



**Mann Deshi**  
Foundation

**MANN DESHI  
FOUNDATION**

# **ANNUAL REPORT**

**2023 - 2024**

**CELEBRATING 1 MILLION WOMEN**



**Empowering Women, Transforming Communities**  
[www.manneshifoundation.org](http://www.manneshifoundation.org)

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# A NOTE FROM THE CHAIRPERSON



**CHETNA  
GALA SINHA**  
FOUNDER

In recent years, I have been deeply inspired by the remarkable determination of young girls in our communities. They are pursuing medals, representing India in international sporting competitions, and diligently saving for their higher education and promising careers. What stands out is that no one explicitly told them to take charge of their own lives - they recognized the need for change and chose to act instead of complain.

The cost of STEM education is high, and when state scholarships or parental support are unavailable, we found that with the right support, our girls are ready to take the initiative to save and earn, making their aspirations for a brighter future possible. Take Kajal

Virkar, for example, who was cutting sugarcane alongside her siblings and parents on farms but now represents India on their national junior hockey team, making her the primary breadwinner in the family. Or about young Lalita Virkar, who diligently saved in her recurring deposit account for a year at Mann Deshi Bank and could then take a loan against it to pursue a nursing course. She wants to become a nurse because she believes she wants to put the patient at the centre of the healthcare system. It is a testament to their resourcefulness and Mann Deshi Mahila Sahakari Bank and Mann Deshi Foundation's role in empowering them to pursue their dreams.

Our programme, co-created with the community, continues transforming lives in remote regions of Maharashtra, offering once unimaginable opportunities. Girls who aspire to become police officers or doctors are setting goals and working toward them.

Women are trained in our Business School to start small enterprises and access jobs in manufacturing, paramedicine, and public service. Based on our learnings, the multiplier effect on job creation through our women's entrepreneurial pursuits is profound. **This year, we are proud to reach one million women, affecting the lives of one million households** - better education, better nutrition, better opportunities. Reflecting on our journey, I am reminded of the stone-breaker women who came forward to open savings accounts when Mann Deshi Bank was first established. In 1999, when financial literacy for women was not even a consideration in the banking

sector, these women were advocating for it. Today, their voices have reached global platforms, from the United Nations to international forums, and their wisdom continues to shape our mission.

Our greatest pride comes from seeing these women evolve - from being unable to read and write to becoming entrepreneurs and digital banking pioneers. One particularly inspiring story is that of Kalpana Mali, whose journey embodies the spirit of innovation and resilience. I am also moved by the example of Sunita Khatavkar from Satara, a potter who now uses digital platforms like ONDC to sell her products, breaking barriers and embracing e-commerce.

We are also proud of our Soil Sakhis, the farmers' first point of contact, who have become the ears, eyes, and hands of agronomists in the field. These women connect farmers' ancient wisdom with modern science and technology, revolutionizing how we approach sustainable agriculture and climate resilience. Their dedication bridges knowledge and practical action, helping farmers thrive.

This year, we are excitedly looking forward to opening the first-of-its-kind stadium dedicated to rural athletes. It will feature an amphitheatre and a training centre for sporting careers because our children and youth deserve no less.

We are also thrilled to inaugurate a Centre for Entrepreneurship for rural women in Mhaswad, including a unique animal lab. Given the importance of agri-allied sectors for women, particularly those marginalized and landless, this centre will empower them

with opportunities to innovate and thrive.

We celebrate the success of women who have not only learned to run businesses but are now selling their goods across India through digital platforms.

Simultaneously, young girls in high schools are forming mini-banks, taking on roles as managers and accountants, and learning the fundamentals of finance. It is heartening to see them thinking about their education and careers while saving for the future, bit by bit.

Mann Deshi's journey has been a unique learning experience where the knowledge and wisdom of rural women have shaped our path. Women who never had the chance to attend school are now leading the way in financial independence and entrepreneurship. We celebrate these women and the young girls who are paving the way for a future where no dream is too big. Together, we are transforming lives, empowering aspirations, and building a brighter future for future generations.

# CELEBRATING 2023-2024

Mann Deshi Foundation received the prestigious **Mahatma Award 2023 for Social Impact** for its path-breaking contribution to micro-finance, supporting rural women, and empowering female micro-entrepreneurship.

Ms. Chetna Sinha was a guest speaker at **CGAP's Annual Council of Governors meeting in London**, hosted by the World Bank's Consultative Group to Assist the Poor (CGAP). She joined leaders from around the world to advance financial access and support poverty alleviation initiatives.



G20 EMPOWER invited Mann Deshi to partner with their **G20 EMPOWER Digital Inclusion Platform**. As this will be an aggregator platform, they requested Mann Deshi to contribute our existing content and courses of digital literacy, technical skills, and digital financial literacy.



When you invest in women economy grows, and society thrives" - Founder and Chairperson of Mann Deshi Foundation Mrs. Chetna Sinha at the **UN Women Commission on the Status of Women 68 held in New York**. As the civil society representative, she proudly highlighted the voices of Indian women.

We are very proud to share that **Rupali Shinde**, Digital Didi at Mann Deshi Foundation was awarded at **2023 BRICS Women's Leadership Forum held in Beijing, China**.



Mann Deshi Champions team, athletes Reshma, Mumtaj and Bhoomika, had the opportunity of meeting **Abhishek Bachchan along with Consul General Mike Hankey** at a fundraising screening of the movie "Ghoomer," organized by the Consulate General of the US in Mumbai at Yash Raj Studios.



Founder and Chairperson of Mann Deshi Foundation, Ms Chetna Sinha at the **Mastercard Centre for Inclusive Growth's Asia Inclusive Growth Forum**. The Forum focused on fostering cross-sectoral dialogue on inclusivity and growth in the post-pandemic era, aligning with G20 vision and the Business 20 (B20) task force under the pillars of Planet, People, and Prosperity.

Mann Deshi hosted a dinner for the **G20 EMPOWER Working Group on Financial Inclusion and Business Acceleration**. Our Founder, Chetna Sinha, played the role of a chair of the working group and worked tirelessly to ensure women have access to finance and credit. The dinner was hosted by Mr. Gautam Narayan.



Mrs. Chetna Sinha, founder of the Mann Deshi Foundation, attended the **World Economic Forum in Geneva** with her son, Karan Sinha. They discussed modern agriculture and climate change with India's UN ambassador, Mr. Indra Mani Pandey, highlighting the Foundation's initiatives. As a gesture of appreciation, a bag made by a Mann Deshi artisan was presented to Mr. Pandey, who accepted it with pleasure.

Our Founder, Chetna Sinha, was invited for an incredible lineup of thought leaders at the inaugural **Money 2020 in Bangkok** for the session titled, 'Championing Financial Inclusion Empowering the Underserved in the Asian FinTech Landscape'. The global fintech event brings together finance and tech pros, 25% of whom are C-level leaders, to exchange game-changing insights and spark innovation.



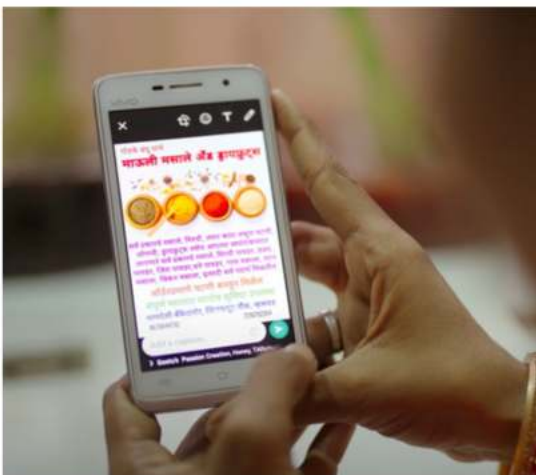
Our Founder, Chetna Sinha had the honor to speak at **IESEGAR2023**. The three day event featuring entrepreneurship, innovation, and people-focused leadership at IESE Business School's Barcelona campus! Over 1,200 attendees joined for hands-on workshops and discussions on business innovation, digital transformation, sustainability, and AI.

In partnership with **Godrej** Consumers Products Limited, professional trainers will **provide training** in female beauty care to aspiring beauticians and enable them to earn a livelihood. This collaboration aims to enhance the beauty care skills of women who aim to make a career as a beautician and enable them to start their own parlor.



