



**BUILDING A
BETTER TOMORROW,
EMPOWERING INDIA**

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This year, while stepping into a post-pandemic phase, the focus of Collective Good Foundation remained on REVIVE, RETHINK, and THRIVE.

The aftermath of the COVID-19 pandemic shifted the focus to ensuring access to healthcare and livelihood opportunities like never before. This inspired us to create 'A Better Normal' for vulnerable communities that strive to aid their recovery, build their strength, and invest in their long-term growth across India.

In the wake of creating a sustainable and equitable future for all, we launched the REVIVE Alliance, a blended finance facility and livelihood accelerator that aims at irreversibly increasing the incomes and livelihood resilience of 10 million informal workers and micro-entrepreneurs. This was initiated in collaboration with USAID, MSDF, Omidyar Network, UNDP, and FCDO, which is also supported by corporates like Arvind, Godrej, and Claris.

Collective Good Foundation created an impact using blended-financial instruments ranging from Returnable Grants to Direct Cash Transfers through multiple interventions like accessing formal credit, livelihood and skilling improvements, financial and digital inclusion, and entrepreneurship programs across diverse cohorts of unorganized sector workers, majorly including women.

Aims at irreversibly increasing the incomes and livelihood resilience of 10 MILLION informal workers and micro-entrepreneurs

Our north star has been to change the poor contemporary circumstances of unaffordability, inaccessibility, and unavailability in availing basic human needs of food, clothing, and shelter. Maximizing efforts and making a real-time impact requires a shared vision of the entire team.

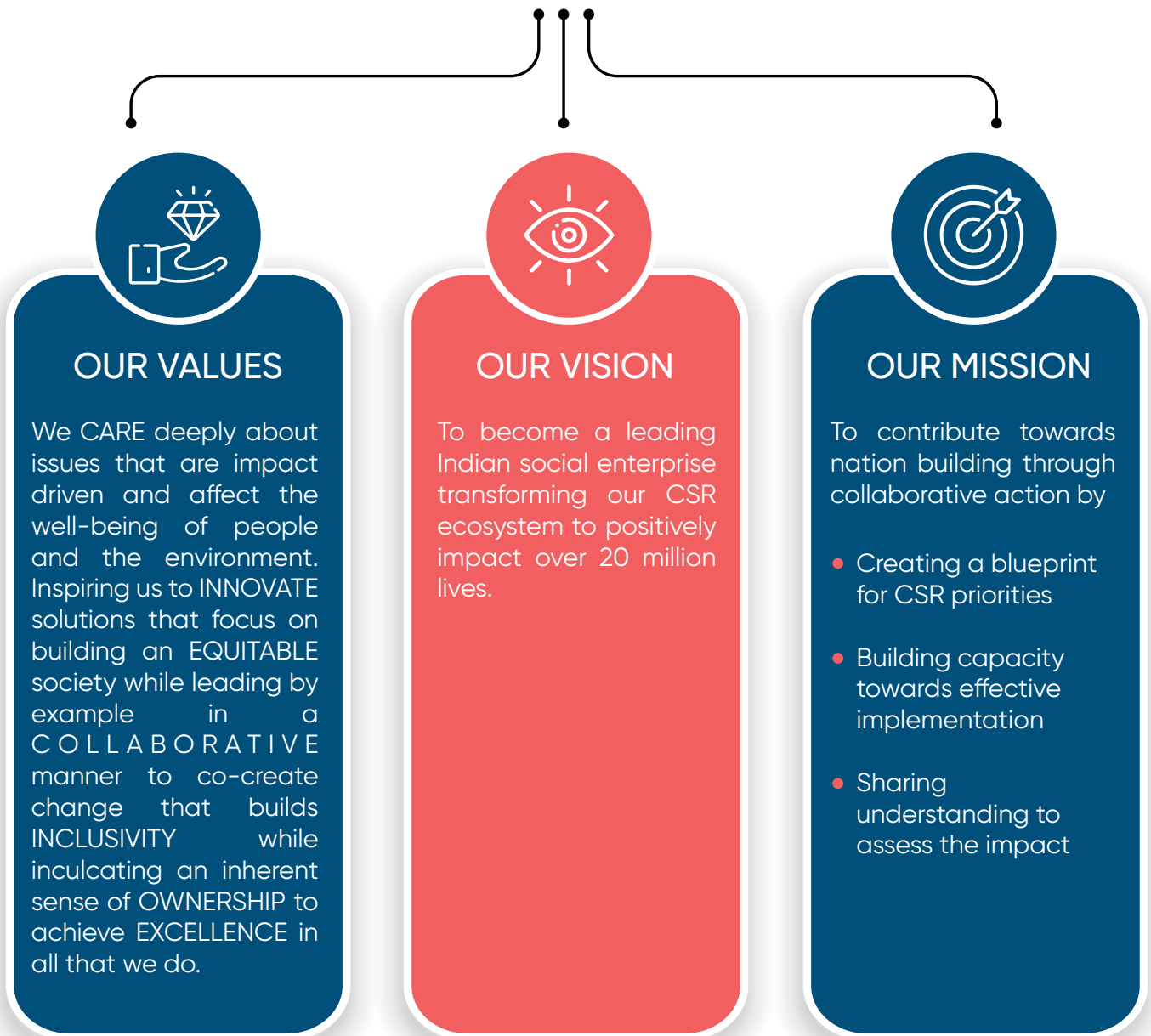
The collaborative efforts of philanthropists, non-profits, and experts with our internal team have helped us realize the power of meaningful partnerships. Interconnectedness among various stakeholders makes things happen. This, in turn, has helped us thrive to eradicate poverty and empower women while continuing to work towards achieving the SDGs.

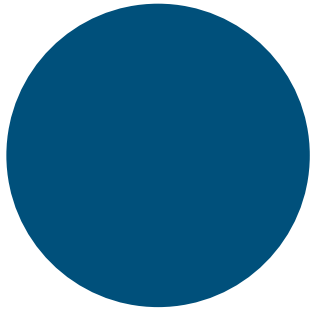
ABOUT US

VISION | MISSION | VALUES

Since 2006, Collective Good Foundation has been dedicated to developing ecosystems that facilitate sustainable impact. We provide comprehensive project implementation support to companies and social organizations to address issues across cause areas.

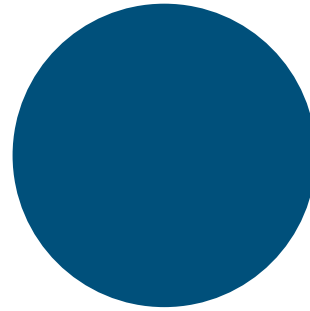
Working closely with our strategic partner, Samhita Social Ventures, we build capacity in the development sector and work on interventions that can be scaled. Driving solutions that impact the economic climate and behavioral influences of a young nation, in association with a network of stakeholders, CGF is set to create positive social value.





