ANNUAL REPORT

Mann Deshi Foundation



THIRTY YEARS OF BUILDING ECONOMIC AGENCY WITH RURAL WOMEN.

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Financial Year
2025 – 2026

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Note from the Chair



Chetna Gala Sinha

Founder & President,
Mann Deshi Foundation

As Mann Deshi Foundation moves towards completing three decades, I find myself reflecting on a journey that began with a simple but important question - what does it take for a woman to build a better life for herself and her family?

When we started in Mhaswad, in the drought-prone region of Maharashtra, our focus was on helping women manage their finances. We wanted women to save, plan for the future, and have greater control over their money. But as we began working with women, we discovered something fundamental. Women wanted to save, yet they had no bank of their own. Their aspirations led us to establish Mann Deshi Mahila Sahakari Bank. What began as an effort to help women manage their money became the beginning of an institution built around their financial needs and aspirations.
Over the years, women continued to teach us what they needed next. Having access to a bank was important, but they also wanted to know how to manage a business. They wanted to earn, grow, and create opportunities in communities where industries and formal employment were scarce. We responded by establishing Business Schools for rural women and creating Chambers of Commerce where women could learn, connect, and grow as entrepreneurs.

Today, as we approach our thirtieth year, I am immensely proud to see how far these women have travelled. Women who once began with little more than an idea are now building enterprises, improving their products, learning about branding and packaging, and selling through e-commerce platforms. They are entering markets that once seemed beyond their reach. Some have even received recognition from the Government of India for their achievements. These are not small accomplishments. They represent years of courage, learning, persistence, and a willingness to begin even when the way forward is uncertain.

Our work has reached over one million women entrepreneurs, and the impact extends far beyond the women themselves. We have seen how women-led enterprises create employment, strengthen household incomes, and open up possibilities for entire communities. Women have never wanted opportunities for themselves alone. They want their children to have better education, their families to have better healthcare, and their communities to have a chance to prosper. This is why our work has always extended beyond entrepreneurship: when women grow, their aspirations grow with them.

We have always believed that rural communities deserve the same quality of opportunity and ambition as any other community. We must never offer poor people poor solutions simply because they are poor. This belief has guided us into new areas of work, including sports, agriculture, healthcare, and youth leadership.

This year, I am particularly proud of the expansion of our Mann Deshi Champions programme. For years, we have worked to ensure that children from rural communities, including children from nomadic families, have access to sports facilities, coaching, and opportunities to compete. We know that talent is everywhere, but opportunity is not. A child's ability to dream of becoming a champion should not depend on where they are born or whether their school has a playground. Through our Maidan Cup project, in partnership with local communities and the local government, we are creating playgrounds where children can play and imagine a different future for themselves.

This year, we extended our sports work to Chhattisgarh, including Dantewada, where children have lived in the shadow of conflict. To see these children begin to dream of medals, competitions, and futures shaped by their own choices is deeply moving. The inauguration of the Maidan Cup in Dantewada by Sachin Tendulkar, one of the greatest icons of Indian cricket, was a historic moment for these communities. His presence celebrated not merely a sporting event, but the dreams of children who deserve every opportunity to discover what they are capable of achieving.

Agriculture, too, remains central to our vision of rural prosperity. India depends on its farmers, yet we have too often spoken about agriculture only in terms of poverty, hardship, and distress. At Mann Deshi, we believe that farmers must also be able to aspire to prosperity. A farmer should be able to dream of building a successful enterprise, adopting new technologies, improving productivity, and earning a better income for their family.

Our work in agriculture brings science and technology closer to farmers through soil and water testing, agronomic support, and weather information that can help them make informed decisions. We are also strengthening market linkages so that farmers can access buyers for their produce and value-added products. Our ambition is to build a genuine farm-to-market model, one that connects what farmers grow with the markets they can reach, and ensures that a greater share of the value they create returns to them. We want farmers to have the tools, knowledge, and market access to shape their own prosperity.

At the heart of our work with farmers is one fundamental belief - every farmer deserves to live with dignity. For too long, farming has been associated with hardship, and farmers have rarely been encouraged to

dream of wealth and prosperity. Today, we are beginning to see that narrative change. Our farmers tell us, “We always thought that only people with jobs or businesses could become millionaires. Today, we are proud to call ourselves millionaire farmers.” Our team strives to enable farmers to survive, but to enable them to thrive, take pride in their work, and see agriculture as a pathway to prosperity.

We have also continued to invest in healthcare, recognising that economic opportunity means little if families cannot access the care they need. In remote rural areas, access to quality healthcare remains a challenge, particularly when specialised services and trained professionals are difficult to find. Through our Healthcare for All initiative, we have expanded access to diagnostic services and essential healthcare, while reaching children through school health camps and eye screenings. Every child who receives the care they need, every family that can access a diagnosis closer to home, and every barrier we help remove brings us closer to the kind of rural development we believe is possible.

Our community radio has become another powerful way for women and girls to claim their space and tell their own stories. Today, our young girls are not just listeners, but they are the creators, scripting, recording, and editing programmes that reflect their lives, aspirations, and communities. Through Mann Deshi Radio, women and young girls are discovering the power of their own voices and sharing perspectives that are too often unheard. With our radio app, we hope to take these voices beyond our villages, reaching listeners across India and reminding them that rural women and girls have stories worth listening to.

As I look towards the future of Mann Deshi, I am especially excited by the leadership emerging among our young girls. The women who built Mann Deshi's institutions have shown us what determination and collective action can achieve. Today, a new generation is carrying that legacy forward through KickStart Girls.

Our work with children and young people began with the understanding that financial education and inclusion must start early. Through school banks, we are helping children develop the habit of saving, learn to make financial decisions, and build confidence in managing money. But as these girls grow older, their aspirations grow too. We recognised that young women, particularly those who are the first in their families to graduate, need more than an education certificate. They need access to technology, digital skills, professional exposure, and pathways into employment.

Through the KickStart Girls Fellowship, we are creating these pathways. Over the course of the fellowship, young women develop their computer skills, explore emerging technologies, including artificial intelligence, strengthen their professional capabilities, and prepare to enter the job market. I am proud to see these young women discovering their own potential and beginning to imagine futures that previous generations in their families may never have considered possible.

When I think about the journey ahead, I return to the lesson that women have taught us over nearly three decades, that development is not about deciding what people need and delivering it to them. It is about

listening to their aspirations, recognising their capabilities, and building institutions that help them realise their potential. Mann Deshi's journey, from a bank for rural women to entrepreneurship, markets, sports, healthcare, agriculture, and youth leadership, has been shaped by this belief. We have come a long way, but there is so much more to do. As we approach thirty years, our ambition is not simply to expand our programmes. It is to build stronger institutions, reach more communities, and create opportunities that last across generations. We want every woman to know that her aspirations are valid, every farmer to know that prosperity is within reach, and every child to know that where they begin does not have to determine how far they can go.

I am deeply grateful to our team, our community leaders, and, above all, the women, farmers, and young people who have trusted us with their dreams. They have shaped Mann Deshi into what it is today, and they will continue to shape what it becomes tomorrow.

As always, I extend my deepest gratitude to our partners and supporters who have stood by us over the years and walked alongside us on this journey. Your belief in our work, your generosity, and your continued commitment have helped us build institutions, open doors, and create opportunities for thousands of women, farmers, and children. None of this would have been possible without your support. As Mann Deshi moves towards its thirtieth year, we look forward to continuing this journey together, building on what we have achieved and reaching for what is yet possible.

Our journey began with women asking for the opportunity to manage their own money. Today, we are working alongside them to build businesses, strengthen communities, and create a future in which the next generation can dream bigger than the one before it.

That is the promise of Mann Deshi, and that is the journey we continue together.

Chetna Gala Sinha
Founder & President, Mann Deshi Foundation

Highlights
2025 -2026

Women now have their own credit score with Mann Deshi
Developed a Digital Pre-Credit Rating Tool integrated with DigiLocker, enabling women to build and understand their credit profiles.





From championing rural entrepreneurship to empowering women in Mumbai
Mann Deshi conducted an Area Survey and Needs Assessment with Deloitte to prepare for expanding its work into Mumbai's low-income communities.



Created 50 Maidans or playgrounds in high-need rural regions within a year in Chhattisgarh.

1,205 women entrepreneurs have been onboarded on
e-commerce platforms.

Textile production units expanded to Kamothe and Kolhapur.

Highlights
2025 -2026

To celebrate 2026 International Year of the Women Farmer, we have launched a social media campaign featuring inspiring stories of women farmers every month.





RBI Financial Literacy Week & Digital Payments Awareness Week: In partnership with Stripe, KickStart Girls' "Digital Daughters: Safe & Smart Payments" campaign reached 764 individuals through financial literacy, digital payment safety, cyber safety, and fraud prevention activities led by 15 young women Digital Ambassadors.

From rural women leading the bank to the next generation aspiring to lead
For the first time, a rural woman became CEO of Mann Deshi Bank. Today, 74 young women are imagining themselves in the next generation of banking leadership through CEO for a Day.

Gandhi Jayanti Celebration 2025 in the form of an Inter School Competition over 500 children participated

First-ever KickStart Girls Fellowship (Cohort 1) Graduation was celebrated on 20th December 2025. Empowering young girls to become career-ready.



Highlights
2025 -2026

Mann Deshi's women leaders along with Chetna Gala Sinha joined Her Majesty Queen Máxima for a roundtable on advancing women's financial inclusion, ownership, and wealth creation.



Varsha Khandekar, senior Soil Sakhi was invited as a part of Dasra Philantrohpy Week to be a part of the Grassroots Women Leaders Panel

Bringing supporters closer to the impact: We welcomed Epic Foundation team and partners to experience our work and meet the communities at the heart of Mann Deshi.