Accessing credit is a major challenge for the women we work with in growing their small businesses. To help overcome this, **Algorand Foundation** along with Mann Deshi Foundation are developing a **credit scoring and self-credit assessment system** specifically for women entrepreneurs. This decentralized digital wallet solution will be immutable and verifiable and will help in effectively supporting women business owners in securing lending opportunities.

**ONDC** is a government-backed initiative that aims to democratize e-commerce in India by creating an open, decentralized network. Leveling the playing field, the ONDC platform provides small businesses an equal opportunity to compete with large market players. As many as **123 beneficiaries** of the Mann Deshi Foundation are registered on the ONDC portal. ONDC has considered Mann Deshi as a flagship partner.



Mann Deshi has developed a **chatbot** in which the **modules of Digital Literacy, Financial Literacy, and Deshi MBA** are available in the form of short text messages in Marathi language. Modules are also available in audio form to ensure that inclusivity and are also run by Mann Deshi community radio for its beneficiaries. The chatbot developed by Mann Deshi is also featured in the **G20 Forum**. This is a milestone in the direction of Mann Deshi's goal of developing **Digital Skills University**.

Mann Deshi Foundation has developed a well-designed module for its **Chamber of Commerce** workshops. This course content stands out because it was created using our fieldwork expertise, an understanding of the recipient's needs, and input from them. It was initially tested in the field before being incorporated into the module. Due to its use of the straightforward and widely spoken Marathi language, the module is user-friendly. The use of eye-catching photos and comic-book case studies makes it understandable and exciting for our beneficiaries.



**Tisser Artisans** and the Mann Deshi Foundation have signed a one-year Memorandum of Understanding (MoU) to **upskill women, provide vocational training**, involve students in real-world projects, promote artisanship and empower women.



As a part of our new partnership with **Sachin Tendulkar Foundation**, Mann Deshi Champion Athletes, Payal, Arya, Vaishnavi, and Arati, had the wonderful opportunity **to meet Sachin Tendulkar and Anjali Tendulkar**. Their day was filled with inspiration and priceless advice as they discussed training conditions, dietary habits, and the mental resilience required to excel in the competitive sports arena.



The Millet Project is a community-led action research project aiming to document the challenges and **highlight the voices of smallholder millet farmers**. The aim is to understand the challenges faced at different stages, verify if soil testing improves yields and reduces costs and highlight the voices of millet farmers.

Mann Deshi collaborates with the **forest department** to improve life in remote villages of the Western Ghats, which face poor connectivity and limited livelihood opportunities. We have provided solar lights to villages without electricity and support forest officials in balancing community needs with wildlife conservation. To aid forest patrols during the challenging monsoon season, Mann Deshi distributed raincoats and shoes, essential for monitoring and patrolling vast areas under difficult conditions.





We are happy to announce a new partner, **HSBC Bank** for Mann Deshi's Agriculture programme. The project focuses on empowering rural women to become **climate change heroes or 'Soil Sakhis'**. Our Soil Sakhiks are trained to provide farmers with guidance on climate smart agriculture, soil testing and agronomy guidance. We also provide training by experts in the form of Sheti Shalas.



This year we started a new financial inclusion initiative called, KickStart Girls. **By partnering with EPS and Stripe**, we have provided financial literacy, career readiness and self development training to over 800 adolescents.

Under the **KickStart Girls programme**, we have started an innovative initiative called **School Bank** at Mohi Kanya Vidyalaya to foster financial inclusion and inculcate the habit of saving among youth. 105 students have already opened bank accounts and are saving regularly.



Under Mann Deshi's Healthcare programme, health camps have been conducted in partnership with the **Rotary Club Akluj** to provide artificial legs for 40 accident victims. A vision check-up and eye care camp were set up in partnership with **Omnisight International**. Additionally, a health camp was organized in partnership with the Forest Department in Bamnoli.





Our founder Chetna Sinha met with Shona Sabnis the Vice President of Public Affairs at **Corteva** and Eric Dereudre the Vice President of Governmental Affairs-International in New Delhi to discuss empowering female farmers. They also received shawls and goodies crafted by women entrepreneurs trained by Mann Deshi Foundation.

In August 2024, Mann Deshi Foundation, supported by **Stripe**, participated in **Global Fintech Fest** held in Mumbai to showcase their work in empowering rural women entrepreneurs through financial and digital literacy. Their stall was a hub of inspiration, highlighting how fintech innovations can drive economic empowerment in underserved communities.



We are very proud to share **Bharat Ratna Shri Sachin Tendulkar, Dr. Anjali Tendulkar and Sara Tendulkar** inaugurated the Mann Deshi Sports for Excellence Centre. During their visit, they interacted with our star athletes, participated in a tug-of-war game and also distributed medals to winners running and swimming races.





# 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. We empower female entrepreneurs and their communities by providing access to knowledge, capital, markets and social support. We have reached over 950,000+ women and aim to reach one million women by 2024.

## VISION

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.

## MISSION

- For women, we focus on nurturing and supporting micro-entrepreneurs. Our **women empowerment programmes** are developed organically to address needs identified by the women we work with. We continue to evolve and adapt our programmes based on their inputs in order to better suit these needs
- For communities, our **community development programme** works on addressing the needs of this community. We focus on water conservation and soil testing to support small and marginal farmers. We provide healthcare services at affordable prices. We also help young people continue their financial education and develop their sporting potential

# WOMEN EMPOWERMENT

*“My courage is  
my capital”*

Mann Deshi Foundation’s women empowerment programmes are aimed at promoting women’s sense of self-worth, their ability to determine their own choices, and their right to influence social change for themselves and others. Women’s Business School and the Chambers of Commerce are the two women empowerment programmes at the foundation. Since inception, we have reached over 900,000 women and by 2024 our Chambers of Commerce and Business Schools collectively aim to have supported one million women.

## WOMEN’S BUSINESS SCHOOL

Our business schools provide training aimed at building practical and technical entrepreneurial skills that help women set up and expand their business. We also run mobile schools out of buses to offer courses to women in the remotest of areas. We have over a dozen different courses that range from workshops and short duration courses to a year-long Deshi MBA programme.

### 1. FINANCIAL & DIGITAL LITERACY

The programme includes financial and digital literacy training at a basic as well as an advance level. The basic modules include a three-hour workshop focused on banking essentials, covering topics such as opening an account, savings, insurance, pensions, and loans. Participants will also learn practical strategies for saving from their current income and establishing daily savings discipline. For those seeking more advanced knowledge, the Advanced Financial Management Module offers a six-day, in-depth course on financial management and business best practices. This module covers various loan types and methods to grow income, assets, and long-term wealth.



### 2. ENTREPRENEURSHIP DEVELOPMENT

This programme focuses on skilling women to become leaders. By providing training on business planning, financial management, marketing strategies, innovation, and problem-solving. Courses in this programme include agri-based business training, computer literacy, fashion design and several vocational courses.

### 3. DESHI MBA

Deshi MBA is a crucified year-long intensive course. It provides women with extensive training and analytical training on marketing and business management. This course gives women who did not have the opportunity to come their education to access advance training and knowledge. Participants also attend workshops, visit successful businesses, attend market fairs and are supported by a mentor who guides them throughout the year.

#### 4. PARA-VET TRAINING

Mann Deshi Foundation partnered with the Nimbkar Agricultural Research Institute (NARI) to provide rural women with training on goat farming, vaccinations, first aid, and artificial insemination. Since the Mann region is heavily populated with shepherd communities, the women have been able to play a crucial role in providing farmers and shepherds with accessible and affordable para-vet services while simultaneously earning an income and livelihood for themselves.

#### 5. WOMEN & YOUNG GIRLS

Life-skills, health workshops, financial literacy and livelihood training is provided to young girls and women from remote villages through this programme. This programme aims at empowering girls and women who have not had access to education opportunities.



#### OUTCOME & IMPACT

Since the launch of the Women's Business School programme and Mobile School Buses in 2012, more than 700,000 women have benefited from it, along with over 125,000 young girls who have gained valuable skills through both the business school and the mobile business school initiatives.