PARESH PARASNIS

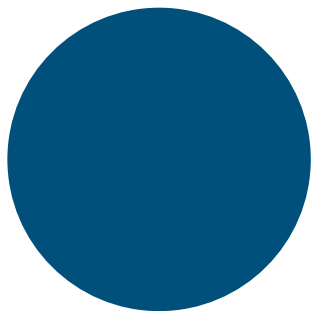
The Head of Piramal Foundation, Paresh, helms all CSR activities of the enterprise with a passion to build capabilities focused on large-scale impact. His three-decade experience starting from Hindustan Lever Limited to leadership positions in HDFC Limited and HDFC Standard Life Insurance brings to the table strengths in strategy formulation, project management, time-bound execution, and building robust, customer-friendly serving models.



NOSHIR DADRAWALA

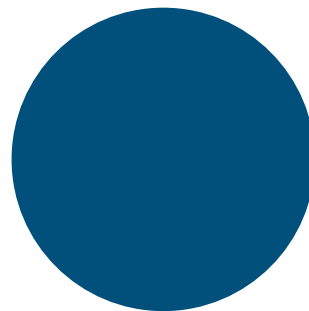
The Chief Executive of the Centre for Advancement of Philanthropy, Noshir, has been with the Centre since its inception in 1987. Currently, he serves on international boards as a member of the Asia Pacific Philanthropy Network, a member of the Coordinating Committee of Brazil-based Worldwide Initiatives & Network of Grant-makers (WINGS), a Fellow of the Centre for Study of Philanthropy (New York), member of the Advisory Council of the U.S. based International Centre for Not-for-profit Law. He is also a published academic as the regional contributing editor of the 'International Journal on Non-profit Law', Co-author of "Philanthropy & Law in South Asia." and author of many papers on philanthropy and law.

LEADERSHIP| BOARD| TEAM



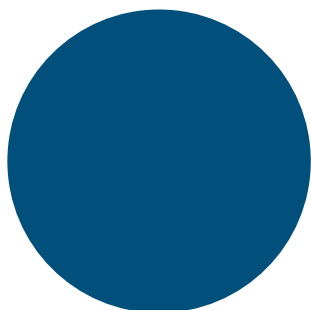
JAGDISH ACHARYA

Mr. Acharya has over 40 years of corporate experience in the paint industry, of which 25 years were spent in International Markets in the South Pacific, Australia, China, and East Asia. He has also advised Asian Paints and Crompton on their CSR initiatives and has worked closely with at least 4 NGOs.



MADHU BAHL

Madhu Bahl, CEO has more than 30 + years of experience in the education space, which includes teaching, designing, training, content creation, and building profitable models and interventions that are both scalable and sustainable. She has worked independently as a design and training consultant with well-known funding agencies and social organizations. She also has 15 years of corporate experience at the senior management level, where she was responsible for the profitability and focused on product development and business delivery. Her corporate responsibilities include experience in working with both the private and the government sectors. She has built and worked extensively with large teams across physical geography and social demography.



PRIYA NAIK

Priya Naik, Founder and CEO, Samhita Social Ventures. A social entrepreneur and a passionate innovator, focused on defining effective solutions to grassroots challenges, Priya is spearheading the creation of an ecosystem that helps diverse stakeholders to collaborate towards affecting a larger, positive impact on communities.

OUR FOCUS



RETHINKING ACCESS TO HEALTHCARE

Has been the principal subject matter to be resolved post-pandemic. Our programs included COVID training sanitation soldiers in health and hygiene and provisioning PPE kits to comply with safety measures.

The Urban WASH Initiative, supported by IKEA, focused on facilitating individual household toilets that helped bring about a behavioral change in society. Engaging communities in cleanliness and waste management through volunteer training programs have helped generate positive awareness.

Programs also focused on conveying crucial information on sexual and reproductive health (SRH), promotion of wellbeing, and linkages for health insurance schemes & entitlements, to the vulnerable and hard-to-reach population in rural and low-income communities.



A DIVERSE GROUP OF BENEFICIARIES PROVIDED EDUCATION, SKILLS, AND LIVELIHOOD ACCELERATION

Jobs and skill-based training sessions for unemployed and unskilled youth from weaker socio-economic strata helped them access jobs in a competitive market. Other interventions included holistic development programs for the 'disconnected' youth (unable to complete school education or pursue higher education due to socio-economic limitations) to impart 21st-century skills through activity-based, interactive learning, daily practice, and peer learning exercises for expanding economic opportunities for them.

Working capital loans to keep businesses afloat helped the livelihood generation of women street vendors, rural artisans, small Kirana owners, and many other beneficiaries. Financial Literacy Workshops were conducted to provide information about policies like Mudra Yojana, insurance policies, etc., to help them learn and manage their finances while availing benefits of government welfare schemes.

Initial entry points to social protection schemes and documents for workers with limited documentation. Social protection access was also provided by unlocking accident insurance, Building and Other Construction Workers (BOCW) cards for the unorganized sector workers.



GENDER, ENVIRONMENT, AND OTHERS

In-school programs to promote equitable ecosystems through gender sensitization training for female and male adolescent students, awareness sessions on reproductive and menstrual health, sexuality, and essential life skills helped promote inclusion and equity among students in their developmental stage.

"Vinati Organics Young Women Merit Scholarship" empowered young girls through financial assistance to seek the required academic support, coaching, and resources to fulfill their aspirations for higher education and toward a better, self-reliant future. This intervention helped reduce drop-out rates among girls, the challenge of early marriage, widespread unemployment among females, and overall income loss.