Farmers marching towards a prosperous future
The Farmers' Conclave on Trichogramma brought science and technology to the last mile, empowering women farmers with sustainable tools for better farming.

We are proud to announce that we inaugurated the Agriculture Climate Soil Sakhi Impact Report in Mumbai along with Ashutosh Gowariker Film Director, Amit Chandra Bain Captial, Sonali Shahpurwala HSBC India and Paul Murphy Austrialian Consulate General.



Highlights
2025 -2026

A partnership with Mann Deshi Mahila Bank has ensured that farmers get access to credit to purchase bio gas plants marking our journey in climate financing



Inter-State Program Scaling: Initiated ground preparation and outreach for the Travel Coach program in Jashpur and Raigarh districts of Chhattisgarh.



Dantewada Expansion: Formally established a local operational office, completed construction of 50 playgrounds, and deployed 3 full-time coaches to drive ground-level training.

Mann Deshi Foundation's Founder, Chetna Gala Sinha, participated in a discussion at the Jaipur Literature Festival 2026 on Busy Women: Building Commerce and Culture in Middle India, a book by Shinjini Kumar.

We are proud to announce the inauguration of our Skill Training Centre at Mann Deshi Foundation's head office in Mhaswad. The centre includes designated spaces for skilling for young girls, a tailoring section and a beauty parlor section which is creating more space to support skill development and training opportunities for the community.



Conducted a three-day virtual Summer Camp for Teachers focused on Artificial Intelligence (AI) in Education, Social-Emotional Learning (SEL), and Goal Setting & Self-Management.

About Mann Deshi



Mann Deshi Foundation works to empower and improve women's economic agency in rural India.

Mann Deshi Foundation, registered as a Charitable Society and Public Trust in 1996 and is headquartered at Mhaswad, Satara. We empower women entrepreneurs and their communities by providing access and control to knowledge, capital, markets and social support. Since inception we have supported **over one million women.**

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.

How our work is organised

Two arms, one theory of change: strengthen the woman's enterprise, and strengthen her community. Mann Deshi Foundation's two vertilcals are:

Women Empowerment

- Livelihood Vocational Skills Training (Business Schools for Rural Women)
- Mobile Livelihood Vocational Skills Training (Business School on Wheels)
- Rural Chamber of Commerce for Women

Community Empowerment

- Community Radio Station
- Water Conservation
- Championing Green
- Agriculture & Climate Resilience
- Mann Deshi Champions
- Healthcare for Women & Children
- KickStart Girls

Women Empowerment



12,60,862

Total Women Reached

1,18,843

women reached in FY 2025–26

2025–26 was a **landmark year** for Mann Deshi Foundation, which began with the **celebration of empowering over one million women entrepreneurs** and was marked by significant innovations, strategic expansions, and strengthening of institutional systems. During the year, the Foundation invested in building stronger enterprises, leveraging digital technology, and expanding its outreach to new geographies while successfully overcoming operational challenges.

The Foundation reinforced its focus on building a **comprehensive entrepreneurship ecosystem** by integrating skill development, access to finance, market linkages, digital technology, and continuous mentoring, recognising that entrepreneurship development requires continuous handholding and not just imparting training. The year's initiatives focused on helping **women-owned enterprises** become more competition-ready and capable of marketing at both local physical markets and national markets through online marketing.

The **Women Empowerment Programme** at Mann Deshi is our flagship programme empowering rural women to gain access, control and ownership over financial assets. The programme has two interventions namely, The Womens' Business School which provides training aimed at building practical and technical entrepreneurial skills that help women set up and expand their business. We have over a dozen different courses that range from workshops and short duration courses to a year-long Deshi MBA. We reach women in the community through **14 Business Schools and 12 Mobile Business School Buses which are spread across Maharashtra.**

Women Empowerment: Women's Business Schools

FINANCIAL & DIGITAL LITERACY

Basic and advanced financial and digital literacy training is provided to women. A three-hour workshop covers banking essentials, accounts, savings, insurance, pensions, loans, and practical saving strategies. An advanced six-day module delivers in-depth financial management and business practices, including loan types and methods for growing income, assets, and long-term wealth. It aims to build confidence and promote sustainable financial decision-making for all participants.

ENTREPRENEURSHIP DEVELOPMENT

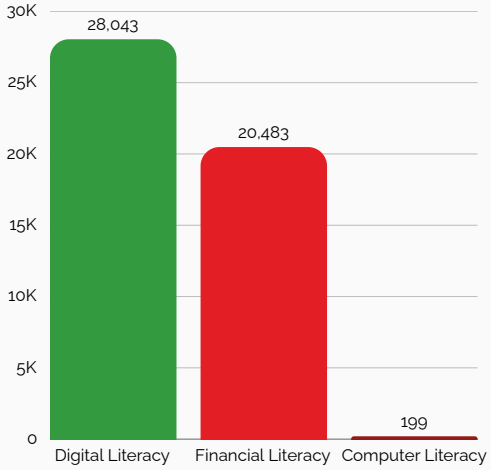
This programme focuses on skilling women to become leaders. By providing training on business planning, financial management, marketing strategies, innovation, and problem-solving. Courses in this programme include agri-based business training, computer literacy, fashion design and several vocational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

DESHI MBA

Deshi MBA is a certified 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 to their education to access advanced 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.

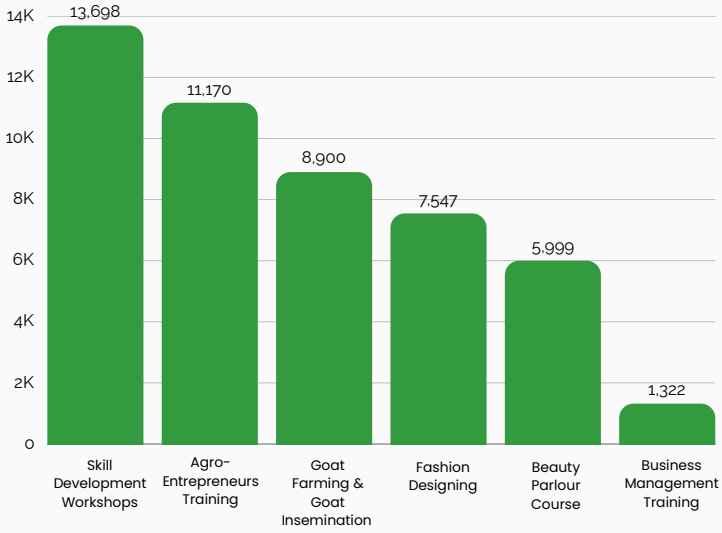
Digital and Financial Inclusion

Number of Women Trained FY 25-26



Enterprise & Livelihood Skills

Number of Women Trained FY 25-26



GOAT PARA-VET

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.

Women Empowerment: Rural Chamber 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. Through business consultations, knowledge enhancement sessions, exposure visits, peer networking, and market linkages, 21,562 women entrepreneurs were supported.

Business Support Beyond Training

The Rural Chamber of Commerce goes beyond one-time training to provide continuous, personalised assistance to women entrepreneurs. This includes handholding support, helping them apply business knowledge, and navigating formalisation processes.



Access to Compliance, Credit, and Finance

We support and assists women with business compliance requirements, credit linkages, and financial tools, ensuring they can access loans, grants, and subsidies to expand or stabilise their enterprises.



Market Linkages and Exposure Opportunities

The Chamber connects women to markets, shops, supermarkets, and corporate events, and supports them with product quality, packaging, and branding to enhance their market readiness and visibility.

Digital and E-commerce Enablement

We help women entrepreneurs adopt digital tools and online marketing, including onboarding to e-commerce platforms such as ONDC, enabling them to reach wider markets and build digital resilience.



Women Empowerment: Success Stories

Breaking Stereotypes, Building Success



Despite social stigma surrounding pig farming, Shobha transformed her family's livelihood into a thriving enterprise through entrepreneurship training, exposure to advanced technology, and business mentoring. Mann Deshi supported her in securing business registrations, enabling her to access a ₹1.4 lakh government grant and confidently expand her business with plans to rear 100 pigs.

Preparing Women Entrepreneurs for Digital Markets



Starting with homemade pickles and spices from her four-acre farm, Suman transformed her enterprise through Mann Deshi's programme. Support in credit readiness, branding, packaging, business registration, social media, and e-commerce helped her secure a ₹5 lakh loan. She expanded production to 10 tonnes per month, created seasonal employment for 40 women, and reached national markets through exhibitions and digital platforms. Today, Suman's business has earned her the title of a 'crorepati', breaking barriers and challenging perceptions of what a rural woman entrepreneur can achieve.

Strengthening Enterprises through the Chamber of Commerce



With support from the Mann Deshi Chamber of Commerce, Hema transformed her traditional stove enterprise into a thriving business. Training in branding, packaging, and marketing, along with opportunities to participate in exhibitions and develop innovative protective packaging for her bulky, irregularly shaped stoves, helped her access larger markets. Today, she receives large institutional orders and achieves peak daily sales of over ₹2 lakh. The traditional stove enterprise of Hema scaled rapidly with support from the Mann Deshi Chamber of Commerce. Training in branding, packaging, marketing, and adoption of innovative protective packaging for her bulky and odd-sized product enabled her business to reach larger markets. She started selling them from stalls at exhibitions, social media and today, her enterprise receives large institutional orders and records peak daily sales of over ₹2 lakh.

Water Conservation



In 2018, the Mann region experienced a severe drought, placing significant pressure on farming communities and livestock. In response, the Foundation established a nine-month cattle camp, providing essential support to more than 7,000 animals and 1,500 farming families. **The experience reinforced the need for long-term water security** and led to Mann Deshi's continued focus on water conservation. Between 2012 and 2019, the Foundation constructed **17 reservoirs and 17 check dams,** helping replenish groundwater and improve access to drinking water for 30,000 people. These interventions have supported irrigation across more than 1,300 hectares, improving agricultural productivity for 400 farming families, while an additional 700 families gained access to clean and easily accessible water. Mann Deshi continues to work closely with the community and irrigation authorities to facilitate the release of water from upstream check dams. Beyond maintaining these structures, the Foundation remains actively engaged in strengthening water availability for agriculture and livestock, supporting the community's long-term resilience to water stress.