# 80%

**OF WOMEN HAVE INCREASED THEIR MONTHLY AVERAGE INCOME INCOME BY 56% (INR 8900)**

# 92%

**OF WOMEN HAVE STARTED NEW BUSINESS OR EXPANDED THEIR BUSINESS**

# 70%

**OF WOMEN HAVE GONE ON TO GAIN OWNERSHIP OF ASSETS**

# 92,450

**WOMEN GRADUATED FROM BUSINESS SCHOOL & MOBILE SCHOOL BUSES**

# 39,158

**WOMEN STUDIED FINANCIAL LITERACY**

# 24,187

**WOMEN ATTENDED LIVELIHOOD GENERATION WORKSHOPS**

# 22,803

**WOMEN ATTENDED BUSINESS DEVELOPMENT WORKSHOPS**

# 1,912

**WOMEN GRADUATED FROM A YEAR LONG DESHI MBA PROGRAMME**

# 2,774

**PARTICIPATED IN YOUNG GIRLS' PROGRAMME**

# 1616

**PARTICIPATED IN AD HOC COURSES**



## INSPIRING STORIES FROM INSPIRING WOMEN.

# 26,283

FARMERS PARTICIPATED IN  
SURVEY

# 4,718

ARTIFICIAL INSEMINATION OF  
GOATS CONDUCTED

# 4,70,269

ANIMALS VACCINATED BY  
PARA VET TEAM

# 28,814

ANIMALS OFFERED A PRIMARY  
TREATMENT

# 8,170

WORKSHOPS FOR FARMERS



**Vijaya Sahane** lives in Sinner's Yuvare village. Since her husband hasn't provided for her for the past ten years, Vijaya has been solely responsible for the family's needs. She has a son and four daughters.

She was in charge of every child's education. She never wanted her girls to experience the struggles she did, so she made it her mission to provide them with a quality education. Thus, Vijaya began farming herself. Since then, she has married two of her five children and provided them with excellent education.

Because Sinner had less water, Vijaya wanted to combine her commercial ventures with agriculture, which would use less water. She made friends with the Mann Deshi Foundation staff and learned about growing mushrooms. Vijaya attended Mann Deshi's three-day instruction on mushroom farming along with 50 women from the Gram Sangh.

Educated till the 10th, Vijaya has been managing a mushroom business under Gram Sangh for the previous three years. Her garden produces 200-250 mushrooms at a time. Vijaya has also taught 70-80 women how to cultivate mushrooms. They first had a lot of trouble selling mushrooms because they had just recently been brought to rural areas. People would not purchase mushrooms. Thus, at first, Vijaya sold mushrooms and went door to door educating people about them. She also visited different offices to sell mushrooms.



Vijaya now has a large clientele and makes up to Rs 30,000 a month. Her goal is to expand her company. Her company is now well-known throughout Sinnar Taluka. Honorable Ajit Pawar, the Deputy Chief Minister of Maharashtra State, has also expressed gratitude to Vijaya. "I can only run my mushroom business successfully today thanks to the direction and assistance of the Mann Deshi Foundation. Vijaya expresses gratitude to the Mann Deshi Foundation.



Most often tricky times bring out the best in us. **Jayashree Nagre** lives in Chas village of Sinner taluka with her husband and two children. Her husband is in the tailoring business, and Jayashree does agriculture. Her husband's income wasn't enough to meet their kids' household expenses and education expenses. This is why Jayashree wanted to start a business alongside goat farming to support her husband.

One day, she came in touch with the Mann Deshi Foundation. She learned about the Goat Para-vet and Goat Rearing programme. As she already knew goats and goat rearing, she took training under Mann Deshi and started working as a sheli sakhi for the goat programme under the Sinner Branch of Mann Deshi. She was trained at Nimbkar Farm and Ranjani wherein she learned how to vaccinate goats, how to perform artificial insemination on goats, buck hatching, chicken vaccination, wool cutting, and sheep vaccination. She also participates in the regular training organized by Mann Deshi from time to time. As and when needed, she is also guided by veterinarians.

Jayashree has become famous in many places as a goat doctor. She is doing her work with great vigor and diligence.

"My respect in my family has increased. My husband and kids are proud of my work. I am happy that I have a new identity as a goat doctor," says Jayashree, who earns Rs 10,000 to Rs 12,000 monthly. She further adds that Mann Deshi has given her a lot of help and guidance in her success, and she feels thankful to Mann Deshi.

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# CHAMBERS OF COMMERCE

In 2014, Mann Deshi established Chambers of Commerce in Mhaswad, Satara, and Pune to support women entrepreneurs in scaling their businesses and connecting with a growing network. This network now spans Maharashtra, Silvassa, Gujarat, and Hubli, Karnataka. The Chambers empower rural women entrepreneurs by offering comprehensive support, including a toll-free helpline, financial and legal advice, mentorship, networking opportunities, and guidance on policies and schemes.

## OUTCOME & IMPACT

# 30,857

WOMEN SUPPORTED

# 84%

WOMEN HAVE REPORTED INCREASE IN THEIR INCOME BY AN AVERAGE 60%

# 40%

WOMEN INCREASED NUMBER AND SIZE OF LOANS ACCESSES BY ENTREPRENEURS

# 70%

WOMEN USING DIGITAL SERVICES

# 75%

WOMEN HAVE LEGAL LICENSES TO OPERATE

## INSPIRING STORIES FROM INSPIRING WOMEN.



Based in Nashik **Yogita Entait**, 42, grew up seeing her mother bake cakes and serve ice cream from their home. Yogita has therefore been fascinated by the concept of starting her own business since she was a little child. "I've never been drawn to the concept of working a typical 9 to 5 job. I always thought that one must use one's talent to make money," says Yogita, born in Rahuri village. In 2003, Yogita herself went to Pune to get a degree in agriculture.

In the year 2004, she got married. For about a year Yogita worked as a junior research assistant in an institute. Later, she quit it and started a business of cutlery items. This was followed by taking tuition, wherein she taught 43 students. Simultaneously, she would conduct classes for cakes and ice-creams from home. Just like her mother, she would also sell cakes and ice-creams. The business was going well. That's when Yogita's husband suggested she could start some business on a larger scale. "Initially, we thought of starting a cashew business but realized we would face labor problems. We wanted to get into bakery products but realized it's not healthy. Considering the increasing amount of health issues these days, we thought we should sell something healthy. Thus, we were born with the idea of amla products in 2018," remembers Yogita, who underwent months of training in amla products from an institute in Babaleshwar. To start a business, she borrowed Rs 15 lakh to buy machinery. In 2019, she started the business from home.



However, when the pandemic hit, her business got stuck. She was barely earning Rs 4,000 to Rs 8,000 per month. In 2022, she got in touch with the Mann Deshi Foundation.

“I told the Mann Deshi team member that since I am running this business from home, I cannot focus and thus, the income isn’t much. She suggested I should have a manufacturing unit somewhere,” she shares.

Her factory is currently located at Konark Nagar. After joining Mann Deshi, she obtained business licenses such as the Shop Act, Food Licence, and Udyam Aadhar. Mann Deshi assisted her in getting her items tested in a lab. Furthermore, Mann Deshi has put her in touch with distributors. Her goods can be found throughout Maharashtra.

Yogita might make between Rs 60,000 and Rs 70,000 a year. She currently employs three women permanently and two daily. "Since joining Mann Deshi, I've had more clients. I also had the chance to set up booths. I also started selling my products to other members. Though Yogita used to buy amla from others, she has recently cultivated amla on her 1-acre farm. “I plan to get into agro-tourism too. In addition, I will also start a production unit there,” she shares, adding that in the future, she will be working on the packaging, labeling, and branding of her products.



**Kalpana Mali** has been managing her own cold pressed oil business, Kapnil Naturals, for the past 4 years. Cold pressed oils are considered healthier than regular oils due to their ability to retain original flavours, nutritional value and healing fragrance. After 6 months of studying the market of cold pressed oils she realised the demand was likely to escalate in the future with people becoming increasingly health conscious. ‘I was confident that I wouldn’t suffer a loss’ Kalpana says.

