


I have
a dream.

K.C. MAHINDRA

EDUCATION TRUST

Changing India, child by child

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A young girl with dark hair, wearing a patterned shirt, is sitting in a small, light-colored boat. The boat is floating on a vast, dense sea of bright red chili peppers. She is holding a red pen and writing in a white notebook. A yellow speech bubble is positioned above her, containing the text "I want to become a pilot." The background is a continuous field of red peppers, creating a surreal and vibrant environment.

I want to
become a pilot.

Dear Friends,

Education opens up a world of opportunities. During the last financial year 2007-08 at the K. C. Mahindra Education Trust, we have witnessed the dreams of beneficiaries transforming into reality.

In our continuing efforts to bridge gaps through education, we have supported the education of 37,000 underprivileged girl children through Project Nanhi Kali, provided lucrative livelihoods to 602 youth from socially disadvantaged sections of society by empowering them with employable skills at the Mahindra Pride School, and extended grants and scholarships to 777 deserving and needy students till date, to enable them to fulfil their dreams.

Meet Annapurna, Durgadas and Navin, who have shared their dreams and life stories in this annual report. It is these life changing stories that not only serve as an inspiration to all of us at K. C. Mahindra Education Trust but also encourage us to continue our activities to help nurture the aspirations of the less privileged, enabling them to fulfil their dreams.

Keshub Mahindra

Chairman



Image courtesy: Claude Avezard.

Nanhi Kali

I am a topper, today.

- Annapurna,
Nanhi Kali Student



Behind a lean, unassuming frame, the girl who stands tall today is Andhra SSC topper 2007-08, Annapurna. After topping the Kulsumpura School with a whopping 509 marks, it was inevitable that she be featured in almost all the leading dailies.

"My mother worked as a maid and single-handedly raised us, with practically no support from my father, a construction labourer and a chronic alcoholic. My mother strongly believes in women empowerment and wishes to see

"Project Nanhi Kali played an important role in helping me realise my dream."

her daughters, independent. Project Nanhi Kali has played an important role in helping me realise my dream", says Annapurna.

When asked about Annapurna and her achievements, her mother says, "Nanhi Kali Sponsorship came as a boon to us. Both my daughters excelled because of the programme's support – material and especially academic assistance in the form of extra tuition classes, exam guidance and so on. I cannot express in words how grateful I am to Project Nanhi Kali."

With sparkling eyes, she says, "My story will not be repeated. Annapurna will have her own story. She will have a fighting chance in life. I am a proud mother!"

happiness

ambition



success

Project Nanhi Kali

Initiated in 1996, Project Nanhi Kali, focuses on providing not only academic support (study classes, workbooks etc.) but also material support (uniforms, stationery and personal hygiene material) to enable the underprivileged girl to attend school with dignity and achieve grade specific learning competencies.

The material kit is ceremonially handed over to each Nanhi Kali at a function attended by parents and members of the community. Academic Support Classes conducted by community activists (trained from within the community) focus on teaching concepts of mathematics, science and language, along with art & craft, story-telling, drama and intellectual games.

A Child Tracking Matrix tracks each child's learning levels and monthly progress, and directs the academic co-ordinator to concentrate on the areas which require improvement.

Managed jointly by K. C. Mahindra Education Trust and Naandi Foundation, Project Nanhi Kali encourages individuals and corporates to participate in the programme by sponsoring an underprivileged girl child's education for a minimum period of one year. The cost of sponsorship is only Rs. 1,800 per child, per year to support a girl studying in standard 1 - 7 and Rs. 2,500 per child, per year to support a girl studying in standard 8 - 10.

Highlights

- Support the education of 37,000 underprivileged girl children in poor urban, rural and tribal communities.
- Curtailed drop-out rate of girls to 10% within the project (In comparison to national level indicators of 40% at primary level and 70% for secondary school level).
- Significant increase in learning outcomes (Ranging from 40% in tribal Chhattisgarh to 78% in Mumbai slums in one year).
- Outreach in 8 states i.e. Andhra Pradesh, Chhattisgarh, Delhi, Madhya Pradesh, Maharashtra, Karnataka, Rajasthan and Uttar Pradesh. Project Nanhi Kali is one of the few projects working extensively with tribal girls in these states.

