

Rise.



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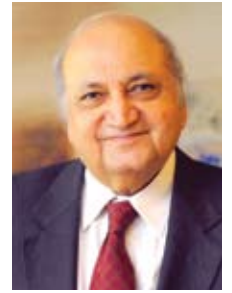
NAME	<i>Sangeeta Kurreti</i>
VILLAGE	<i>Naveen Kariha</i>
DISTRICT	<i>Kanker</i>
STATE	<i>Chhattisgarh</i>
RISING BY...	<i>Becoming her family's first-generation learner</i>

**T**he K.C. Mahindra Education Trust (KCMET) was formed with the vision to transform the lives of people in India through education, by providing financial assistance and recognition to them, across age groups and income strata. Since then, KCMET has undertaken a number of education initiatives in the form of grants, scholarships and loans to 68,500 deserving and needy students. Mahindra Pride School was established in support of the Government mandate for affirmative action with the prime objective of empowering youth from socially disadvantaged sections of society by providing livelihood training, to enable them to gain employment based on their skills. To date, a total of 1,720 youth have graduated with a 100% placement. Project Nanhi Kali was initiated in 1996 with the objective of providing primary education to the disadvantaged girls in India. Today, it is a national sponsorship programme providing academic and material support to 58,000 children.

Girls often become household or agricultural workers rather than students because of the costs incurred in sending them to 'free' government school. The price of a uniform, a book and other supplies are beyond the means

of families struggling to survive. Take a look at the cover girl Sangeeta Kurreti whose uneducated parents are farm labourers in a tribal area in Chhattisgarh. Encouraged by her parents, under the Nanhi Kali project, her life was transformed. From a shy, insecure girl she has now become a quiet and confident achiever. Nanhi Kali's intervention allowed her to reach her full potential and she became a district-level exam topper in Class 5. Using her strength and determination she lives her life with dignity. We see this pattern everywhere Project Nanhi Kali is active. Limitations that underprivileged students and their parents once saw as given are now questioned. Entire communities 'Rise'.

It is this kind of alternative thinking that will drive positive change in the lives of those around us and help them RISE. We are helping and encouraging communities to accept no limitations and defy the odds. We believe that resourcefulness and a willingness to try new approaches can change the world. Through KCMET's projects we attempt to empower the youth so that they can create a world of their choice. To live with pride and a sense of purpose. To 'Rise'. Their stories are a source of inspiration and greatly admired by all of us at Mahindra & Mahindra.



**Keshub Mahindra**  
Chairman



NANHI KALI

Accept  
no limits.



NAME *Varsha Watti*

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VILLAGE *Manjhipara Tuagahan*

DISTRICT *Kanker*

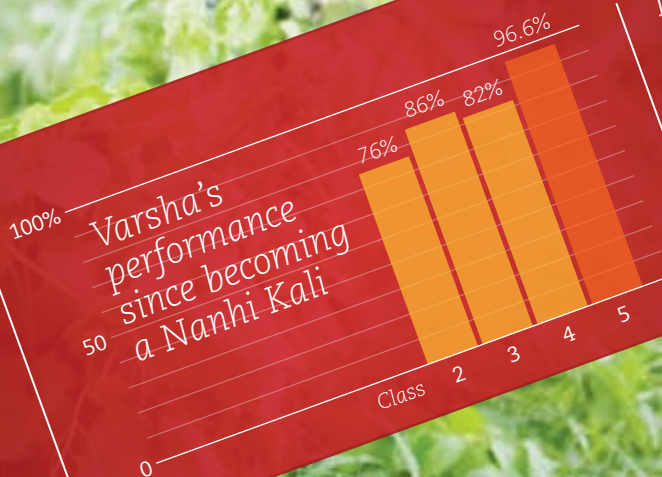
STATE *Chhattisgarh*

RISING BY... *Scoring 96.6% in Class 5 exams, making her a district-level topper*