17
reservoirs & check dams

4,426
Farmers Reached

7,000
Annimals Provided with Food and Water

Mann Deshi
Tarang Vahini



Mann Deshi Tarang Vahini 90.4 MHz has been a voice of women, girls, farmers, and rural communities for the past 17 years, using community radio to amplify local voices, preserve culture, and promote women's empowerment.

What makes the station unique is that many of its programmes are created and presented by the very communities it serves — our women, girls, and farmers. The photograph above captures this spirit: women who preserve the traditional songs of Ambabai during Navratri, travelling from door to door and singing together with their traditional instruments. It is rare to see women come together in this way, and their songs not only preserve a living cultural tradition but also carry messages of women's strength, dignity, and empowerment.

80,000

Listenership

850+

segments recorded

70+

Villages reached

The station airs traditional programmes featuring Gaji Nritya, Ovi, Abhang, Gavalan, and more, alongside programmes created for specific communities, including Malavarche Shivar for farmers, Sakhi Sajani for women, Tarunai for young people, Radio Doctor for healthcare, and Gammat Jammat for children.

Our current broadcasting schedule spans 8 hours daily, across three sessions: 7 AM–10 AM, a women's special session from 12:30 PM–2:30 PM, and an evening session from 6 PM–9 PM. The broadcast reaches approximately 60–70 villages within a 30 km radius, with recent surveys indicating a listenership of nearly 80,000 people.

Our Agriculture Programme: Soil Sakhis

Mann Deshi Radio has also expanded to a mobile app and website, with nearly 4,000 people listening through the app.

This year, Mann Deshi Tarang Vahini has also supported several government initiatives and public-awareness campaigns, including the Ministry of Social Justice and Empowerment's Atal Vayo Abhyuday Yojana, DGIPR, WAVES, Matdan Janjagruti, CRA, and others.



Agriculture & Climate Resilience

The Agriculture Program **helps farmers move from poverty to prosperity by offering science-based guidance from soil testing to market access.** We support farmers in the drought-prone Mann Desh region. The population of the area is primarily nomadic shepherd tribes long excluded economically and socially. Women are empowered as **"Soil Sakhis"** to drive soil testing, champion technology, and share scientific knowledge, strengthening both climate resilience and gender equality. Our interventions, village workshop trainings, exposure visits, and linkages, promote sustainable practices that raise yields, lower costs, and unlock new opportunities.



21,434

Farmers reached since inception

16.3%

Increase in Yields

838 tons

of CO_2 emissions reduced*

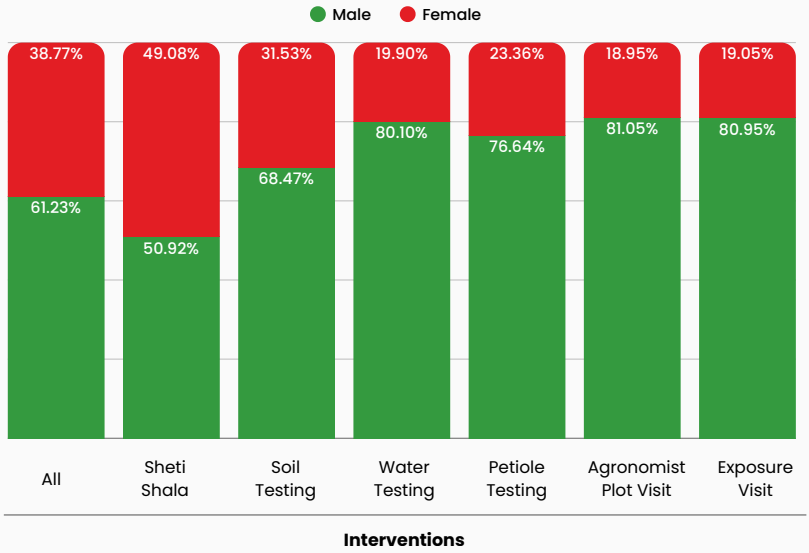
15.75%

Increase in Incomes

239

Villages Reached Acrross 5 Districts

Gender Participation Across Interventions



*CO_2 reduction estimated using standard emission factors from the Intergovernmental Panel on Climate Change, assuming ~6.3 kg CO_2e emissions per kg of chemical fertilizer reduced.

Our Agriculture Programme: Soil Sakhis



Soil Sakhis are women from the community who are our **climate change leaders.** They lead the way in advocating for scientifically sound soil sampling and the adoption of technology in agriculture. **Currently we have 10 Soil Sakhis.**

The Soil Sakhis 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 leaders**, 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.

In FY 25 - 26

7061 soil, water, leaf and fertiliser samples collected by **10 Soil Sakhis** from farmers fields

4751 visits conducted by soil sakhis to farmers fields

"Aamhi maatila aamchi aai maanto. Jashi aapan aaplya aaichi kaalji gheto, tashich aaplya shetichya maatichi hi kaalji ghetli pahije. Maati nirogi asel, tarch aapli sheti, aaple pik ani aaplya shetkaryanche bhavishya samruddha hoil."

- Varsha, Senior Soil Sakhi

Our Agriculture Programme: Agriculture and Soil Testing Lab









We have established an **Agriculture and Soil Testing Laboratory** to offer farmers comprehensive soil health, water, leaf, and fertilizer testing services, as well as crop growth analysis. At the very center of this ecosystem is the **Soil Sakhi,** she serves as the crucial bridge between the laboratory and the farmers. By bringing soil, water, leaf, and fertilizer **samples from the fields to the laboratory,** the Soil Sakhi ensures that farmers have direct access to scientific analysis and actionable insights. Soil testing has become a cornerstone of the foundation's efforts, equipping farmers with valuable information on soil fertility, nutrient deficiencies, and pH levels. This knowledge empowers farmers to make informed choices regarding fertilizer use, crop selection, and soil management. As a result, farmers benefit from **improved crop yields, reduced input costs, increased revenue, and the advancement of sustainable agricultural practices.**

A crucial intervention of the agriculture program is providing marginalized farmers with access to expert advisory in their mother tongue or the local languages at their farm. Our field team, comprising of Soil Sakhis and **Expert Agronomists visit farms** to diagnose if the crop is facing a pest attack or disease. With the help of the soil test report and crop schedules expert advisory in a timely manner. This ensures that the the pest attacks and plant diseases does not affect the yield and income of the farmer.

In FY 25 - 26

1378 soil samples tested, **1082** crop schedules provided, **182** water samples tested, **83** petiole tests conducted and **7** fertilisers tests conducted..

Our Agriculture Programme: Cattle Lab



Launched in May 2025, the **Mann Deshi Cattle Lab** was established to address a critical gap in access to timely and reliable veterinary **diagnostics in rural areas.**

The facility supports a range of animals, including dairy buffalos, cows, sheep, and goats. It offers key tests including Complete Blood Count (CBC) to assess overall health and detect infections or anaemia, Kidney Function Tests (KFT) and Liver Function Tests (LFT) to evaluate vital organ performance, and urine analysis to identify mineral imbalances such as calcium and phosphorus deficiencies. Alongside diagnostic services, the programme also conducts **regular awareness meetings with farmers** to highlight the importance of timely blood testing for early detection of diseases and the prevention of avoidable livestock deaths.

Now operating for nearly a year, the lab has conducted **676** tests to date, strengthening access to animal healthcare and improving outcomes for farmers across the region.

In FY 25 - 26

1378 soil samples tested, **1082** crop schedules provided, **182** water samples tested, **83** petiole tests conducted and **7** fertilisers tests conducted..

Our Agriculture Programme: Sheti Shalas and 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. The **Sheti Shalas** aims to fill this gap by providing farmers with access to scientific knowledge and diagnosis of their crop health. This 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. Sheti Shalas are focus group training workshops held at the farm level on topics such as:

- Seed Germination
- Seed Treatment
- Crop Specific Management (eg. in Mango, Pomegranate)
- Silage Training
- Dairy Management
- Organic Fertilisers Training
- Vermicompost
- Food Waste Management amongst others.

Exposure visits to agricultural research centers and agri-industries provide farmers with access to the latest innovations, techniques, and products in the c ecosystem. Over the year, crop-specific **farmer conferences** were organized to share knowledge on pest management, disease control, and best practices for cultivating export-oriented fruits such as pomegranate, grape, and mango. These initiatives give farmers first-hand exposure to new developments in the sector and inspire them to adopt modern technologies and practices after interacting with successful role model farmers.

In FY 25 - 26

6673 farmers have been reached through **204** Shet Shala Workshops with 51% participation of women.

1953 farmers have been reached through **25** Exposure Visits with **33%** participation of women.

Our Agriculture Programme: Agriculture Technology





At the core of Mann Deshi's climate-smart agriculture approach are Soil Sakhis, who act as grassroots champions and the **primary drivers of climate technology adoption.** As trusted community influencers, they promote accessible, affordable, and sustainable solutions that help farmers transition toward a green economy.

Bio-gas units are introduced to farmers engaged in animal rearing or dairy farming, with training provided on converting cow dung into clean cooking fuel. This reduces dependence on LPG while lowering household energy costs. In addition, farmers are trained to produce valuable byproducts such as slurry-based organic fertilizer, creating an additional income stream. Alongside this, the promotion of natural inputs like Jiv Amrut offers a sustainable alternative to chemical fertilizers, improving soil health and reducing input costs.
To further enable adoption, **Mann Deshi facilitates access to credit for climate-smart agricultural technologies**, ensuring affordability for smallholder farmers. Through the leadership of Soil Sakhis, these interventions not only improve productivity and reduce costs but also accelerate the shift toward environmentally sustainable and self-reliant farming systems.

