



**Mann Deshi**  
Foundation



# ANNUAL REPORT

## 2021-2022

<https://manneshifoundation.org>

# Founder's Note

I am delighted to present the 2021-2022 Annual Report from April 2021 - March 2022 for Mann Deshi Foundation. As the COVID-19 pandemic recedes we are striving to help women in rural communities with the aftermath of the global pandemic.

At the beginning of the year we championed the vaccination of women in rural communities as a means to protect themselves and their livelihoods. This was particularly important in helping women fighting the challenges associated with COVID-19, especially considering that the government issued primary healthcare centers had a scarcity of vaccines, and men were reaching these centres first. So we created vaccination camps that prioritised women instead. Furthermore, at Mann Deshi we realised women were not being prioritised for HR and CT tests so not only did we support them in getting these tests done but we began creating our new healthcare model that remedies the problems that women face in accessing healthcare. It is no secret that women are marginalised from healthcare in India, here at Mann Deshi we are acknowledging this and working to create a customised healthcare programme that includes and protects women in rural India.



During the pandemic, we also worked to provide masks to communities and specifically women to promote greater safety from the coronavirus. We began a mask unit that created and distributed masks. This unit has now been converted into an entire textiles unit and I am glad to share that we have not only made and sold more than 2 million masks but now we are making aprons and other PPE for those working in healthcare. Our Mann Deshi women in this unit are exemplars for the community, they have demonstrated how to nurture and grow successful businesses that help themselves and others.

We noticed how important it is that women can access the capital they need to expand their businesses. At Mann Deshi we facilitate women creating and growing businesses that can be self-sustainable, so we encourage capital investment. To ensure women were comfortable with new technology, we conduct workshops at our branches and through our Mobile Business School buses that show different types of machineries for different industries along with explanations of how the technology can be used. Through scaling their businesses, our women are feeding back into the communities as they employ more women, generating higher female employment in the area.



We are very thankful to our funders who have helped us support women entrepreneurs throughout the year and specifically address the issue of lack of capital. We have been able to collaborate with Mann Deshi Bank to provide revolving credit to women entrepreneurs that aid in the procurement of capital, and therefore business expansion. I am so proud to share that more than 5,000 women have accumulated more capital in the last year.

At Mann Deshi we are very conscious about climate change since we operate in a drought-prone region and extreme weather events can have a devastating impact on the livelihoods of women in rural communities. The impact of climate change is pertinent in rural communities because agriculture is a primary source of income and a changing climate making the agricultural produce unreliable and therefore compromises farmers' income. Mann Deshi is working to combat climate change with our rural farmers in mind.

This year our Mann Deshi Champions have made us so proud. Ashwini and Kajal travelled all the way to Ireland to represent India in the Five Nations Hockey Tournament. Ashwini's parents rear sheep and goats, while Kajal's parents work on sugarcane farms. Not only have they made their parents, Mann Deshi and the nation proud but when they returned with their silver medals they too were full of joy. I would like to extend a special congratulations for this momentous achievement, Ashwini and Kajal are true champions! However our sports programme has an impact that extends beyond medals, we create an environment that cultivates the ideology that sport has no prejudice. We offer an opportunity for children from nomadic tribes and various backgrounds to play sports and get education for science and arts which is not available in government schools. We are happy to share we have a very innovative planetarium that we offer to children to get a fully immersive and educational experience at Mann Deshi, showing the children the joys of learning.

Please take the time to read more about our work and impact in 2021-2022 in the following pages of our Annual Report.

Very best,

Chetna Sinha.

Founder of Mann Deshi Foundation.

# What We Do

Mann Deshi Foundation is a non-profit organization headquartered at Mhaswad, Satara. Mann Deshi Foundation works to empower and improve women's economic agency in rural India. 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. Our 6 main channels of work include:



The Business Schools



Our Chambers of Commerce



Mann Deshi's Community Radio



The Healthcare Programmes



Mann Deshi Champions



Farmer Producer Company





# Business Schools

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.



## 01 Financial Literacy

Our financial literacy programme is made to equip rural women with the skills and confidence to begin financial planning and engage with formal financial institutions and practices.

## 02 Digital Literacy

Our digital literacy programme is designed for illiterate and neo-literate women who are not highly educated nor well acquainted with technology. This course will help women understand the uses of digital technology and how to implement technology within their businesses.

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## 03 Women & Young Girls

This programme is aimed at helping the least educated and most vulnerable groups of rural girls and young women.

## 04 Deshi MBA

A year-long course that enhances women micro-entrepreneurs' confidence regarding their financial, planning, marketing, and accounting systems. This course offers visual, auditory and kinetic learning styles to help women establish and execute their business plans.

# Business Schools



## 05 Entrepreneurship Development

This focusses on the establishment and development of businesses. The courses include agri-based business training, computer literacy, beauty, fashion design and several vocational courses.

## 06 Para-Vet Training

Our Goat Doctor Programme is partnered with Nimbkar Agricultural Research Institute (NARI) and Punyashloka Ahilyadevi Maharashtra Mendhi Va Sheli Vikas Mahamandal of the Maharashtra Government. We train goat farming, animal vaccinations, first aid and artificial insemination.

## 07 Digital Didis

As part of this programme our digitally trained 'Didis' travel to rural villages training women to take control of their own digital mobility so they can harness technology to improve their businesses.

## 08 Mobile Business Schools

We have several buses that we use to offer all the business school services from a bus, meaning we can reach the last mile population and offer business related help.