Image courtesy: Claude Avezard.

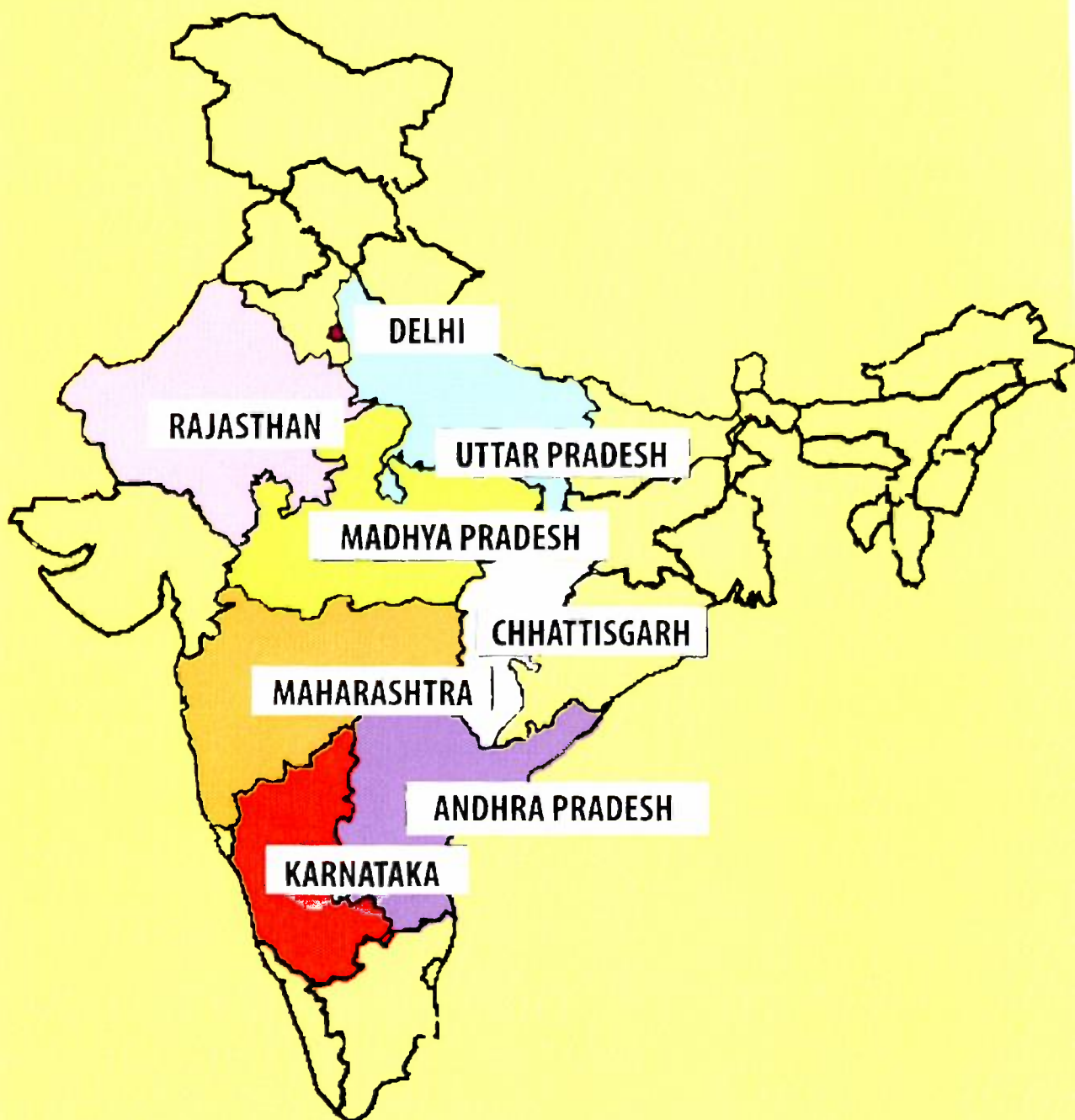


Image courtesy: Sunitha Natti/Naandi Foundation.