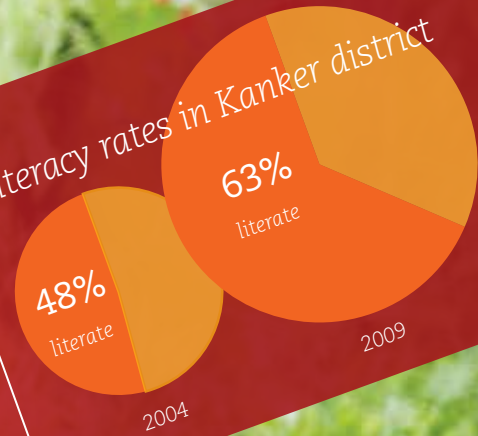
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## VARSHA'S RISE



## Literacy rates in Kanker district





**41% of females** have received no education at all (versus 18% of males)

**Only 3 out of 10 girls** who enter Class 1 finish Class 10

**A child whose mother received no education** is twice as likely to be out of school as one whose mother had some education

**Benefits associated with girls' education** include reduction of child and maternal mortality, improvement in child nutrition and health, lower fertility rates and increased economic production

*“After getting material support, the whole family rethinks its attitudes to adopt this project.”*

**M. S. Kansari, Charama block (Kanker district)**  
Nanhi Kali project coordinator

She's an exam topper, scoring 96.6% in her Class 5 district board exams. But in no other way is Varsha Watti an exception. She lives in a village populated by the Gond tribe, who have subsisted on field and forest labour for generations. The two acres of land her family owns do not yield enough to free them from a hand-to-mouth existence. Work in the non-agricultural season is scarce; the Gond collect forest produce for sale and use in their own poojas.

Varsha is a first-generation learner. Though her parents both attended school up to Class 5, Varsha is the one relied upon to count money in the market. She enrolled in her village primary school and became a Nanhi Kali in Class 2. In Class 5, Varsha's score in her board examinations topped the district.

Girls in the Nanhi Kali program receive both academic support and material support such as books and school apparel. Thanks to Nanhi Kali, village education committees have sprung up to ensure that all children attend school. As a result, school attendance in Kanker district has risen to 98.5%.

Varsha wants to be a doctor when she grows up. “What she could not have imagined four years earlier, she now believes is possible,” said M. S. Kansari, the area's Nanhi Kali project coordinator. Traditional gender roles are being reconsidered. “She might have thought, ‘I will be a nurse, I will be a teacher.’ Today the thought is: ‘I want to be a doctor.’”

“She can become a doctor,” her father, Shivilal Watti, agreed. “She can become an engineer, she can become a president, she can become prime minister. And she can become wise.” It's a striking statement in a region where a girl child has traditionally been seen as a liability to be married off. “I see no difference between my boy and my girl,” said Mr. Watti.

In Chhattisgarh, a state beset by violence, government schools have widely been seen as a failure – often literally abandoned. Mr. Kansari says that where Project Nanhi Kali is active, in a mere three to four years the mindset toward education changes. Where earlier parents and students alike saw school as a pointless exercise, he said, now they believe that it is a tool for empowerment of girls as well as boys.

**C**irca 2005.  
We win a competitive challenge grant bid floated by the USAID under the name of 'REACH' which will allow us to turn the fortunes of children in and out of school in the tribal Bastar region of Chhattisgarh in central India. Famous till then for the less spoilt nature, almost 100% habitation by indigenous people, favourite dense hideout of India's violent Maoist guerilla warfare group called the Naxals and a state smarting in the agony and ecstasy of having been carved out of erstwhile Madhya Pradesh.

We were aware that the learning levels of children in the Bastar region was something that was not getting any support or attention from the various players in the space of education. Children in the government elementary schools were getting single-digit marks in examinations. They had every reason to drop out of school and find alternate ways of spending their time. Even if this meant that the community stood mute witness to their children becoming part of statistics that represented children trafficked and children recruited for terror.

Against this backdrop Naandi decides to test its faith – that all children are born equal and that they have equal right for an opportunity to learn and realize their fullest potential. We choose Kanker district and work in 200 government schools.

We set the ambition for these girls beyond all limits so we enlist all girls in this region as Nanhi Kalis and give them private tuition in school premises after school hours on a daily basis for over two years.