# Business Schools Outcomes/Impact

**86,981**

students graduated from  
our Business Schools

**33,050**

women studied financial  
literacy

**20,154**

women attended business  
development workshops

**12,485**

women attended agri-  
business workshops

**10,869**

women benefitted from  
our para-vet programme

**373,586**

animals vaccinated by  
our para-vets

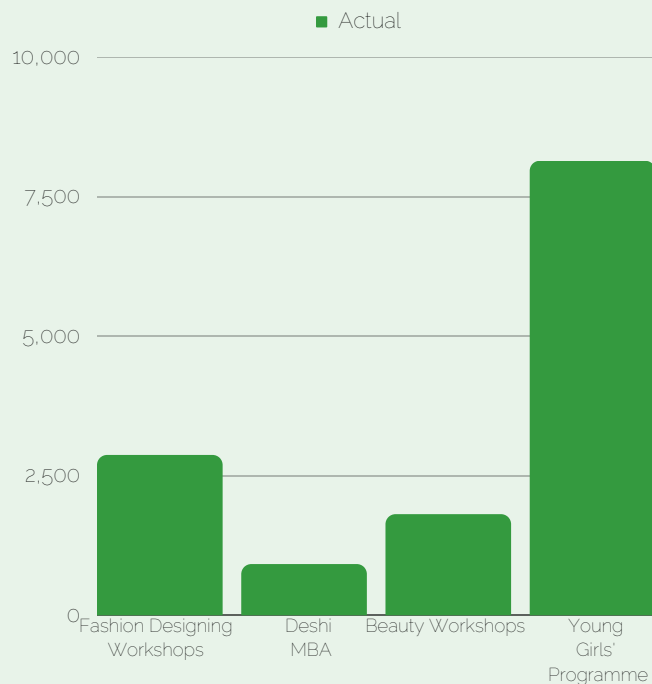
**2,546**

goats artificially  
inseminated

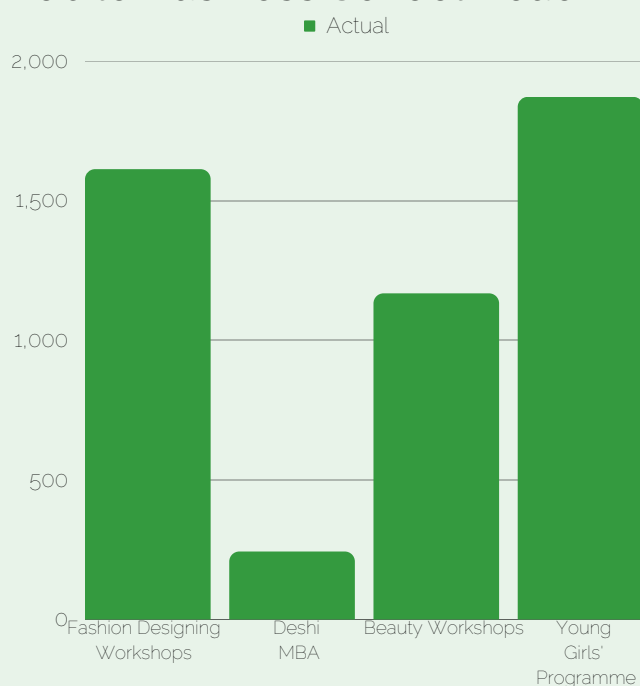
**37,724**

animals received primary  
treatment

## Business School Reach



## Mobile Business School Reach







# Our Chambers of Commerce

Our Chambers of Commerce supports members in scaling up their businesses by providing legal, compliance, financial and marketing advisory services in addition to workshops for women running micro and small enterprises. The work helps women entrepreneurs to overcome key business and growth challenges, empowering them to reach larger markets.

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:

- Access to finance (building credit scores & financial tools) and linkages to formal financial institutions
- Peer Networking Forums
- Access to new markets (ebazaar.com) for expansion
- Linkages to suppliers and customers
- Exposure visits
- Expert Talks/Seminars
- Mentorships & Leadership programmes
- Customised advisory services in finance, marketing, registration and legal matters
- Community organisation, establishing business collectives and networking opportunities
- Legal & Technology support
- A platform to learn about industry and financial best practices
- Policy inputs and advocacy to support women micro-entrepreneurs



# COC Outcome/Impact



**23,299**

attended  
orientation  
workshops



**8,410**

attended  
business  
group  
meetings



**18,720**

joined peer-  
networking  
forums



**15,640**

benefitted  
from our  
mentorship  
programme



**15,600**

went on  
exposure  
visits



**12,480**

attended  
expert talks/  
seminars



**14,040**

attended  
advisory  
clinics



**790**

gained a  
marketing  
platform and  
network links





# 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.

**100,000+**  
regular  
listeners



Our radio was integral to students' education during the COVID-19 crisis as during lockdown periods children could not attend school. With limited computers to use to continue their education, we decided to create educational programs that could be broadcasted and narrowcasted to fill the educational void that school closures had left.



**20,000+**  
students  
reached through  
radio Shaala  
everyday



# One Million Women

Our women empowerment programme encompasses all the work we do at our Business Schools, Chambers of Commerce and our Community Radio.

Our cumulative impact so far has been:



- **76% of women**

increased their income, with the new average 50% higher

- **55% of women**

are expanding their businesses

- **30% of women**

have set up new businesses

- **66% of women**

have increased their asset ownership



- **32% of women**

hire additional staff in their businesses

- **104,585 young girls**

are supported by our programmes

**We have reached over 800,000 women and we aim to reach 1 million women and more by 2024!**

# Mann Deshi Stories



## Shoba Raut

At 10 months old I lost movement in my right leg as a result of polio, and as I grew up it became obvious to me that having paralysis in my right leg would significantly impact my chances of getting married.

Instead of marriage, I focussed on myself. I worked hard, with the help of Mann Deshi I took out a loan and learnt more about business to set up my own shop attached to my house.

My proudest moment was being able to take out a loan and pay for my brother's higher education. My disability has motivated me to be self-reliant and reliable for others.