empowerment

Nanhi Kali Outreach

Maharashtra – Mumbai, Lonavala **Andhra Pradesh** – Hyderabad, Paderu, Visakhapatnam, Kakinada
Delhi – **Rajasthan** – Udaipur **Madhya Pradesh** – Sheopur, Chambal Valley **Chhattisgarh** – Bast
Dantewadi, **Uttar Pradesh** – Ferozabad **Karnataka** – Bangalore



Nanhi Kali thanks

The success of Project Nanhi Kali would not be possible without the selfless and concerted support of individuals and corporates, who have chosen to be Nanhi Kali guardians. Our sincere gratitude to each and every sponsor, and a special mention of some of our main corporate sponsors.

Here's a list of our sponsors:

Asha for Education

ICICI Securities

Western Union Bank

Yes Bank Limited

Aegis BPO Services Ltd.

Akshat Events

Auto Car

Bank of India

Barclays Bank Plc

Capgemini

Central Bank of India

Chryscapital Investment Advisors (India) Pvt. Ltd.

GAIL (I) Ltd.

GMR Varalakshmi Foundation

Government of Rajasthan

HDFC Bank Ltd.

Hindustan Petroleum Corporation Ltd.

Hindustan Unilever Ltd.

Housing Development Finance Corporation Ltd.

Infrastructure Development Finance Company Ltd.

Indian Oil Corporation Ltd.

JM Morgan Stanley Foundation

Johnson & Johnson Ltd.

Johnson & Johnson Medical Asia Pacific

Mahindra & Mahindra Ltd.

Mahindra & Mahindra Financial Services Ltd.

Mahindra UGINE Steel Company Ltd.

Mahindra & Mahindra Holidays & Resorts Pvt. Ltd.

Mankind Pharma Pvt. Ltd.

Man's World

Microsoft India (R&D) Pvt. Ltd.

Monster.com India Pvt. Ltd.

Motherson Sumi Systems Ltd.

NTPC Ltd.

Oil and Natural Gas Corporation Ltd.

Oil India Ltd.

Paschim Hydro Energy Pvt. Ltd.

Tech Mahindra Ltd.

Value Labs Foundation

Verve

Wipro GE Healthcare Pvt. Ltd.

Tata Chemicals Limited

Pantaloons

Mitr Foundation



Image courtesy: Astha Sharma.

Mahindra Pride School

Despite having big dreams, 21-year-old Durgadas Pawar saw himself struggle to stay afloat in the high seas. Hailing from a 6-member family of landless labourers, he tried unsuccessfully to support his family by doing odd jobs as a mason, office helper and painter which offered a meager income. Admission at Mahindra Pride School and its three month training proved to be a 'tipping point' in his life that helped him realise his dreams.

My Community looks up to me.

- Durgadas,
Mahindra Pride School Student



Dear Ms. Mehta,

My name is Durgadas Pawar. I was in the 2nd batch of Mahindra Pride School, now working with Mphasis since January 8th, 2008. I joined Mphasis as a trainee CSE first and was in a process called 'Pioneers' from January to August. It was a US banking process. I was then transferred to a process called 'Libra' which is also a banking process, but now we receive calls from Canada too. We have to work in shifts. Now, I am working in the 9 pm to 6 am shift and I get the pickup and drop facilities. A cab comes to pick me up at 7 pm in the evening and drops me at 7 am in the morning.

We have different teams and my team is called 'Cool Strikers'. The name of our manager is Precilla and there are 18 members in our team and quality-wise our team is the best on the floor.

**"I am very thankful to
Mahindra Pride School."**

I get Rs. 14000 per month from which I save up to Rs. 4000 per month and with the rest I pay instalments of Rs. 3000 for a 29-inch Onida TV and a digital camera. I also give Rs. 5000 to my mom for house-hold expenses and use the remaining money for my personal expenses.

I am very thankful to Mahindra Pride School. They helped me get a job which was a step forward to my dreams. I am also grateful to the Mahindra Group for creating MPS.