Weather Forecast Stations based on the weather the mobile app gives real time updates to the farmer to optimise farming. By tracking temperature, wind speed and wind speed direction farmers are able to make decisions regarding which fertilisers to be put in the field at which point of time. Apart from weather forecast station, the app is also able to predict which disease and pest attacks the crop is most susceptible to depending on the changes in weather. The app suggests preventive methods to ensure that the crop's immunity increases and does not get infected.

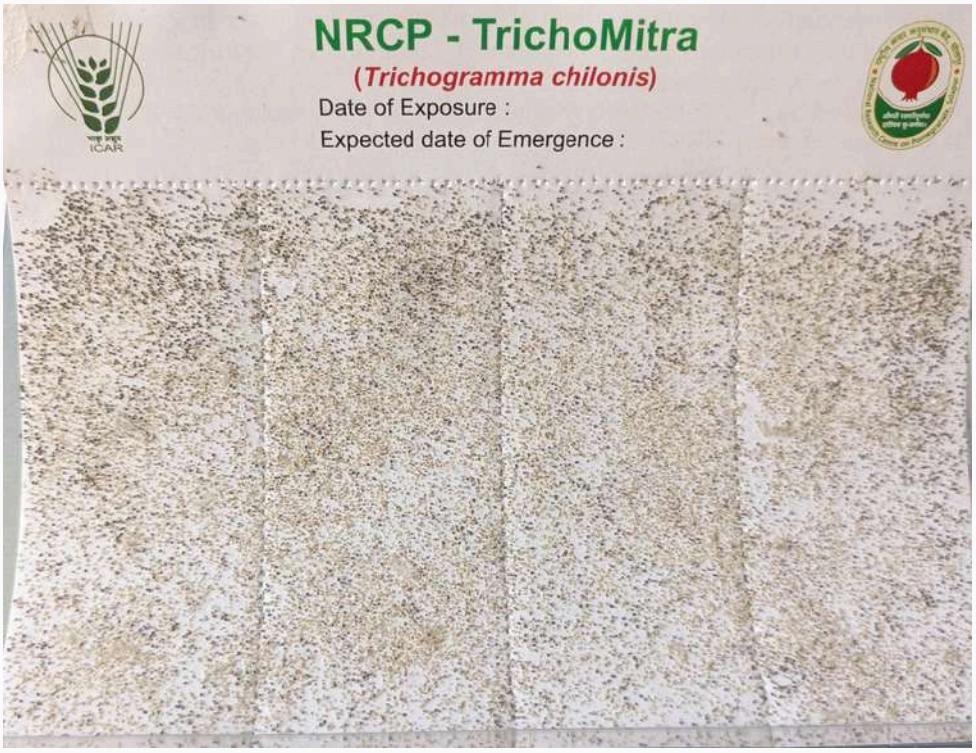
Soil Sensors provide data on different parameters such as ground water level, soil moisture, PH level etc is recorded in the app in a timely manner. This data generates accurate data for farmers and advices them on when to irrigate the farm and in what qualities the irrigation is needed by the soil.

In FY 25 - 26

32 farmers have set up bios gas units with the help of Mann Deshi Foundation linkage to subsidies and credit

6 farmers have set up weather forecast stations and soil sensors

Our Agriculture Programme: Trichogramma Lab



Trichogramma offers a powerful, eco-friendly alternative to chemical pesticides, improving both farm productivity and environmental health.

Its **key benefits** include: the **reduction of pesticide use by 30–70%,** Improves produce **quality by 20–40%**, Increases crop **yields by 10–30%**, especially in pest-sensitive crops.

Soil Sakhi-Led Implementation:

- Soil Sakhis trained in Trichogramma handling and soil analysis
- Deliver bio-control cards tailored to farmer needs
- Provide on-field guidance for effective pest management
- Performance-based incentives create sustainable livelihoods for women

Community Impact:

- Reduces input costs and dependence on chemicals
- Improves farmer incomes through better quality produce
- Builds resilient, climate-smart farming systems

Our Agriculture Programme: Success Stories

Kanchan's Success with Bio Gas Plant



Kanchan Pawar is a farmer from Dhokmod who installed a biogas unit three years ago to make her home more sustainable and energy-secure.

Every day, she mixes cow dung from her herd with water to fuel the unit. The gas generated goes directly to her kitchen, while the by-product - a nutrient-rich slurry - is used as fertilizer in her pomegranate and vegetable crops, closing the loop between home and field.

For Kanchan, biogas has meant less dependence on LPG and more control over her resources. In the summer months, her family of five cooks entirely on biogas, and in winter one cylinder now lasts six months instead of two. Kanchan's story reminds us of how women are shaping resilient, sustainable futures for their families and their farms.



Manisha: Driving Change Accross Her Community

Manisha Annanth Linge, a pomegranate and vegetable farmer from Mhaswad, Man taluka, who takes pride in being part of a family where farming is a shared identity.

On her farm, Manisha regularly conducts soil testing, ensuring that her agricultural practices are informed, efficient, and sustainable. But her impact goes far beyond her own fields.

Five years ago, with the support of Mann Deshi Bank, she brought together 10 women from her neighbourhood to start a women's savings group. Today, she manages the group's records and coordinates its activities, helping ensure that everything runs smoothly and transparently. Through this collective, women have been able to save regularly and access their own money directly, giving them faster and reliable financial support.

Manisha's story is a powerful reminder that women farmers are not only cultivating crops, they are building systems of trust, financial independence, and community resilience. She represents the women who drive change not just on their farms, but across their communities.

Championing Green







At Mann Deshi Foundation, sustainability is an integral part of how we operate our facilities and programmes. We continue to invest in **renewable energy** to reduce our carbon footprint and promote cleaner energy use. Solar panels power our three-storey head office, healthcare centre, agriculture and soil testing centre, cold storage facility, wrestling arena, swimming pool, gym, 400m running track, sports ground and Business School buses. Together, **our facilities generate more than 300 kW of solar energy,** enabling us to meet our energy needs through a cleaner and more sustainable source.

Through our Championing Green initiative, we extended access to renewable energy to marginalised communities in the Sahyadri Tiger Reserve. Four villages, Dhen, Deur, Taldev and Mayani, home to **more than 400 people,** previously had no access to electricity and lived without reliable lighting. The project introduced solar-powered lights, fans, flour mills, educational TV sets for children, streetlights and community charging points, helping households and communities access essential services while promoting clean energy solutions.

300 kW

Solar power generated across facilities

100%

Facilities powered by renewable energy sources

400+

People provided with access to energy through 4 solar villages

Mann Deshi Champions





Mann Deshi Champions, launched in 2012, is a Sports for Development programme that brings the **transformative power of sport to children in rural and tribal communities.** It provides young girls and boys with opportunities to discover their potential, build confidence, and pursue their dreams, both on and off the field. Through grassroots coaching, school partnerships, mobile training, local tournaments, and world-class facilities for promising athletes, the programme nurtures not only sporting talent but also the physical, mental, and social well-being of young people. With **girls making up over 50% of the athletes** supported, Mann Deshi Champions is helping create a more inclusive pathway for rural youth to play, thrive, and excel.

26,700

Children Reached Since Inception

70%

Increase in School Attendance Rates

80%

Increase in Self-Esteem & Personal Confidence

70%

Increase in School Attendance Rates

Mann Deshi Champions: Sports for All



Sports for All is the foundation of Mann Deshi Champions' approach to creating opportunities in sport for children from rural and underserved communities. The programme ensures that **children can access regular, structured sports training** regardless of their economic circumstances or prior sporting experience. Daily morning and evening sessions are offered across disciplines including athletics, track and field, wrestling, boxing, swimming, badminton and hockey. Transport from children's homes helps overcome barriers of distance and affordability, while nutritious snacks during training support their health and energy. Particular emphasis is placed on increasing girls' participation and creating an environment where children can discover their abilities, build confidence and develop a sustained interest in sport.

The Sports for All programme also serves as the first stage of Mann Deshi's athlete development pathway. Through regular training, coaches observe children's abilities, commitment, physical potential and performance, allowing promising athletes to be identified and supported to **progress to the elite programme.** Talented young athletes, particularly those who may not otherwise have access to professional sporting opportunities, receive more intensive coaching and comprehensive support at the Mann Deshi Champions Centre. This includes sports training, academic support, nutrition, healthcare, physiotherapy, equipment, travel and accommodation, enabling athletes to focus on their development and compete at higher levels. The programme therefore creates a pathway that begins with access to sport at the grassroots level and progresses towards national and international competition, while also helping young people build discipline, confidence, leadership and **potential career pathways through sport.**

In FY 25 - 26

Reached **2,000** children daily through the sports for all prorgamme in Mhaswad and 10 School Coaching Programs

Reached **1,000** students through the Planetarium Mobile Workshops

Mann Deshi Champions: Travel Ccoach Programme



The Travel Coach Programme brings quality physical education directly into rural government schools, addressing the significant shortage of trained sports teachers, equipment and appropriate facilities in many schools. Rather than requiring children to travel to a central sports facility, the programme takes sports education to them by training government school teachers and local sports professionals to conduct structured and engaging physical education sessions within their own communities. Teachers receive practical training, sports equipment and a curriculum covering disciplines such as athletics, track and field, kho-kho and kabaddi, enabling them to introduce children to sport in a structured and accessible way.