## Rupali Shinde

I was a housewife but I wanted to make something of myself. So, I decided to start my own business making traditional leather instruments.

Now, not only do I support my family but I am able to give ten women employment and I run the "Digital Didi" scheme where I train women in technology.

I have even given lectures at Reserve Bank of India and this year I have been awarded the prize for BRICS Women Innovation award 2021.

This recognition makes me feel like a cricketer!





# Mann Deshi Stories



## Vanita Salunkhe

Vanita Salunkhe was forced to drop out of school and get married at the tender age of 17. She availed a loan of rupees 10,000 from the Mann Deshi Bank and bought an automatic bag making machine. As her income improved, Vanita made a group with these women to collectively stitch bags at home. She has started designing and printing on her bags and now provides employment to 35 other women in her business. She has even purchased a scooter. In 2016, she availed a loan of rupees 1,00,000 again to grow her business. On the advent of the plastic ban in Maharashtra, the demand for the cloth bags has been increasing and Vanita is making a good profit and helping other women also to earn a good amount of money.

## Sarvat Bhagwan

After a few years of her marriage, her in-laws threw Sarvat and her daughter out of the house. Sarvat's uncle used to run a bakery, so Sarvat learnt how to bake items such as bread and nankhatai from him.

Sarvat joined Mann Deshi in 2018 and says "there's been a 25% rise in my business since I joined Mann Deshi." From our financial literacy programme she was able to take out a loan to buy raw materials for her business. Thanks to the digital literacy training she could take digital payments even during the lockdown period. "My confidence has increased multi-fold and so has my income. It feels good when people appreciate my bakery products" she exclaims.





# Healthcare & COVID-19



\*This report discusses our work from April 2021 - April 2022.

April 2022 was the beginning of the devastating second wave here in India. Here is a timeline of our endeavours in healthcare as of April 2021.

## April 2021:

- Ventilators installed in Satara hospital.
- Free HRCT scans given to women and children.
- Our Gondawale Rural Hospital has been running throughout the entirety of this reporting period and acted as a COVID-19 Care Unit with 25 beds.

## May 2021:

- We set up our free Oxygen Bank for those in the Satara district, providing **200+ patients with oxygen**.

## June 2021:

- We deployed 2 cardiac ambulances with ventilators.
- We initiated the distribution of two meals in 9 centres across Mann and Khatav Talukas and provided grocery packets for 40000 families during the 1st wave

## July 2021:

- We began free vaccination camps for women in partnership with Bel Air Hospital, **vaccinating 25,000+** women.

## Continuing:

- We have established regular health camps for women to check blood pressure, sugar levels, asthma, pains/ailments and provide medicines/vitamins. These camps also demonstrate important yoga exercises to maintain health and fitness.
- We have also constructed our state-of-the-art Diagnostic Center. The Diagnostic Center is pioneering healthcare in the surrounding rural communities as it provides both radiology (CT and X-ray scans) and pathology services. The Mann Deshi Foundation is delighted to have been able to provide these high-quality health services that will be invaluable to local communities since the facilities are one-of-a-kind within a 70km radius of the Diagnostic Center that charge government rates.

# Public-Private Partnership

## Gonadawale Khurd Rural Hospital



### Mann Deshi Foundation, Georgetown University & Maharashtra Government PPP:

The Public-Private-Partnership of the Gondawale Khurd Rural Hospital run in Satara, led by Mann Deshi, supported by our corporate partners HSBC India and Cipla Foundation, in collaboration with the district administration of Satara. This partnership was begun to help stifle the devastation caused by the COVID-19 pandemic whilst also undertaking research to assess the needs of the communities and cater accordingly to those needs.

#### FACILITIES AT GONDAWALE KHURD RH

4

High Flow  
Oxygen  
Concentrators



44

Oxygen Cylinders



25

Oxygen Beds



1

Computed  
Radiography  
(CR) System



5

Five-Para  
Monitors



1

Oxygen Pipeline



1

X-Ray Machine



1

Haematology  
Analyzer



# Public-Private Partnership

## Gonadawale Khurd Rural Hospital

All three actors have collaborated to create this hospital.

### Mann Deshi Foundation

- Refurbish the selected hospital (plumbing, painting, waterproofing, etc.)
- Supply and distribute quality food and water to the patients
- Purchase essential equipment such as CR system, portable X-Ray machine, haematology, analyser machine, among others
- Provide oxygen concentrator machines to the patients and information on how to use them
- Provide oxygen pipeline and oxygen tanks to the hospital
- Recurite two specialised doctors and two other doctors to serve in the hospital, and offer additional remuneration to the doctors to ensure a sufficient salary
- Operate 2 advacned cardiac life support ambulances
- Manage the day-to-day operations of the hopsital

### Corporate Partners

- Fund the hospital through Mann Deshi or permitting redirection of allocated project funds for the purpose of COVID-19 relief operations
- Purchase 2 advanced cardiac life support ambulances and provided them to Mann Deshi

### District Adminsitration

- Select a suitable existing public hospital, in consultation with the partners, with scope for refurbishment
- Pay basic salaries to the hospital staff
- Assign other essential medical personnel to the hospital
- Provide ambulances for hospital use
- Assist in logistics, whenever necessary
- Provide compliance, regulatory and procedural support to the partners in the hospital's operations

The Gondawale Khurd RH was inaugurated on October 27th, 2020 by **Dr. Neelam Gorhe**, Deputy Chairperson of the Maharashtra State Legislative Council, in the persence of all the stakeholders.



# Healthcare & COVID-19: Stories



I am **Jayshree Khade** (age 36) and I live in Enkul village. One day I was not feeling well. When I went to the doctor, I found out that I had symptoms of corona and the oxygen level was low. So the doctor told us to take the HRCT test and it has to pay a lot of money to get tested. Due to low financial status we couldn't afford HRCT test. But at the same time we came to know that Mann Deshi Foundation has started free HRCT test for women. I immediately went there and got my free HRCT test done.