In 2009, a feat comparable to Neil Armstrong's is achieved. Lomeshwari rewrote history. In the 2009 Class 5 Board Examination she topped the district and got statewide recognition. Her flight to the top became a symbol of limitless audacity to dream for villagers as a whole. When the next year results came out, Varsha Watti and scores of other girls spread across two hundred villages proved that Lomeshwari was no flash in the pan. Soon this 'limitless drive' game changer. Number of girls topping became the identity of villages there.

Nanhi Kali became a magic wand.

Naandi became a household name.

Today girls topping elementary schools has become the order of the day. The next summit is for excelling at high school level. The challenges are slightly different, considering there are no high schools in these villages. But with faith in limitless ambition to excel, we are confident we will RISE to the occasion and report back how we reach the summit.

Watch this space.

Set no limits. Period.”

*Set no limits,  
period*

**Manoj Kumar**  
is Chief Executive  
Officer and Kallam  
Anji Reddy Chair,  
Naandi Foundation.  
Naandi jointly  
manages Project  
Nanhi Kali with  
KCMET.



NANHI  
KALI  
Accept  
no limits.

Unlimited  
reach.

How will we reach  
our target of five  
lakh Nanhi Kalis  
in five years?  
By building on  
our successes.

Below, some of the  
recognition Project  
Nanhi Kali earned  
in the news during  
2009-10.

5,000

Nanhi Kali receives  
award for

HPCL increases support to Nanhi Kali  
- boosts the movement to educate  
the underprivileged girl child

Nanhi Kali @ Mumbai Marathon 2010

It's a 6! Mumbai Indians  
campaign for education of  
underprivileged children

Consulate of Israel supports Nanhi Kali on its 62nd Independence Day  
Jet Airways chooses Project Nanhi Kali for its International Women's Day celebration

US Ambassador Verveer  
visits Project Nanhi Kali

Project Nanhi Kali fights child labour on  
Nanhi Kalis' creative work



WISE 2009  
for pluralism

54,364 in 2009

Nanhi Kalis  
by 2014

by 2011

Star announces Project Laadli in  
association with Nanhi Kali

Nanhi Kali chosen as charity of the year by Tufts Association of South Asian Students

Nanhi Kali @ MIT SAAS Cultural Show – Sapne 2009

Harry Hole Foundation supports Project Nanhi Kali

Film 'Rita' releases, associated with Nanhi Kali

12th June – World Day Against Child Labour  
showcased at "I Am India"

Miss India World  
raises Rs 12 lakhs for  
Project Nanhi Kali

MAHINDRA ALL  
INDIA TALENT  
SCHOLARSHIP  
(MAITS)

Alternative  
thinking.

Vivek Kadam sees a future in which airports draw power from the airplanes taxiing on their runways and roads generate energy from passing cars that run on their own solar power. KCMET is helping him make that future a reality.

Not only a science whiz but an elocution prizewinner, Vivek was guided down the more practical path of engineering by many inspiring teachers.

When his father's 25-year-old taxi broke down, Vivek's education suddenly looked like an unaffordable luxury. The family's taking on a loan of ₹2.6 lakhs meant that a degree program was out of the question; Vivek would have to settle for a diploma. But even that was difficult. On top of fees, there were additional costs: instruments for workshops and materials for jobwork, smithy and drawing. Books were unaffordable.

NAME	Vivek Kadam
AREA	Bhandup
CITY	Mumbai
STATE	Maharashtra
RISING BY...	Taking his prizewinning scientific innovations to the next level

Then came MAITS. With the scholarship from KCMET, he can now think about transferring into a degree course after completing the diploma at his polytechnic. And from there?

A day job. It won't stop Vivek from dreaming of practical innovations or clever solutions to old problems. "In 10 years I'll try something different from the others. Something people will remember," Vivek said. He will continue to rise above his circumstances and, who knows – someday he may become the Homi Bhabha of India's solar revolution.

517 students

like Vivek were MAITS scholars in 2009-2010, allowing them to attend polytechnics and pursue their dreams in science and engineering fields

4,772 scholarships have been awarded under the MAITS program to date



Rising  
above  
indifference.

Scott Goodson is the Founder and Chairman of StrawberryFrog, an innovative global creative agency.

“AGirlStory.org tells the life of a young girl growing up in India. It captured the imagination of a global audience, proving that Nanhi Kali is a powerful idea with relevance worldwide.

