healthcare Centre, providing accessible, affordable, and high-quality healthcare services to our last-mile communities. Our center boasts an OPD, radiology services including CT and X-ray, a pathology lab, and a physiotherapy unit. Additionally, we offer 24/7 ambulance services and conduct daily health camps. Our cadre of community health workers, known as 'health sakhis,' are at the forefront, delivering doorstep screening services and emphasizing preventive healthcare.

Empowering Farmers with Modern Science:

Our commitment to women farmers remains unwavering. In October 2022, we inaugurated an Agriculture and Soil Testing Lab, bridging our farmer's ancient wisdom with modern science. Our dedicated "Soil Champions" agronomists provide comprehensive services, from soil collection and testing to crop cycle guidance. This holistic approach has led to a remarkable 60% reduction in our farmers' costs, primarily due to significant savings on fertilizers.

Mann Deshi Champions Shine:

Our Mann Deshi Champions athletes continue to make us proud. Kajał Atpadkar who represented India in the U23 5 Nations Tournament in Ireland 2022, has now been selected for the 4 Nations Junior Hockey Tournament in Dusseldorf, Germany, showcasing her exceptional talent and determination. The daughter of sugarcane-cutters, her journey from Mhaswad to Ireland to Germany is a testament to her unwavering perseverance. Additionally, Mumtaj Mulani, a determined young wrestler in a sport often dominated by men, never lets that come in the way of her dreams. She was chosen by the Consulate General of Canada in Mumbai to be the Consul General for a Day in commemoration of the International Day of the Girl Child 2022.

Our journey at Mann Deshi Foundation is the story of the incredible impact that can be achieved when communities come together with determination and purpose. We remain committed to our mission of empowering women, uplifting rural communities, and creating lasting change. In this Report, you will read stories of our women entrepreneurs, farmers, athletes and other members of the Mann Deshi community, and we hope you will open your hearts and minds to them.

I would like to express my heartfelt gratitude to our dedicated team, our partners, donors, and all those who have supported us in this journey. Together, we will continue to light up lives, empower women, and build a brighter, more equitable future.

Thank you for being part of our ever-growing Mann Deshi family.

Affectionately,
Chetna Gala Sinha
Founder and Chairperson, Mann Deshi Foundation

HIGHLIGHTS

On April 07, 2022, Mann Deshi Foundation launched "Success of Public-Private Partnership: A Case Study of the Gondawale Khurd Rural Hospital" in Mumbai.



On 7th August 2022, Mann Deshi Diagnostic and Healthcare Centre was inaugurated. The centre provides OPD services, CT scan, a pathology lab, x-ray and physiotherapy.

Our founder, Chetna Gala Sinha at the Clinton Global Initiative 2022. In 2012, Mann Deshi had committed to empower 37,000 women. In 2022, another commitment to action to empower 1 million women was declared.



HIGHLIGHTS

On 16th Oct, 2022, The Agriculture and Soil Testing Center of Mann Deshi was inaugurated by Rajendra Pawar.



Mann Deshi Champions athlete, Mumtaz Mulani, was selected by the Canadian Consulate in Mumbai to be the Counsel General for a day on the International Day of the Girl Child.

On the occasion of Children's Day, we organised a free check-up for boys and girls between the age groups of 0 and 12 years at our diagnostic centre. Over 350-400 children attended the health camp.



HIGHLIGHTS

Our Founder, Chetna Gala Sinha representing the voices of rural women at the Global Inclusive Growth Summit organised by the Mastercard Center for Inclusive Growth and the Aspen Institute



Ms. Chetna Gala Sinha with US Secretary of State Hillary Clinton came in Ahmedabad.

Inauguration of Solar villages, in the Sahyadri Tiger Reserve. The villages were provided with solar panels, solar lights, fans, flour Mills, education TV sets for kids, street lights and charging points.



HIGHLIGHTS

Chetna Gala Sinha and Prabhat Sinha with Samantha Jane Powers. Samantha is an American journalist, diplomat, and government official who is currently serving as the Administrator of the United States Agency for International Development.



Our Founder, Chetna Gala Sinha with Queen Máxima of the Netherlands. Queen Máxima has promoted social integration of immigrants, LGBT rights, and financial inclusion.

Our Founder, Chetna Gala Sinha with YouTube influencer and philanthropist Lilly Singh at the Global Inclusive Growth Summit discussing gender equality and women empowerment



HIGHLIGHTS

We are proud to announce that Ms. Chetna Gala Sinha played the role of a chair for the Working Group on Financial Inclusion and Business Acceleration under G20 EMPOWER 2023.



Our founder Ms. Chetna Gala Sinha was a part of the G7's Gender Equality Advisory Committee, an international group of experts that advises the G7 Countries on gender equality.

We are proud to announce that Komal Gole, Mann Deshi Champions coach was awarded the Shiv Chhatrapati award, the highest prestigious sports award honoured annually to the players of Maharashtra by the Government of Maharashtra in India



HIGHLIGHTS

**Ms. Chetna Gala Sinha
at G20 EMPOWER
Meeting in
Thiruvananthapuram,
Kerela in April 2023.**



After a long 2 year break due to COVID, Mann Deshi Mahotsav was successfully organised in Jan 2023. Over 100 women sold their products over the 2 day event that also displayed rural art, dance and culture of Manddesh region.

To celebrate the International Year of Millets, we conducted a action research which focused on highlighting the voices of small holder millet farmers, provided silage making training workshops and provided a market for traditional millet snacks.



ABOUT US

Mann Deshi Foundation is a non-profit organisation set up in 1996 and headquartered at Mhaswad, Satara. Mann Deshi Foundation works to empower and improve women's economic agency in rural India. Our vision is to empower women to make their own choices and to be celebrated as equal and valuable members of their families and communities. We have many different work streams through which we operate, yet they all contribute to our final vision of engaging with women to promote financial inclusion and greater independence.

Mann Deshi Mahila Sahakari Bank is the first bank exclusively set up by and for rural women in India. Mann Deshi Mahila Sahakari Bank was set up in 1996 when Kantabai, a welder who worked and lived with her family on the footpath in Mhaswad, rural Maharashtra, approached our founder, Chetna Sinha. She narrated a harrowing account of being rejected by several banks when she tried to open an account. Kantabai simply wanted a safe space to save some money so she could buy tarpaulin sheets to protect her home in the monsoons. Chetna decided to set up a bank for women like Kantabai. The Bank provides women with banking services and affordable credit and has pioneered several customised products for women micro-entrepreneurs. The Foundation & the Bank work hand-in-hand towards empowering women in rural areas to gain financial independence and have control over their finances.

The Foundation has two verticals, the women empowerment programmes and the community empowerment programmes.

WOMEN EMPOWERMENT

Women's Business Schools

- Financial & Digital Literacy
- Entrepreneurship Development
- Deshi MBA
- Para-Vet Programme
- Women & Young Girls
- Yashwantrao Chavan Maharashtra Open University (YCMOU)

Chambers of Commerce

COMMUNITY EMPOWERMENT

Mann Deshi's Community Radio

Bicycles for Girls

Water Conservation

Healthcare Programme

Mann Deshi Champions Sports for Development

Agriculture Programme

Championing Green Sustainability and Green Energy



WOMEN EMPOWERMENT PROGRAMMES



WOMEN'S BUSINESS SCHOOL

Our business schools run courses for aspiring and existing women entrepreneurs as part of our work to empower and improve women's economic agency in rural India. Many of the business schools are run from buses to facilitate access to business-related and financial education in the remotest areas.

FINANCIAL & DIGITAL LITERACY

The basic financial literacy module introduces participants to the essentials of banking over a three hour workshop. Topics include how to open an account, the importance of savings, an introduction to insurance, pension and loans. It includes practical strategies on how to save from existing income and highlights the discipline of daily savings. The more advanced six-day module is an in-depth look at financial management and best practices for businesses. It introduces various types of loans and details how to build income, assets and wealth.

ENTREPRENEURSHIP DEVELOPMENT

This programme helps women set up their business and hone their entrepreneurial skills. Courses in this programme include agri-based business training, computer literacy, fashion design and several vocational courses.

DESHI MBA

This is a year-long intensive course that enables women micro-entrepreneurs to examine and strengthen their financial, planning, inventory, marketing and accounting systems. Participants attend workshops, visit successful businesses, attend market fairs and are supported by a mentor who guides them throughout the year

PARA-VET TRAINING

In the Mann region, goats are a crucial asset for farming communities. Women are in charge of rearing and managing the goats. The Goat Doctor Programme, in partnership with the Nimbkar Agricultural Research Institute (NARI) provides training in goat farming, vaccinations, first aid and artificial insemination

WOMEN & YOUNG GIRLS

This programme focuses on the least educated and most vulnerable groups of girls and young women who live in rural Satara district. The programme combines life-skill and health workshops, financial literacy and livelihood training.