The programme follows a **train-the-trainer model**, creating a network of local coaches who can continue supporting children long after the initial training. Coaches are first equipped through a certified foundational course and selected participants can progress to advanced training, deepening their technical and coaching skills. By building capacity within government schools and local communities, the Travel Coach Programme creates a sustainable model for expanding access to sport, particularly for children who may have limited opportunities outside school. It also strengthens the wider Mann Deshi Champions talent pathway by increasing the number of children who are exposed to sport and creating opportunities for promising young athletes to be identified at the grassroots level.

In FY 25 - 26

Trained **400** teachers from Government Schools in Satara and Sangli through the Travel Coach Prorgamme

Indirectly, **40,000** students have been reached via Travel Coach Trained Educators

Mann Deshi Champions became **official partner for Chhattisgarh Govemrent** to train their teachers as a coaches.

Mann Deshi Champions: Sports Incubation Centre



The **Sports Incubation Centre** is designed to address the lack of quality sports infrastructure available to children and young athletes in rural areas. The centre brings together training, competition, athlete support and sports-related livelihood opportunities in one ecosystem, providing children with access to facilities that would otherwise be difficult to access locally. Existing infrastructure includes a 400-metre track, wrestling arena, swimming pool, kabaddi arena, badminton court, boxing ring, cross-fit gym and physiotherapy centre, alongside residential facilities for female athletes. These facilities enable athletes to train regularly in a safe and supportive environment while accessing the technical and physical resources required to progress in their chosen sport.

The centre is also being developed as a broader sports ecosystem for the region, extending beyond athlete training to create opportunities for competitions, coaching and employment. New facilities under development include additional accommodation for female athletes, an indoor sports stadium with wrestling, basketball and badminton facilities, and an auditorium for events and community activities. The centre will provide a platform for district- and state-level competitions and is envisioned as a hub serving children across Satara District. At the same time, the incubation model will help young people explore livelihoods in sport, including opportunities as coaches and sports professionals in government and private institutions, creating a pathway from participation and training to long-term careers.

In FY 25 - 26

100 children enrolled and underwent training to secure sports related jobs
50 children reached through the Zilla Parishad Wrestling Camp
200 children reached through the Athletics Summer Camp

Mann Deshi Champions: Maidan Cup





The Maidan Cup, meaning "playground," is a community-driven initiative that uses sport and shared public spaces to bring children and communities together in **remote areas of Chhattisgarh**. In regions where geographical remoteness, poor transport, school closures and other challenges can restrict c**hildren's access to structured activities, a safe playground** can become much more than a place for recreation. It provides children with a space to play, exercise, interact with peers and develop confidence, teamwork and resilience. The initiative has supported communities to create inclusive playgrounds equipped with features such as jungle gyms, obstacle courses, monkey bars, sand pits and climbing structures.

At the heart of the Maidan Cup is community ownership. Villages participate in a month-long competition to design and build the best sports facility for their children, contributing through shramdaan or voluntary labour. Mann Deshi coaches **support participating schools** with sports coaching, while the competition creates a shared community goal that brings people together across social and other differences. The completed playgrounds then become lasting community assets. The initiative also creates a pathway for talent identification: children participating in community sports activities can be observed by coaches and scouts, and promising athletes can be encouraged to access further training through the Mann Deshi Champions elite athlete programme. In this way, **the Maidan Cup connects community infrastructure, participation, talent identification and longer-term sporting opportunities.**

In FY 25 - 26

Completed construction of **50 playgrounds in Chhattisgrah**, and deployed 3 full-time coaches to drive ground-level training.

Shri Sachin Tendulkar inaugurated playgrounds in Dantewada, marking a landmark visit by one of India's most celebrated sporting icons to the conflict-affected region

Mann Deshi Champions: Success Stories

Kajals Inspiring Hockey Journey



Born into a nomadic community and the daughter of sugarcane cutters, Kajal grew up moving from one place to another. As the fifth daughter in her family, she helped with household chores and took care of her younger brother while her parents worked in the fields. In 2012, she joined the Mann Deshi Champions Program. Her passion for hockey took her from rural India to the Indian national team, where she represented India in Germany and Ireland and won silver medals in both countries.

Today, Kajal works for Indian Railways, has become financially independent, and supports her family as well as her brother's education. She is the first hockey player from her community to represent India and has become a role model for girls from disadvantaged backgrounds.
Kajal's success demonstrates the powerful impact of proper guidance, determination, and hard work.



Arya's Resilience Breaks Barriers

Born in Jambhulan, into a farming family, Arya grew up with humble beginnings but unwavering determination. Inspired by her sister, she joined the Mann Deshi Champions program, demonstrating her passion for athletics every day.Years of hard work and humility have led to incredible success: National silver medalist in 1500m and 3000m walk.Selection for Army Sports School, India.Representing India as an elite player Arya's journey proves that resilience and dedication can break down barriers. Today, she inspires rural youth, empowers women through sports, and demonstrates that education and determination are the true path to greatness.

Mann Deshi Champions: Success Stories

Dipa's Journey to Joining the Maidan Cup



For two days, I watched from a distance, unsure of joining. But curiosity pulled me in, and stepping onto the ground reignited my childhood love for play.

Currently unemployed, I wasn't sure what this program meant for me, but it gave me purpose. On the last day, I brought my younger brother to play, and receiving a certificate and medal filled me with pride. Now, I want to help this initiative grow and bring the joy of play to more children



Shashikala's Journey From Hardship to Success

Meet Shashikala Minj, a primary school teacher from Pattal Gaon, Jashpur, Chhattisgarh, whose own journey is one of quiet resilience. After years of hardship following her father's passing, she worked as a laborer to support her family. With a professor's support, she returned to her studies, won the Best Player Award, completed her BA, and secured a government job that changed her life.

Today, she teaches at Shekarpur School, guiding around 375 students, and has picked up skills in Athletics and Kabaddi to pass on to her students. Her dream is simple to build a proper playground, giving children the space she never had. Her students are already living that dream. Lata Payam has fallen in love with Kho-Kho and its speed and strategy, while Prince Mandavi shines across Kabaddi, Kho-Kho, running, and jumps inspiring his classmates along the way.

Healthcare For Women and Children

Mann Deshi's Healthcare intervention began as an emergency relief response to Covid 19. This included revamping the Gondawale Khurd Rural Hospital served as a COVID-19 Care Unit with 25 beds, installations of ventilators in Satara's Jumbo COVID Centre, and provided free HRCT scans to women and children, **free vaccination camps for 25,000+ women** in partnership with Bel Air Hospital, setting up a free of cost oxygen bank and 2 cardiac ambulances with ventilators. Mann Deshi aims to bring essential healthcare to remote communities that have long remained beyond reach.

Mann Deshi inaugurated its one-of-a-kind **Healthcare and Diagnostic Centre** on August 16th 2022. The Diagnostic Center is equipped with a CT Scan Machine, Digital X-Ray Machine, Pathology Lab, Physiotherapy and an OPD. Mann Deshi also run two cardiac 24/7 ambulances for the community. Equipped with EMTs and medical supplies, they served our communities during the Covid-19 Pandemic, **transferring over 2,000 patients.** The service is free of charge, patients are only expected to pay for diesel. Since 2019, we've run regular health camps in remote locations of Mann Taluka, providing women and their communities access to care previously unavailable. We screen for diabetes and hypertension, raise awareness of non-communicable diseases, and **offer treatment at 50% reduced cost**



53,366
Beneficiaries Reached since inception

7,892
People reached through Healthcare Centre

2,619
Children screened for Vision and Blood

Healthcare for Women





In rural communities, women often face significant barriers to accessing timely and affordable healthcare. In Mann Taluka, where healthcare providers and transportation are limited, financial constraints and distance can prevent women from seeking care until health conditions become more serious. The burden of non-communicable diseases is particularly concerning, with an estimated 50% of women experiencing anaemia and around 30% of adults living with hypertension. Many people are also unaware that they have conditions such as diabetes or hypertension. To address these gaps, Mann Deshi established regular health camps in remote and underserved communities, bringing essential screening, awareness and treatment closer to the women and families who need them most.

Mann Deshi's healthcare intervention combines community-based health camps with an affordable Diagnostic and Healthcare Centre serving approximately 500,000 underprivileged people across Mann and Khatav Tehsils. The centre provides access to a CT scan, digital X-ray, pathology laboratory, physiotherapy, OPD services and an ambulance, while consultations are available at a highly subsidised fee of just ₹50. At health camps, women and community members receive free screening for conditions such as diabetes and hypertension, with medicines provided at a 50% subsidised rate where required. The centre is the only such subsidised healthcare service within a 70-kilometre radius, helping reduce the financial and geographic barriers that often prevent rural women from accessing care. Since November 2022, the centre has also been powered by solar energy, making the intervention more environmentally sustainable while contributing to the UN Sustainable Development Goals.

In FY 25 - 26

7,892 community members have been served through the healthcare center's OPD, pathology, radiology and physiotherapy

Healthcare for Children





Children in rural communities often have limited access to preventive healthcare and may go without essential screenings or treatment. To address this gap, Mann Deshi partners with schools to bring basic health services directly to children. Regular school-based health screenings include comprehensive eye tests to identify children who may have vision problems that could affect their learning and development. Children identified as needing further assessment are referred to an ophthalmologist for detailed testing and, where required, are provided with prescription eyeglasses free of cost. By bringing screening and treatment into schools, the programme helps identify health concerns early and ensures that financial or geographic barriers do not prevent children from receiving the care they need.

The programme also focuses on building health awareness among children and adolescents, equipping them with knowledge that can support healthier choices as they grow. Health sessions include blood group testing, guidance on nutrition and age-appropriate menstrual health education, helping girls better understand their menstrual cycles and manage their health with confidence and dignity. Through this combination of screening, treatment and health education, Mann Deshi works with schools to make preventive healthcare a regular part of children's lives, while helping them stay healthy, informed and better able to learn and thrive.