The greatest challenge is breaking through the walls of indifference. People need to be inspired into joining the Nanhi Kali movement. Educate a young girl and you educate a family, reduce disease, overpopulation, environmental impact, terrorism and much more.

Congratulations to the management of Nanhi Kali for their courage, without which this movement would stay buried in the pack of a million issues facing our planet. We at StrawberryFrog say: Here's to more breakthrough ideas and more global impacts in 2011.”

How do you start a movement?

Project Nanhi Kali launched the innovative web site AGirlStory.org to raise global awareness on the issue of girls' education. It tells a simple tale of Tarla, a village girl whose dream is to attend school like her brother. The twist: in order to continue Tarla's story, you have to unlock the next video chapter by donating to Project Nanhi Kali.

The beautifully animated series was presented by global “movement agency” StrawberryFrog. It's captured the attention of a new audience – international and net-savvy – for Nanhi Kali. An instant hit, the site has already garnered awards like FWA Site of the Day and collected multiple individual donations in its first weeks. Proof that you can get people to rise above indifference – by thinking different.

Scenes from  
AGirlStory.org





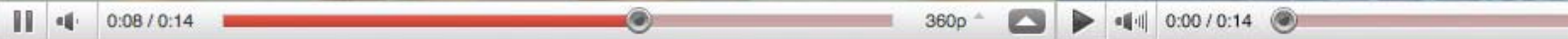
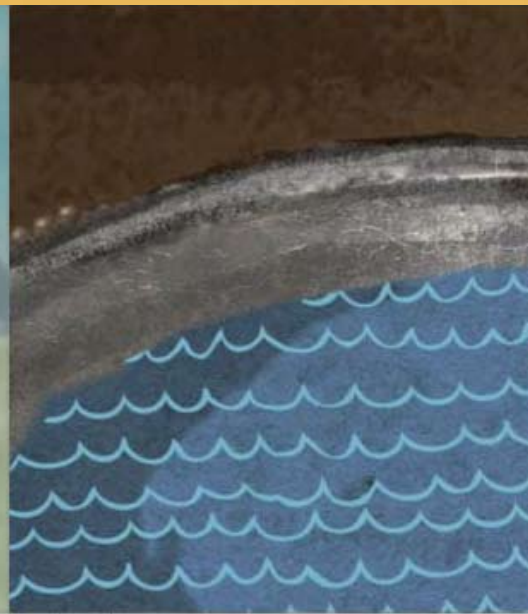
COMING NEXT YEAR

[101women.org](http://101women.org)

Launching soon – a web site in support of Project Nanhi Kali featuring prominent women who believe strongly in educating every girl.

[the-girl-store.org](http://the-girl-store.org)

Buy a girl her life back. Girls across India are facing an uncertain future. You can buy them an education – one bookbag or uniform at a time.



MAHINDRA  
PRIDE SCHOOL

Driving  
positive  
change.

*Learning  
how to  
speak, how  
to sit, how to  
walk.*

---

With six family members and no earners outside of the agricultural season, VijayJadhao completed his graduation in science through sheer perseverance. His family's situation was at the point of desperation. He left his village in Buldhana ("Gateway to Vidarbha") for Pune in August 2008 to earn some money for his further education.

Within two months, his job fell casualty to the global recession. "My dreams, my hopes and plans were all shattered," he said. Then a friend asked him to join Mahindra Pride School (MPS).

MPS provides livelihood training for the BPO, KPO, retail and hospitality sectors. The courses are offered free of cost and are targeted at youth from disadvantaged segments of society.

After Vijay began his KPO training, his elder brother Pradip joined him in Pune, enrolling in the MPS hospitality course. With barely any money to rent a room and only the free mid-day meal provided by MPS, it was tough going. Pradip felt he was on the verge of returning to the village.

MPS solved the problem by providing the brothers with a room on the school premises. Now they could not only continue their courses, but study afterwards in the computer lab. In addition to hard skills like business finance (accounts, banking and insurance), Vijay improved his communication skills. The staff inspired him, teaching "not only book knowledge but how to speak, how to sit, how to walk," he said. "What I learned at graduation was not important. Everything I needed to know to work at a company I learned at MPS."