Kalpana procures all her raw materials from Kolhapur and Pune and set up manufacturing unit in Gondavale to make a variety of cold pressed oils. While Kalpana manages the business, her husband is responsible for the packaging of products and coordinating the supply to urban distributors and retailers across Pune, Mumbai and Thane. However, this method is expensive as agents take commission, minimising her profit margins. Kalpana tried hard to expand her business through marketing and quickly realised digital marketing was the way forward. However, for small rural businesses registration fees for online platforms are very expensive.

Mann Deshi Foundation’s partnership with ONDC created an opportunity for Kalpana to register her business on the ONDC platform. Now she is not limited to the market of Maharashtra but is selling to consumers all over India reaching Kolkata, Chennai, Lucknow and Odisha. Kalpana received orders for more than 500 litres of her cold pressed oils over a period of 4 months, generating Rs 200,000. Kalpana expresses her appreciation to the Mann Deshi Foundation and ONDC in scaling up her business as she regularly gains new customers and receives repeated orders from recurrent customers.

# COMMUNITY DEVELOPMENT

*“Empowering Women, Building Resilient Communities”*

In 2012, the Mann region experienced a crippling drought. Kerabai Sagar, an old customer of Mann Deshi Bank approached the bank to mortgage her gold. “You might loan me the money to buy fodder for my animals but how can I buy water? Who will you work with if we all are forced to migrate to cities?” she remarked. Mann Deshi set up a cattle camp to provide for food, water and fodder for the community. It lasted over one-and-half years and 14,000 animals and 4,000 families lived in shacks in the scorching heat.

This led to our Community Development programme and interventions. Today, we have expanded to provide interventions in agriculture, water conservation, sports for development and healthcare. Additionally, we have also set up the Mann Deshi Tarang Vahini, a community radio by women, for the community.

## MANN DESHI TARANG VAHINI

Mann Deshi Tarang Vahini 90.4 MHz has been dedicated to women’s empowerment, supporting farmers, and preserving our culture for the past 16 years. The station airs programmes like Gaji Nritya, Ovi, Abhang, Gavalan, and more. Additionally, Mann Deshi Tarang Vahini broadcasts a variety of special programmes such as Malavarche Shivar for farmers, Sakhi Sajani for women, Tarunai for the younger generation, Radio Doctor for healthcare, and Gammat Jammatt for children.

Our current broadcasting schedule spans 8 hours daily, divided into three sessions: from 7 AM to 10 AM in the morning, a women’s special session from 12:30 PM to 2:30 PM, and an evening session from 6 PM to 9 PM. The broadcast reaches approximately 60 to 70 villages within a 30 KM radius, with a l

Listenership of nearly 80,000, as indicated by our recent survey.

This year, we have also supported government projects like Handaji Abhiyan, Shasan Aplya Dari, Matdan Janjagruti, CEMCA, CRA, and others. From April 2023 to March 2024, we recorded nearly 916 segments.

### RADIO PROGRAMMES

<b>AGRICULTURE</b>	<b>CHILDREN</b>
<b>RADIO DOCTOR</b>	<b>YOUNG ADULTS</b>
<b>WOMEN</b>	<b>CURRENT AFFAIRS</b>



# WATER CONSERVATION

In 2018, the region of Mann was hit with a severe drought. To meet the needs of the community, the foundation organized a nine-month cattle camp, providing essential support to over 7,000 animals and 1,500 farming families. The challenges faced during this period led to Mann Deshi's water conservation efforts. Between 2012 and 2019, the foundation built 17 reservoirs and 17 check dams, improving groundwater levels and supplying drinking water to 30,000 people. These initiatives have irrigated over 1,300 hectares of land, increasing productivity for 400 farming families, while 700 additional families now have access to clean, easily accessible water. Today, Mann Deshi still plays an active role in ensuring that the irrigation department releases water from upstream check dams. Apart from the structural maintenance of the check dams, Mann Deshi plays an important role in ensuring water availability for farming and cattle rearing in the community.

## OUTCOME & IMPACT

# 17

CHECK DAMS BUILT

# 400

AGRICULTURE HOUSEHOLDS HAVE IMPROVED THEIR PRODUCTIVITY

# 700

FAMILIES BENEFITED FROM CLEAN, EASILY ACCESSIBLE WATER

# 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 head office, 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 Sahyadri 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.



# AGRICULTURE PROGRAMME

Born in 2012, Mann Deshi's agriculture programme has focused on providing market linkages, eliminating the middleman and ensuring fair pricing for farmers. With the increase of unseasonal rainfall, extreme heat during summers and periods of drought, we realized 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. We have introduced capacity building for farmers especially women farmers through exposure visits, agriculture workshops and discussion groups.

## 1. AGRICULTURE & SOIL TESTING

Soil testing has become a cornerstone of the foundation's efforts, equipping farmers with valuable insights into their soil's fertility, nutrient deficiencies, and pH levels. This knowledge empowers farmers to make informed choices regarding fertilizer use, crop selection, and soil management techniques. Consequently, this leads to enhanced crop yields, reduced input expenses, increased revenue, and the promotion of sustainable agricultural practices.



## 2. SOIL SAKHI PROJECT

The Mann Deshi Foundation has introduced the concept of "soil champions (Sakhi)," empowering rural women farmers to lead the way in advocating for scientifically sound soil sampling and the adoption of technology in agriculture. These women soil champions play a pivotal role in promoting the collection of soil samples using scientific methods, and tools and educating fellow women farmers on leveraging technology to enhance agricultural practices, while simultaneously reducing environmental damage and carbon emissions. By involving and empowering women farmers, the foundation is actively promoting gender equality and creating avenues for women to assume leadership roles in agriculture with the support of science and technology.

## 3. SHETI SHALAS, FARMER CONFERENCES & EXPOSURE VISITS

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. Training workshops and farmer conferences aims to fill this gap by providing farmers with access to scientific knowledge and diagnosis of their crop health. Additionally exposure visits to agriculture research centres and agri industries provides farmers with the

innovations, techniques and products in the agriculture ecosystem. During the year crop specific farmer conferences were held to provide information on pest attacks and diseases and how to grow fruits such as pomegranate, grape and mango for export. 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.



## OUTCOME & IMPACT

**883**  
SOIL TESTS COMPLETED

**243**  
VILLAGE LEVEL MEETINGS

**2587**  
FARMERS TRAINED THROUGH WORKSHOPS

**4489**  
FARMERS BENEFITED

**33.05%**  
INCREASE IN INCOME EXPERIENCED BY FARMERS ON AVERAGE

**30.43%**  
REDUCTION OF COSTS EXPERIENCED BY FARMERS ON AVERAGE

**68.05**  
TONNES OF CO2 REDUCED DUE TO REDUCTION IN FERTILISER USAGE

**16073**  
TONNES OF CO2 EMISSIONS REDUCED FROM CROPS CULTIVATED

**498**  
TRAINING WORKSHOPS, CONFERENCES AND EXPOSURE VISITS

**28.7**  
TONNES (APPROX) OF CO2 ABSORBED EVERY YEAR FROM MIYAWAKI FORESTS

### 4. FARM TO MARKET

This programme focuses on offering farmers post-harvest services such as warehousing and cold storage, helping them secure the best prices for their produce. To ensure farmers have access to affordable storage, we've established a 25 MT cold storage facility and a 1,530 MT warehouse. Additionally, the programme connects farmers directly with urban markets and customers, enabling them to receive better prices for their goods.

### 5. MIYAWAKI FORESTS

This programme trains farmers to create Miyawaki forests, an approach that mimics natural forest ecosystems by planting native species close together in small urban spaces, promoting rapid growth and biodiversity. This project helps farmers diversify their income, incentivize sustainable practices, regulate summer temperatures, and increase water percolation to the groundwater table. Additionally, Miyawaki forests absorb 30% more carbon dioxide than conventional forests. Through this project 6 miyawaki forests have been created with over 1300 of native trees.

## STORIES OF CHANGE



**Shankar** is a farmer from Mayani (Malinagar). His banana crop was facing serious issues, including yellowing leaves and stunted growth. The situation worsened due to incorrect fertilizer application and poor water management techniques.

After conducting soil testing at Mann Deshi's Agriculture and Soil Centre, Shankar received a customized treatment plan. The plan included the application of Propiconazole and Chlorpyrifos to manage diseases and pests. He was also advised to clean his plot, use drip irrigation, and follow the ring method for fertilizer application.