RETHINKING ACCESS TO HEALTHCARE



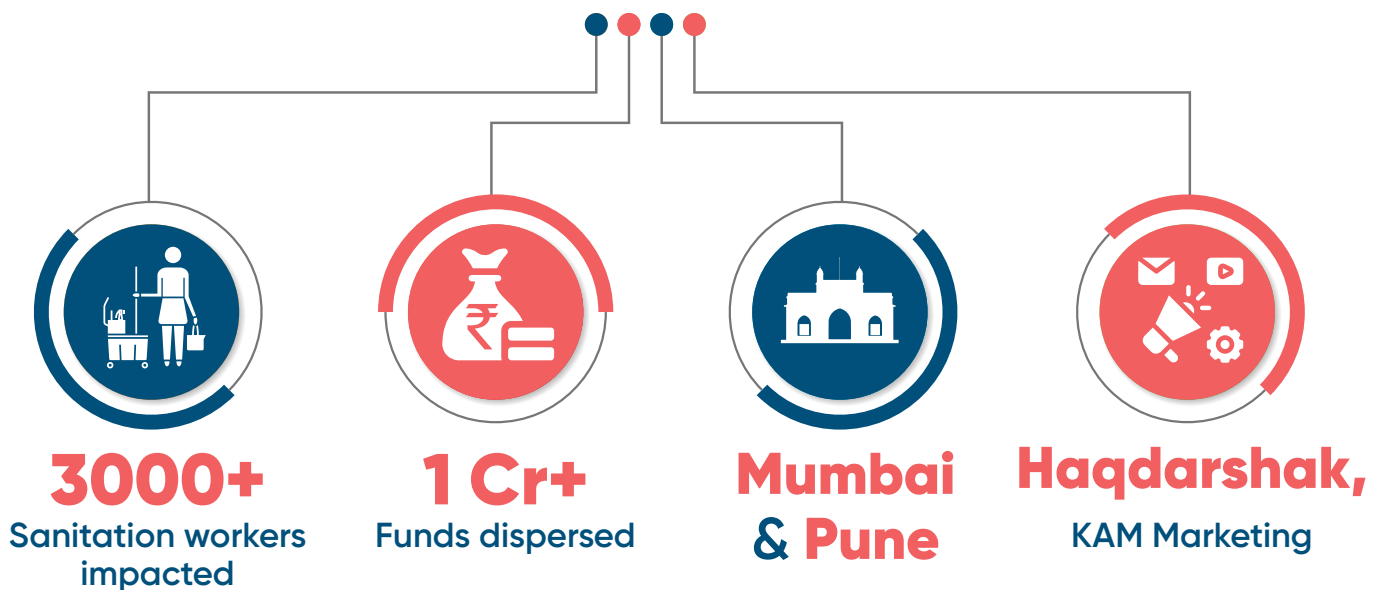
HSBC: BUILDING A DIGNIFIED LIFE FOR SANITATION WORKERS

With the support of HSBC, we led the successful mobilisation of sanitation workers in Mumbai and Pune by providing training that helped them upskilling. The Safai Karamcharis were trained in safety, health & hygiene. They were provided access to government welfare schemes like Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), etc. and linked their Aadhar and Pan card details.

The awareness of the impact of their job has changed their perception from being ashamed of their job to experience a higher sense of self-esteem and pride. More than 80% of them were now willing to allow their children to continue their legacy if the jobs were mechanized. Further, 50% of them were even willing to become an entrepreneur if assistance and opportunity were provided. The cleaning crew was never exposed to using PPEs while at work. After receiving on-the-job training, there was full compliance with using safety equipment, which successfully resulted in a behavioral shift.



IMPLEMENTATION PARTNERS : HAQDARSHAK, KAM MARKETING



Mahendra Pratap Suradakar,
a 39 year old sewage cleaner from Mumbai,
was greatly helped by the program towards changing his life and income. He spent much time worrying about his family's safety, financial security and health. Despite being aware of numerous benefit schemes that would be of value to him, he could not take advantage of them because he did not understand how to find or get information on the application process.

**AVERAGE
INCOME**

Rs. 6000
a month

2 Lakhs
in case of an accident/full disability

1 Lakh
in case of partial disability

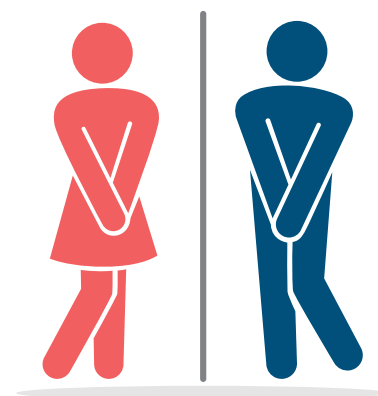
With HSBC's intervention, his transition from being a daily wage informal worker with an average income of Rs. 6000 a month was greatly benefitted as he was insured with a sum of 2 lakhs in case of an accident/full disability and one lakh in case of partial disability through the PMSBY (Pradhan Mantri Suraksha Bima Yojana) offers him an opportunity to secure his family's future.



He is also registered under the PMJJBY (Pradhan Mantri Jeevan Jyoti Bima Yojana), a life insurance scheme providing him with an **Rs. 2 lakh cover.**

IKEA'S SANITATION PROJECT: FACILITATION, KNOWLEDGE, SAFE PRACT

In partnership with IKEA, we implemented comprehensive sanitation projects in the informal settlements of Turbhe ward, Navi Mumbai, Maharashtra. Through the **Urban WASH** initiative of Shelter Associates, we focused on facilitating individual household toilets and engaged communities to generate positive awareness. They were mobilised through **Knowledge-Attitude-Practice** surveys to deepen their knowledge about good sanitation practices. The initiative undertook safe use of nine community toilets with **141 seats in three slums**, installed **14 pedal-operated hand wash stations**, and facilitated over **150 individual toilets** with septic tanks in slums.



'MY POCKET CLEAN POCKET' CAMPAIGN

Residents were encouraged to comply with cleanliness standards through competition in four settlements of Mumbai, which influenced more than 250 families, to instill a habit of cleanliness and effective solid waste management techniques through waste segregation awareness.

Training community volunteers with focus areas of cleanliness and waste management

Informative Workshops

Swachha Bharat Abhiyan and its goals towards safe sanitation

The importance of Solid Waste Management, segregation & disposal of waste, and composting possibilities