Warm Regards,

Durgadas Pawar

support

ability



Image courtesy: Asitha Sharma.

Mahindra Pride School

The Mahindra Pride School (MPS) empowers youth from socially disadvantaged sections of society i.e. Schedule Caste (SC)/Scheduled Tribe (ST)/Other Backward Caste (OBC), with employable skills through livelihood training, enabling them to get jobs based on their skills. K. C. Mahindra Education Trust partners with Naandi Foundation to implement the Mahindra Pride School.

Mahindra Pride School offers training in 'sunrise industries' such as hospitality craft, sales, ITES (BPO/hardware and networking). Corporates are encouraged to visit the school, interact with the faculty and give their inputs to ensure that the training module is tailored to their needs and requirements.

The first Mahindra Pride School has been set up at Pune where 602 students from four batches have been trained and placed in lucrative jobs in 2007-08. Plans are underway to set up the second MPS at Jaipur, Rajasthan.

Highlights

- MPS exclusively trains youth (18-25 years) from socially disadvantaged sections i.e. SC, ST, OBC, Notified Tribes (NT) and De-notified Tribes (DNT).
- 602 students trained and placed in lucrative jobs.
- 100% students who were a part of the placement process are working today, while 5% of the total students, are pursuing their further studies.
- The students' salaries ranged from Rs. 3,500 to Rs. 12,000 per month.
- Increase in average salary in every batch (Rs. 3500 in Batch 1 to Rs. 7000 for Batch 4).
- Significant increase in the number of 'campus' interviews and 'repeat' employers at Mahindra Pride School.
- Consistent repeat recruiters at Mahindra Pride School, Pune included Tata Serwizol, Trent Westside, McDonald's, Café Coffee Day, Hotel Le Meridian, Seasons Service Apartments, Syntel, and Mphasis.

aspiration





How MPS works

Step 1: 'Road Shows' in pre-identified communities are conducted to spread information about MPS and encourage enrolment.

Step 2: Youth apply for admission and take the entrance exam (written and interview).

Step 3: Enrolment in the three month training at MPS includes mandatory courses in English, Life Skills and Computer Applications.

Step 4: Students are assigned specialisation courses [Hospitality craft, sales, ITES (BPO/ hardware and networking)] based on their personality, aptitude and interest.

Step 5: Placement process starts towards the end of three months.

Step 6: Alumni continue to motivate successive batches as peer educators.

Winner



ROAD SHOWS

Awareness

YOUTH APPLY
FOR ADMISSION

Written Test And Interview

ENROLMENT OF
SELECTED STUDENTS

Grooming

MANDATORY TRAINING

English, Life Skills And Computer Application

PLACEMENTS

Hospitality Craft,
Sales,
ITES (Hardware And
Networking)

CAREER
OPPORTUNITIES

Word of mouth

Mahindra Pride School

NIRMALL



Mahindra All India Talent Scholarship

Navin Panwar completed Standard 12th with flying colours and was keen to pursue a professional course. However, this was a distant dream for his father, a goldsmith karigar with a monthly income of Rs. 2500, for whom any vocational course fees were unaffordable. On advice from his uncle, Navin applied for the Mahindra All India Talent Scholarship in 2004 and was awarded the scholarship, which enabled him to study in a Government Polytechnic in Jodhpur. In 2007, after graduating with an Electronics Engineering Diploma, Navin was hand-picked by ISPAT Industries Ltd. as a trainee, after which his life has changed for the better.

I support my family,
single-handedly.

- Navin, Mahindra All India
Talent Scholar



Dear Ms. Mehta,

I am informing you with great pleasure that I have now been confirmed as a Junior Engineer (Electronics) in the Electronics Lab (Electrical & Automation) of Ispat Industries Limited. My yearly package is about 2,30,000 INR (CTC) that includes house, transport, medical, accommodation etc.

Besides this, I am also studying at the Terna Engineering College, Nerul, Navi Mumbai. I am a student of the AMIE correspondence graduation course there.

Every day after I come back, I study at least for 2-3 hours. It is difficult to maintain this schedule for two different graduate courses. But the one thing on my mind is that I have to complete my studies, so that I can get ahead in life. It's this dream that boosts my internal energy and concentration level.