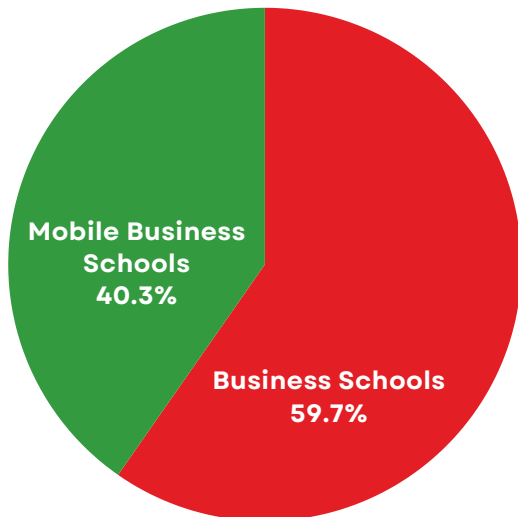
THE YASHWANTRAO CHAVAN MAHARASHTRA OPEN UNIVERSITY

In 2011, the Mann Deshi Foundation started a distance education centre which is affiliated with the Yashwantrao Chavan Maharashtra Open University (YCMOU), Nashik. The centre offers a Bachelor's degree in Arts as well as Commerce. Since inception, 2,540 students have enrolled in the YCMOU programme. In FY 22-23, 176 students were enrolled, out of which 79 students have successfully completed their graduation.

WOMEN'S BUSINESS SCHOOL

OUTCOME & IMPACT

In 2022-2023, **1,01,588 women** have benefitted from the training offered at our Business Schools and Mobile Business Schools.



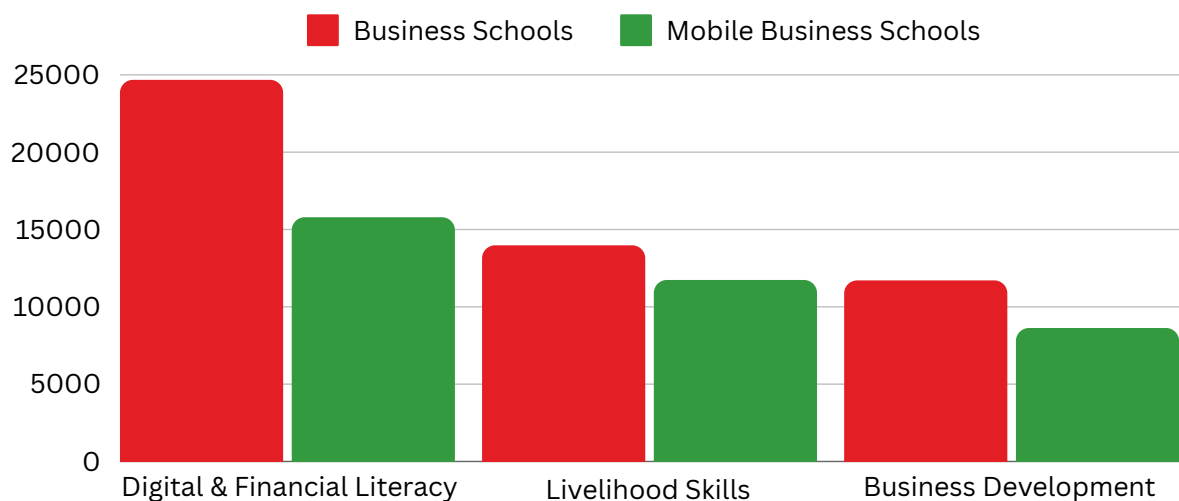
Since 2012,

- 5,90,263 women have been trained through Business Schools
- 91% of women have increased their monthly average income by 55%
- 69% of women have gone on to gain ownership of assets
- 74% of women have created or expanded their business
- 38% of Women have access to District and Urban Market
- 39% of Women went on to hire more employees in their businesses

40,469
Women Trained in
Digital & Financial
Literacy

25,712
Women Trained in
Livelihood Skills

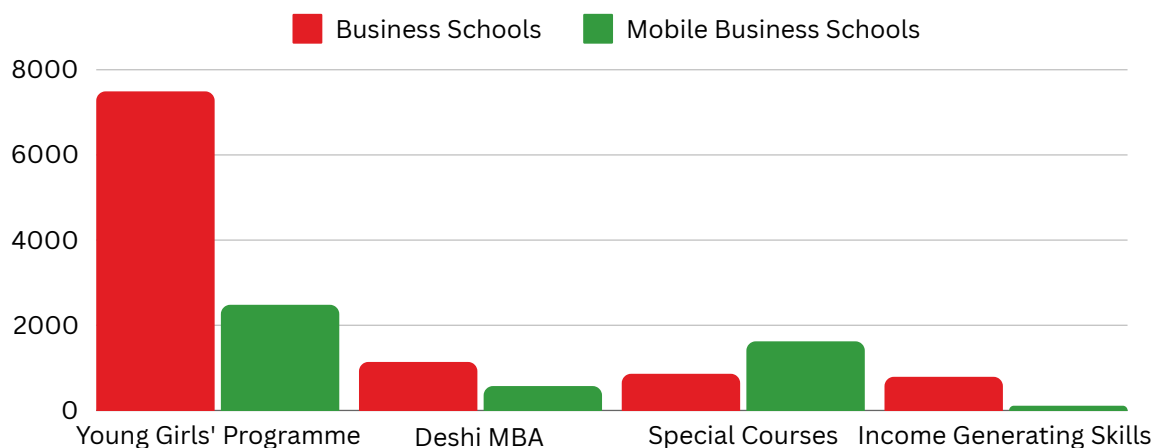
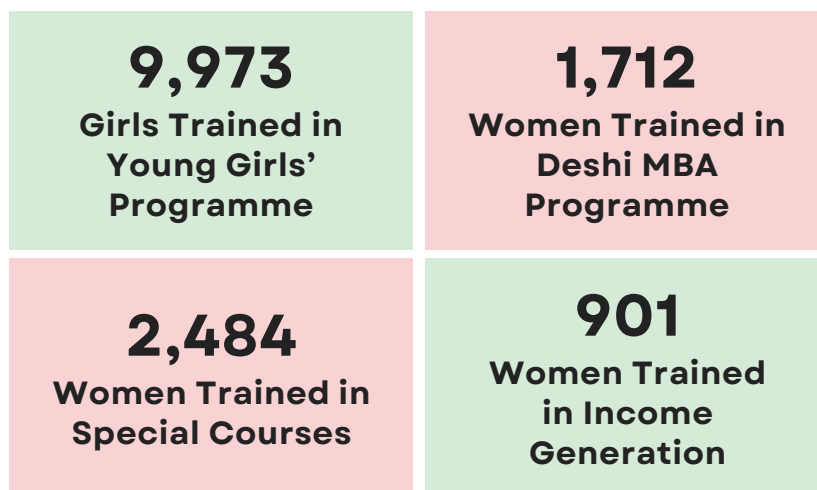
20,337
Women Trained
in Business
Development



WOMEN'S BUSINESS SCHOOL

OUTCOME & IMPACT

Livelihood Generation Skills Training includes workshops on Basic and Advance Fashion Designing, Basic and Advance Beauty Parlor as well as workshops on Agri-Businesses. Business Development skills training includes workshops on Entrepreneurship Development, Electronic Appliances and Tailoring Machine Repairing Course. The Young Girls Programme aims to provide Health, Hygiene & Legal Skills Training, Personality Development as well as Introduction to Banking and Saving Skills Trainings. Special Courses include skills training on Marketing, Computer Literacy, and Tally. It also includes non-conventional skills training such as learning how to drive, how to use technology for production and creating an enterprise through mask manufacturing. Training on Income Generation skills includes courses on professional rangoli decoration, mehendi application and embroidery.



WOMEN'S BUSINESS SCHOOL

OUTCOME & IMPACT

The Para-vet programme has provided women with training and education on goat farming, vaccinations, first aid and artificial insemination (AI) in partnership with Nimbkar Agricultural Research Institute (NARI) in Phaltan. These women, popularly known as “goat doctors” are regularly featured in the media. Often seen carrying their AI kits on their scooters and bikes over large distances, and clad in a starched white lab coat, these women are largely sought-after for their skills in their communities. It is no small wonder that they have broken many gender stereotypes as well.

Since 2014, **16,03,902 vaccinations** have been administered to goats, sheep and chickens. Our para-vets have artificially inseminated **16,004 goats** with an 86% success rate, and more are happening every day.

Since 2018, **46, 860 farmers** have been helped by our veterinary programs and 80% of women have been empowered to gain ownership of livestock assets. Additionally, **14,424 women** have established a new business due to the training provided in our para-vet program.

Outcome 2022-2023

13,915 Farmers Reached	3,560 Artificial Inseminations Conducted	1,13,258 Sheep Vaccinations
1,85,097 Goat Vaccinations	1,73,169 Chicken Vaccinations	30,840 Primary Treatments

WOMEN'S BUSINESS SCHOOL

STORIES OF CHANGE

MEET SUVARNA RASAL



Suvarna is the founder of Swami Samarth Gift Article, a creative sculpture-making business. About a decade ago, Suvarna's family was facing a financial crunch. Her husband, who earlier managed a business of idols and sculpture-making with his brother, separated from his brother, and the business shut down. He started working as a driver of a school van. However, his income was insufficient to manage house expenses.

That's when Suvarna asked him to teach the art of making idols. It took her about three months to learn the process but soon, she started making and selling orders and the business picked up.

Suvarna makes a variety of idols between 3 inch to 18 inches of Ganpati, Chhatrapati Shivaji Maharaj, Lord Vitthal, Sai Baba, Buddha and more. She has supplied idols to customers based in Pune, Mumbai, Nashik, Kolhapur, Aurangabad and Ahmednagar. Her monthly revenue ranges between Rs.1 Lakh to 1.5Lakh and her monthly profit ranges between Rs.30,000-Rs.35,000. Two years ago, during the covid-19 pandemic, schools were shut and her husband's income stopped. That's when he too joined Suvarna's business. These days, he manages delivery of the idols.