Dangers of open defecation

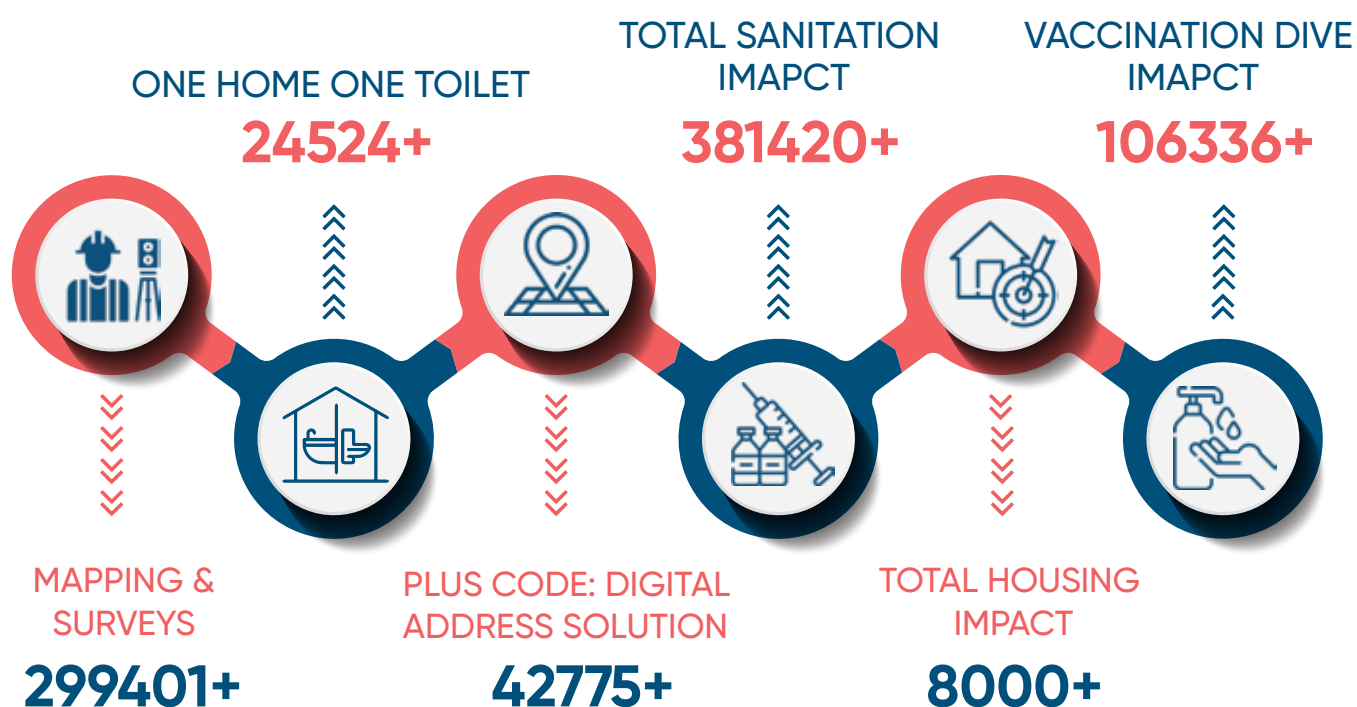
Limitations of Community toilets

Environmental cleanliness

FUNDS DISPERSED
INR 10,381,400

GEOGRAPHIES
TURBHE, NAVI MUMBAI

IMPACT
250 HOUSEHOLDS



RBL BANK: IMPLEMENTING PROPER SANITATION MEASURES

RBL Bank and CGF partnered on a project to develop a comprehensive sanitation program for workers in Mumbai, Thane, and Pune in Maharashtra. The interventions included distributing 8000 PPE kits, upskilling 880 sanitation workers, and two self-help group formations.

More than 45 workers were trained each month through 19 batches (855 workers) through 89 hours of training per person, including 20 hours of classroom training, 45 hours of on-the-job training, and 24 hours of refresher training in classrooms. In addition, after identifying a few sanitation workers, two SHGs (Self Help Group) of these workers were formed and allotted a honey sucker truck for manhole cleaning. They were also trained in creating a help desk, collecting payments from cleaning drains, deploying these machines, managing accounts, distributing proceeds among the SHG members, Planned and Preventive Maintenance of the machine, and legal compliances for running a business. The SHGs generate an income from using the device to clean drains, thus creating a self-sustaining model.



Four awareness workshops for relevant government officials and the contractors of these employees were also held to benefit additional stakeholders besides sanitation employees. Also, ten "swachh" sanitation units and water and electricity connections were installed, and 16000 applicants were assisted with their documentation.

TOTAL BUDGET: 2.5 CR

Implementation Partners:

Kam Foundation, Haqdarshak, AquaKraft Project Pvt Ltd, Simba-PPE

8000
PPE Kits

880+ sanitation
workers upskilled

2
Self-help Groups

10
Sanitation Units

16,000+
applicants assisted

**Mumbai, Thane,
& Pune**

India Protectors' Alliance (IPA) was constituted in early 2020 to equip healthcare and sanitation workers to safely pursue their livelihoods by protecting them from COVID-19. Initially, IPA helped fulfill immediate and critical needs like PPE kits and masks for the frontline health and sanitation workers. However, as the body of knowledge about COVID-19 and its management evolved, IPA evolved to incorporate other interventions, especially during the second wave of the pandemic. We began working on training and capacity-building programs, providing oxygenation equipment, vaccination drives, and community sanitation programs. IPA has based its interventions on critical principles, including

- Designing evidence and research-based interventions.
- Using technology to track the beneficiary's progress and provide tech-enabled solutions and interventions.
- Supporting co-funding models to share costs and reduce burden.
- Leveraging the strengths of various platform members to maximize impact and implement solutions at scale.

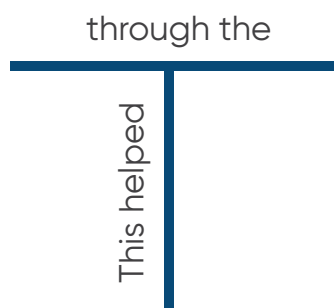


ACHIEVEMENTS



IPA secretariat supported and anchored by the Bill and Melinda Gates Foundation (BMGF), Hindustan Unilever Pvt Ltd. RBL Bank enabled Collective Good Foundation (CGF) to unlock

INR 92 Crores
of programmatic funding



collaboration of
56 philanthropic and corporate funders.

IPA support **53 lakh individuals** ten times the number of our initial target of 5 lakh beneficiaries, through **52 implementation and knowledge partners** across the country.

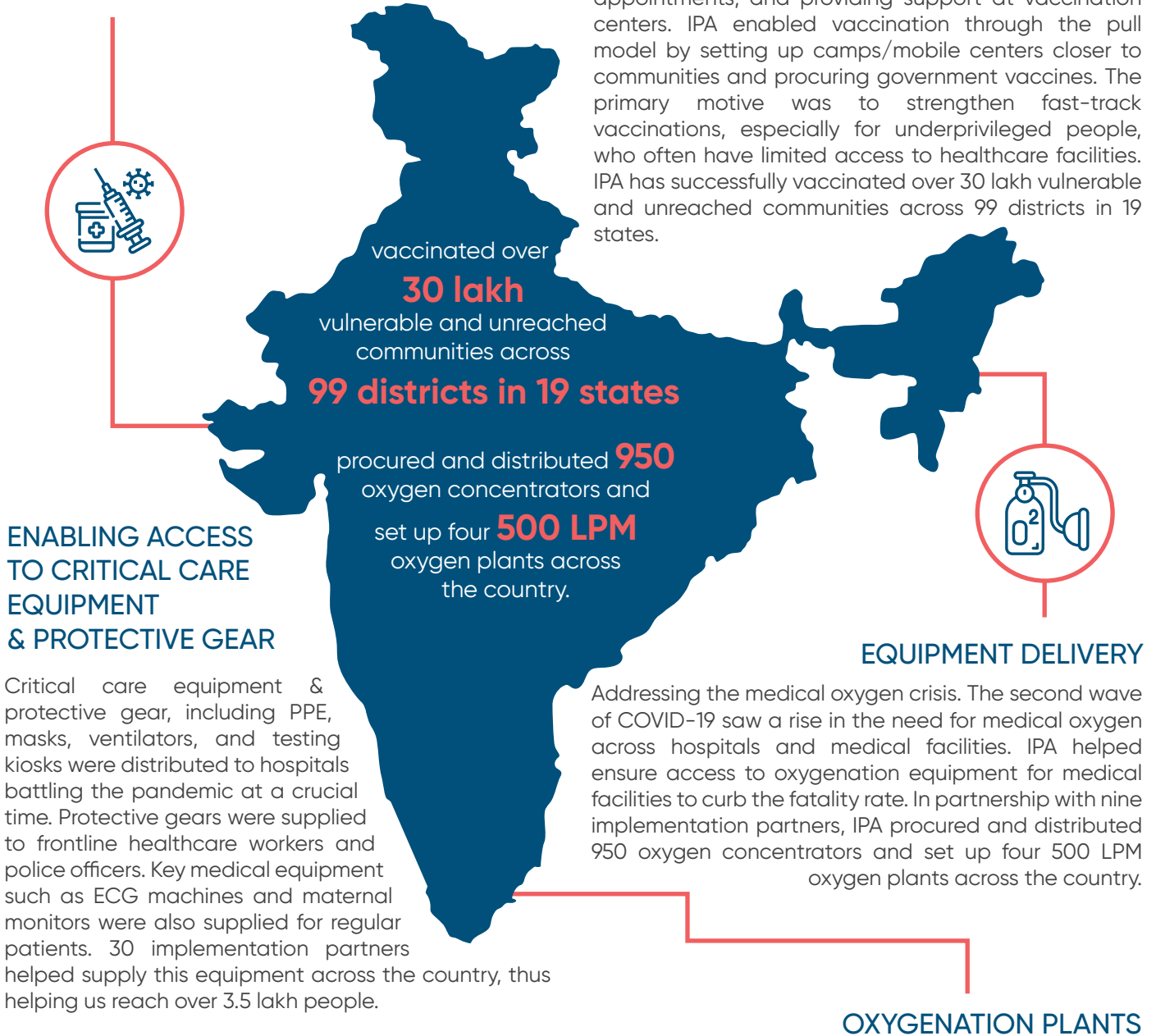
IPA invested across multiple interventions with vaccination and community sanitation programs, impacting 84% of the total number of beneficiaries.