I am going home this Diwali after 8 months. **In addition to this, one thing that makes me very happy is that now I'm able to support my family, financially, especially my sister for her higher studies. They are very proud of me. This is happening only because of K. C. Mahindra Education Trust.** In the end, I thank K. C. Mahindra Education Trust for supporting me in a very critical situation of my student life. And for giving me a platform that has made my future bright and promising.

Thank you, once again!!! I will update you regularly, on my progress.

Warm Regards,
Navin Panwar

recognition

Mahindra All India Talent Scholarship (MAITS)

Established in 1995, this scholarship enables students from disadvantaged backgrounds from both rural and urban areas to pursue job oriented diploma courses at a recognised Polytechnic. MAITS interviews were held from 3rd September to 10th October 2007 in 11 centres. The Trust received a total of 6,745 applications in response to the advertisements released in the local newspapers. Of the 4,130 students, who were qualified and eligible to receive the award, 874 students were invited to appear for the interviews, and a total of 498 students were awarded the Mahindra All India Talent Scholarship this year. Majority of the students, who appeared for the interviews belonged to very poor families, where average income of the family ranged from Rs. 1500 to Rs. 3000 per month.

K. C. Mahindra Scholarships for Post Graduate Studies Abroad

This is an interest free loan scholarship for students interested in pursuing advanced studies in subjects for which facilities in India are limited.

To be eligible for this scholarship, students are required to possess a first class degree or equivalent diploma from a recognised university and must have secured admission or have applied for admission to a reputed university or institution abroad.

In response to the advertisement released in January 2007, K. C. Mahindra Education Trust received 368 applications. 80 students were shortlisted for the final interview, which was held on 12th & 13th July 2007. The distinguished selection committee, including Mr. Keshub Mahindra, Mr. Anand Mahindra, Dr. Homi Sethna, Dr. Indu Shahni, awarded 30 scholarships amounting to a total disbursement of Rs. 26.40 lakhs.

Mahindra Search for Talent Scholarship

Initiated in 1983, this scholarship has been ongoing in 35 educational institutions across the country with an objective to enthuse and reward excellence in academics. This scholarship is awarded to students obtaining the highest aggregate marks, based on the year-end examination. Further, a student who receives the Mahindra Search for Talent scholarship more than once is awarded the 'Honour Scholarship' which includes a cash prize of Rs. 5000/- and a citation from the Trust.

K. C. Mahindra UWC Scholarship

The Mahindra Group established the Mahindra United World College in Pune in 1997. The Trust has established the K. C. Mahindra UWC scholarship in 2000, which allows meritorious students to study at the United World Colleges around the world. Students are awarded a full or partial scholarship based on merit by the Mahindra United World College Selection Committee. During the year 2007-08, the Trust disbursed scholarships amounting to Rs. 45.27 lakhs.



knowledge



Image courtesy: Cinthya Marquez.

Other Scholarships

The Trust also provides scholarships and grants to encourage teachers to undergo advanced training and further studies:

- Dhandevi Mahindra Scholarship Award
- Kema Grants for Faculty Members & Staff of Educational Institution
- K. C. Mahindra Chair for Nuclear Chemistry

The Prem Bhatia Scholarship for Journalism is awarded to students every year at the Prem Bhatia Memorial Trust, New Delhi.

belief

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Image courtesy: Claude Avezard

Financial Review

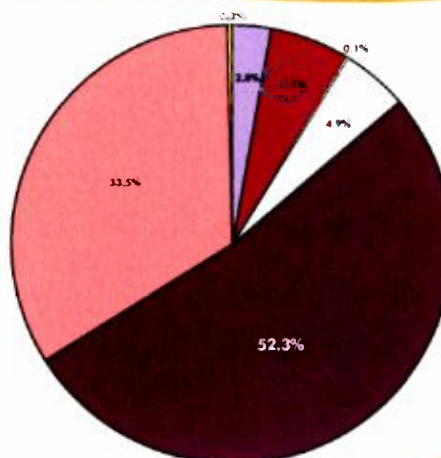


The K. C. Mahindra Education Trust's Corpus at the financial year-end of 2007-08 was Rs. 1,131.83 lakhs, the same as that for the financial year 2006-07.