In 2018, she joined Mann Deshi Foundation when she did a workshop in financial literacy. Suvarna says that ever since she joined Mann Deshi, she has seen an increase in the orders. She also took a revolving fund of Rs 5,000 from Mann Deshi to buy a machine compressor. "Under the mentorship program, I learned about digital marketing that helped me promote my business a lot. I have registered my business in GoogleMy Business. I got an order from Ichalkaranji through Facebook. I also started using the MeraBill app to maintain business accounts. Using the app, I can track my growth graph, annual report, profit, loss etc". Suvarna has employed four women in her workshop currently. She states that her sculpture-making business is a creative outlet and gives her a sense of mental peace. Suvarna is currently expanding her business and hopes to employ more women. **"I want every woman to be able to stand on her own two feet!"**

WOMEN'S BUSINESS SCHOOL

STORIES OF CHANGE

MEET ASHA GORE

‘My confidence has boosted; thanks to Mann Deshi’

I got married in 2004. My husband has his own business. Initially, I worked at Gurukul Dongri, which is a hostel and school. I worked there until 2006, and then I started my own school and hostel. In 2014, I shifted to Pune and started a hostel there too. However, during the pandemic, it shut down. Later, I started a business of printing and designing. The reason I started this business was that I had prior knowledge of screen painting. I had gained this knowledge while working at Gurukul Dongri. However, after starting the business I had to gain knowledge about the right type of ink to be used for fabric and paper. I also had to find the right market for buying ink and other required materials. In any new work, we keep learning with our mistakes. For instance, sometimes the ink colour would smudge and I had to redo the work. I have to ensure that the finishing of all end products is good.

When I learned about the Deshi MBA program, I joined it. The program benefitted me a lot by equipping me with knowledge related to marketing, financial planning, time management, saving, etc. I have been able to manage the business well alongside household responsibilities. Mann Deshi helped me get orders. I even printed Deshi MBA marketing kit paraphernalia for two years for the Dhayari and Bhosari branch. This increased my income. I am happy that I got to meet different women entrepreneurs. Some women started giving me orders for printing pamphlets, stickers, etc. I have started taking orders for making ID cards as well. This year, I want to buy my own machine for printing ID cards and I will be applying for a loan for this.

Before, I only had a laptop. After joining Mann Deshi, I have bought a printer, computer setup, and a two-wheeler as well. About 5-6 months ago, I took a revolving grant from Mann Deshi to buy raw materials for my business. Previously, I would earn around Rs 10,000 to Rs 15,000 per month. Now, I earn up to Rs 25,000 per month. My confidence has boosted after joining the Deshi MBA program, thanks to Mann Deshi. Every month, I am able to save Rs 1,000. Whenever there are more orders, I hire a helper on a wage basis.



WOMEN'S BUSINESS SCHOOL

STORIES OF CHANGE

MEET RAJESHWARI CHOUDHARI

“I used to do farming with my husband. Two years ago, he met with an accident and became handicapped. Around the same time, Mann Deshi visited my village and conducted mushroom cultivation training. I participated in it and started mushroom cultivation. My main challenge was to raise business capital. With the assistance of Mann Deshi, under a government scheme, I got a loan of about Rs 4.7 lakhs. I invested my own little savings too. I put up a shed to begin mushroom cultivation.



Before, I would earn Rs 2,000 per month. Now, I earn Rs 15,000 monthly. Though I sell my mushrooms in the market, a lot of my time gets wasted sitting in the market throughout the day. Ideally I would have a regular buyer who would buy my mushrooms in bulk. This would allow me to increase my production too without worrying whether it would sell or not. However, I am yet to reach that stage.

I have purchased a flour mill for a side business by investing Rs 23,000. I feel it was an investment and a risk worth taking. I was sure to make an income with this. This business earns me around Rs 5,000 per month. There are about 4 women who work with me for Rs 200 daily wage now. After paying their wages from my revenue, I am easily able to save about Rs 5,000 - 6,000 per month. Now, I want to invest in a drier machine for this business. I am happy that I am able to come this far on my own. “



CHAMBERS OF COMMERCE

In 2014 Mann Deshi started its Chambers of Commerce (CoC) across Mhaswad, Satara and Pune with the aim of helping existing women entrepreneurs to scale their businesses and learn from an ever-expanding network of businesswomen. The CoC offers advisory services, customised marketing training, platforms for collective bargaining, and access to new markets. Today this network reaches across Maharashtra and also includes our women in Silvassa, Gujarat and Hubli, Karnataka.

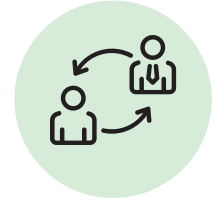
The Chambers of Commerce has a variety of purposes that all serve to empower the women entrepreneurs in rural India, providing women with greater opportunities to strengthen their enterprise. These opportunities include:



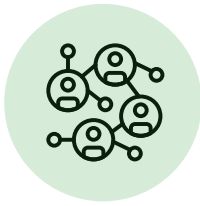
Toll free helpline for women entrepreneurs



Financial, marketing, registration and legal advisory



Mentorship programmes



Community organisation and networking opportunities



Platform to learn about industry and financial best practices



Providing advisory to women on policy and schemes

CHAMBERS OF COMMERCE

OUTCOME & IMPACT

In 2022-2023, **77,503 women** have benefitted from the work at our Chambers of Commerce.

Since 2014,

- 1,77,094 women have trained through the Chambers of Commerce
- 82% of women report an increase in monthly income by 65%
- 49% of women have grown their business
- 33% of women have set up a new business
- 70% of women have adopted the use of new technology or digital services in their business
- 80% of women have procured the necessary legal licences or registrations to operate their businesses

3,3812

Women in
Orientation

14,392

Women in
Business Groups

20,047

Women in Peer
Networking
Forums

10814

Women attended
Exposure Visits

11,915

Women attend
Seminars and
Expert Talks

12,909

Women attended
Financial & Legal
Advisory

4,327

Women in
Mentorship
Programme

3,099

Women linked by
Marketing
Platforms

CHAMBERS OF COMMERCE

STORIES OF CHANGE

MEET ASHWINI GHANE

Ashwini Ghane has gone a long way from struggling to make ends meet to owning a flourishing spice business. “There are five members in my family. My husband is employed at a business that provides credit. We have a son and two girls. Due to limited resources, the family's financial status used to be awful. My spouse attempted working in the jewellery, clothing, saree, and other industries. However, he never achieved the success he had hoped for because of a lack of funding.



When I was dropping off my child at school one day, I passed the Mann Deshi office and went inside. I discovered that the company runs a number of training courses just for women. I received training in nauvari saree stitching. I also learned how to make spices. I ultimately decided to start a spice business. I initially accepted a revolving grant from Mann Deshi for Rs 5,000 to purchase raw materials for the company.

Everyone who tried the sample that I gave to a few households loved it. They also placed orders. This gave me more self-assurance. I also received instruction in branding, packaging, and labelling at Mann Deshi, which benefited my product. I made the decision to extend my business by renting space as my clientele grew. I received Mann Deshi's assistance in gathering all the required paperwork so I could apply to the SBI for a business loan of Rs. 6 lakhs.

I settled in the village of Nandur. My company is called Aayara Spices. I have four female employees. **My company's monthly revenue reaches Rs 1 lakh, and its profit is close to Rs 30,000.** I also had the chance to set up stalls for my spices, which was quite advantageous.

The Mann Deshi Foundation has given me a lot of assistance and direction, and it has aided in the expansion of my firm.

CHAMBERS OF COMMERCE

STORIES OF CHANGE

MEET MANISHA

Manisha resides in the village Sansari with her husband and two kids. She has been running a business of kurdai and papad from home for the past few years. It was started on a very small scale to support her family financially as her husband's income wasn't enough to meet household expenses.

In the year 2020, she joined Mann Deshi's Chamber of Commerce program and attended different workshops. She also took a revolving grant of Rs 5,000 for her business. Soon, the financial condition of her home started improving gradually. She was able to earn about Rs 5,000 to Rs 6,000 per month. Later, however, her husband got a paralysis attack and thus couldn't work anymore. That's when Manisha decided to start a side business of poultry.

"When you start a poultry business, the primary requirement is capital. I did not have the necessary capital amount," she recollects. Mann Deshi helped her get a loan of Rs 40,000 through SHG for this business. Though the business kick-started, she needed help in business marketing. "This was another challenge. Even if one is able to start this business, one cannot grow if one doesn't find the right market to sell", adding that Mann Deshi also connected her with an army area from where she got a daily order of 12 dozen eggs. In order to expand her business further, she took a loan of Rs 1 lakh from HDFC Bank under SHG and bought about 500 hens. In a day, Manisha sells 250-300 eggs and earns about Rs 2,000. "Poultry is not an easy business to run. Eggs are very delicate and a lot of care needs to be taken to avoid breakage and loss. Besides, timely vaccination of chickens need to be done too," says Manisha.

She has hired two women to help her in both her businesses on a daily wage basis. Recently, she has recently applied for a loan of Rs 4 lakh from the Bank of Baroda. She will be using this amount to build a shed for her poultry business and to purchase raw materials. **"I have come to realise that in life hard work is eventually rewarding,"** says Manisha.