STRENGTHENING THE COVID-19 VACCINATION DRIVE

India Protectors' Alliance stepped up to support and strengthen the government's efforts to increase vaccination coverage among vulnerable groups across the country. This was carried through two models to ensure awareness and vaccine delivery.

FACILITATING COMMUNITY VACCINATIONS

The push model focused on creating awareness about vaccines, supporting Co-win registration and appointments, and providing support at vaccination centers. IPA enabled vaccination through the pull model by setting up camps/mobile centers closer to communities and procuring government vaccines. The primary motive was to strengthen fast-track vaccinations, especially for underprivileged people, who often have limited access to healthcare facilities. IPA has successfully vaccinated over 30 lakh vulnerable and unreached communities across 99 districts in 19 states.



ENABLING ACCESS TO CRITICAL CARE EQUIPMENT & PROTECTIVE GEAR

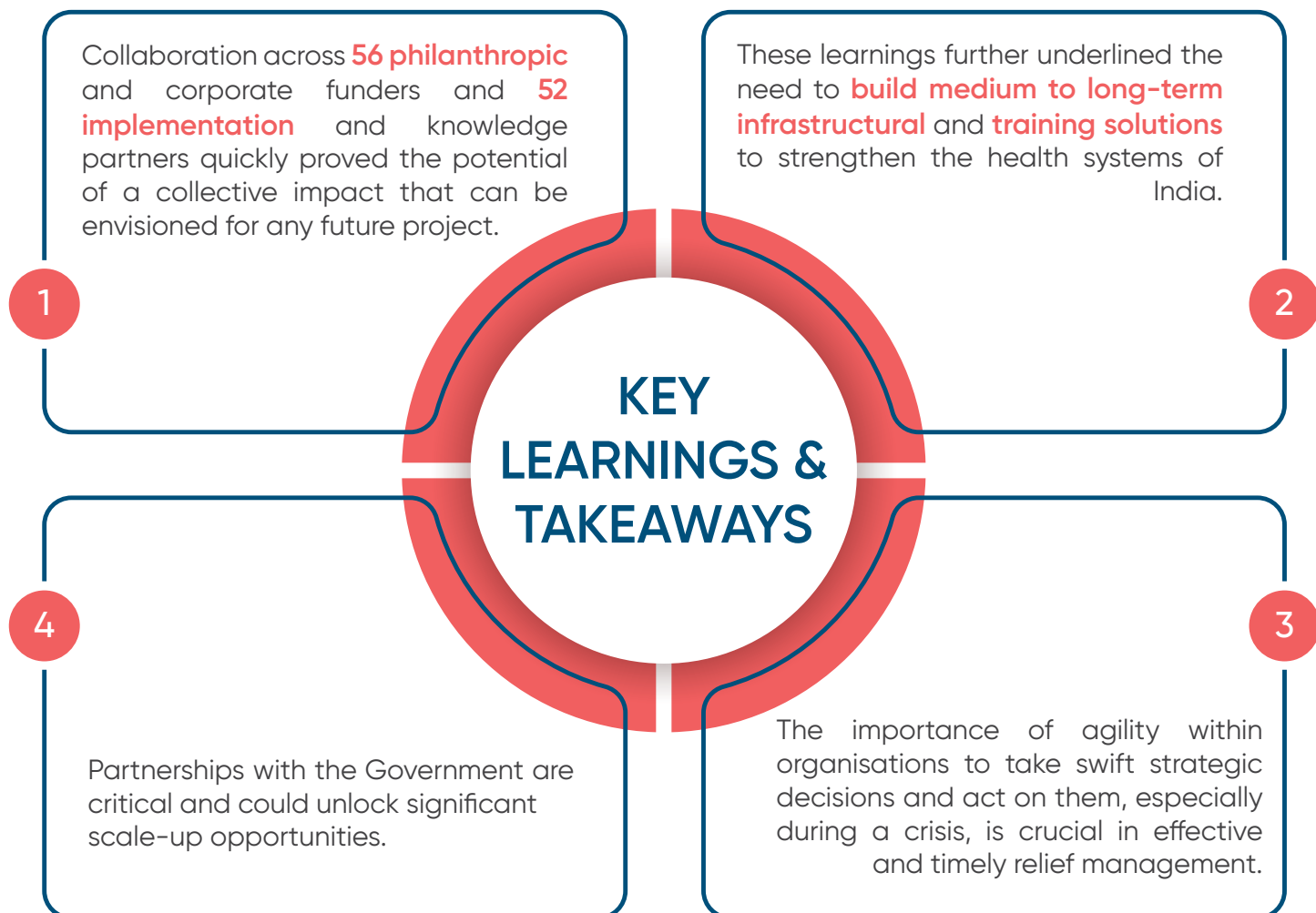
Critical care equipment & protective gear, including PPE, masks, ventilators, and testing kiosks were distributed to hospitals battling the pandemic at a crucial time. Protective gears were supplied to frontline healthcare workers and police officers. Key medical equipment such as ECG machines and maternal monitors were also supplied for regular patients. 30 implementation partners helped supply this equipment across the country, thus helping us reach over 3.5 lakh people.