The total income earned amounted to Rs.1030.76 lakhs in 2007-08 (which includes a generous donation from the Mahindra Group of Rs. 474.85 lakhs and repayment of loan scholarship of Rs. 23.03 lakhs), compared to Rs.1124.03 lakhs in 2006-07 (which includes repayment of loan scholarship of Rs. 23.83 lakhs). Dividends and interest income totalled to Rs.120.08 lakhs in 2007-08.

Expenditure on total programme activities amounted to Rs. 920.22 lakhs, while general establishment expenditure totalled to Rs. 2.26 lakhs.

A break-up of the project-wise expenditure is shown in the diagram below:



- K. C. Mahindra Scholarships for Post-Graduate Studies Abroad
- Mahindra All India Talent Scholarship
- Honour Scholarship (Mahindra Search for Talent Scholarship) and KEMA Grant
- K. C. Mahindra UWC Scholarship
- Nanhi Kali Project
- Mahindra Pride Schools
- General Establishment Expenditure

STATEMENT OF AFFAIRS AS ON 31ST MARCH 2008

(Rs. in Million)

	As on 31.03.2008	As on 31.03.2007
LIABILITIES		
Corpus Fund	113.18	113.18
Excess of Income over Expenditure	66.21	54.82
Total	179.39	168.00
ASSETS		
Fixed Assets	-	-
Investments	113.27	113.27
Current Assets, Loans and Advances		
Cash & Bank Balance	57.54	47.39
Loans & Advances	8.58	7.70
Less: Current Liabilities	-	0.36
Total	179.39	168.00

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED ON 31ST MARCH 2008

(Rs. in Million)

	Year Ended 31.03.2008	Year Ended 31.03.2007
INCOME		
Donations	88.71	96.30
Interest and Dividend	12.01	13.63
Other Income	0.05	0.09
Total	100.77	110.02
EXPENDITURE		
Expenditure on the objects of the Trust	84.26	91.76
Personnel Cost	2.62	1.98
Administration and General Expenses	2.44	1.56
Bank Charge	0.06	0.26
Depreciation	-	--
Total	89.38	95.56
Surplus for the year	11.39	14.46
Surplus brought forward	54.82	40.36
Surplus for the year	66.21	54.82

For A.F. Ferguson & Co., Chartered Accountant For K. C. Mahindra Education Trust Mumbai, 29th July, 2008

Sd/-
A. S. Varma
Partner

Sd/-
Keshub Mahindra
Chairman & Trustee

Sd/-
Anand Mahindra
Trustee

Sd/-
Bharat Doshi
Trustee

Sd/-
Sheetal Mehta
Executive Director

TRUSTEES

MR. KESHUB MAHINDRA

MR. ANAND GOPAL MAHINDRA

MR. BHARAT N. DOSHI

MRS. UMA RANJIT MALHOTRA

MR. B. R. SULE

MRS. LEENA LABROO

KCMET TEAM

1. Ms. Sheetal Mehta – Executive Director
2. Mr. S. Ganapathy – Executive Secretary & Manager, Scholarships and Grants
3. Ms. Gauri Rajadhyaksha – Manager and Executive Assistant to Executive Director
4. Ms. Roopali Jalota – Deputy Manager, MIS
5. Ms. Nalini Das – Head, Resource Mobilisation, Project Nanhi Kali
6. Ms. Pragna Khandwala – Manager, Resource Mobilisation Mumbai, Project Nanhi Kali
7. Ms. Jaya Malviya – Assistant Manager, Resource Mobilisation Delhi, Project Nanhi Kali
8. Ms. Sabina D'Mello – Project Co-ordinator, Project Nanhi Kali
9. Mr. P. V. Ramchandran – Project Co-ordinator, Project Nanhi Kali
10. Mr. Nandkishore Newalkar – Accounts Assistant





Image courtesy: Naandi Foundation

Image courtesy: Naandi Foundation

TRUSTEES

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