COMMUNITY EMPOWERMENT PROGRAMMES



MANN DESHI TARANG VAHINI

The Mann Deshi Tarang Vahini (Mann Deshi's Community Radio) was started to share the incredible stories of women entrepreneurs and inspire many others to start businesses. Our radio now hosts children's educational programmes, adult educational programmes on digital and financial literacy, business advertisements, cultural traditions and celebrations, as well as entertainment stories and songs.

The radio broadcasts programme like Malavarche Shivar for farmers and Sakhi Sajani for womens, Tarunai for youth, and 'Radio Doctor' to spread healthcare awareness. The radio provides inspiration and motivation to listeners by sharing success stories of great women, young girls and farmers. Daily live boadcasting provided through 3 sessions, namely, morning sessions from 7 am to 10 am, the afternoon session from 12.30 pm to 2.30 pm and the evening session from 6 pm



to 9 pm. We have the broadcasting in the range of 30 KM area in nearly 60 to 70 villages and we have nearly 110000 listeners.

Aditdonally, the radio has worked on many government projects like "Amchi Urmila" by SBC3 based on child marriage, the spreading awareness on the effects on people after the corona pandemic, e.g on their business, education, and health. The "Swasth Sankalp" programme under UNICEF and CRA. The radio has also boradcasted information on "Stri Janmacha Utsav hach kharach Amrut mahotsav", "Ajadi ka Amrit Mahotsav", "Avishkar Durga", "Bala Project", "Manndeshi Bank Sakhi", etc.



OUTCOME AND IMPACT

1,00,000
Regular Listeners

20,000+
students reached
through radio
shaala everyday

BICYCLES FOR GIRLS

In rural areas of India more than 60% of children drop out of school after 5th grade. High schools are not available in rural villages and girls need to travel long distances to pursue higher education. A lack of transportation and infrastructure causes parents to drop their daughters out of school. Mann Deshi Foundation gives this opportunity to girls by providing a bicycle and fulfils their dream of going to school. The journey to school will become safer and faster than before.

Every girl deserves to go to school. Mann Deshi Foundation gives this opportunity to girls by providing a bicycle and fulfils their dream of going to school. Gifting a bicycle to a girl makes it possible to save travel time and focus on her studies. The journey to school becomes safer and faster than before.

Asma Tamboli was in high school when she asked for a job with the Mann Deshi Mahila Sahakari Bank so that she could buy a cycle and continue going to school. Asma is the inspiration for our Freedom Ride Programme, which was set up to help girls overcome barriers to their education, such as poor public transportation, the reluctance of parents to let their daughters walk long distances by themselves and the high cost of bicycles. The programme allows school girls to continue their secondary education rather than drop out simply because their schools are too far away. **This program has been running for 20 years and has given over 10,000 bicycles to young girls.**



WATER CONSERVATION

Mann Taluka, the birthplace of Mann Deshi, is a drought-prone area. So apart from our work on women's economic empowerment, we also work on local community issues such as water conservation and farming. In 2018, Mann taluka experienced a devastating drought. To protect and nurture livestock, we organised a nine-month long cattle camp that housed over 7,000 animals and over 1,500 farming families from nearby regions, providing them with fodder, water and support.

We began our work on water conservation when Kerabai Sargar, an old customer of Mann Deshi Bank approached the bank to mortgage her gold and buy fodder for her cattle. At the time, she remarked, "You might give me the money to buy fodder but how can I buy water?" She said, "Whom will you work with if we are all forced to migrate to cities?"

In 2012, Mann Deshi Foundation decided to work towards tackling this drought. But how do you transform an area with only 409 mm of rainfall annually into a region with enough water to regularly sustain farmers? Water management and conservation was the need of the hour. That's when the Mann Deshi team decided to build reservoirs. From 2012 to 2019 Mann Deshi has built 17 reservoirs to conserve the water and increase the groundwater level, however, in times of extreme drought when it doesn't rain for years together, the situation becomes dire.

To date we **have built 17 check dams**, including one along the long dried-up Mann river, thus making drinking water available for about 30,000 people, and irrigating more than 1300 hectares of land. Over 400 farming families improved productivity and another 700 families benefited from clean, easily accessible water.



HEALTHCARE PROGRAMME

During the COVID-19 pandemic, the Mann Deshi Foundation worked intensively to provide immediate relief and medical support. As the pandemic receded, our work in healthcare expanded to provide quality healthcare services in the form of a Diagnostic Centre, Health Camps, Health Sakhis and Ambulances.

DIAGNOSTIC CENTRE

Mann Deshi Inaugurated a one-of a kind Healthcare and Diagnostic Centre on August 16th 2022. The diagnostic centre is equipped with radiology services(CT and X-ray), pathology facilities, Physiotherapy and an OPD. These services are invaluable to the community as it is the only service of their kind in a 70 km area which charges government rates. This centre serves 500,000 people living in Mann and Khatav Talukas. Since November 2022 our healthcare centre has been running on solar power.

HEALTH CAMPS

Regular Health Camps for women and their communities have been established to ensure that the last mile population gets access to healthcare at their doorstep. These started in 2019, during the Covid-19 pandemic, when we realised that non communicable diseases are happening all around us and impacting numerous people. While rates of diabetes and hypertension are high, there are very few people in rural India who know they have these conditions. At these health camps we carry out health screenings, for diabetes and hypertension. For children we also screen for vision. These healthcamps are aimed at preventative healthcare practices.



HEALTHCARE PROGRAMME

HEALTH SAKHIS

We are working to empower women to provide doorstep healthcare services, in partnership with Dvara Healthcare Finance. In this program we recruit women and provide training primary screening for BMI, hypertension, blood sugar, vision, etc. For advanced screening and diagnosis, patients are referred to the Mann Deshi Health Centre. In partnership with GeorgeTown University's MedStar Hospital and Dvara Health Finance we are working to develop a curriculum to train community healthcare workers that will be shared with the government in the future.



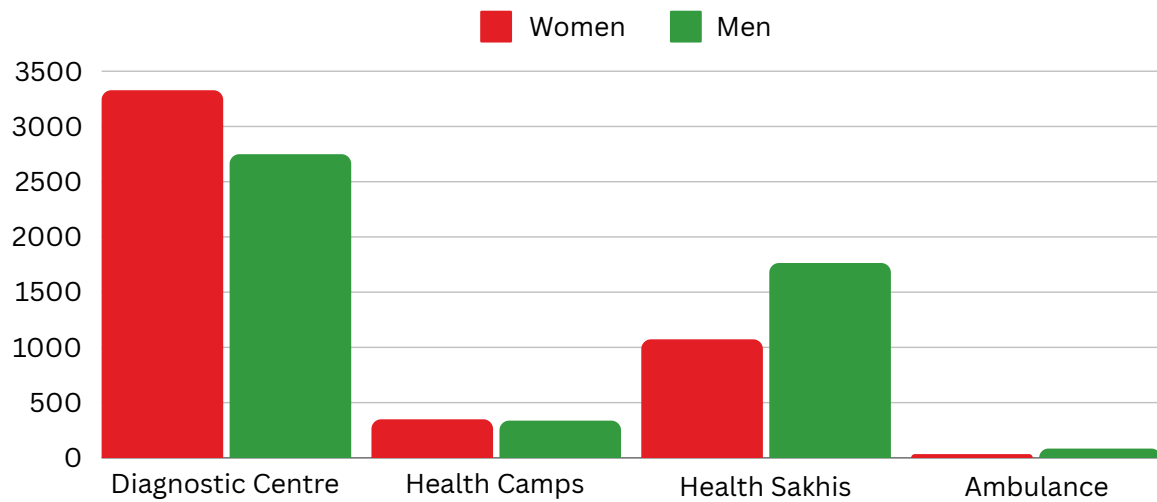
AMBULANCE

Mann Deshi also runs two cardiac 24/7 ambulances for the community equipped with EMTS. These were used for Covid patients where over 200 covid patients were transferred via Mann Deshi ambulances. The service is free of charge, patients only have to pay for diesel. Between February and May 2023 a total of 120 Ambulance trips were made using the Mann Deshi ambulance.



HEALTHCARE PROGRAMME

OUTCOME & IMPACT



6077

patients served at
the diagnostic
centre

2837

patients served
through Health
Sakhis

686

patients served
through Health
Camps

118

patients served
through the
Ambulance



HEALTHCARE PROGRAMME

STORIES OF CHANGE

MEET SWATI MHETRE

Swati is a resident of a village named Dahiwadi. She found herself trapped in the clutches of excruciating back pain that seemed to overshadow her daily life. The constant discomfort became unbearable, prompting her to search for a solution. It was her mother who suggested turning to the MannDeshi Foundation, renowned for its community-driven initiatives. With hope in her heart, Swati made her way to their Health Centre, where a doctor assessed her condition. The verdict was clear – physiotherapy was the path to healing.

Despite the bustling centre filled with others seeking care, Swati felt the warmth of dedicated attention. The treatment plan was not just effective; it was also surprisingly affordable, priced at a mere Rs 500 for a ten-day course. In a matter of four days, Swati witnessed remarkable progress. Her back pain started to loosen its grip on her life, offering her the relief she had longed for. This transformation extended beyond her health; it eased the financial burden on her family.