Today I am very thankful to Mann Deshi Foundation for providing free HRCT test for women and for trying to reduce the financial burden of so many Families.

I am **Shobha Chavan**. In the month of April, I had cough and cold. I started taking normal paracetamol tablets and cough syrup, near about 10 to 15 days I took these medicines. Day to day my condition became worse. In our village also many of the people having the same problems. That time our village surpunch had taken a meeting in the village temple. He informed all the village people to take covid tests. Many of them were scared. After covid testing everyone comes to know that the whole village had coronavirus. That time everyone realized and learnt about covid. Everyone started taken a medicine as per the doctor's prescription and many of them were cured.

But my condition was getting worsen day by day. As per the doctor's suggestion I had to get admitted to hospital but there was no way for me to go. At the same time my husband came to know about Mann Deshi free ambulance service. We contacted the ambulance and I was able to reach in the hospital on time and got treated for covid. Thank you Mann Deshi for your great support



# New Initiative: Bank Sakhis

Bank Sakhis is a rural development and financial inclusion initiative in collaboration with Credit Suisse. Women who live in rural areas or in remote villages are unable to travel to a bank to open an account. On the other hand, a majority of women are unaware of how banking facilities such as savings, recurring deposits, fixed deposits can help increase their income and provide a safety net in times of need.

To address this problem, the Bank Sakhi project was born. This project includes training women to become business correspondents (BC) or Bank Sakhis for them to be able to deliver **door-step banking services**. Credit Suisse provided Mann Deshi with micro-atm machines to support 45 Bank Sakhis. The project also includes providing financial literacy training and entrepreneurship development to rural women. Women are explained that they can open a savings account with a small amount of Rs. 100 and earn interest on their savings. They are explained how their money is secured in a bank and how they can avail different financial services to grow their businesses. Currently, we have 45 Bank Sakhis that are providing financial inclusion services in six villages across two districts of Maharashtra. As a result, over 8000 women have opened a savings account within a year.

Meet **Vaishali Pise** - Mann Deshi's Bank Sakhi

Due to societal pressures, Vaishali attended school only till the 9th grade. To support her family, she opened a small vada pav (street food) stall. One day, she heard that Mann Deshi Foundation was taking interviews for the Bank Sakhi project. She decided to give an interview and to her surprise she was selected! Today, Vaishali not only runs a vada pav stall but also is our star Bank Sakhi. She has opened over 400 saving accounts for women, 200 recurring deposit accounts and provide over 35 loans to women entrepreneurs. Vaishali said, 'when I visit the villages and meet women, they are not even aware of how savings can help them when they grow old and are retired or when they need money for a medical emergency. I explain to them how these financial services can benefit them and how they can earn interest on their savings and increase their incomes.'





# Mann Deshi Champions

## Champions Programme



The Champions Programme has been set up to provide opportunities for young children from rural India to play and excel in sports. We identify prospective athletes, provide them with state-of-the-art sports facilities and nurture their overall physical, mental and social development. Over 50% of our athletes are girls.

## Curiosity Center



Our Curiosity Center works to provide rural children with access to art and STEM based education and training. Workshops take many forms from drama and art to astronomy and science.

## Youth Development Center



Our YDC 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.

# Mann Deshi Champions

## Elite Athletes



7+ athletes represented  
India



60+ athletes competed at  
state/district / national  
level



Organised Track & Field,  
Running and Wrestling  
Competitions



Hosted the first ever  
swimming competition in  
our drought-prone region



300+ government teachers  
given sports training by  
our travel coaches

## Curiosity Center



5000+ children have been  
taught about astronomy  
and science



Science competitions have  
been run in the Satara  
district

## Youth Development Center



60+ girls have been trained  
and now work in  
government police or  
corporate sector.



# Mann Deshi Champions

## Travel Coach Programme

**GOAL:** To provide coaching and sports resources to Government School students and teachers to strengthen schools' physical education program



**350 Govt School coaches** have been trained across 3 states - Maharashtra Chhattisgarh and Assam. **60 role model coaches** have been developed within local communities



**15 Mann Deshi Coaches; one coach hits 8 schools in one year;** Average 150-200 students per school

### Travel Coach Stories

I am Dhruv from Raipur. I had an opportunity to be part of a 7 day training program with Mann Deshi Champions in Raipur. I learned about different events and techniques of track and field and wrestling. Coach Babar told us it's not how hard you workout but it's about how you workout. Coach Hanumanth Ji told us nuances of Kabaddi and rules of Kabaddi. I had no idea about how important mental health is for children, Rupali gave us examples of how to support children in challenging times, especially since defeat makes athletes vulnerable. I am already implementing what I have learnt in the program especially in track and field. Right now I am supporting and training athletes for the cross-country team at my school. This is the first time my team has represented for the district level. I would like to get advanced training for track and field from Mann Deshi.



অসম চৰকাৰ



সত্যমেব জয়তে  
GOVERNMENT OF ASSAM



# Mann Deshi

## Champions: Stories

### Ashwini Kolekar



As part of a nomadic caste, the cultural tradition in my village means I will be married off by the age of 18, unless I challenge this norm. And I am

I was selected for the Indian U-23 Hockey Team for the Five Nations tournament held in Ireland, and helped India claim 2nd place in the international competition.

Now my challenges come on and off the hockey pitch as I contest the cultural expectations laid on me by my village.