Shankar observed profuse plant growth and development after adopting the ring method. Nutrient deficiencies were corrected, resulting in healthier plants and improved yields. By implementing the precise methods recommended through soil testing, Shankar was able to reverse the declining health of his banana crop and optimize his farming practices.



**Anita Khasbage**, a pomegranate farmer from Mann taluka, has seen remarkable improvements thanks to the Mann Deshi Foundation's initiatives. With a 1.5-acre plot hosting 500 pomegranate trees, her yield reached 11 tonnes, generating approximately Rs. 10 lakh in revenue. Through soil testing and the adoption of advanced agricultural techniques, Khasbage achieved a 30% reduction in costs and a 26.58% increase in revenue. This success story highlights how the foundation's scientific agriculture interventions have empowered farmers to optimize their agricultural practices, leading to significant financial and productivity gains.

# MANN DESHI CHAMPIONS

Mann Deshi Champions was started in 2012 is a sports for development programme . The Champions programme has been set up to provide opportunities to young girls and boys from rural India to play and excel in sports both in and out of school. We identify prospective athletes, provide them the state of the art facilities and nurture their physical, mental and social development. Over 60% of our athletes are girls.

The sporting infrastructure is one of the modern in western Maharashtra with a Gym, Olympic size swimming pool, 400 meters track, boxing and wrestling hall. By the end of 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 55 of our athletes are national level players and 7 athletes have represented India at the international level.

The Champions programme is a daily training for rural children by certified expert coaches in track & field, swimming, boxing, wrestling and football. The daily training emphasizes on playing and enjoying sports, building comradery, learning through extra-curricular activities and find a potential talent from the pool of small girls and boys. Two buses carries children from nearby villages to the facility morning and evening, six days a week. The training sessions are customised to keep it interesting. Training starts at 6 AM in the morning for two hours and then 5:30 PM in the evening for one and half hours. Post training for both the sessions, children are provided with nutritious meals of peanut, banana, jaggery etc. Children also get the sports kits, clothing, shoes, studs etc required to perform. Along with the everyday bus travel from villages to sporting facilities, travel for competitions is also provided.



## 2. ELITE ATHLETES

These are the potential talents from the regular children coming to the facility. Elite athletes get exposure to sophisticated and tailored sporting training sessions from expert coaches. These children of the age group 13 - 22 have access to required sporting supplementary nutrition, sporting kits and shoes. These Athletes get allowances for national and international travel as well. From the last few years, we are also emphasizing on mental toughness and related training required to perform at the highest levels in sports from the experts.

## 3. YOUTH DEVELOPMENT CENTRE

A large number of rural youth who undergo college are keen to join entry level law enforcement agencies, they consider it as a stable career option that also gives them a sense of pride and respect within the community. Through this programme , rural youth have been empowered with the skills and mindset necessary to get the job in law enforcement agencies.



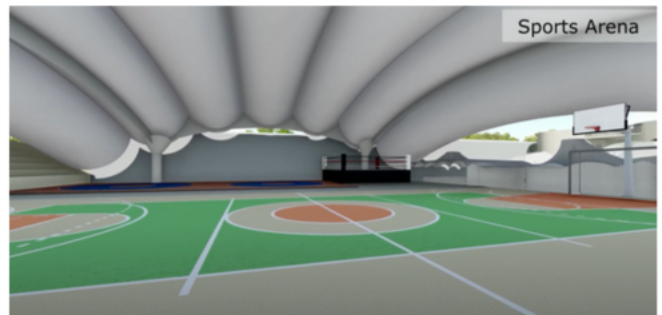
## 4. TRAVEL COACH PROGRAMME

Travel Coaches is a unique intervention where Mann Deshi collaborates with the Government primary education department. This programme works in two modules basic and advance, through which Zila Parishad primary school teachers get a tailored made sports based training. Batches of 100 teachers get basic training in the initial phase at respective districts and eventually, selective few from the basic course get the opportunity to opt for advance course that gets conducted at Mann Deshi's sporting facility in Mhaswad. The objective to train the teachers is to create a sporting atmosphere at the very grass roots of rural India. These teachers get trained in basic technical aspects of track & field, Kho- Kho, Kabaddi and health & nutrition. When they go back to their school, the knowledge gets inculcated in that school and children get direct benefit of it. This way, we are reaching many more students in a very short span of time with a quality knowledge base that keeps getting timely updates.



## 5. 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.



## 5. 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.





## OUTCOME AND IMPACT

# 9000

ATHLETES TRAINED SINCE INCEPTION

# 200+

ELITE ATHLETES

# 60+

NATIONAL & STATE LEVEL ATHLETES

# 7

INTERNATIONAL LEVEL ATHLETES

# 300+

MEDALS WON

# 580

GOVT SCHOOL TEACHERS TRAINED

# 1200+

PRIMARY SCHOOL STUDENTS REACHED

# 250

PRIMARY SCHOOLS REACHED

# 100+

SPORT RELATED JOBS FACILITATED

# 4000+

CHILDREN VISITED THE PLANETARIUM

## STORIES OF CHANGE



In the first batch, there were many interesting personalities, and it was a mixed group of various age groups. One of them was a teacher named **Bharati Sutar** Ma'am from a remote village in the Gadhinglaj block. Bharati Ma'am was part of the group of older teachers who had only a few years of service left. However, her enthusiasm was as strong as that of the younger participants, if not better. She mentioned that when the programme was first announced, she was a little skeptical about its relevance, especially since she was a female teacher nearing retirement.

On the first day, when she attended the programme, she became so engaged in the training that other teachers were surprised and inspired by her enthusiasm and interest. She participated in Kho-Kho, Kabaddi, and athletic drills alongside her younger peers. She was selected for her for advanced training.

After completing the basic training, she returned to her school routine. From the day she rejoined, she started emphasizing the technical skills taught by our coaches during the training. Instead of focusing solely on winning, she concentrated on playing correctly, especially during Kho-Kho and Kabaddi sessions. The district trials were coming up in a month, and although her school had never represented at any level of school games, she remained optimistic. She believed in the training she had received and continued to stress the importance of playing with proper technique.

Her consistent efforts led to her school's team winning both the block and district-level Kho-Kho and Kabaddi championships just a month after completing the basic training. Several of her athletes were selected for the Kolhapur district team. Villagers, surprised and delighted by the achievement, came to felicitate the new champions from their school. That moment was likely one of great satisfaction for her.



**Kajal** is the fifth child in a very poor family of sugarcane cutting laborers. She began her journey at the Mann Deshi Centre when she was around 7 years of age. A natural athlete, it wasn't long after hard for her to get selected for the state hockey training centre. Kajal then trained under the state hockey coach and represented Maharashtra. She is a prominent striker in the team on account of her fast-paced skills.

Kajal plays field hockey for the Indian national team and works at the Railway authorities. Kajal earns per month 40,000 rupees and she is the first government servant and only breadwinner in her entire family. She belongs to an orthodox family and would have been married off at an early age but her sporting abilities and working opportunities helped her to skip the child and early marriage.



During the pandemic, **Dada Shingade**, a 1500m athlete from Mann Deshi Champions, injured his ankle, resulting in a stress fracture. Despite lockdowns hindering training, he chose to stay at the facility and recovered in solitude, eventually returning to training. His younger brother **Ajinath**, initially weak, also started training and made significant progress in both athletics and academics.

Hailing from Khorewadi, a village known for producing elite athletes, both brothers trained hard. In early 2024, Dada was selected for the Indian Army through the sports quota, followed by Ajinath as an Agniveer. Their achievements brought immense joy to their village, as joining the Army signifies pride and financial stability for rural youth. The brothers' simultaneous enlistment is a source of pride, and the community hopes they continue to excel in serving their nation and families.

# 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 and Ambulances.

## 1. DIAGNOSTIC CENTRE

Mann Deshi has established a diagnostic centre which 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. Additionally, a pathology centre was also set up in the central town to ensure easy access and service. Both these centres serve 500,000 people living in Mann and Khatav Talukas. The entire healthcare facility is run on solar energy making it green and sustainable.