EQUIPMENT DELIVERY

Addressing the medical oxygen crisis. The second wave of COVID-19 saw a rise in the need for medical oxygen across hospitals and medical facilities. IPA helped ensure access to oxygenation equipment for medical facilities to curb the fatality rate. In partnership with nine implementation partners, IPA procured and distributed 950 oxygen concentrators and set up four 500 LPM oxygen plants across the country.

OXYGENATION PLANTS

Each oxygen plant set up has been catering to 40 beds/day for a COVID hospital and 70 beds/day for non-COVID hospitals and will remain functional for ten years. This helped impact over 3 lakh hospital patients across the country. Training on COVID and non-COVID skills & knowledge India Protectors' Alliance played an important role in creating awareness around COVID-19 among key stakeholders across Uttar Pradesh and Karnataka. IPA engaged with communities and frontline healthcare workers to strengthen their response through training and mobilisation on COVID-appropriate behaviour and initiatives to bust myths around vaccine hesitancy. Detailed training sessions were conducted in regional languages. IVRS-based media platforms were used to reach remote and underserved communities with information on the importance of appropriate behaviour and vaccination. Nearly 2,000 ASHA workers working in centers across the district of Tumkur in Karnataka received training on COVID-appropriate behaviour. Twelve master trainers trained 6,000 patients and caregivers across 4 CHCs of Karnataka. Over 20,000 unique callers reached out to Lucknow district's IVRS platform, and almost 84,000 users received information on COVID-19.



STRENGTHENING COMMUNITY SANITATION

The need to strengthen community sanitation infrastructure and promote safe sanitation behaviour in cities like Mumbai was realised, with overcrowded slums becoming breeding grounds for Covid-19. Safe sanitation interventions were initiated across Maharashtra to build and improve access to sanitation infrastructures in schools and urban slum communities.



COMMUNITY MOBILISATION ACTIVITIES COMMUNITY TOILET INFRASTRUCTURE

Interventions were also planned for women working in informal workplaces. Through SBCC activities and campaigns, community mobilisation and awareness were conducted to encourage good hand-washing practices and enhance menstrual hygiene. Hygiene kits were distributed to ASHA, Anganwadi workers, and urban slum communities. The interventions during the pandemic impacted over 14 lakh lives and helped build community resilience to fight against the pandemic. These initiatives were implemented by ten partners across the state of Maharashtra.

EMPOWERING SANITATION WORKERS

Sanitation workers in India provided essential sanitation services to towns and households throughout the pandemic. Along with managing sanitation sludge waste, they were also exposed to bio-medical waste generated across hospitals. Recognizing their vulnerability and exposure to COVID-19, IPA took early steps to ensure greater awareness about the pandemic and access to protective gear for sanitation workers. To ensure more significant usage of safety equipment during their work, IPA provided worker-friendly PPE with training on proper use.

The program further took a holistic approach to uplift the overall quality of life of the workers and their families by helping them access government entitlements, schemes, and cash transfers to provide a safety net during the peak time of distress.

UPSKILLING AND ENTREPRENEURSHIP TRAINING

Advance skill-based training and access to market linkages were also offered, with sanitation worker groups being trained to become sanitation entrepreneurs. Along with training on mechanised desludging, they were also offered financial, operational, sales, and technical handholding support. The program was implemented by over 15 partner organisations across the states of Maharashtra, Odisha, and Telangana, helping impact the lives of nearly 83,00 sanitation workers and their families.

IMPACT: **15 partner organisations**
across the states of Maharashtra, Odisha,
and Telangana

Impact the lives of nearly **83,00**
sanitation workers and their families

EDUCATION, SKILLS, AND LIVELIHOODS





HSBC: SKILLS FOR LIFE PROGRAM

HSBC partnered with CGF to design and impart skilling programs for unemployed and unskilled youth from the marginalised socio-economic strata of society. The program Mandate was to train candidates for driver training in Coimbatore, which changed owing to COVID challenges to General Duty Assistant (GDA) in Delhi (Sultanpuri), Haryana (Faridabad) region.



Total Funds:

Partners	PSTC	Centum Learning Limited
Program Intervention	Driver training	General Duty Assistant
Impact Created Total: 330	Trained - 94 Placed - 80	Training - 236 Placement and 3month tracking- Ongoing
Cohort	Unemployed youth (18-30yrs) from weaker socio-economic background	Youth (18-30 yrs) from underprivileged background

To bridge the gap between placement and retention, three months of tracking were conducted after the placement procedure. This equipped the unemployed youth (18-30 Years) from a marginalised socio-economic background with placements and livelihood opportunities in their respective trades.





VEDANTA FOUNDATION: DEVELOPING SKILLS TO COMBAT INEQUALITY, UNEMPLOYMENT, AND POVERTY

“Vedanta Rojgar Yojana” was a unique skilling program that aimed to alleviate poverty, unemployment, and inequality importantly through reshaping the model to a more accountable and ownership-driven skilled development engagement, where the shift was from a free-based model to a fee-based model.

The flagship program of the Vedanta foundation was implemented by leveraging a large set of partners in the skilling ecosystem, including training partners, corporates, and sector skills council. The ecosystem comprises organisations including Birla Open Minds, Centum Learning, Roman Technologies, and Telecom Sector Skills Council, amongst others.

This program entails creating skill training centers across the country to provide world-class – NSQS/Non-NSQS holistic skill training programs to the beneficiary under identified job roles based on local and outstation demand from industries and potential employers. Under the program, training and certifications with job-placement assistance were provided to unemployed youth, along with a loan financial assistance through NBFC towards the course fee, payable for the program. This loan facility through the NBFC was recoverable in six equal installments at zero percent interest only upon successful placement of the candidate.

To ensure minimum entry value for deserving candidates, we introduced an RG (Returnable Grant) of INR 1,000, which was topped up to the student as part of their registration fees, which was INR 1500. A total of **INR 20,00,000** has been disbursed through the Returnable Grant among **2000+ candidates** (18-25 age group).

Standard and Robust placement linkages were built by adopting the following approach



Market Research

(location-wise / sector-wise)



Demand

Supply mapping by ensuring demand for the required job role exists in the market



Provide actual work-life experience to the students

i.e., on the job training at employer's premises



Impact Created:

2600+ candidates were registered, and 2000+ candidates were covered under RG

The industry was centered on the skilling program as they were involved from the beginning of the training program. The program did not focus on strengthening candidates' domain knowledge skills but also emphasized imparting employability and finishing skills, thus making a candidate employable at work.

VINATI ORGANICS: PROVIDING ADEQUATE GUIDANCE AND SUPPORT TO ADOLESCENTS

"Vinati Organics," in partnership with Samhita, Collective Good Foundation, aimed to provide adequate guidance and support at the right age to adolescents through their flagship program, **HERS (Health, Education, REVIVE, Skilling)**.