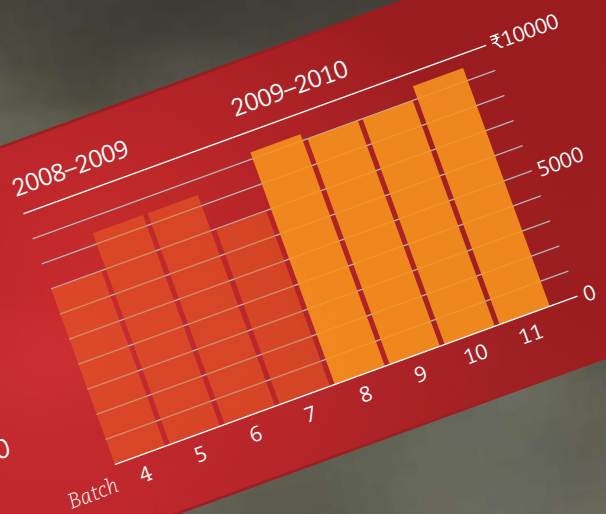
NAME	Vijay Jadhao
VILLAGE	Kalwad
DISTRICT	Buldhana
STATE	Maharashtra
RISING BY...	Becoming a family breadwinner after a 3-month course at MPS

Vijay's rise has been dramatic. He was placed with Syntel and now earns a salary of ₹13,000 per month as a share and capital market analyst. Pradip found placement at McDonald's and within 10 months was made captain of his line. He hopes to become shift manager within a year. Since starting work, the brothers have together been able to save and send ₹9,000 per month to their family.



### RISING SALARIES

₹9200  
average monthly starting salary for graduates of Mahindra Pride School's 2009-2010 batches



MPS  
Driving  
positive  
change.



LEFT Pradip Jadhao works as a line captain at McDonald's. Shy and introverted before enrolling at MPS, Pradip now finds interacting with customers to be one of the most enjoyable parts of his job.



100%  
job placement

I forced my  
parents to  
send me  
to MPS.

Maryamma  
Mhetre

POSITION  
Training Squad  
Manager, McDonald's

MONTHLY INCOME  
₹20,000



I'm the eldest in my family, with six younger siblings. My parents earn ₹100 per day as farm labourers. They wanted to get me married as they could not afford to look after all of us. One of my uncles had visited Pune and told them about Mahindra Pride School. I forced my parents to send me, so that I could earn and help them.

I come from a village near Karnataka – my sense of clothes and behavioural skills were really very bad. Post-training, I started changing slowly – was placed at McDonald's. Today, I am in charge of operations of the hugely popular Chinchwad outlet. I train all new staff. My other responsibilities include conflict resolution, both clients and staff, and generating sales reports. I'm loving it! I want to become Branch Manager, for which I have to give an examination.

I now support my parents and help in my brother's education. Thank you for everything, MPS.

₹80  
daily wage  
of female  
labourer





20%

increase in the past year in major recruiters of MPS graduates

%  
t



I came to Pune in 2007 as a graduate. My first job was with Barclays Bank (₹500 per month) – not enough to survive. I got another job, then another on a contractual basis with a finance company (₹6,000 per month), but if we didn't achieve the target we would not get our salary. I really was fighting for my life. Also at that point, due to critical family issues, I had to get married.

We have a 14-acre farm, but without water it is useless. My caste category is so low that there is no facility for education. I thought of going back to my village since I didn't think I was capable of getting a decent job. On the day I was leaving for my village, a friend said to me, "There is one God here who will help you change your life." That's how I heard about MPS.

I joined in January 2010 and on the 19th of March 2010 I got a job with HDFC Bank. Mahindra Pride School has made my life!

Machindra Saruk

EMPLOYER  
HDFC Bank

MONTHLY INCOME  
₹13,000



I really was fighting for my life.

85%

of Indian graduates are not qualified to join the workforce

SOURCE Economic Times, 29.11.2010



₹360

starting daily wage (average) of MPS graduate

516

number of students trained at MPS and placed in FY 2009–2010



DONORS  
Driving  
positive  
change.

## Rising from poverty through education.

Nicolai Halbo is Vice President of Capgemini Norway.