HEALTHCARE PROGRAMME

STORIES OF CHANGE

MEET SAMBHAJI AMBADAS LOKANDE

"My name is Sambhaji Ambadas Lokhande, I live in Mhaswad, in the Malharnagar neighbourhood, where my family has worked as bricklayers for generations. Our livelihood depends on this profession. One day, we learned about the Mann Deshi Foundation's free cleft lip and cleft palate camp, offering hope for our daughter, Asawari. We immediately took her for an examination, and the team of doctors from Mumbai there referred us for necessary blood tests. These tests were efficiently conducted at the Mann Deshi Health Centre. Our test results were sent to Holy Spirit Hospital in Mumbai, who promptly contacted us, inviting us for admission. We visited their facility the day before the admission, which helped ease our apprehensions. The following day, at 11 am, our granddaughter Asawari underwent a two-and-a-half-hour operation. Asawari's inability to speak clearly had been a long-standing challenge, and she is now safe and gradually finding her voice. Asawari's father and I, both bricklayers ourselves, stood by her during the operation, grateful for the opportunity to witness her transformation. We cannot express enough how immensely grateful we are to the Mann Deshi Foundation for their unwavering support and life-changing assistance. They have given our family hope and a brighter future."



HEALTHCARE PROGRAMME

STORIES OF CHANGE

MEET DIKSHA RANPISE

I'm Diksha Ranpise, a health sakhi with the Mann Deshi Foundation. After completing my 12th grade education and working in farming post-marriage, I stumbled upon the opportunity to become a health sakhi.

At first, I was nervous, but I took the plunge, went through the interview process, and joined the team. Our role involves conducting home visits, checking blood pressure, monitoring sugar levels, and providing affordable medication when needed. It's not just about immediate care; it's about preventing future health issues.

This job has not only allowed me to take care of people's health but has also improved our family's finances. I'm thankful to Mann Deshi Foundation and Dvara Health Finance for this opportunity to make a positive impact on people's lives and contribute to our family's financial security.



HEALTHCARE PROGRAMME

STORIES OF CHANGE

MEET TUKARAM SATPUTE

One evening, Tukaram Satpute, a farmer from Mhaswad, suffered a severe health crisis upon returning from his farm. As there were no hospitals nearby, and his condition was deteriorating, a relative of his neighbour quickly called Mann Deshi's ambulance service for help. The ambulance was well-equipped and had skilled professionals on board, and it arrived promptly, bringing hope to Tukaram's family. With life-saving equipment, they quickly transported him to the hospital, where he received timely treatment.

The affordable and easily accessible ambulance service of Mann Deshi proved to be a lifeline for Tukaram and others in remote areas. Tukaram is now grateful for their swift response, which not only saved his life but also provided reassurance to his entire community.



HEALTHCARE PROGRAMME

STORIES OF CHANGE

MEET SHEETAL

Sheetal learned about the Children's Day Health Camp organised by the Mann Deshi Health Centre through Mann Deshi Tarang Vahini, our community radio station. She decided to take her daughter to the camp for medical check-ups. At the health camp, Sheetal's daughter received medical attention from paediatricians, which made Sheetal very grateful. The doctors thoroughly checked her daughter and provided valuable advice on maintaining good health. Sheetal was impressed by the quality of service provided by the Mann Deshi Health Centre and expressed her gratitude towards the doctors and the team for organising such an event in their village. She left the health camp feeling more informed and empowered to take care of her daughter's health.



MANN DESHI CHAMPIONS

In 2010, Mann Deshi Champions began to identify and nurture prospective athletes – **80% of our athletes are girls**. Ever since, the programme has expanded from not only ensuring that rural children (8 years to 21 years) have equal access to sports but also going **beyond sports** to ensure that rural children receive holistic development - arts, science, culture and job-ready skills.

The Mann Deshi Champions Program offers training in **track, wrestling, swimming, badminton, field hockey**, and prepares its participants for the competition through physical fitness regimens and personal development workshops. We have ensured that children have access to state-of-the-art sporting facilities. At Mann Deshi, all children have access to a fully equipped 5000 sq. ft. CrossFit gym, a 25-metre swimming pool, a 400 mt running track and a wrestling centre with an Olympic-sized wrestling mat. Mann Deshi also ensures that children have sportswear (including sports shorts, jerseys and sports shoes) and are provided with iron and protein-rich food daily.

By 2024, **Mann Deshi's Sports and Incubation Centre** which includes a hostel for 100 girls, boxing arena, basketball court, olympic sized wrestling mat and auditorium will be fully functioning. We aim to use this centre to provide training to women on coaching and sports related jobs. **Since inception more than 50 of our athletes are national level players and 7 athletes have represented India at the international level.**



MANN DESHI CHAMPIONS

CHAMPIONS PROGRAMME

The Champions programme is a daily sports training for rural children to get quality physical education by fully qualified and certified sports coaches that lay strong emphasis on the importance of attending school and mentoring children to be well-rounded, responsible adults. Children participate in sports like running, wrestling, track and field, weight lifting, Kabaddi, kho-kho, swimming, and boxing. This is a co-ed program which provides an opportunity to girls and boys to understand each other and overcome challenges. Every day two sessions are conducted, a morning session from 6:00 am to 8:00 am and an evening session from 6:00 pm to 8:00 pm. During each session the children are provided with nutritious food, and we ensure that each child has sports clothing and shoes. Since inception over 8000 children have been provided with access to sports.



ELITE ATHLETES

Elite Athletes are identified from the daily champions programme. These athletes show great sports potential and require tailored and intensive training. Elite Athletes get access to experts for sports nutrition, sports psychology and strength and conditioning on a daily basis. We ensure that all our elite athletes have access to top quality sports equipment, sports wear and sports shoes. A healthy diet and essential nutrition is provided and tracked to ensure that our athletes are able to compete and perform at the highest level.



MANN DESHI CHAMPIONS

KICK-START GIRLS

The Kick-Start Girls Programme aims to equip female athletes with professional and personal skills to make them desirable for job opportunities in government, sports, and private sectors. This programme provides a foundation for economic empowerment and income stability for these young girls. The Programme customises the curriculum as per requirements of competitive examinations to get jobs. This includes, physical coaching sessions, academic learning sessions and personality and soft skills workshop. The Kick-Start Girls Programme has proven to encourage girls to pursue financial independence by getting a job. This has directly led to girls escaping child marriage. Instead girls are confident leaders and breadwinners of their family.



TRAVEL COACH PROGRAMME

The Travel Coach Programme aims to provide coaching and sports resources to Government School students and teachers to strengthen schools' physical education program. The champions programme Scaling our programme to share our knowledge and expertise to have a wider reach. By partnering with government school teachers we created a trainer programme. This programme aims at bringing physical education within the govt. school system to reduce drop-out rates and ensure children access holistic education . Since Mann Deshi cannot go to all the schools, the travel coach program of Mann Deshi has reached over 50,000 children and trained over 250 government school teachers.



MANN DESHI CHAMPIONS

INNOVATION AND CURIOSITY CENTRE

Sports is a means for holistic development. In our sports for development intervention we have a centre for curiosity. At Mann Deshi we believe that children develop curiosity through painting, dancing, jungle treks, science and astronomy. We have been able to provide science knowledge through our planetarium in partnership with the government school children for over 4000 children, its first of its kind partnership in the western Maharashtra region. Mental health, hygiene, and prevention against sexual abuse, and self defense. We encourage rural children to engage in co-ed sports games and team games for understanding gender and making friendships.



SPORTS INCUBATION AND INNOVATION CENTRE

The Sports Incubation and Innovation Centre (SIIC) is a state of the art sports facility for over 50,000 children of Satara. We are currently in the process of building a new indoor sports facility which will include a hostel for 150 female athletes, a new indoor sports stadium with a wrestling arena, a basketball court, volleyball and badminton court and a boxing ring. The facility also encompasses an Indoor Auditorium with capacity to seat 800 persons. Music Center to give kids in rural India access to performing arts. All the government district and state level sporting competitions will be conducted at this centre, this centre will be home to over 10,000 children yearly. The aim of the centre is not only to provide a world class space for rural children to access sports but also an incubation centre that will provide certificate courses for girls to pursue a career in sports.



MANN DESHI CHAMPIONS

OUTCOME & IMPACT

8,000+
Children Enrolled

50+
National Level
Athletes

270+
Medals won
different levels

80+
Women Kick-Start
Girls have got Jobs

150+
Elite Athletes

7
International Level
Athletes

250+
Govt Schools
Teachers Trained

4000+
Children visited
the Planetarium



MANN DESHI CHAMPIONS

STORIES OF CHANGE



Two Mann Deshi Champion Athletes, Ashwini Kolekar and Kajal Atpadkar represented India for Uniphar U23 5 Nations Tournament 2022, Dublin, Ireland. Not only did they represent India in the Junior Women's Field Hockey team but also won Silver Medals!



Reshma Kevate ran the 42 km NMDC 2022 Hyderabad Marathon and won GOLD at the National Level. Additionally, at the All India Inter University Cross Country Championship 10 km 2023, held on 12 February at Karnataka. In this competition, Mann Deshi Champion Reshma Kevate won a gold medal

MANN DESHI CHAMPIONS

STORIES OF CHANGE



Mumtaz Mulani, was selected by the Canadian Consulate in Mumbai to be the Counsel General for a day on the International Day of the Girl Child.