### Reshma Kevate



From being the girl who chased buffaloes across the fields, to being the Champion who wins marathons across the country

I joined Mann Deshi Champions because I heard that alongside sports they also give out jaggery and peanuts. I found my passion and it has taken me across India and even to America. My athleticism now earns me money, if it wasn't for this I would have been married by now. My ambition is to become the most famous professional coach in my district!



# Mann Deshi

## Champions: Stories

### Vaishnavi Sawant



I am used to overcoming hurdles in my life, now I do this on the track.

I grew up in a very remote area with limited opportunities, but this did not hold me back. Once I found out about athletics, I never let go, I now specialize in the 2000 meters steeplechase and I have competed at a national level twice.

Nobody in my district had even heard of steeplechase before, this little known sport has taken me from rural Maharashtra all the way to the United States.

### Nikita Baad



Ever since I was young, I only had one dream, to become a police officer. One day, I mustered the courage to ask my parents about joining the force - they said no.

But I did not take no for an answer, I kept working hard because I knew that becoming a police officer was within reach for me.

My resilience has paid off as now, I have successfully joined the police force and I am living my dream.

# Mann Deshi Kisan: Our Farmer Producer Company

Mann Deshi FPC was set up in 2018 with an aim to empower women farmers. We support farmers in two main areas:

1. Access to scientific and technical farming knowledge
2. Provide them with access to post-harvest facilities (cold storage, wear house, access to retail markets etc.)

Our **mission** is to provide knowledge, market linkage and training for sustainable farming techniques to women farmers.

We have a **vision** of supporting women farmers to have ownership over their financial assets through farming .



## Our Help During COVID-19



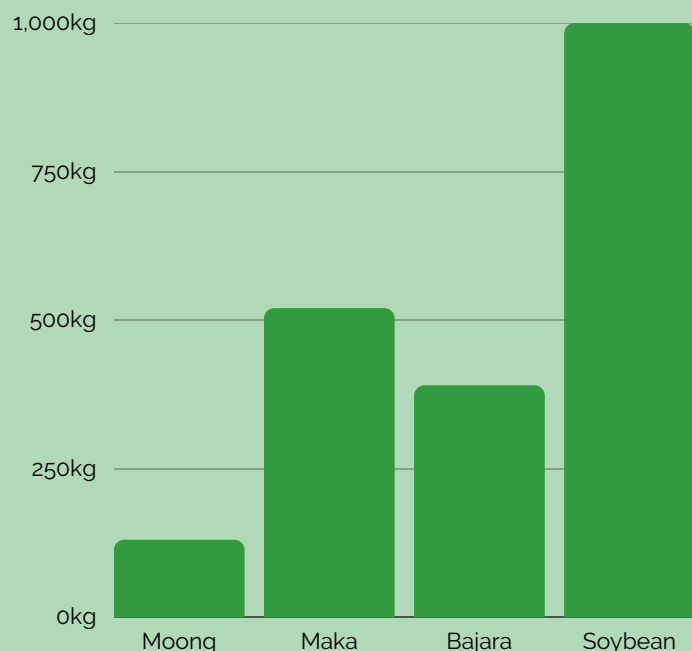
170 women farmers lost their husbands due to COVID-19



18.5 tonnes of Dal from our FPC was sold to provide food for the vulnerable during COVID-19



Kgs of seeds sold/provided to women who lost their husbands due to COVID-19:



# Mann Deshi Kisan: Stories

## Meet Sunita



Sunita is a farmer who lives in a small drought prone village named Sinda vasti in rural Maharashtra

Sunita's family has been practicing farming for many generations, but last year was the first time Sunita got her field's soil tested

By testing her soil, she was able to get an understanding of what nutrients the soil was lacking and why her sorghum crop was not of good quality standards

After testing her soil she realized that her soil was lacking calcium and zinc. She was then recommended what quantities of fertilizer nutrients need to be applied in the soil prior to sowing to ensure a healthy sorghum crop.

Sunita said, "After testing my soil, I was able to get a higher yield and a better price for my sorghum in the local market"

There are more than 100,000 women farmers like Sunita that require access to soil testing, water testing and crop disease diagnosis to help them cope with changing climatic conditions, increasing costs of production and fluctuations in vegetable prices.



# A Thank You to our Funders

## **Grant Received for year 2021 -22** **(Institutional)**

Accenture Solutions Private Limited	Enyo Design Studio
Alkem Foundation	The Luxury Curve
AMBI Creation - survey	Purple Patch Studio
Apax Foundation / Apax Partners India Advisers Private Limited	Izel Homes
Apcotex Industries Limited	OLIE lighting
Azim Premji Philanthropic Initiatives	Bathline sensations
Capri Global Housing Finance Limited. (CGHFL)	The Ambiente
CII Foundation	The Works Interiors
Classic Floorings and Interiors pvt Ltd	Hands Carpets
Collective Good Foundation	Alsorg Interiors India Pvt Ltd
Credit Suisse	Sigmac Concepts LLP
Dow Chemical International Pvt Ltd	Cane boutique
Whatsapp Application Services Pvt Ltd	Drapesy
Fluid Control	Kaati Carpets
Gateway Enterprises	Callisto elements
Give Foundation	Bharat Furnishings
HT Parekh Foundation	BoConcept India
Indusind Bank Limited	Unlimited Style Rugs
Meta Infotech Pvt Ltd	Twiggr studio llp
Pantheon Infrastructure Pvt Ltd	KSH International Pvt Ltd
Ratnakar Bank Ltd (RBL)	Texind Rohan Munshaw
Serie Architects Mumbai	Foam Home India Pvt Ltd
Shri Brihud Bhartiy Samaj	Escape.Creatomy
Tara Capital Partners India	C bhogilal south end
Transview Enterprise	Design Pataki
United Way of Delhi (UWD)	Kbros Aristo Pvt. Ltd.
Vivek Chemicals Pvt Ltd	Design Dimensions
Common Wealth of Learning	DOROTHEE Lights
Dasra	The Decor Remedy
Friends of Mann Deshi	HOME STORIES
Genesis Chartable Trust	The Urban Ensemble
Give to Asia	Cocoon Fine Rugs
Deutsche Gesellschaft fur Internationale Zusammenarbeit (GIZ)	Crafted Spaces
God My Silent Partner	Defa Lighting Solutions Pvt Ltd.
Hongkong and Shanghai Banking Corporation	F Plus S Designs
Rhythm Foundation	Venzo Wood pvt Ltd
Silicone Valley Foundation	SMS Scientific products pvt Ltd
Youth Business International	Emanate home
	Classic Floorings and Interiors Pvt Ltd
	"World of outdoors