“Capgemini believe that education is a very good and effective way to fight poverty. Therefore Capgemini Norway is supporting Naandi and Nanhi Kali. Thousands of underprivileged girls are getting an education thanks to this program. When we selected the Nanhi Kali project as part of our CSR strategy, it brought more pride into our organization. It gives our professional lives a new dimension to work with the Nanhi Kali project. We have seen that it works!”

Through Project Nanhi Kali, corporates like Capgemini are able to drive positive change in communities.

Capgemini, a global outsourcing firm, decided to use the resources at the disposal of its CSR program to fight poverty. Rather than accept easy solutions, they chose to take a harder look at the problem. What kind of approach would have not only short-term benefits, but a significant and enduring effect?

Their answer was education. According to a World Bank report, “There is no investment more effective for achieving development goals than educating girls.”

The girls aren’t the only beneficiaries. Mr. Halbo noted that a CSR program should instill a sense of pride in a company’s employees. Participating as a team in a global effort can be enriching – but it doesn’t compare to witnessing the effects firsthand. So Capgemini came to see for themselves.

Employees from Finland have visited classrooms in which Nanhi Kalis receive added instruction and where teachers are trained to ensure competencies rather than rote learning. They have watched as Nanhi Kalis take off their shoes, open their bookbags and remove books, notebooks and pens – all part of the material support made possible by sponsors like Capgemini.



**GUARDIANS**  
These major donors to Project Nanhi Kali have each enabled over 100 girls to rise through an education



- Akshat Events
- B A Continuum Solutions
- BMW Ventures
- Capgemini
- Chryscapital Investment Advisors (India)
- Dun & Bradstreet Information Services
- Give India
- HDFC Bank
- Hindustan Petroleum Corporation
- Indian Oil Corporation
- Indiawin Sports
- Infrastructure Development Finance Company
- J. M. Financial Foundation
- Johnson & Johnson
- Lupin
- Mahindra & Mahindra
- Mahindra & Mahindra Financial Services
- Mahindra Holidays & Resorts
- Mansworld
- Microsoft India (R&D)
- Motherson Sumi Systems
- Novartis Healthcare
- ONGC
- Oracle Financial Services Software
- Qatar Foundation
- Star India
- StrawberryFrog
- Tech Mahindra
- The Broadwall Foundation
- Verve
- Volkart Foundation
- Wipro GE Healthcare
- Yes Bank

ABOVE LEFT Celebrated Norwegian painter Dag Hol conducts an art camp for Nanhi Kalis in Mumbai. The painting they created, along with one painted by Norwegian children, was auctioned off at a charity dinner in Oslo.

BELOW LEFT Anne Sophie, a Capgemini Norway employee, visits Nanhi Kalis in Udaipur.

THIS PAGE Nanhi Kalis interact with employees of Capgemini Finland in Mumbai classrooms.



### Corpus

The K. C. Mahindra Education Trust's corpus at the financial year-end 2009-10 was ₹1,131.84 lakhs.

### Income & Expenditure

Total income earned amounted to ₹1402.37 lakhs in 2009-10 (which includes M & M Group CSR donations of ₹464.63 lakhs and repayment of loan scholarship of ₹27.15 lakhs), compared with ₹1083.91 lakhs in 2008-09 (which includes M & M Group CSR donations of ₹359.88 lakhs and repayment of loan scholarship of ₹18 lakhs). Dividends and interest income totalled ₹131.07 lakhs in 2009-10.

Expenditure on total program activities amounted to ₹1242.54 lakhs while general establishment expenditure totalled ₹3.03 lakhs.