In FY 25 - 26

2,619 children have been reached out of which 53% are girls

Healthcare: Success Stories

Finding Relief Through Affordable Healthcare



For 55-year-old Changuna Appa Kale, farming is a way of life. Living in rural Maharashtra, she spends her days working in the fields and grazing her goats and sheep. Over time, she developed painful and persistent patches on her skin. Despite visiting several doctors, she was unable to find a treatment that provided relief. A neighbour introduced Changuna to Mann Deshi's Healthcare Center, where she came seeking help. After examining her, the doctors recommended a one-month course of medication. The treatment made a significant difference and within a month, Changuna saw an estimated 90% improvement in her condition. She has continued visiting Mann Deshi Hospital for the past four to five months and is also receiving treatment for persistent neck pain. For Changuna, Mann Deshi has provided not only effective treatment but also affordable access to healthcare close to home. "I am very grateful to Mann Deshi Hospital for providing such good treatment at such a low cost," she says. Her experience reflects how accessible and subsidised healthcare can help rural communities seek timely treatment and improve their quality of life.



Helping Students Understand Their Health

At 14 years old, Harshada Dilip Katkar is a Class 9 student at Saraswati Vidyamandir in Mhaswad. Like many children, she had little understanding of her own blood health or even her blood group. This changed when the Mann Deshi Healthcare Centre organised a free CBC and blood group testing camp at her school, giving students an opportunity to access essential health screening without any cost to their families.

Harshada, along with her classmates, received a CBC test and learned about her blood cell counts and haemoglobin levels, as well as her blood group. Receiving the test report helped her understand her health better and gave her information that could be important in the future. For Harshada, the camp was also an example of how healthcare can be brought directly into schools, making preventive health services accessible to children in rural communities. "I am very grateful to the Mann Deshi Healthcare Centre for providing such great facilities to students through new initiatives every time," she says.

KickStart Girls



KickStart Girls (KSG) is a transformative initiative by the Mann Deshi Foundation designed to empower youth, especially young women from underserved communities to become confident, financially independent, and career-ready.

Designed for rural girls aged 15 and above, KSG takes a holistic approach to development, combining financial and digital literacy, life skills, financial inclusion, career readiness, and leadership training. Through a mix of fellowship, school-based programs, youth-led initiatives, and community engagement, the program supports young women as they transition from education to employment.

Currently, KSG has reached over 5,900+ youth through workshops, trained nearly 1,900+ in financial and digital literacy, and enabled young women to access opportunities in higher education, employment, and entrepreneurship.

At its core, KickStart Girls is about expanding aspirations & building agency. Whether it is a girl opening her first bank account, leading a community workshop, securing her first job, or starting her own business, the program ensures that every participant is equipped not just with skills, but with the confidence to shape her own future.



8,626+

Youth Reached Since Inception

78.9%

Are Girls and Young Women

₹2,11,07,617

Saved by adolocents through School Banks

KickStart Girls: Youth Lab



Youth Lab is a dynamic learning project under KickStart Girls that engages rural adolescents and young people through interactive, real-world skill-building workshops in schools and colleges.

Designed to respond to the evolving needs of youth, Youth Lab focuses on building strong foundations in **financial and digital literacy** while going beyond classrooms to address essential aspects of **personal and social development**. Through thoughtfully curated interactive & immersive workshops, the program creates safe and engaging spaces where young people can explore ideas, build confidence, and develop an understanding of practical life skills.

The initiative covers a wide range of **thematic areas** ranging from **cyber safety and health awareness to civic participation, workplace readiness, and critical thinking**. By combining experiential learning with community-relevant topics, Youth Lab enables students to better navigate everyday challenges and make informed decisions about their futures.

The program is structured across key learning baskets:

- Financial & Digital Skills
- Personal Development & Well-being
- Education, Reading & Critical Thinking
- Career Awareness, Workplace Skills & Life Navigation
- Health, Safety & Bodily Autonomy
- Civic Participation

In FY 25 - 26

1,257 youth strengthened their **financial and digital literacy** through 120 interactive workshops, including **704 girls.**

555 rural girls built essential life skills, employability skills, and confidence through **31 skill development workshops.**

KickStart Girls: School Bank Project





The **School Bank Project** is an innovative Financial Inclusion initiative under KickStart Girls that **introduces school-going children to the world of saving,** banking, and financial responsibility at an early age.

Launched to address the **gap in financial literacy and financial inclusion in rural communities,** the project transforms schools into hands-on learning spaces where students learn about money management and actively practice it. **Through student-led mini banks,** children are encouraged to save small amounts regularly, develop budgeting habits, and understand formal banking systems. These school banks are managed by trained girl student leaders, fostering ownership, leadership, and teamwork from a young age.

The initiative **goes beyond financial education** as it aims to build confidence, promote financial independence, and reduce barriers such as school dropouts, **especially among girls.** By linking savings habits with real bank accounts and engaging families and communities, the project creates a strong foundation for **long-term economic empowerment.**

At its core, the School Bank Project is about enabling children to not just save money, but to **build discipline, aspiration, and a sense of control over their future.**

In FY 25 - 26

158 adolescents gained practical **financial inclusion** through the School Bank Project, opening and operating bank accounts while developing responsible financial habits.

KickStart Girls: Fellowship



The **KickStart Girls Fellowship** is an intensive, cohort-based program designed to support young women graduates in their **transition from education to formal employment, entrepreneurship, and independent decision-making.**

Targeted at y**oung women from underserved communities,** the fellowship provides structured, hands-on learning through a combination of sessions from a set curriculum, guest lectures, workshops, mentorship, and real-world exposure visits. Fellows are equipped with essential skills in financial and digital literacy, professional communication, workplace readiness, and problem-solving while also building confidence, leadership, and a strong sense of self and purpose.

The fellowship also provides **a monthly stipend,** ensuring that financial constraints do not limit participation while reinforcing practical lessons in budgeting and money management. A dedicated **month-long external internship in urban cities** enables fellows to apply classroom learning in real-world settings, build professional exposure, and strengthen their CVs.

Through these experiences, the program also connects young women to **wider professional networks, opening doors to future opportunities and career pathways**. Beyond skill-building, the fellowship creates a supportive peer network and a safe space for young women to express themselves, challenge norms, and grow holistically.

In FY 25 - 26

The **KickStart Girls Fellowship** has supported **34 fellows** across **two cohorts**. As of March 2026, **5 fellows from Cohort 1 had secured employment**, while **Cohort 2 successfully graduated in July 2026**.

KickStart Girls: Nayo Soch



Nayi Soch is a youth-led media initiative under KickStart Girls, hosted on Mann Deshi Tarang Vahini community radio. Designed as a dedicated **youth vertical,** the program creates a platform where young people take the lead in producing and hosting radio content, amplifying their voices and perspectives.

Through bi-weekly broadcasts, Nayi Soch brings together **young voices** for group discussions, awareness-building conversations, and storytelling rooted in real experiences. The platform encourages self-expression, whether through poetry, personal narratives, or reflections while also creating space for dialogue on critical social issues.

Beyond expression, Nayi Soch **serves as a powerful tool for advocacy.** Young participants use the platform to raise concerns, share **on-ground realities,** and engage with topics such as education, health, gender, history, career pathways, community challenges and many more. By **blending creativity with conversation**, the initiative not only builds confidence and communication skills but also nurtures informed, aware, and active young citizens. As of April 2026, **130 community radio shows were produced by young women** through the Nayi Soch initiative, amplifying youth voices and community awareness.

In FY 25 - 26

98 youth amplified their voices and leadership through the **Nayi Soch** community radio initiative.

KickStart Girls: Freedom on Wheels



Freedom on Wheels is a mobility-focused initiative by the Mann Deshi Foundation under KickStart Girls, aimed at improving access to education for young girls facing long and challenging daily commutes. Launched in 2002, the program was designed to address a critical barrier to education that is distance which often led to fatigue, irregular attendance, and school dropouts.

The initiative **provides bicycles to students, especially girls, who travel over 8 kilometers each day to attend school.** Long travel distances not only impact punctuality and classroom engagement but also increase the risk of early dropouts and, in many cases, early marriage. By enabling safe, independent, and time-efficient travel, the program helps girls stay in school and continue their education with dignity and confidence.

Beyond improving access, **Freedom on Wheels promotes safety, reduces dependence on others for mobility, and encourages sustainable modes of transport**. With reduced travel time, girls are able to focus more on academics, participate in school activities, and engage more actively in their learning journeys.

Since its inception, the program has distributed **154 bicycles,** contributing to improved attendance, reduced dropout rates, and greater continuity in education.

In FY 25 - 26

27 bicycles were distributed under **Freedom on Wheels**, improving girls' access to education by reducing travel barriers and supporting continued school attendance.

KickStart Girls: Success Stories

From Financial Education to Financial Inclusion: Sanika's Story



For Sanika Sadashiv Shinde, a Grade 9 student at Madhyamik Vidyalaya, Dhakani, financial literacy became the first step towards financial independence. Through the KickStart Girls Youth Lab programme, she learned the fundamentals of saving, budgeting, financial planning, and responsible money management, skills that soon translated into real-life action.

By participating in the Children's School Bank project, Sanika began saving regularly and gained first-hand experience of how banking works. Encouraged by this exposure, she opened her own bank account and developed the confidence to manage her finances responsibly. Today, Sanika understands the value of saving and the importance of being part of the formal financial system. Her journey demonstrates how combining financial education with practical opportunities can empower young people to build lifelong financial habits and take meaningful steps towards financial inclusion.

Starting at a Young Age: Ayansh's Path to a Secure Future



At just 6 years old, Ayansh is already setting an inspiring example through his and his mother's commitment to saving money. A student at the Anganwadi centre, Ayansh is part of the School Bank Project. Tanish's father works as a plumber, while his mother is a homemaker. Both parents strongly believe in creating a secure future for their child.