### **Grant Received for year 2021 -22 (Individual)**

Abhishek Yadav  
Ambika Kothari  
Ambika Nehru  
Amit Wagh  
Ankita Saigal  
Anna Warrington  
Aruna Prakash Burte  
Ashok Mahadevan  
Ashwin Assomull  
Avinash Gupta  
Basanti Didwani  
Chander Uday Singh  
Deeksha Dudeja  
Dishita Vora  
Gautam Benjamin  
Gautam Gupta  
Gayatri Menon  
Gitanjali Diwan  
Hemant Vishnu Navare  
Jyotika Jain  
Karthik Reddy  
Karun Kumbera  
Kes S.B. Shorff & M.H.Shorff Col  
Koovapady Venkatachalam Raman  
Lyla Mehta  
Madhusudhan Menon  
Mahesh Mahindroo  
Meena Dorge  
Megha Chawla  
Mithuni Maheshwari  
M P Panandiker  
Nandish Vasa  
Neptune International  
Nikunj Seksaria  
Nirav Kumar Shah  
Phiroza Muncherjee  
Poonam Choksi  
Poornima Burte  
Prakash Tulsidas Gandhi  
Priyanka Zutshi  
Purnima Thacker  
Radhika Pandya  
Raghavan R Shastri  
Rahul Anand  
Rajeev Sathe  
Rakesh Mohan  
Ramakrishnan C G  
Ranjith Reddy Challa  
Ravi Agrawal  
Razia Gandhi  
Rekha Menon

Rishabh Harsh Mariwala  
Ruhani  
Rujul Gupta  
Running Cow films  
Sachin Tatiwala  
Sameer Shroff  
Sanjiv Khan  
Seema Kamlesh Dorage  
Sharmilee Shroff  
Shenaz Merchant  
Shirin Asif Johari  
Shubhra Ranjan Ias Study Pvt Ltd  
Siddharth Daftary  
Simran Daryanani Zainulbhai  
Simran Singh  
S Seth Bhat  
Suneet Kothari  
Suneet Weling  
Supriya Rai  
Surendra Anand  
Susan Jane Walker Moffat  
Sushil Assan Sukhwani  
Sushma Baldev Gupta  
Tanaji Shrirang Bhosale  
Tara Mahadevan  
Thulasiraj Ravilla  
Tina mehta  
Udith Sreejith  
Unknown Donor  
Usha Thorat  
Vikram Desai  
Vijayalaksmi Balakrishnan  
Zahir Dhunjibhoy  
Bhavik Rathod  
Sapna Khubchandani  
Ashok Mandore  
Simeen Colabawalla  
Sukriti Sharrma  
Urvashi Bhatia  
Satinderkaur  
Pratik Gandhi - under the roof  
Thomas Markose  
Shilpa Maroo  
Anushka Contractor  
Shruti Vyas  
Nishant Badami  
Kanu Gupta  
Priyanka Jain  
Anushka More  
Mona Patel  
Rakesh Kumar

Noorein Kapoor  
Vita Moderna  
Ashish Bajoria  
Vimla Philips  
Parth Desai  
Firdaus Variava  
Devyani  
Rupali Jangam  
sulochana Dharsania  
Aarti Chhabria Chhabria  
Manogna  
Samreen Khan  
Jeetu Khubchandani  
Sachin gupta  
Meerapganeriwal  
Reena Bhat  
Kaveri Kini  
Sandeep Rastogi  
Sweta Arya  
Saakshi Agarwal  
Rahul Anand  
Rachit parikh  
Pooja Paul  
Charu  
Akash shingvi  
Dalip Kang  
Nisha Kothari  
Magari  
Harshita Shetty  
Akhil Rane  
Somnath Sawant  
Pallavi Bhat  
Abhishek Lokur  
Vaishali Kamdar  
Parth Desai  
Vivan Salvi  
Abhay Tiwari  
Dhaval and Isha Shellugar  
Ali  
Nirav Mehta  
Klove  
Mohitraj Singh  
Payal Chaitanya  
Vibhor Mathur  
Vishal Bhawnani  
Amanpreet singh  
Nuriyah  
Sarvjit Vij  
Jyothirmoy  
Rupesh  
Kunal Shroff

Abhay Jaipuria  
Dheeraj Dhamu  
Rishabh Mariwala  
Imran  
Nirmala Rao  
Nikhil and Diva  
Sunderben kakka  
Manjula Vivekanand Kamath  
Vaibhav Lodha  
Harvinder singh  
Milind Shriram Nitsure  
Swati  
Vivek Kamath  
Chandan Kumar  
Arjun Rathi  
Ganapathi Bhat  
Pallavi Goenka  
Arun Bahety  
Rupali Badadali  
B Yeshwanth Rao  
Pramod Kumar Tripathi  
Sunil Rai  
Navin Kawal  
Rupinder Singh  
Sudhir V. PAREKH  
Pratap Kumar  
G.SENTHILKUMAR  
Omkar Chaughule  
Pushpa Bhat  
Laksmi  
Sneha U  
Abhishek Lunawath  
Rekha R  
Parth Sompura  
Shantanu Garg  
Maithili Ahluwalia  
Ekaa  
Nupur Bhide  
Mona Tiwaskar  
Rohit Bhoite  
Iram Sultan  
Sahil Jain  
Anuradha Mathur  
Moneisha Gandhi  
Devika Mahadevan  
Ria Kanal  
Pradeep Mallick



# GOVERNANCE

Mann Deshi Foundation is a Public Charitable society registered under Societies Registration Act, 1860 vide registration no: 4523 and also registered under Maharashtra Public Trust Act, 1950.