## 2. HEALTH CAMPS

Health Camps are set up in villages to raise awareness regarding health conditions such as diabetes and hypertension. The lack of public transportation and inability to leave the house work forces women to neglect their health. Health camps provide the perfect solution as a team of doctors and technicians provide healthcare services at the doorstep. Additionally, healthcamps have also been conducted for children, vision screening, prosthetic legs and in collaboration with the forest department.



## 3. 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. Mann Deshi's oxygen machine bank, a mobile oxygen and cylinder refilling facility, has been in the operations since the pandemic. The machines have been used by needy patients in the comfort of their homes.



## OUTCOME & IMPACT

# 16,264

PATIENTS SERVED AT  
DIAGNOSTIC CENTRE

# 7,245

PATIENTS SERVED THROUGH  
HEALTH CAMPS

# 316

PATIENTS SERVED THROUGH  
THE AMBULANCE

## STORIES OF CHANGE



My name is **Usha Mahadev Sartape** and I am 62 years old. We are laborers, and I have diabetes, high blood pressure, and thyroid disease. Despite being treated, I did not feel any improvement. My relatives informed me about the Mann Deshi Health Care Center, so I visited a few months ago. The doctors there examined me, conducted some blood tests in their lab, and started my treatment based on lifestyle changes—such as adjustments to my diet, emphasizing nutritious foods, and the importance of exercise.

Every month, they carefully explained my progress, called me for checkups, and adjusted my medication accordingly. My blood sugar used to be around 300, but now it stays normal. I was previously on two pills, but today my dosage has been reduced, and my blood pressure is under control thanks to the medication. My thyroid condition has also improved.

At Mann Deshi, patient care goes beyond medicine—the compassionate conversations with the doctors and staff help heal patients emotionally. The cost of treatment is very affordable, and we tell everyone that this hospital, run by the Mann Deshi Foundation, offers modern facilities for the common people, but is beneficial to all.



I am **Daivatabai Vitthal Katkar**, a resident of Vadjal village, and I am 39 years old. I had been suffering from a severe rash for a long time. One day, the Mandeshi Health Center held a camp in our village. I attended the camp, where the doctor examined me, explained the cause of my condition, and prescribed some medicine. They also explained to me the causes of the rash, how to maintain hygiene and prevent it from occurring again. The medicine made a difference, and my condition improved.

I believe the Mandeshi Health Camp should be conducted in our village every month because it is very beneficial for the elderly and poor people here.

# KICK START GIRLS

Mann Deshi Foundation began its empowerment for young girls in 2002 with the bicycle for girls programme. Today the programme has expanded to provide financial literacy training, workshops on introduction to powerpoint, how to write a CV and give a job interview as well as developing vocational skills to ensure the young girls are well rounded job ready candidates.

## 1. BICYCLES FOR GIRLS

Rural education in India faces significant challenges, with over 60% of children in rural areas dropping out after 5th grade due to the lack of schools and infrastructure. Girls are particularly affected, as long-distance travel to schools often leads to higher dropout rates. In response, the Mann Deshi Foundation launched initiatives like providing bicycles to girls, making their commute to school safer and faster. The Freedom Ride programme, inspired by Asma Tamboli, has distributed over 10,000 bicycles, helping girls overcome educational barriers. Since 2002, this initiative has aimed to reduce dropouts, improve safety, and empower girls through education, reducing their travel time and dependency, and enabling them to focus on their studies while promoting sustainability.



## 2. KICK START GIRLS

The KickStart Girls programme in partnership with Electronic Payment and Service (EPS) empowers adolescent girls and young women from rural areas by providing a safe space to explore and express themselves. It offers a chance to build friendships and learn about a variety of topics, with a focus on developing a “money confident” mindset and promoting financial and digital literacy. KickStart Girls also works to bridge the gap in making banking accessible to them. The workshops cover a range of topics that help the girls engage with each other, develop vocational skills, and become more self-confident by providing a platform for self-expression. Personal and professional goal setting, mental health, encouraging youth to be active citizens, creative arts such as crochet, initiating discussions on gender and gender roles, and promoting equal opportunities to enable meaningful contributions to India’s development. We also organize cultural and community events, giving girls a unique platform to showcase their talent and voice their ideas and opinions.

## 3. YOUTH LEADERSHIP LAB

The Youth Leadership Lab in partnership with Stripe India is dedicated to equipping the youth from rural Mann Taluka with professional and personal skills to make them confident and job-ready individuals. By partnering with local schools, Mann Deshi conducts workshops in the school’s premises for students from 8th to 12th grade. The children are provided with training on

financial and digital literacy, career preparation and self-confidence. The next generation is entering a critical phase as they enter adulthood, college life and experience the uncertainties that come with this transition. Our workshops aim to equip the youth with the skills, knowledge and confidence to enter the job market and become financially independent.

Our newest intervention was to open a **School Bank in a small village called Mohi**. The aim is to encourage girls to inculcate the habit of saving right from school life for their future financial success. We aim to inspire many more students of Mohi School to become financially independent and understand the importance of savings.



## OUTCOME & IMPACT

# 821

INDIVIDUALS HAVE COMPLETED FINANCIAL LITERACY OF WHICH 70% ARE YOUNG GIRLS AND WOMEN

# 84%

OF THEM ARE CONFIDENT IN USING AN ATM

# 88%

OF THEM HAVE A BANK ACCOUNT AND HAVE A CONSISTENTLY SAVING MONEY FOR THEIR PERSONAL AND PROFESSIONAL GOALS

# 127

GIRLS HAVE BEEN GIVEN BICYCLES

# 80%

OF THE GIRLS ARE NOW CONFIDENT IN PUBLIC SPEAKING

# 106

HAVE OPENED A BANK ACCOUNT AT MOHI SCHOOL BANK

## STORIES OF CHANGE



“I am from Mhaswad, where I live with my large family. My father is a laborer, and my mother manages our home. Growing up with my sister and brother, our financial resources were always limited, and I didn’t understand how or where I could find any money to save. But in October 2023, my perspective changed.

That October, I joined the Kickstart Girls programme and discovered the world of digital and financial literacy. Each workshop was a new lesson, and soon, the importance of saving became clear to me. Inspired, I opened an account with Mann Deshi Bank and started a recurring deposit (RD) account. Instead of spending everything I was allotted, I began saving a portion each month, and little by little, I saw my savings grow. Not long after, I interned with the Mann Deshi Foundation at their Health Center, a role I loved. The experience inspired me to aim higher and pursue further studies. With guidance from Anagha Madam, I prepared for the NEET exam and scored well. I was accepted into the Hirai Institute of Nursing Education in Karad, but my excitement dimmed when I realized my family couldn’t afford the admission fees.

But then, the Mann Deshi Foundation stepped in once again, helping me secure a loan against my RD savings at Mann Deshi Bank. This support allowed me to secure my place at college, and I am now moving closer to my dream of becoming a nurse. Thanks to the Mann Deshi Foundation, I have learned not only the power of saving but also that our dreams are within reach when we believe in ourselves and take small steps forward.”  
- **Lalita Virkar**



“As my mom is part of a Mann Deshi *Bachat Gat* (self-help group), I got to know about the KickStart Girls programme from their team. They told me the importance of saving and how the programme will be. I was curious to know more. From the very first session, I felt included and the staff are really warm, encouraging and supportive. The day I stood in front of everyone and was the only person speaking, I felt courageous and it gave me joy. The workshops give me the exposure of meeting new people, learning new things, giving myself a platform to give a chance to myself which might be difficult otherwise. They have also encouraged me to save which now makes me feel independent. Recently, a few of us girls came together to form the KickStart Girls *Bachat Gat*, the first of its kind in our region. I have been appointed as its secretary. Overall, my experience has been very fulfilling.”