We are proud to announce our Mann Deshi Champion, Vaishnavi Sawant wins Silver medal in 3000 mtr. Steeplechase at the National Open Under-23 Athletics Championships 2022, in Bilaspur, Chhattisgarh.



Dhanashri Fand won Silver medal at the National Wrestling competition held in Haryana.

AGRICULTURE PROGRAMME

In the beginning the agricultural interventions at Mann Deshi focused on providing market linkages, eliminating the middleman and ensuring fair pricing for farmers. With increase of unseasonal rainfall, extreme heat during summers and periods of drought, we realised that there was a need to help farmers cope with the challenges of climate change. This gave birth to Mann Deshi's Agriculture and Soil Testing Centre. Our focus has expanded to provide agricultural interventions throughout the agri value chain i.e, at the pre-sowing stage, during the growing stage as well as harvest and post harvesting stages. We have introduced capacity building for women farmers through creating Miyawaki Forests and providing skills training on how to make organic fertilisers.

FARM TO MARKET

The Farm to Market Programme aims to bring small and marginal farmers together to aggregate their produce and create direct access to markets in order to help them set better and more sustainable prices. As a result, three farmer collectives have been formed, namely, the Mann Deshi Sahakari Krushimal Prakriya Sanstha Ltd. Mhaswad, Mann Deshi Kisan Producer Company Ltd. Mhaswad and Kranti Mahila Shetkari Utpadak Sahakari Sanstha Ltd. Lonand. To ensure that farmers have access to affordable storage facilities, we have established a 25 mt. tonne cold storage and 1530 mt. tonne warehouse. This programme includes connecting farmers to urban markets and customers directly to ensure that farmers get better prices for their produce.



AGRICULTURE AND SOIL TESTING CENTRE

The Agriculture and Soil Testing Centre is a fully equipped laboratory which provides farmers with access to affordable soil testing and water testing. The aim is to provide farmers with access to scientific knowledge on soil, water and crop health. With the help of this knowledge, farmers are able to increase their incomes and yields while also safeguarding soil and water health. We have a team of field officers that visit farmers and organise cluster group meetings to raise awareness about the importance of maintaining soil health. A team of lab technicians from agriculture science and chemistry fields conduct testing to generate test reports as well as crop schedules which are personalised detailed advisory provided to farmers.



AGRICULTURE PROGRAMME

MYAWAKI FORESTS

The Miyawaki Forests project aims to raise awareness about the importance of afforestation in the context of climate change. It works to expose farmers to the different techniques that exist to improve farming conditions and help build their climate resilience. Miyawaki Forests help regulate summer temperatures, increase water percolation to the groundwater table, and provide a habitat for flourishing biodiversity. Additionally, Miyawaki forests absorb 30% more carbon dioxide than conventional forests.

SHETI SHALA & TRAINING WORKSHOPS

Increasing temperatures and unseasonal rainfall have led to an increase in pest attacks and plant diseases. Farmers are at greater risk as they are facing climate-related shocks in which they have no or minimal experience. The Sheti Shala project aims to fill this gap by providing farmers with access to scientific knowledge and diagnosis of their crop health. Training and capacity building on how to make organic fertilisers is also conducted. This setup encourages peer learning and discussions that agricultural scientists guide. As a result, farmers are gaining more scientific knowledge about their farming and can make informed decisions.



AGRICULTURE PROGRAMME

OUTCOME & IMPACT

Our first woman-led Farmer Producer Company was set up with our help in Dec 2018 that aggregated smallholder farmers and facilitated access to inputs, markets, capital & technology. The Farmer Producer Company has 280 women members.

1200+
Smallholder
farmers mobilised

42%
reduction in costs
of production due
to soil testing

6
Miyawaki Forests
created

28.7
tonnes of Co2
absorbed every
year

1700+
tons of farm
produce sold

20%
increase in
incomes due to soil
testing

1300+
trees planted

800
women farmers
trained through
workshops



AGRICULTURE PROGRAMME

STORIES OF CHANGE

Sanket Kasbage is a farmer growing onion crop. He usually spends INR 20,000 to 25,000 to cover the costs of seeds, fertilisers and pesticides during one crop cycle for the onion crop. The Mann Deshi Team visited his village to explain the benefits of soil testing and following farm guidance provided by agronomists. Sanket agreed to get his soil tested at the Mann Deshi Agriculture and Soil Testing centre at a nominal rate of Rs. 600. The field officers visited Sanket's farm and collected soil samples for testing. The lab technicians tested his soil and created a soil report. Based on the results of the soil report, the agronomists created personalised farm guidance or crop schedule for Sanket. After using the guidance provided by the Mann Deshi Team, Sanket only spent INR 8,000 on his onion crop. Additionally, the onions are big in size and are bright pink in colour. Good quality and quantity of produce will help Sanket get a better price in the market at the time of sale ensuring that he earns a better income.



AGRICULTURE PROGRAMME

STORIES OF CHANGE

Tai Vittal Gaikwad is a woman farmer who attended the Organic Fertiliser training workshop on Jeevamrut. Jeevamrut is a natural liquid fertilizer. It is made by mixing water, dung (in the form of manure) and urine from cows with some mud from the same area as the manure will be applied in later. Food is then added to speed the growth of soil microbes. When we visited Tai's village this quarter to conduct the next round of workshops, she approached one of our team members and said while pointing out to her barrel, 'Look, I have made what you taught me during the last workshop'. She was very happy and proud to show us her new learnings and hardwork. When our team member asked her what have you made, she started to explain the entire process of creating jeevamrut. She also added that she has made Jeevamrut and plans to utilize it in her field where she is growing fodder for her cattle. She wants to provide good quality fodder to her cows, buffaloes and goats.



CHAMPIONING GREEN

At Mann Deshi Foundation, we are committed in adopting sustainable energy and reducing carbon emissions. All of Mann Deshi's facilities i.e. the three story headoffice, healthcare centre, agriculture and soil testing centre, cold storage, wrestling arena, swimming pool, gym, 400m running track and ground as well as our business school buses, have solar panels installed and are 100% green.

Mann Deshi Foundation strongly believes in working for rural communities located in remote areas. Championing Green targeted a marginalised villages of Deur, Taldev and Mayani located in the Sayadhri Tiger Reserve. These villages comprises of more than 400 people did not have any access to electricity and have been living their lives in complete darkness. Through this project 3 villages have received solar lights, fans, flour Mills, education TV sets for kids, street lights and charging points.



OUR SUPPORTERS

(In Alphabetic Order)

GRANT RECEIVED FOR YEAR 2022 -23 (INSTITUTIONAL)

Accenture Solutions Private Limited
Capri Global Housing Finance Limited (CGHFL)
Cipla Foundation
Collective Good Foundation
Commonwealth Of Learning
Consulate General of Canada in Mumbai
Credit Suisse Securities Pvt Ltd
Deloitte Foundation
Deutsche Gesellschaft fur Internationale Zusammenarbeit (GIZ)
Dow Chemical International Pvt Ltd
Friends of Manndeshi
Genesis Charitable Trust
Give Foundation
Give2Asia
Global Infrastructure Management, LLC (GIP)
GlobalGiving
God My Silent Partner
Godrej Consumer Products Ltd
HT Parekh Foundation
IndusInd Bank Limited
International Packaging Products Pvt Ltd.
Kalpataru Trust
Master Card - Impact Fund
Raj Charitable Foundation
Ravaji Ramji Charitable Trust
Rbl Bank Ltd
The Hongkong & Shanghai Banking Corporation Limited
United Way Delhi
US Consulate General Mumbai
WhatsApp Application Services Private Limited

GRANT RECEIVED FOR YEAR 2022 -23 (INDIVIDUAL)

Amit Wagh
Dr. Hasumati Chheda
Gautam Shantilal Tripathi
Gautam Ravi Narayan
Indira Wagh
Jamnaben Harakchand Shah
Meena Amrut Vora
Shrikant Dattatray Wagh

OUR UPCOMING PARTNERSHIPS FY 2023-2024

(In Alphabetic Order)

Bajaj Finserv Limited
Electronic Payment and Service Private Limited
Franklin Templeton Asset Management India Private Limited
Oracle India Private Limited
Indian Institute of Technology Delhi
Sachin Tendulkar Foundation
Stripe India Private Limited

GOVERNMENT PARTNERSHIPS

Collaborative engagements with governmental entities have led to amplifying impact across various sectors. In the realm of women's empowerment initiatives, the Mann Deshi Foundation has established a partnership with the National Skill Development Corporation (NSDC) to deliver certified business skills training to women. Additionally, strategic alliances have been forged with the Online National Data Collection (ONDC), Zilla Udyog Kendra (District Industries Center), Punyashloka Ahilyadevi Maharashtra Mendhi Va Sheli Vikas Mahamandal (PAMMSVM), Niti Aayog, Women Entrepreneurship Platform (WEP), G20 Empower, and SIDBI, aimed at furnishing women entrepreneurs to formalise their business, get access to finance and provide access to both online and offline platforms to effectively market their products.

In the pursuit of community development programs, our collaboration extends to the Sahyadri Tiger Reserve and the Forest Department in Satara. Together, we endeavor to facilitate access to green energy and healthcare services, contributing to the sustainable development of the communities we serve. Furthermore, our commitment to agricultural advancement is underscored by strategic partnerships with Maharashtra Cooperative Development Corporation (MCDC) and Agricultural and Processed Food Products Export Development Authority (APEDA). Through these collaborations, we strive to deliver essential post-harvest services to smallholder farmers, fostering resilience and sustainability within the agricultural sector. In the domain of sports for development, our alliance with the Government of Maharashtra is dedicated to providing children under the Zilla Parishad umbrella with comprehensive access to sports, science, and art skills. This multifaceted approach reflects our dedication to holistic community development through strategic partnerships with government agencies across various sectors.