## Board Members

NAME	DESIGNATION	AGE	GENDER	ADDRESS	OCCUPATION	NO. OF YEARS OF ASSOCIATION AS A BOARD MEMBER
Chetna Sinha	President	64	Female	A/P Mhaswad, Tal. Mann, Dist. Satara 415 509	Founder Chairperson Mann Deshi Foundation and Mann Deshi Mahila Bank	26 Years
Jawahar Deshmane	Vice - President	60	Male	A/P Mhaswad, Tal. Mann, Dist. Satara 415 509	Businessman	16 Years
Rekha Kulkarni	Managing Trustee	51	Female	A/P Gondavale Budruk, Tal. Mann, Dist. Satara 415 508	Banker	16 Years
Dr. Dhairyabala Jayant Poladiya	Trustee	57	Female	201 Lavina CHS, Vishnu Nagar, Thane, Mumbai 602	General Physician	11 Years
Dr. Ruchi Lai Sangoi	Trustee	35	Female	Society Bhavan, Narayan Joshi Cross Road No. 2, Post Office Lane, Kandivali (W) Mumbai 67	Nutritionist	11 Years
Dr. Veena Vishavjit Ambike	Trustee	41	Female	A/P Dhayari, Eohini B 301, DSK Vishwa, Pune	General Physician	6 Years
Falguni Devrendra Gada	Trustee	52	Female	A23, Michel Apts, PK Road. Mulund (W) Mumbai 80	Architect	6 Years

# GOVERNANCE

## Attendance at the Board Meetings

Sr. No.	Date of Meeting	Members Present
1	27-04-2021	4
2	26-05-2021	5
3	29-06-2021	5
4	29-07-2021	6
5	30-08-2021	6
6	27-09-2021	5
7	30-09-2021-AGM	43
8	30-10-2021	4
9	29-11-2021	5
10	30-12-2021	4
11	28-01-2022	6
12	22-02-2022	4
13	19-03-2022	5

## Salary Slabs for Employees

Slab of Gross Yearly Salary (In Rs.) Plus Benefits Paid to Staff	No. of Staff Members
< 60000	19
60001-120000	150
120001-300000	239
300001-600000	9
> 600000	3
Total	420

# Banks & 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 Gadve

Gadve 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**

1. Advocate DV Kumbhar

G-57 Rajdhani Towers, 1st floor,  
Satara 415002

2. 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 :- **31<sup>st</sup> MARCH 2022**

## 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 : 05/09/2022



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 31/03/2022

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 :-		327885107	64
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 education & Relief of Poverty in Agree State Item (a) to (i) of Income & Expense A/C	298881348.53		
V	Amount spent for the purpose of medical relief	30090212.50		
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 from securities, not rented and yielding no income at 10% of the estimated gross annual rent.			
	<b>Total Deduction</b>		328971561	03
	<b>Gross Annual Income Liable to contribution</b>		00	00

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.

X Chetna  
X mhaswad  
X Pkush



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



# Financial Statements

MANN DESHI FOUNDATION

## RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDING 31.03.2022

RECEIPTS	AMOUNT	AMOUNT	PAYMENTS	AMOUNT	AMOUNT
Op. Cash Balance	-	-	<b>Project Expenditure</b>	-	17,88,88,054.29
Op. Bank Balance	60,75,547.00	60,75,547.00	<b>Administrative Expenditure</b>	-	1,37,59,585.13
Voluntary Contributions	29,11,21,695.36	29,11,21,695.36	Property & Road Tax	-	4,16,510.00
Less: TDS	-	-	Fixed Assets	-	3,98,71,201.30
Project Receipts	75,06,317.68	74,77,232.70	FD Invested	16,07,25,000.00	16,20,53,448.70
Less: TDS & O/s.	79,084.98	-	FD Interest Accrued & Reinvested	13,28,448.70	-
Membership Fees	-	-	Op. Liabilities Paid	-	34,18,069.00
FD Interest Received	12,07,835.81	10,84,232.31	Op. Creditors Paid	-	51,68,580.84
Less: TDS	1,23,603.50	-	Advances Paid-Workshop	-	60,000.00
FD Interest Received & Reinvested	10,11,594.00	17,22,343.60	Op. TDS Payable paid	-	1,51,738.00
Less: TDS	1,89,740.40	-	Staff Project & Other Advances	-	69,657.99
SB Interest Received (Domestic & FCRA)	10,08,234.00	10,08,234.00	NDSC Loan payment	-	14,70,357.24
Interest on IT Refund	-	-	Purchase Advances	-	7,29,108.00
Rent Received	6,00,000.00	5,40,000.00	Rental deposit	-	-
Less: TDS	60,000.00	-	Revolving - Seed Capital	-	2,19,07,000.00
Op. Debtors Received	-	94,154.40	GST Paid	-	2,03,721.83
Op. Advances & Advances Received	-	-	Security Deposit	-	90000.000
FD Encashed	-	11,37,17,651.92	TCS receivable	-	48922.64
Refund of Rental deposit	-	-	Advance Paid - Capital Assets	-	72,74,900.00
Refund of Security deposit	-	-	Cl. Cash Balance	-	-
Revolving - Seed Capital	-	1,74,23,000.00	Cl. Bank Balance	69,47,883.88	69,47,883.88
Income Tax TDS Refund received	-	-			
GST Collections	-	2,62,647.35			
Gratuity Received	-	-			
		440526738.64			440526738.64