- **Radha Shinde**

# OUR SUPPORTERS

*(In Alphabetic Order)*

## **GRANT RECEIVED FOR YEAR 2023 -24 (INSTITUTIONAL)**

Accenture Solutions Private Limited  
Cowasji Shavaksha Dinshaw Adenwalla Trust  
Deloitte Foundation  
Dow Chemical International Private Limited  
Electronic Payment and Service Private Limited  
Franklin Templeton Asset Management India Private Limited  
Friends of Mannadeshi  
Give Foundation  
Global Infrastructure Management, LLC  
God My Silent Partner  
Impact Foundation India  
Indian Institute of Technology Delhi  
Indusind Bank Limited  
Master Card - Impact Fund  
Oracle India Private Limited  
Raj Charitable Foundation  
Sachin Tendulkar Foundation  
Seva Sahayog Foundation  
Stripe India Private Limited  
The Hongkong & Shanghai Banking Corporation Limited  
US Consulate General Mumbai  
WhatsApp Application Services Private Limited

## **GRANT RECEIVED FOR YEAR 2023 -24 (INDIVIDUAL)**

Amit Wagh  
Avadhut Krishnarao Hunaswadkar  
Darshan Sawardekar  
Jitendra Deshmukh  
Radkhika Pandya  
Vrushabh Mathur



# GOVERNMENT PARTNERSHIPS



# 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	66	Female	Founder & Social Entrepreneur	President	NA
2	Jawahar Bhalchandra Deshmane	63	Male	Businessman	Vice-President	NA
3	Rekhatai Sunil Kulkarni	54	Female	Service	Trustee	NA
4	Dr. Dhairbala Jayant Shaha (Poladiya)	60	Female	General Physician	Trustee	NA
5	Dr. Ruchi Lai Sangoi	37	Female	Nutritionist	Trustee	NA
6	Dr. Veena Vishavjit Ambike	44	Female	General Physician	Trustee	NA
7	Falguni Devrendra Gada	54	Female	Architect	Trustee	NA

## DETAILS OF BOARD MEETINGS AND AGM

Sr.No	Nature of meeting (AGM/ Board meeting)	Date of meetings	No. of Members Present	Total Strength of Members	Quorum of meeting (number of member present in meeting divided by total member)
1	Board meeting	29-04-2023	3	7	0.43
2	Board meeting	25/05/2023	5	7	0.71
3	Board meeting	26/06/2023	4	7	0.57
4	Board meeting	17/07/2023	4	7	0.57
5	Board meeting	21/08/2023	5	7	0.71
6	AGM	12/09/2023	5	7	0.71
7	Board meeting	15/09/2023	5	7	0.71
8	Board meeting	20/10/2023	5	7	0.71
9	Board meeting	15/11/2023	4	7	0.57
10	Board meeting	30/12/2023	5	7	0.71
11	Board meeting	16/01/2024	4	7	0.57
12	Board meeting	15-02-2024	5	7	0.71
13	Board meeting	25/03/2024	6	7	0.86

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

## EMPLOYEE DETAILS

<b>Slab of gross monthly salary (in Rs.) for staff</b>	<b>Male Staff</b>	<b>Female Staff</b>	<b>Total Staff</b>
< 5000	0	0	0
5001-10000	0	23	23
10001-25000	61	246	307
25001-50000	11	19	30
> 50000	3	4	7
<b>Total</b>	<b>75</b>	<b>291</b>	<b>366</b>

<b>Type of Personnel</b>	<b>No. Of Persons</b>	<b>Issue Appointment/ Contract Letters</b>
Full time staff	136	Appointment
Part time staff	1	Contract
Contract staff (Full time)	241	Contract
Volunteers	0	NA
Daily wage labor	0	NA
Consultants	6	Contract

**DETAILS OF INTERNATIONAL TRAVEL BY STAFF/ VOLUNTEERS /AND BOARD MEMBERS AT THE EXPENSE OF THE ORGANIZATION IN THE FINANCIAL YEAR. 2023-24**

Date	Name & Designation	Purpose of Travel	Country	Cost Incurred (Rs.)	Sponsored (Rs.)
11th April to 17th April 2023	Chetna Sinha, Founder	2023 Global Inclusive Growth Summit	Washington, D.C., USA	703938	Sponsored by Mastercard & Mann Deshi Foundation
	Prabhat Sinha, Founder Mann Deshi Champions				
	Vanita Shinde, Chief Operating Officer				
2nd June to 12th June 2023	Vanita Shinde, Chief Operating Officer	To Participate In The BRICS Women's Business Alliance Delegation Of China Chamber Of International Commerce	Beijing, China	208396	Sponsored by BRICS Mann Deshi Foundation & Sillcon valley Foundation &
	Rupali Shinde, Digital Didi				
13th June to 18th June 2023	Chetna Sinha, Founder	Schwab Foundation for Social Entrepreneurship Global Alliance for Social Entrepreneurship Annual Summit 2023	Geneva, Switzerland	429628	Sponsored by World Economic Forum & Mann Deshi Foundation
15th November to 19th November 2023	Chetna Sinha, Founder	Speak as a distinguished guest at IESE Business School's flagship event, the Global Alumni Reunion. (IESE Business school University of Navarra)	Barcelona, Spain	154718	Sponsored by IESE Business school University & Mann Deshi Foundation
	Anagha Kamath, Founder, KickStart Girls & Director of Innovation				
09th March to 20th March 2024	Chetna Sinha, Founder	68th Commission on the Status of Women (CSW68)	New York, USA	931820	Sponsored by UN Women & Mann Deshi Foundation
	Anagha Kamath, Founder, KickStart Girls & Director of Innovation				



*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**



**Congratulations**



**Mann Deshi<sup>®</sup>  
Foundation**

**MANN DESHI FOUNDATION**

**Accredited Under Desirable Norms**



**Improving Governance  
Building Trust**

**CREDIBILITY  
ALLIANCE**



[www.guidestarindia.org.in](http://www.guidestarindia.org.in)

Ask for our Due Diligence Report for details.

GuideStar India Certifications: Platinum, FY 2022-23; Gold, FY 2016-17, FY 2019-20, FY 2020-21  
Subject to validity of registration under IT, FCRA and registration as NPO





# BANK & AUDITORS

## **Primary 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**

Prajapati Gohel & Co LLP  
Chartered Accountants, Fortune Landmark,  
A-Building, Shop.No.356,3rd Floor, VIA Road, Opp. Vishal Mega Mart,  
Vapi 396195

## **Tax 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 Kumbhar  
G-57 Rajdhani Towers, 1st Floor,  
Satara 415002

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

# AUDITORS REPORT

O/C

[ 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 2024**

## 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 Quotation 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 : 17/09/2024

UDIN : 24038546BKFAKO8240



Gadve & Associates  
Chartered Accountants

*(Signature)*  
(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 31/03/2024**

**Name of Public Trust:** - Mann Deshi Foundation, Mhaswad, Tal:- Mann Dist:-Satara

**Registration No** :- F/4494 **Date:** 27/03/96

	Particulars	Amount	
		Rs.	Rs. Ps.
	Income as shown in the income & Expenditure Account ( Schedule IX ) Income not chargeable to contribution under section 58 Rule 32 :-		187236538 55
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	167833850.77	
V	Amount spent for the purpose of medical relief	7456819.68	
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.		
	<b>Total Deduction</b>		<b>175290670 45</b>
	<b>Gross Annual Income Liable to contribution</b>		<b>11945868 10</b>