GOVERNANCE

Mann Deshi Foundation is registered as a Public Charity Trust under the Bombay Public Trust Act 1950 (29 Act of Bombay 1950) at the Charity Commissioner's Office, Satara Division, Satara (Public Trust Register Book No. 4494). It is incorporated under section 21 of the Society Registration Act 1860, Registration Number Maharashtra/4523/Satara.

BOARD MEMBERS

Sr. No.	Name	Age	Gender	Occupation	Position in the Board	Total amount paid in the financial year (Rs.)
1	Chetna Vijay Sinha	65	Female	Founder Chairperson of Mann Deshi Foundation and Mann Deshi Mahila Bank	President	NA
2	Jawahar Bhalchandra Deshmane	62	Male	Businessman (Cloth Shop)	Vice-President	NA
3	Rekhatai Sunil Kulkarni	53	Female	CEO Mann Deshi Mahila Bank	Trustee	NA
4	Dr.Dhairbala Jayant Shaha (Poladiya)	36	Female	General Physician	Trustee	NA
5	Dr.Ruchi Lai Sangoi	36	Female	Nutritionist	Trustee	NA
6	Dr. Veena Vishavjit Ambike	43	Female	General Physician	Trustee	NA
7	Falguni Devrendra Gada	52	Female	Architect	Trustee	NA

DETAILS OF BOARD MEETINGS AND AGM

Sr. No.	Nature of Meeting (AGM/Board Meeting)	Date of Meeting	No.of Members Present	Total Strength of Members	Quorum of Meeting*
1	Board meeting	25/04/2022	4	7	0.57
2	Board meeting	23/05/2022	4	7	0.57
3	Board meeting	23/06/2022	4	7	0.57
4	Board meeting	30/7/2022	4	7	0.57
5	Board meeting	23/08/2022	5	7	0.71
6	Board meeting	7/10/2022	5	7	0.71
7	Board meeting	7/11/2022	4	7	0.57
8	Board meeting	31/12/2022	5	7	0.71
9	Board meeting	12/01/2023	5	7	0.71
10	Board meeting	21/02/2023	5	7	0.71
11	Board meeting	28/02/2023	4	7	0.57
12	Board meeting	30/03/2023	5	7	0.71
13	AGM	12/09/2022	6	7	0.85

*number of member present in meeting divided by total number of members

EMPLOYEE DETAILS

Slab of gross monthly salary (in INR)	Male Staff	Female Staff	Total Staff
< 5000	0	4	4
5001-10000	4	41	45
10001-25000	58	251	309
25001-50000	6	11	17
> 50000	2	1	3
Total	70	308	378

Type of Personnel	No. Of Persons	Issue appointment/ contract letters
Full time staff	161	Appointment
Part time staff	4	Contract
Contract staff (Full time)	213	Contract
Volunteers	0	NA
Daily wage labor	0	NA
Consultants	17	Contract

**DETAILS OF INTERNATIONAL TRAVEL BY STAFF/ VOLUNTEERS /AND
BOARD MEMBERS AT THE EXPENSE OF THE ORGANIZATION IN THE
FINANCIAL YEAR. 2022-23**

Name & Designation of Staff / Volunteer /Board Member	Designation	Purpose of Travel	Cost Incurred (INR)	Sponsored (INR)
Chetna Vijay Sinha	Founder Chair person	Attended the Clinton Global Initiative (CGI) conference in New York from Sept 17th to September 24th, 2022, as representatives of the organization	678207	678207 (Sponsore d by Silicon Valley)
Prabhat Vijay Sinha	Executive Director, Community Development Programmes	Attended the Clinton Global Initiative (CGI) conference in New York from Sept 17th to September 24th, 2022, as representatives of the organization	308314	163476 (Sponsore d by Silicon Valley)



*Certificate Of Accreditation
Under Desirable Norms*



CREDIBILITY ALLIANCE

Is Pleased To Declare That

Mann Deshi Foundation

in the State of

Maharashtra

Adheres To The **Desirable Norms**

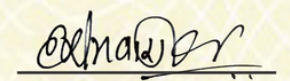
Prescribed For Good Governance Of Voluntary Organisations

Certificate Registration No. **CA/16/2023**

Valid From: **22.08.2023 To 21.08.2028**


CHAIRPERSON
Central Accreditation Committee




EXECUTIVE DIRECTOR

CREDIBILITY ALLIANCE





BANK & AUDITORS

Bankers

State Bank of India
HDFC Bank Ltd
IDBI Bank Ltd
Bank of Maharashtra
Kotak Mahindra Bank Ltd
Bank of India

Statutory Auditors

Dipak Gadave
Gadave and Associates, Chartered Accountants,
Shop No f/6, 1st Floor, B-Wing, Prabhakar Plaza, Station Road,
Kolhapur 416003

Internal Auditors

Sachin G. Agarwal
M/s DGABSS and Associates Chartered Accountants,
Oce, No. 4, 3rd Floor, Palak Heights, Kelkar Road, Narayan Peth,
Pune 411030

Legal Advisors

Advocate DV Kumbar
G-57 Rajdhani Towers, 1st Floor,
Satara 415002

Advocate Sushil Patil
E-1, Sadashiv, Royal Astonia, Near New Palace,
Kolhapur 416003

AUDITORS REPORT

[Under Bombay Public Trust Act, 1950, Sec.33, 34,(2) Rule 19]



NAME OF THE PUBLIC TRUST :- *Mann Deshi Foundation, Mhaswad*
ADDRESS :- Tal: Mann Dist: Satara
Registration No. :- F/4494 Date: 27/3/96

AUDIT REPORT FOR THE YEAR ENDING :- 31st MARCH 2023

AUDIT REMARK

- | | | |
|--|---|-----|
| A) Whether books of accounts are maintained regularly and in accordance with the provision the Act and rules. | - | Yes |
| B) Whether receipts and disbursement are properly and correctly shown in the accounts. | - | Yes |
| C) Whether the cash balance and voucher in the custody of the manager or trustee on the date of the audit where in agreement with the accounts. | - | Yes |
| D) Whether all books, deeds accounts vouchers or other document or records required by the auditor were produced before him. | - | Yes |
| E) Whether the register of moveable and immovable properties is properly maintained the changes therein are communicated from time to time to the regional officer, and the defect and inaccuracies maintained in the previous audit report have been duly complied with? | - | Yes |
| F) Whether the manager or the Trustee or any other person required by the auditors to appear before him did so and furnished the necessary Information required by him. | - | Yes |
| G) Whether any property or funds of the trust were applied from any Object or purpose other than the objects or purpose of the trust. | - | No |
| H) Whether there are any accounts outstanding for more than one year and whether any amounts are written off during the year under the report. | - | No |
| I) Whether tenders were invited for repairs or construction involving expenditure exceeding Rs.5000/- | - | Yes |
| J) Whether and money of the public trust has been invested contrary to the provision of section 35. | - | No |
| K) Alienation's if any of the immovable property contrary to the provision of section 36 which have come to the notice of the auditor. | - | No |
| L) All cases of irregular, illegal or improper expenditure or failure or omission to recover moneys or other property belonging to the public trust or of loss or waste of money of other property thereof and whether such expenditure, failure, omission loss or waste was caused in consequence of breach of trust of mis - application or any other misconduct on the part of the trustees or any other person while in the management of the trust. | - | No |
| M) Whether the budget has been filled in the form provided by the rule 15A. | - | Yes |

- N) Having regard to the provisions of the instrument of the Trust, we further observe as under!
- | | | |
|--|---|-----|
| a) Whether the maximum and minimum number of the trustees is maintained. | - | Yes |
| b) Whether the meetings are held regularly as provided such in instrument. | - | Yes |
| c) Whether the minute book of the proceedings of the meetings are maintained. | - | Yes |
| d) Whether any of trustees has any interest in the investment of the trust. | - | No |
| e) Whether any of the trustees is a debtor or creditor of the trust. | - | No |
| f) Whether the irregularities pointed out by the auditors in the accounts of the previous year have been duly complied with by the trustees during the period of audit | - | Yes |
| O) Any special matter, which the auditor may think fit or necessary to bring to the notice of the Deputy or Assistant Charity Commissioner. | - | No |

Place : Kolhapur

Date : 15/09/2023



Gadve & Associates
Chartered Accountants

(D. K. Gadve)
Proprietor

THE BOMBAY PUBLIC TRUST ACT, 1950

SCHEDULE VIII [VIDE RULE 17(1)]

SCHEDULE IX C

[Vide Rule 32]

Statement of income liable to contribution for the year ending 31/03/2023

Name of Public Trust: - Mann Deshi Foundation, Mhaswad, Tal:- Mann Dist:-Satara
Registration No :- F/4494 Date: 27/03/96