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X mntremin

X @Kulkarni



Gadve & Associates  
Chartered Accountants

(D. K. Gadve)  
Proprietor

THE BOMBAY PUBLIC TRUST ACT, 1951  
**SCHEDULE IX [ VIDE RULE 17 (1)]**  
**Mann Desht Foundation**  
**Tal :- Mann Dist:- Satara**  
**Registration No :- F/4494 Date:- 27/3/96**  
**INCOME & EXPENDITURE AS ON 31 MARCH 2022**

EXPENDITURE	Total	INCOME	Total
To Expenditure in respect of Properties		By Rent	600000.00
Bank Charges	157780.13	By Interest	4127653.81
NSDC Loan Interest	210887.76	On Securities	0.00
Rates, Taxes, cesses	416510.00	On Loans	0.00
Repairs and Maintenance		On Bank account	
Salaries	2572410.00	FCRA Bank Account Interest	684402.00
Insurance		Domestic Bank Account Interest	323832.00
on A/c of Staff	1219502.00	Interest on F.D	3119419.81
on A/c of Property	116515.00		
On A/c of Others	1236393.00		
To Depreciation	18795836.00	By Dividend	-
To Establishment Expenses	7636501.00	By Donations in cash or kind	
To Remuneration to trustees	-	Earmarked FCRA Donations	100776876.76
To Remuneration to others (Administrative staff salary)	3252670.00	Earmarked Domestic Donations	91742337.69
To Legal Expenses	0.00	Other Domestic Donations	12086432.00
To Audit Fees	407100.00	General FCRA Donation	111187200.00
To Contribution and Fees	-		
To Amount written off-	-	By Membership Fees	400.00
Bad Debts			
Loan Scholarships		By Income from other sources	
Irrecoverable rents		YCMOU Study Centre Fee (Adult Education Training Program)	203846.00
Other Items		Other Project Receipts	2530064.58
To Miscellaneous expenses	0.00	Other fees & Receipts	
To Depreciations	-	(Vocational Skill Training Fee Receipt)	4590185.00
To Amounts transferred to Reserve or Specific funds	-		7324095.58
To Expenditure on Objects of the trust -		By Sales Account (Masks, Craft & Handloom Items, and other)	40411.80
Religious - --	NA		
Educational -			
- Women Empowerment	133384726.19		
- Sports Facility for Rural Children	3568901.00		
Medical Relief - Health Care/Covid	30090212.50		
Relief of Poverty-	6873086.00		
Other Charitable objects -	11604940.45		
To Transfer to Accumulated u/s 11(2)	110000000.00		
To Surplus carried over to Balance Sheet	-1086453.39		
<b>Total</b>	<b>327885107.64</b>	<b>Total</b>	<b>327885107.64</b>

Date: 05/09/2022  
Place: Kolhapur

UDIN: 22038546AXSAM89302

As per our report of even date.

Gadve & Associates  
Chartered Accountant



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

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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 2022**

FUNDS & LIABILITIES		Total	PROPERTY & ASSETS	Total
<b>Trusts Funds or Corpus</b>			<b>Immovable Property</b>	
Corpus Fund		1300.00	Land	16111340.00
			Building	36409754.42
<b>Reserve Funds</b>		171811135.56	<b>Other Fixed Assets</b>	
Land Revaluation Reserve	4844981.00		Computers and Printers	6173734.79
General Reserve	166966154.56		Electrical Insallation	2443230.55
			Furniture and Fixture	38660331.32
Earmarked Funds/Grants		9618490.03	Office Equipment	8512999.12
Revolving Grant for Rural		1000000.00	Plant and Machinery	2280109.00
Accumulation For U/s 11(2)		110000000.00	Vehicles - Car & Two Whleers & Tanker	21359420.73
			Health Care Project	21558814.14
<b>Loans (Secured)</b>		2940714.59	<b>Investments/ Deposits</b>	
NSDC Loan			F.D . Against Revolving Grants	1323462.17
<b>Current Liabilities</b>		11087854.17	FDs with IDBI Bank	30004050.00
Duties & Taxes	384369.00		FDs with HDFC Bank	84936965.40
Sundry Creditors	5317223.17		FDs with IDBI Bank Revolving	2509033.30
Expenses Payable	11526.00		FDs with IDBI Bank	1068901.73
Loan Interest Payable	43507.00		FDs with IDBI Mhaswad	5083256.90
Diwali Bonus Paybale	2760000.00		FDs with Kotak Mahindra Bank- Pune	800482.00
Gratuity Received	135600.00		FDs with Tarang Vahini Bank	107776.33
Salary Payable	2277860.00			
PF Payable	157769.00		<b>Current Assets</b>	
<b>Income &amp; Expenditure</b>			Closing Stock	91808.53
Balance as per last Balance	0.00		Deposits (Asset)	1508400.00
Add: Current year Surplus as per			Loans & Advances (Asset)	17015253.99
Income and Expenditure Account	-1086453.39		Sundry Debtors	121280.98
			Income Tax Refund	1411913.07
Less: Transfer to Reserve Fund	-1086453.39	0.00	Income Receivable	19292.00
			<b>Cash &amp; Bank Balances</b>	
			a) Cash in Hand	0.00
			b) With Bank A / C	6947883.88
<b>Total</b>		<b>306459494.35</b>	<b>Total</b>	<b>306459494.35</b>

Date : 05/09/2022  
Place : Kolhapur

UDIN: 22038546AXSAM89902



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

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

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x *@Kush*