In-school training program for adolescents



Out-of-school employability program for young adults



Scholarship program



REVIVE

IN-SCHOOL TRAINING PROGRAM FOR ADOLESCENTS

Unlocking the potential of adolescents can be a vital asset to Indian society with 253 million adolescents. With technical and vocational skills, they also need psycho-social and interpersonal competencies for physical and mental well-being, building self-confidence and self-esteem for healthy personal and social development.

Facilitated by Yuva Mitra (IP), Vinati Organics, and CGF successfully implemented the in-school training program across 24 schools in Mahad taluka of Raigad district (Maharashtra) to promote more conducive and equitable school ecosystems

Fostering youth skills towards gender equity, and promote safer, healthier communities

The program has trained over **3,500 adolescent students** across **24 schools** through regular in-school training sessions imparted on essential life skills, gender sensitisation, physical and mental health, nutrition, menstrual health and hygiene, reproductive health and sexuality, child rights, Covid-19 awareness and behaviour training, and career counseling.

Gender sensitisation training for female and male adolescent students in schools to reinforce ideas of inclusion and equity.

Capacity-building sessions were also conducted for **104 school teachers** to equip them with the knowledge and skills to understand child rights and adolescent behaviour. How to support adolescent students to effectively navigate any challenges or issues they may experience during this vulnerable developmental stage.



Following the successful implementation and positive feedback in Mahad (Raigad), Vinati Organics shall scale up the program to impact adolescent students and teachers across 15 schools in Mahad, Raigad district (Maharashtra)

IMPACT

REDUCED
drop-out rates

Achievement of
SDGS 3,4,5,10

3,500
adolescents

MAHAD TALUKA
-RAIGAD

OUT-OF-SCHOOL EMPLOYABILITY PROGRAM FOR YOUNG ADULTS

Over 100 million Indian youths (88.5 million are women) are between the ages of 15-29; out of which 12 million youth (ages 15-29) are expected to enter India's labour force every year for the next 20 years. More than 50% of young people in India can't access quality education and do not have the required skills for employment.

Vinati Organics and CGF with Head Held High Foundation (IP) facilitated a training program for young women and men from rural communities who could not complete or pursue higher education due to socio-economic limitations ('disconnected youth').

The program emphasises the holistic development of youth by building foundational and 21st-century skills through activity-based, interactive learning, daily practice, and peer learning exercises to expand economic opportunities and prepare them for work and life. It was implemented across villages in **Karjat and Mahad talukas of Raigad district** in Maharashtra.

PROGRAM INTERVENTION

360 hours of intensive training for two months, followed by post-training and placement support for 179 disconnected young adults.

The curriculum included functional English, Maths and logic, computers and digital literacy, communication, self-presentation, body language, time management, teamwork, and social and work etiquette.



IMPACT CREATED

Provided meaningful livelihood opportunities to 130 young adults through jobs or self-employment.

Enabled improvements in work-related competencies, self-perception, self-esteem, and self-efficacy.



Along with guest sessions on menstrual hygiene management and gender sensitisation.



Improved self-confidence and self-esteem and brought awareness about gender, health, and hygiene.

SCHOLARSHIP PROGRAM

Vinati Organics, in partnership with Collective Good Foundation, launched the "Vinati Organics Young Women Merit Scholarship" enabled by Buddy4Study India Foundation. The scholarship program aims to empower young girls through financial assistance to seek the required academic support, coaching, and resources that would drive them to fulfill their aspirations for higher education and toward a better, self-reliant future.

Through digital and offline outreach channels,

OVER 1,350 APPLICATIONS

were submitted by students across Maharashtra. The application process was executed through an online platform, and students were shortlisted for telephonic interviews based on academic performance (merit) criteria and family income (need for financial assistance).



IMPACT

By providing financial assistance, scholarships were provided to

320 MERITORIOUS YOUNG GIRLS

studying in Class 12 from rural communities of Maharashtra. This intervention reduces the economic burden by covering the cost of schooling and facilitating access to resources.

REVIVE

WOMEN FARMERS

Agriculture in most parts of the country is highly dependent on climate and also very labor and capital-intensive in nature. The team came together to support the women farmers of Chandrapur.

300 WOMEN FARMERS

of Chandrapur

had been provided returnable grants where they were provided loans at

0% INTEREST

The ticket size was

INR 10,000

The women utilised the funds for their agriculture purposes.

The selection process of these 300 women was carried out through meetings at the federation level, with the members and the most underserved 300 women chosen based on mutual consensus. They were given the Returnable Grant just before the start of the Kharif agricultural season. It was ensured that these 300 women had proper documentation and their details furnished to the federation.



IMPACT

After six months deferment period, these women repaid the grant amount once they started harvesting and selling their produce. Once the repayment began, the on-ground implementation partner identified another set of 300 women farmers. The new cohort was given the same capital for this year's Kharif season to invest in agricultural inputs. With a repayment rate of 100%, currently,

600 WOMEN have been impacted using the same capital recirculated amongst the women farmers.

One could easily say these women farmers would have instilled confidence in themselves. They could be the price setter of their products and have a substantial role in the family's decision-making.

WOMEN ARTISANS

COVID-19 and the subsequent lockdown severely impacted artisans across the country. Since the lockdown, artisans witnessed production come to a standstill. Huge unsold inventory piled up, while sales opportunities through exhibitions and orders either stopped or dwindled quite low. Added to that, they had no working capital to reinvest. Some artisans reported their savings drying up and not having enough to meet their daily expenses.

Most artisans have an important job of carrying forward and keeping alive the art. However, with so many additional problems during the pandemic, there were possibilities that many would look for alternative forms of livelihood.



Samhita-CGF, with support from Vinati Organics, introduced Returnable Grants for women artisans

to revive these severely affected groups of artisans. It is pertinent to mention that most of these women artisans are usually remotely located and spread across rural areas. Therefore, social enterprises take up the role of connecting these artisans, training them, and skilling/upskilling them. In such cases, it is also the enterprise's role to source good quality raw materials and train the artisans to produce high-quality products while simultaneously ensuring market linkages and sales.

The Returnable Grants have filled the gap of working capital for these enterprises. Once there was increased access to working capital, these enterprises undertook reinvestments in products and diversification into newer products like masks. This also meant that slowly artisans could earn back their livelihood while upskilling themselves by making newer products. Products were specifically designed for festivals to increase the number of sales using the working capital given to these enterprises. Once the sales happen, the client money is revolved into the pool of returnable grants to impact more women artisans.

IMPACT:

These women artisans witnessed an economic revival as the orders increased, and they also underwent training and capacity-building workshops to enhance their skills and diversify their products. Their average earnings have started showing an upward trend of slow and steady increase.

As profits started becoming visible to the women, they were highly motivated, and the entire process instilled confidence in the women. They also started mobilising other women in their vicinity. The women are also now taking part in the decision-making in the family.

Impacted 241 Women

who got associated and learned the skill of making various products and selling them in the market.