Particulars		Amount	Amount	
		Rs.	Rs.	Ps.
	Income as shown in the Income & Expenditure Account (Schedule IX) Income not chargeable to contribution under section 58 Rule 32 :-		240269049	39
I	Donation received from other public trusts and Dharmadas			
II	Grants received from government and local Authorities			
III	Interest on sinking or Depreciation fund			
IV	Amount spent for the purpose of Secular education & Relief of Poverty in Agree State Item (a) to (i) of Income & Expense A/C	197117147.85		
V	Amount spent for the purpose of medical relief	8305917.00		
VI	Amount spent for the purpose of veterinary treatment of animals:			
VII	Expenditure incurred from donation for relief distress caused by scarcity, draught, flood, fire or other natural calamity			
VIII	Deduction out of income from lands used for agricultural purpose			
	a) Land Revenue & Local Fund Cess			
	b) Rent Payable to superior landlord.			
	c) Cost of production, if lands are cultivated by trust:			
IX	Deduction out of income from lands used for non-agricultural purpose-			
	a) Assessment, Cesses & other Government or Municipal Taxes			
	b) Ground Rent payable to superior land lord			
	c) Insurance premium			
	d) Repairs at 10% of gross rent of building let out.			
	e) Cost of collection at 4 % of gross rent of building let out.			
X	Cost of collection of income or receipt from securities, stocks, etc. at 1% of such income			
XI	Deduction on account of repairs in respect of Building, not rented and yielding no income at 10% of the estimated gross annual rent.			
	Total Deduction		205423064	85
	Gross Annual Income Liable to contribution		34845984	54

Certified that while claiming deductions under the above schedule, we have not claimed any amount twice either wholly or partly, against any of the item mentioned in the schedule, which have the effect of double deduction.

Chilhand
Prakash



Gadve & Associates
Chartered Accountants
(D. K. Gadve)
Proprietor

FINANCIAL STATEMENTS

MANN DESHI FOUNDATION

AP Mhaswad, Tal :- Mann Dist:- Satara, Maharashtra - 415509

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDING 31.03.2023

Receipts	Amount (Rs)	Amount (Rs)	Payments	Amount (Rs)	Amount (Rs)
Op. Cash Balance	0.00		Project Expenditure		18,14,84,448.32
Op. Bank Balance	6947883.88	69,47,883.88	Administrative Expenditure		1,63,57,029.50
Voluntary Contributions			Fixed Assets		6,21,48,792.63
Foreign Contributions	9,99,48,422.00		Fixed Deposits Invested	151093500.00	
Domestic Contributions	11,67,02,717.78		Fixed Deposit Interest accrued & Invested	414297.80	15,15,07,797.80
Less: TDS	21,66,51,139.78	21,65,27,639.78	Staff & Project Advances		1,35,015.00
	1,23,500.00		Opening Liabilities & Provision paid		85,00,209.63
Project Receipts	1,83,23,470.40		Purchase & Other Advances		2324624.00
Less: TDS	92,279.00		Seed Capital Revolving Grant		2,38,92,000.00
Less: Out Standing	3,45,766.23	1,78,85,425.17	Investment in Debt based Mutual Funds		1,20,00,000.00
FD Interest Received	46,93,900.91		Security Deposits		
Less: TDS	4,96,115.01	41,97,785.90	Mumbai Mahotstav	491003.00	
Savings Bank Interest		4,40,656.00	Electricity Board - Stadium	102634.00	5,93,637.00
Interest on IT Refund		66,726.01	NDSC Loan Repayment		14,70,357.00
Rent Received	6,00,000.00		GST Paid		2,54,324.48
Less: TDS	60,000.00	5,40,000.00	TCS Receivable		19,165.82
Gain on Redemption of Mutual Fund		1,14,837.18	CI. Cash Balance		
Seed Capital - Revolving Grant		2,29,99,100.00	CI. Bank Balance	37,92,196.72	37,92,196.72
Fixed Deposits Encashed		18,13,99,774.33			
Mutual Fund Redemption		1,20,00,000.00			
TDS Receivable		9,81,062.83			
GST Collections		3,67,839.32			
Op. Debtors received		10,867.50			
		46,44,79,597.90			46,44,79,597.90

for MANN DESHI FOUNDATION

X Chethan

X @Kum.

X मन्देश



Gadve & Associates
Chartered Accountants

(D. K. Gadve)
Proprietor

THE BOMBAY PUBLIC TRUST ACT, 1951
SCHEDULE IX [VIDE RULE 17 (1)]
Mann Deshi Foundation
 Tal :- Mann Dist:- Satara
 Registration No :- F/4494 Date:- 27/3/96
INCOME & EXPENDITURE AS ON 31 MARCH 2023

EXPENDITURE	Total	INCOME	Total
To Expenditure in respect of Properties		By Rent	600000.00
Bank Charges	65302.20	By Interest	5199605.61
NSDC Loan Interest	126149.30	On Securities	0.00
Rates, Taxes, cesses	462046.00	On Loans	0.00
Repairs and Maintenance		On Bank account	
Salaries		FCRA Bank Account Interest	4388394.00
Insurance		Domestic Bank Account Interest	811211.61
on A/c of Staff	987309.00		
on A/c of Property	237726.00		
On A/c of Others	560900.00		
	1785935.00		
To Depreciation	20898858.00	By Dividend	-
To Establishment Expenses	8411622.00	By Donations in cash or kind	
To Remuneration to trustees		FCRA Donations	99948422.63
To Remuneration to others (Administrative staff salary)	3475261.00	Domestic Donations	116702717.78
To Legal Expenses	0.00		
To Audit Fees	954900.00		
To Contribution and Fees	-		
	-	By Membership Fees	297.00
To Amount written off:-		Short Term Gain on MF Investment	114837.18
Bad Debts			
Loan Scholarships			
Irrecoverable rents		By Income from other sources	
Other Items		YCMOU Study Centre Fee (Adult Education Training Program)	116394.00
		Other Project Receipts	6336713.71
To Miscellaneous expenses	1460768.00	Other fees & Receipts (Vocational Skill Training Fee Receipt)	11152971.00
To Depreciations	0.00		17606078.71
To Amounts transferred to Reserve or Specific funds	-		
	-		
To Expenditure on Objects of the trust -	167782223.35	By Sales Accounts (Craft & Handloom)	97090.48
Religious - --	--		
Educational -			
- Women Empowerment	144889352.88		
- Sports Facility for Rural Children	10653981.00		
Medical Relief - Health Care/Covi	8305917.00		
Relief of Poverty-	12145396.00		
Other Charitable objects -	8383881.47		
	184378528.35		
Less: Transfer to Accumulation U/S 11 (2)	-16596305.00		
To Surplus carried over to Balance Sheet	34845984.54		
Total	240269049.39	Total	240269049.39

Date: 15/09/2023
 Place: Kolhapur
 UDIN : 23038546BGSPRI8647

As per our report of even date.

Gadve & Associates
 Chartered Accountant



CA Dipak K Gadve
 (Proprietor)
 FRN : 102900W
 Mem No : 038546

X Chetbhai
 X Pravin
 X Manish

THE BOMBAY PUBLIC TRUST ACT, 1951
SCHEDULE VIII [VIDE RULE 17 (1)]
Mann Deshi Foundation
Tal :- Mann Dist:- Satara
Registration No :- F/4494 Date:- 27/3/96
BALANCE SHEET AS ON 31 MARCH 2023

FUNDS & LIABILITIES		Total	PROPERTY & ASSETS		Total
Trusts Funds or Corpus			Immovable Property		
Corpus Fund		1300.00	Land		37199740.00
			Building		56378620.42
Reserve Funds		234665425.13	Other Fixed Assets		
Land Revaluation Reserve	4844981.00		Computers and Printers		5247703.79
General Reserve	229820444.1		Electrical Insallation		3186731.55
			Furniture and Fixture		35073044.32
Revolving Grant for Rural women		1000000.00	Health Care Project		15352427.14
			Office Equipments		9811328.12
Accumulation For U/s 11(2)	110000000.00		Plant and Machinery		18747010.72
Less : Transfer to Reserve	18403695.00		Vehicles - Car, Two Whleers & Tanker		21085599.10
Less : Transfer from Revenue Exps	16596305.00	75000000.00	Soil Testing WIP		29000.00
Loans (Secured)			Investments/ Deposits		
NSDC Loan		1470357.59	FDs with Banks		95941950.40
Current Liabilities		5069473.20	Current Assets		
Duties & Taxes	895616.90		Deposits (Asset)		2102037.00
Sundry Creditors	1314107.00		Loans & Advances (Asset)		11652915.00
			Sundry Debtors		384342.48
Loan Interest Payable	22434.30		Income Tax Refund		1221909.16
Diwali Bonus Payable	2762893.00				
PF Payable	74422.00				
			Cash & Bank Balances		
Income & Expenditure Account			a) Cash in Hand		0.00
Balance as per last Balance Sheet	0.00		b) With Bank A / C		3792196.72
Add: Current year Surplus as per Income and Expenditure Account	34845984.54				
Less: Transfer to Reserve Fund	34845984.54	0.00			
Total		317206555.92	Total		317206555.92

Date : 15/09/2023
Place : Kolhapur
UDIN : 23038546BGSPRI8647

As per our report on even date
Gadve & Associates
Chartered Accountant

CA Dipak K Gadve
(Proprietor)

FRN : 102900W
Mem No : 038546



Chethan


X @Kulkarni

X Santosh








**MANN DESHI FOUNDATION
MHASWAD, MANN TAKULA, SATARA 415509,
MAHARASHTRA, INDIA.**

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