### Project-wise Expenditure

(₹ in Lakhs)

PROJECT	AMOUNT	%
K. C. Mahindra Scholarships for Post-Graduate Studies Abroad	49.40	3.98%
Mahindra All India Talent Scholarship	65.16	5.24%
Honor Scholarship (Mahindra Search for Talent Scholarship)	1.00	0.08%
K. C. Mahindra UWC Scholarship	75.85	6.10%
Project Nanhi Kali	1048.10	84.35%
General Establishment Expenditure	3.03	0.25%
<b>TOTAL</b>	<b>1242.54</b>	<b>100%</b>

Honor Scholarship (Mahindra Search for Talent Scholarship)

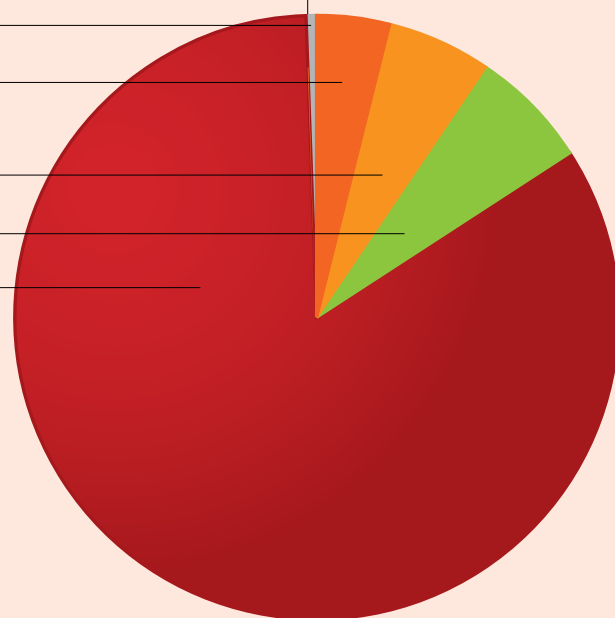
General Establishment Expenditure

K. C. Mahindra Scholarships for Post-Graduate Studies Abroad

Mahindra All India Talent Scholarship

K. C. Mahindra UWC Scholarship

Project Nanhi Kali



## Statement of Affairs as on 31<sup>st</sup> March 2010

(₹ In Million)

	As on 31.03.2010	As on 31.03.2009
<b>LIABILITIES</b>		
Corpus Fund	113.18	113.18
Excess of income over Expenditure	100.55	82.35
<b>TOTAL</b>	<b>213.73</b>	<b>195.53</b>
<b>ASSETS</b>		
<b>Fixed Assets</b>		
Investments	113.27	113.27
<b>Current Assets, Loans and Advances</b>		
Cash and Bank Balance	88.10	72.87
Loans & Advances	12.41	9.39
Less: Current Liabilities	-	-
<b>TOTAL</b>	<b>213.73</b>	<b>195.53</b>

## Income & Expenditure Account for the Year Ended on 31<sup>st</sup> March 2010

(₹ In Million)

	Year Ended 31.03.2010	Year Ended 31.03.2009
<b>INCOME</b>		
Donations	124.25	93.26
Interest and Dividend	13.11	13.19
Other Income	0.16	0.14
<b>TOTAL</b>	<b>137.52</b>	<b>106.59</b>
<b>EXPENDITURE</b>		
Expenditure on the Objects of the Trust	114.76	86.72
Personnel Cost	2.13	1.90
Administration and General Expenses	2.39	1.79
Bank Charges	0.04	0.04
Depreciation	-	-
<b>TOTAL</b>	<b>119.32</b>	<b>90.45</b>
Surplus for the year	18.21	16.14
Surplus brought forward	82.35	66.21
<b>Surplus for the year</b>	<b>100.55</b>	<b>82.35</b>

For A. F. Ferguson & Co.,  
Chartered Accountant

Mr. A. S. Varma  
Partner

For K. C. Mahindra  
Education Trust

Mr. Keshub Mahindra  
Trustee

Mr. Bharat Doshi  
Trustee

Mumbai, 30<sup>th</sup> July, 2010

Mr. Anand Mahindra  
Trustee

Ms. Sheetal Mehta  
Executive Director

### KCMET Trustees

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Mahindra & Mahindra Ltd.

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Mahindra & Mahindra Ltd.

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Mahindra & Mahindra Ltd.

#### Uma Ranjit Malhotra

Founder, First Steps

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#### Sheetal Mehta

Executive Director, KCMET  
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pp. 18 Nicolai Halbo  
pp. 19 courtesy Naandi Foundation

### Special Thanks

Rishikesh Dewde  
M. S. Kansari  
Vasanthi Kuppuswamy  
Sachin More  
Kedar Patti



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