**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.**

President  
Mann Deshi Foundation  
Mhaswad Tal. Man Dist. Satara

Trustee  
Mann Deshi Foundation  
Mhaswad Tal. Man Dist. Satara



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 31.03.2024

Receipts		Amount (Rs)	Amount (Rs)	Payments		Amount (Rs)	Amount (Rs)
Op. Cash Balance		0.00		<b>Project Expenditure</b>			16,92,11,772.38
Op. Bank Balance		3792196.72	37,92,196.72	<b>Administrative Expenditure</b>			
Voluntary Contributions		16,26,31,503.62		Audit Expenses	6,10,000.00		
Less: TDS		1,66,319.00	16,24,65,184.62	Insurance Expenses	16,49,327.00		
Project Receipts		1,81,31,245.73		Other Admin Expenses	8,11,758.00		
Less: TDS		26,593.00		Rates, Taxes, Cesses	5,88,786.00		
O&S Debtors		10,10,585.26	1,70,94,067.47	Admin - Repairs & Maintenance & AMC	3,76,593.00		
Interest Received				Admin Salary	36,17,214.00		
Fixed Deposits		44,55,509.60		Admin - Vehicle Repair & Maintenance	8,87,838.00		
SB account		7,23,749.60		Advertisement	33,779.00		
Less: TDS & Investment		51,79,259.20	47,40,454.80	Bank Charges	78,978.20		
Rent Received		656000.00		Global conference /Award Recognition / Sp	36,080.00		
Less: TDS		64600.00	5,91,400.00	Professional Fee	4,05,000.00		
Misc. Project related income			6,05,430.00	Interest on NSDC Loan	34,463.00		91,29,816.20
Revolving Seed Capital			2,50,52,400.00	NSDC Loan repayment			14,70,356.00
FD's Encashed			13,36,53,436.10	TCS receivable			17,965.95
Op. Debtors Received			3,82,542.48	Purchase of Fixed Assets			3,12,95,627.00
Security Deposit- Mahostav			491003	FD's taken			10,42,48,140.10
Staff, Project & Other Advances			3187195	Revolving Seed Capital			2,22,64,000.00
				<b>Op. Liabilities Paid:</b>			
				Op. Creditors paid	37,38,502.00		
				Salary & Bonus Paid	27,63,493.00		
				PF. Payable	11,442.00		
				GST paid	1,09,658.00		
				TDS paid	7,86,158.00		
				PF Paid	24,590.00		
				PT	200.00		74,34,043.00
				<b>Advances &amp; Deposits:</b>			
				Staff, Project & Other Advances	85,547.00		
				Advances For Fixed assets	8,33,909.00		
				Advances for Expenses	17,62,792.32		26,82,248.32
				Cl. Cash Balance	-		
				Cl. Bank Balance	43,01,341.24		43,01,341.24
			35,20,55,310.19				35,20,55,310.19

for MANN DESHI FOUNDATION



for GADVE & ASSOCIATES  
 Chartered Accountants

Dr PAK K GADVE  
 PROPRIETOR  
 M. No 038546

Date: 17/09/2024

*Chethain*  
 Trustee  
 Mann Deshi Foundation  
 Mhaswad Tal. Man Dist. Satara

*Chethain*  
 President  
 Mann Deshi Foundation  
 Mhaswad Tal. Man Dist. Satara

*Chethain*  
 Vice President  
 Mann Deshi Foundation  
 Mhaswad Tal. - Mann Dist. - Satara

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 2024**

EXPENDITURE	Total	INCOME	Total
<b>To Expenditure in respect of Properties</b>		<b>By Rent</b>	<b>656000.00</b>
Rates, Taxes, cesses	588786.00	<b>By Interest</b>	<b>5179259.20</b>
Repairs and Maintenance	1264431.00	On Securities	0.00
Salaries	0.00	On Loans	0.00
Insurance	687914.00	FCRA Bank Account	
on A/c of Property	53107.00	- on Bank Account	569948.00
On A/c of Others	634807.00	- On Fixed Deposit	3588056.60
Depreciation	3570635.00	Domestic Bank Account	
		- on Bank Account	153801.60
		- On Fixed Deposit	867453.00
<b>To Establishment Expenses</b>			
<b>To Remuneration to trustees</b>			
<b>To Remuneration to others</b>	5307017.00	<b>By Dividend</b>	
Admin Salary	3629947.00		
HR Consultancy	280900.00	<b>By Donations in cash or kind</b>	<b>162631503.62</b>
Consultancy & Professional Fees	1396170.00	<b>Domestic Donations</b>	86698946.14
		<b>FCRA Donations</b>	75932557.48
<b>To Legal Expenses</b>	465000.00		
<b>To Audit Fees</b>	610000.00	<b>By Membership Fees</b>	350.00
<b>To Contribution and Fees</b>	206590.00		
<b>To Amount written off-</b>		<b>By Income from other sources</b>	
Bad Debts		<b>Trust Project Receipts</b>	18622546.38
Loan Scholarships		<b>Other fees &amp; Receipts</b>	146879.35
Irrecoverable rents			
Other Items			
<b>To Miscellaneous expenses</b>	1427917.20	<b>By Deficit carried over to Balance Sheet</b>	19586367.10
Insurance Expenses	961413.00		
Interest on NSDL Loan	34463.00		
Other Admin Expenses	65858.00		
Bank Charges	78978.20		
Global conference /Award Recognition /	146326.00		
Speaker Engagement Travel			
Tax on RCM	107100.00		
Advertisement	33779.00		
<b>To Depreciations</b>	17403945.00		
<b>To Amounts transferred to Reserve or Specific funds</b>			
<b>To Expenditure on Objects of the trust -</b>	175290670.45		
Religious -	--		
<b>Educational -</b>			
- Skill Training & Entrepreneurship	152194059.77		
Development			
<b>Medical Relief - Health Care</b>	7456819.68		
<b>Relief of Poverty-</b>	3766073.00		
<b>Other Charitable objects -</b>			
- Sports Facility for Rural Children	10956313.00		
- Tree Plantation Costs	734435.00		
- Waste Water Recycle Project	182970.00		
	<u>175290670.45</u>		
<b>Total</b>	<b>206822905.65</b>	<b>Total</b>	<b>206822905.65</b>

Date: 17/09/2024

Place: Kolhapur

UDIN : 24038546BKFAK08240

As per our report of even date.

*President*  
Mann Deshi Foundation  
Anaswad Tal. Mann Dist. Satara

*Trustee*  
Mann Deshi Foundation  
Anaswad Tal. Mann Dist. Satara

*Vice President*  
Mann Deshi Foundation  
Anaswad Tal. Mann Dist. Satara



Gadve & Associates  
Chartered Accountant

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

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 2024**

FUNDS & LIABILITIES		Total	PROPERTY & ASSETS	Total
<b>Trusts Funds or Corpus</b>			<b>Immovable Property</b>	112094238.42
Corpus Fund		1300.00	<b>Other Fixed Assets</b>	102586707.74
			( as per Schedule)	
<b>Reserve</b>		4844981.00	<b>Investments/ Deposits</b>	
Land Revaluation Reserve	4844981.00		FDs with Banks	66489653.80
General Reserve		240442481.03		
Opening Balance	229820444.13			
Add: Capital Exps	18963434.00			
Less: from I & E Account	8341397.10			
Accumulation For U/s 11(2)	75000000.00	44791596.00		
Less: Capital Expenses	18963434.00			
Less: Revenue Expenses	11244970.00			
Revolving Grant for Rural women		1000000.00		
<b>Current Liabilities</b>		7766307.94	<b>Current Assets</b>	
Duties & Taxes	1133544.26		Deposits (Asset)	1611034.00
Sundry Creditors	3150044.68		<b>Loans &amp; Advances (Asset)</b>	
Diwali Bonus Payable	2990264.00		- Project Exp Advance	54114.00
PF Payable	492455.00		- Revolving Grant Advances	8729700.00
<b>Income &amp; Expenditure Account</b>			Sundry Debtors	1043685.26
Balance as per last Balance Sheet	0.00		TDS Refund Receivable	1936191.51
Less: Current year Deficit as per Income and Expenditure Account	19586367.10		<b>Cash &amp; Bank Balances</b>	
	-19586367.10		a) Cash in Hand	0.00
Add: Transfer From Accumulation U/S 11 (2)	11244970.00		b) With Bank A / C	4301341.24
Balance For Reserve	-8341397.10			
Less: Transfer to Reserve Fund	-8341397.10	0.00		
<b>Total</b>		<b>298846665.97</b>	<b>Total</b>	<b>298846665.97</b>

Date : 17/09/2024  
 Place : Kolhapur  
 UDIN : 24038546BKFAK08240

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

CA Dipak K Gadve  
 (Proprietor)

FRN : 102900W  
 Mem No : 038546



*Chetan*  
 President  
 Mann Deshi Foundation  
 Mhaswad Tal - Mann Dist - Satara

*Prakash*  
 Vice President  
 Mann Deshi Foundation  
 Mhaswad Tal - Mann Dist - Satara

*Prakash*  
 Trustee  
 Mann Deshi Foundation  
 Mhaswad Tal - Mann Dist - Satara



# Mann Deshi Foundation

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

 [info@mandeshi.org.in](mailto:info@mandeshi.org.in)

 <https://mandeshifoundation.org>

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