Since September 2025, his mother has consistently contributed to his savings account. His monthly savings amounted to ₹440, and by May 2026, his total savings had reached an impressive ₹1,940. While the amount itself is commendable, the true achievement lies in the habit being nurtured at such a young age. Ayansh's journey reflects how small and regular contributions can build confidence, responsibility, and hope for the future.

His story stands as a wonderful example of how the School Bank Project is empowering mothers and shaping financially aware young savers, one child at a time.

KickStart Girls: Success Stories

Shraddha Shinde's Journey: From Passion to Enterprise



Shraddha Shinde, a young woman from Shindevasti in rural Satara, has always had a deep passion for art and craft. Since the early days of KickStart Girls, she has been an active member, consistently nurturing her creative interests.

Through the support and guidance of the program, Shraddha discovered how to transform her passion into a sustainable source of income. Today, she runs her own small art-based business, selling handmade paintings and craft products. What started as a hobby has now grown into a promising entrepreneurial journey. Beyond her own work, Shraddha is also giving back to her community by conducting workshops for younger girls, inspiring the next generation to explore their creativity and skills. To support her growth, we have facilitated multiple opportunities for market exposure by setting up her stalls in urban spaces, helping her reach a wider audience. Additionally, she has been onboarded onto ONDC, enabling her to expand her business through digital platforms and access broader markets.

Currently in her second year of college, Shraddha is successfully balancing her education with her entrepreneurial pursuits. She is steadily moving towards financial independence, embodying confidence, resilience, and growth.

From a Fellow to a Teacher: Sneha's Story



When Sneha Khandare, a postgraduate from Mhaswad, joined the inaugural KickStart Girls Fellowship in 2025, she aspired to build a meaningful career but lacked the confidence and exposure to take the first step. Over eight months, the Fellowship equipped her with workplace readiness, communication, digital and financial literacy, leadership skills, and personalised mentorship, helping her discover her strengths and career aspirations.

A defining moment came during the Fellowship's career roadmap workshop, where Sneha identified her passion for teaching. Supported by practical internship experiences and classroom exposure, she gained the confidence to pursue a career in education. Today, Sneha is a teacher at Shivshambhu School, Jalbhali, inspiring the next generation of learners. Her journey reflects the transformative power of the Fellowship in helping rural young women turn aspirations into meaningful careers through skill-building, mentorship, and real-world experience.

Our Supporters

In Alphabetic Order

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Stripe India Private Limited
The Hongkong & Shanghai Banking Corporation Limited
The UK Online Giving Foundation

Individual

Avadhut Krishnarao Hunaswadkar
Gautam Ravi Narayan

Our Upcoming Partnerships

Australian Consulate

Government Partnerships

ONDC
Open Network for Digital Commerce

sidbi

MKCL
Creating a Knowledge Lit World

NITI Aayog

wep

महाराष्ट्र वन विभाग

Government of Maharashtra

SAHYADRI TIGER RESERVE

राष्ट्रीय वित्तीय शिक्षा केन्द्र
National Centre for Financial Education

एपीडा
APEDA

MCDC

छत्तीसगढ़ शासन

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	Paid in the financial year
1	Chetna Vijay Sinha	68	Female	Founder & Social Entrepreneur	President	No
2	Jawahar Bhalchandra Deshmane	65	Male	Businessman	Vice-President	No
3	Rekhatai Sunil Kulkarni	56	Female	Service	Managing Trustee	No
4	Prabhat Vijay Sinha	38	Male	Founder Of Mann Deshi Champion	Secretary	Yes
5	Dr. Ruchi Lai Sangoi	39	Female	Nutritionist	Sub Secretary	No
6	Falguni Devrendra Gada	56	Female	Architect	Treasurer	No
7	Dr. Veena Vishavjit Ambike	46	Female	General Physician	Trustee	No

ADVISORY PANEL

GAUTAM NARAYAN President & CFO, Knack RCM	APARNA POPAT Double Olympian and National Badminton Champion

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
1	Board Meeting	19-04-2025	6	7
2	Board Meeting	16-05-2025	6	7
3	Board Meeting	30-06-2025	6	7
4	Board Meeting	11-08-2025	7	7
5	Board Meeting	04-09-2025	7	7
6	Board Meeting	12-09-2025	7	7
7	AGM	12-09-2025	7	7
8	Board Meeting	30-10-2025	6	7
9	Board Meeting	27-11-2025	5	7
10	Board Meeting	26-12-2025	5	7
11	Board Meeting	07-02-2026	6	7
12	Board Meeting	23-02-2026	5	7
13	Board Meeting	28-03-2026	7	7

EMPLOYEE DETAILS

Slab of gross monthly salary (in Rs.) for staff	Male Staff	Female Staff	Total Staff
5001-10000	0	40	40
10001-25000	46	292	338
25001-50000	21	21	42
> 50000	3	7	10
Total	**70**	**360**	**430**

Type of Personnel	No. Of Persons
Full time staff	114
Contract staff (Full time)	307
Consultants	9
Total	**430**

DETAILS OF INTERNATIONAL TRAVEL

Details of International Travel by Staff/ Volunteers and/or Board Members at the expense of the organization in the Financial Year 2024-25.

Date	Name & Designation	Purpose of Travel	Country	Cost Incurred (INR)	Sponsored (INR)
17-06-2025 to 22-06-2025	Chetna sinha	The World Economic Forum's Schwab Foundation Summit at Seoul, Korea	Korea	8130	Schwab Foundation & Mann Deshi Foundation
23-09-2025 to 26-09-2025	Chetna sinha	Clinton Global Initiative (CGI) 2025 Annual Meeting.	New York	103462	Clinton Foundation & Mann Deshi Foundation
23-09-2025 to 26-09-2025	Anagha Kamath	Clinton Global Initiative (CGI) 2025 Annual Meeting.	New York	65794	Mann Deshi Foundation
24-10-2025	Vanita shinde	ASEAN Inclusive Growth Summit orgainsed by Mastercard Center for Inclusive Growth	Malaysia	6411	Mastercard Centre for Inclusive Growth & Mann Deshi Foundation

Awards



Certificate Of Accreditation

Under Desirable Norms

ACCREDITED FOR DESIRABLE NORMS
IMPROVING GOVERNANCE BUILDING TRUST
CREDIBILITY ALLIANCE

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

IMPROVING GOVERNANCE BUILDING TRUST

EXECUTIVE DIRECTOR

CREDIBILITY ALLIANCE

Awards


Congratulations
Mann Deshi®
Foundation
MANN DESHI FOUNDATION
Accredited Under Desirable Norms
ACCREDITED FOR DESIRABLE NORMS
IMPROVING GOVERNANCE
BUILDING TRUST
CREDIBILITY ALLIANCE
Improving Governance
Building Trust
CREDIBILITY
ALLIANCE

Awards


TRANSPARENCY & PUBLIC ACCOUNTABILITY CERTIFIED
GuideStarIndia
PLATINUM
CHAMPION LEVEL
Support the organisation with confidence
(subject to terms & conditions)
Mann Deshi Foundation
GSN 1049, Certification valid till June 2027*
Gold- FY 2016-17, 2019-20, FY 2020-21,
Platinum- FY 2022-2023, FY 2024-25
www.guidestarindia.org
*Subject to continued validity of 12A tax exemption certificate.
NPO follows conflict of interest management practices to address related party transactions.

Bank & Auditors

Primary Bankers

State Bank of India
- FCRA Cell, 4th Floor, State Bank of India, New Delhi Main Branch, 11 Sansad Marg, New Delhi – 110001

IDBI Bank Limited
- Mhaswad: Main Road, Mhaswad, Taluka Man, District Satara – 415509
- Lonand: Shivaji Chowk, Pune–Satara Road, Lonand – 415521
- Vaduj: Panchratna Karyalay, Pusegaon Road, Market Yard, Vaduj – 415506
- Satara: 72/4, Raviwar Peth, IDBI Bank Building, Powai Naka, Satara – 415001
- Pune: Mamasaheb Deshpande Path, Sinhagad Road, Anandnagar, Pune – 411051
- Silvassa: Plot No. 1, Amali, Silvassa–Vapi Road, Silvassa, Dadra and Nagar Haveli – 396230
- Chiplun: Kanekar Building, Main Road, Chiplun, Ratnagiri – 415605
- Ranand: House No. 151, P. D. Beher Building, Ranand, Taluka Man, District Satara – 415508
- Nashik: Shop Nos. 3–5, Pratik Arcade, Survey Nos. 11/1A/1B and 2A/2B, Nashik – 422101
- Latur: Barshi Road, Shivaji Housing Society, Latur – 433512
- Kolhapur: United Western Bank Building, Post Box No. 39, Shivaji Chowk, Kolhapur – 416002

Kotak Mahindra Bank Limited
- Asmita, Survey No. 50/8A, Narhe – 411041

State Bank of India
- Swastik Park, Sector 221, Kamothe, Ground Floor, Plot No. 225, Navi Mumbai – 410209

Bank of Maharashtra
- Dhanjibhai Nemichand Shaha Trust Building, Main Road, Mhaswad, Taluka Man, District Satara – 415509

Bank of India
- Dahiwadi: Rajhans Plaza, Phaltan Chowk, Dahiwadi – 415508
- Sangola: Karim Complex, Miraj Road, Sangola, District Solapur – 413307

ICICI Bank
- Dhale Mama Shopping Complex, Mhaswad, District Satara – 415509

Bank & Auditors

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

FCRA Auditors
Tiruvidhula & Associates
Chartered Accountants
48-11/8-20,Temple Street, Currency Nagar, Vijayawada,
Andhra Pradesh 520008

Tax Auditor
CA Bhushan Shah
Bhushan Shah & Associates,
Chartered Accountants,
Satara

Legal Advisors
Advocate DV Kumbhar
G-57 Rajdhani Towers, 1st Floor,
Satara 415002

Advocate Mahesh Kulkarni
Smrutigandh, 12 Yadogopal Peth, A/P Satara
Satara 415002, Maharashtra

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

Financials

MANN DESHI FOUNDATION

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDING 31.03.2026

RECEIPTS	AMOUNT	AMOUNT	PAYMENTS	AMOUNT	AMOUNT
Op. Cash Balance	-		**Project Expenditure**		21,78,44,610.66
Op. Bank Balance	69,30,898.85	69,30,898.85			
			Administrative Expenditure		
Voluntary Contributions		26,45,29,814.56	Audit Expenses	6,32,300.00	
			Insurance Expenses	1,63,969.00	
Project Receipts	1,61,93,188.54		Other Admin Expenses	39,625.00	
Less: TDS	34,593.00		Rates, Taxes,Cesses	3,87,188.00	
O&S Debtors	3,54,939.67	1,58,03,655.87	Admin - Repairs & Maintenance	21,90,426.00	
		-	Admin salary & HR Consultancy	45,42,620.00	
Scrap sale		3,17,985.00	Travelling Expenses	5,67,993.20	
			Bank Charges	1,04,587.13	
Interest received			Professional Consulting Fee	12,98,310.00	99,27,018.33
FD Interest Received	37,83,676.40				
SB Interest Received	4,38,227.00		Advances & Deposits:		
Interest on I.T. Refund	31,743.97		Staff, Project & Other Advances	17,93,014.00	
	42,53,647.37		Advances for Expenses	12,17,141.32	30,10,155.32
Less: TDS	3,75,171.70	38,78,475.67			
			Purchase of Fixed Assets		1,25,29,418.05
Rent Received	7,68,000.00				
Less: TDS	76,800.00	6,91,200.00	TCS receivable		10,473.95
Op. Debtors Received		4,97,639.87	Revolving - Seed Capital		1,20,70,608.00
FD Encashed		8,82,19,205.20			
Staff, Project & Other Advances		7,22,871.52	Rental Deposit Return- Oxygen Machine		61,000.00
Rental Deposit - Oxygen Machine		91,000.00	FD's taken		12,88,83,691.40
Revolving - Seed Capital		1,84,01,728.00	Op. Liabilities Paid:		
			Op. Creditors paid	47,29,676.00	
TDS Refund		5,38,566.03	Salary & Bonus Paid	29,53,389.00	
			GST paid	1,34,122.26	
			TDS paid	9,21,346.00	
			PF Paid	4,55,305.00	91,93,838.26
			Security Deposits		
			Security Deposit with MSEB		81,543.00
			Cl. Cash Balance	-	
			Cl. Bank Balance	70,10,683.60	70,10,683.60
		400623040.57			400623040.57

Date: 07.09.2026
Place: Kolhapur
UDIN : 26038546POKPDF4692

As per our report of even date.

Gadve & Associates
Chartered Accountant

CA Dipak K Gadve
(Proprietor)
FRN : 102900W

Vice President
Mann Deshi Foundation
Vhaswad Tal -Mann Dist.-Satara

Managing Trustee
Mann Deshi Foundation
Vhaswad Tal. Man Dist. Satara

Trustee
Mann Deshi Foundation
Vhaswad Tal-Man, Dist-Satara

Financials

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 2026

EXPENDITURE		Total	INCOME		Total
To Expenditure in respect of Properties			**By Rent**		**768000.00**
Rates, Taxes, cesses		**387188.00**			
Repairs and Maintenance		**2190426.00**	**By Interest**		**4253647.37**
Salaries		**0.00**	On FCRA Bank Account		
Insurance		**163969.00**	- Savings accounts	221769.00	
on A/c of Vehicle	163969.00		- Fixed Deposits	2480444.00	
			Domestic Bank Account		
Depreciation		3734604.00	- Savings accounts	216458.00	
			- Fixed Deposits	1303232.40	
To Establishment Expenses			On Income Tax Refund	31743.97	
To Remuneration to trustees		-			
To Remuneration to others		**5840930.00**			
Admin Salary	4389045.00				
HR Consultancy	153575.00		**By Dividend**		**0.00**
Consultancy & Professional Fees	1298310.00				
To Legal Expenses		**0.00**	**By Donations in cash or kind**		**264529814.56**
To Audit Fees		**632300.00**	**Domestic Donations**	170215898.21	
To Contribution and Fees		**0.00**	**FCRA Donations**	94313916.35	
To Amount written off-		-			
Bad Debts					
Loan Scholarships					
Irrecoverable rents					
Other Items			By Membership Fees		**350.00**
To Miscellaneous expenses		**712205.33**			
Insurance Expenses	0.00				
Bank Charges	104587.13				
Other Admin Expenses	607618.20		**By Income from other sources**		**16514983.94**
	0.00		Trust Project Receipts	16514983.94	
To Depreciation		**15026150.00**			
To Amounts transferred to		-			
To Expenditure on Objects of the trust- As per Schedule		**230763024.38**			
- Religious	--				
- Educational	143563100.61				
- Medical Relief	9362630.00				
- Relief of Poverty	12376101.48				
- Other Charitable objects	65461192.29				
To Excess of income over expenditure		**26615999.16**			
Total		**286066795.87**	**Total**		**286066795.87**

Date: 07.09.2026
Place: Kolhapur
UDIN : 26038546POKPDF4692

As per our report of even date.

Gadve & Associates
Chartered Accountant

GADVE & ASSOCIATES ★ FRN 102900W M.No.038546 ★ CHARTERED ACCOUNTANTS

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

Vice President
Mann Deshi Foundation
Vaswad Tal -Mann Dist. Satara

Managing Trustee
Mann Deshi Foundation
Vhaswad Tal. Man Dist. Satara

Trustee
Mann Deshi Foundation
Vaswad Tal-Man, Dist-Satara

Financials

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 2026

FUNDS & LIABILITIES		Total	PROPERTY & ASSETS	Total
Trusts Funds or Corpus			**Immovable Property**	138890039.62
Corpus Fund		1300.00	**Other Fixed Assets**	84719887.79
			(as per Schedule)	
Reserves				
Land Revaluation Reserve		4844981.00	**Investments/ Deposits**	
General Reserve		294519475.67	FDs with Banks	75090956.84
Opening Balance	260359222.51			
***Add** : Capital Exps*	3366823.00			
***Add :** from I & E Account*	30793430.16			
Accumulation For U/s 11(2)	13260287.00	5716033.00		
Less : Capital Expenses Trt.	3366823.00			
Less : Revenue Expenses Trt.	4177431.00			
Current Liabilities		8476623.68	**Current Assets**	
Duties & Taxes	*1420054.00*		Deposits (Asset)	2315142.70
Sundry Payables	*3658720.68*		**Loans & Advances (Asset)**	
Diwali Bonus Payable	*2898269.00*		- Project Exp Advance	1070142.48
PF Payable	*469580.00*		- Revolving Grant Advances	3516880.00
Rental Deposit Oxygen Machine	*30000.00*			
Income & Expenditure Account			Sundry Receivables	365455.67
Balance as per last Balance Sheet	0.00		TDS Refund Receivable	579224.65
Add: Current year Surplus as per Income and Expenditure Account	26615999.16		**Cash & Bank Balances**	
	26615999.16		a) Cash in Hand	0.00
Add: Transfer From Accumulation U/S 11 (2)	4177431.00		b) in Bank accounts	7010683.60
	30793430.16			
Less: Transfer to Reserve Fund	30793430.16	0.00		
Total		313558413.35	**Total**	313558413.35

Date: 07.09.2026
Place : Kolhapur
UDIN : 26038546POKPDF4692

GADVE & ASSOCIATES ★ FRN 102900W M.No.038546 ★ CHARTERED ACCOUNTANTS

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

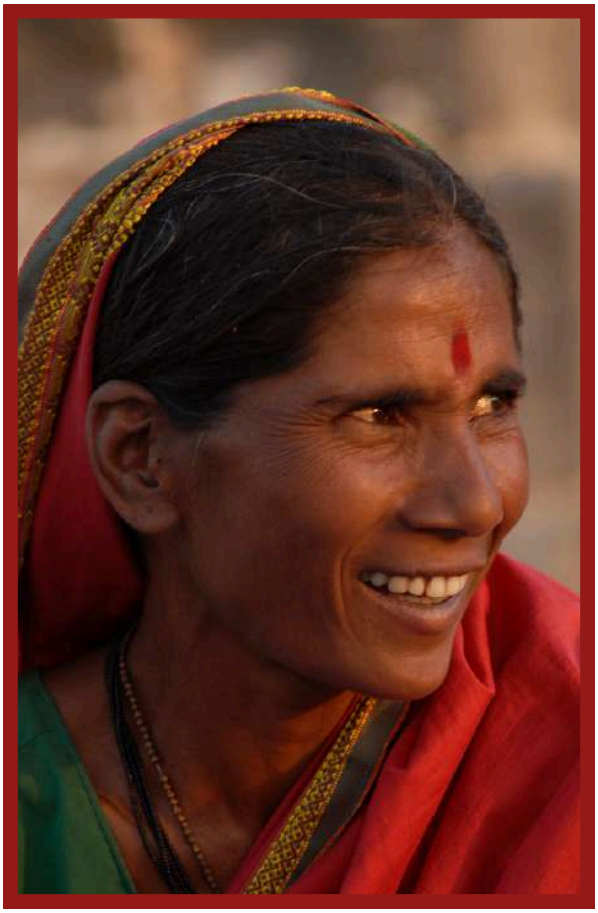
CA Dipak K Gadve
(Proprietor)
FRN : 102900W
Mem No : 038546

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Vhaswad Tal-Man, Dist-Satara.

Mann Deshi Foundation



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

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