WOMEN MICROENTREPRENEURS

Location- Raigad, Ratnagiri

When Covid took away livelihood opportunities for people across the country, women were affected the most. At this juncture, the Revive initiative focussed on helping these people across the country. The loans provided to the micro-entrepreneurs helped revive their livelihoods by providing a **0% interest loan**.



These women micro-entrepreneurs were engaged in multiple businesses like selling fish and vegetable vendors and had small shops focussed. Revive Initiative focussed on providing them with **Returnable Grants of INR 5000** for a period of 6 months. These women are selected after proper due diligence and assessment of their needs in terms of working capital/loans. The on-ground implementation partner ensures that the micro-entrepreneurs have the repayment capacity and undergo basic financial and digital literacy training.

IMPACT:

While the RG was targeted at 1000 women, by the end of the year, about **2262 women micro-entrepreneurs** were supported. As soon as the repaid amounts reached a sizeable amount, it was quickly redeployed to a new set of women micro-entrepreneurs.

Additionally, this cohort of micro-entrepreneurs has shown consistent repayment, with the repayment rates always exceeding 100%. This has helped the on-ground implementation partner to churn the amount quickly and impact more and more women.

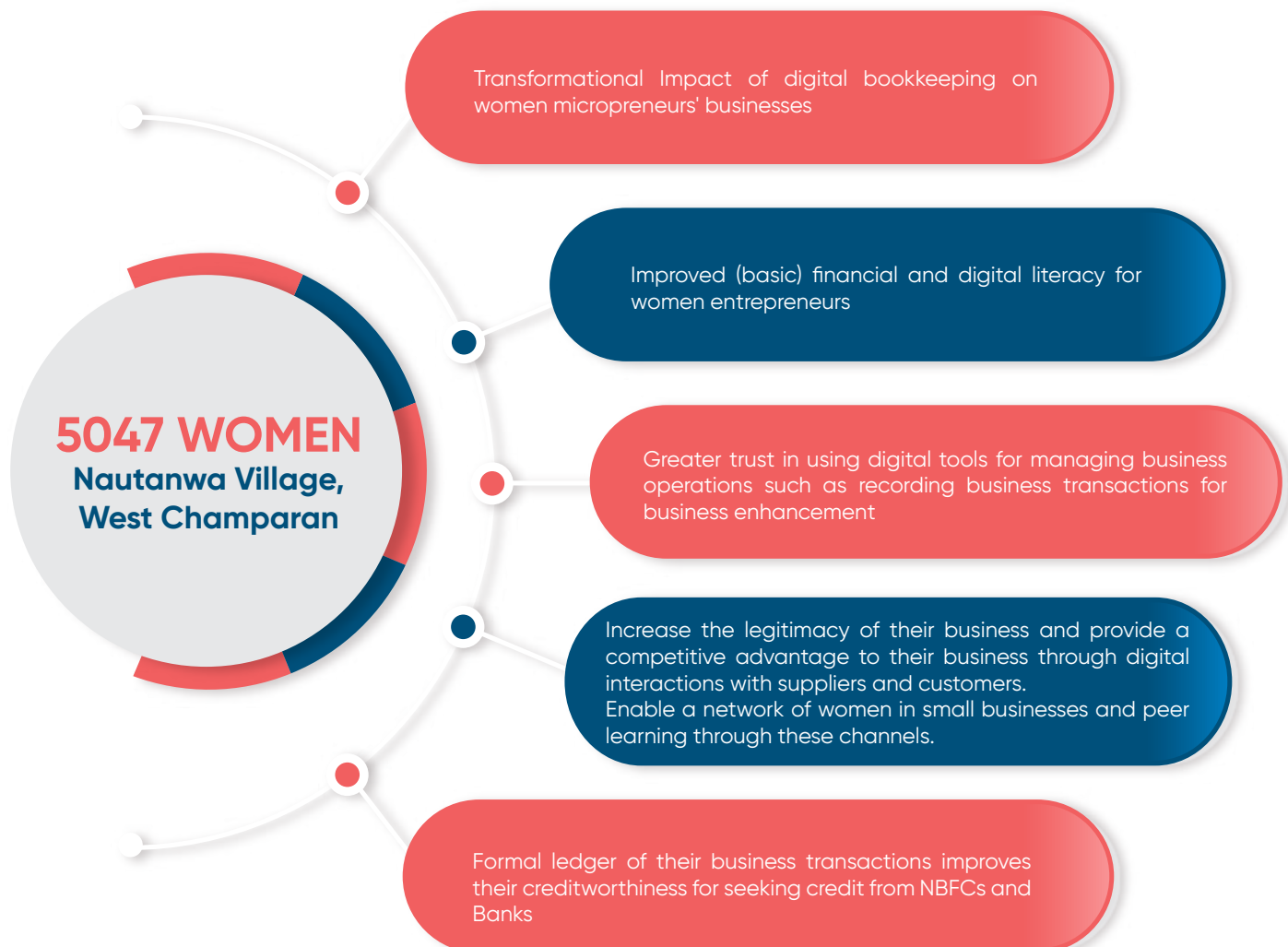
Given that the RG is a zero-interest loan, these women don't have to depend on money lenders. They can access bank loans and be confident of paying them within the mentioned timeline. These women can invest more, earn more income and profit, and save more because of the grant.

MICROSOFT: SUPPORTING WOMEN-LED SMALL BUSINESSES

The program, using a blended aid model, aimed to support women micropreneurs and women led-businesses across ten states to build their financial and digital capacity and enable them to digitise their bookkeeping practices through an app – MeraBills.

Three implementation partners were identified under the program, demonstrating success in working with women entrepreneurs with grassroots connect. Master trainers from each of these organisations were trained to use the MeraBills app for bookkeeping. The program was implemented with a target of impacting 5000 beneficiaries and successfully reached **5047 women** with a budget of **₹ 13,630,000.**

IMPACT:



CASE STUDY

**Manisha Kumari,**

a 22-year-old woman entrepreneur from Nautanwa village,
West Champaran,

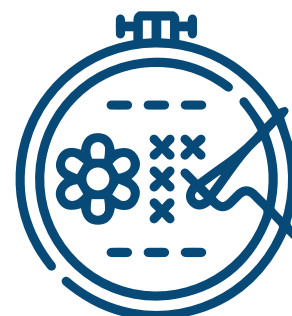
does sewing & embroidery work and studies in 12th grade. She became an entrepreneur to meet her daily needs and started using WhatsApp and Telegram on her phone.

TRAINING

Microsoft's program taught her about the MeraBills App's specifications. After training on MeraBills, she believes this app saves time and helps track all business transactions.



She uses these platforms to promote her business and encourages her friends to use the MeraBills app. She promotes her company on these networks and encourages her friends to download the MeraBills app.



Additionally, she has begun to engage her family in her training sessions. She makes between INR 3000-4000 monthly, sometimes even more during the festival seasons.



INFOEDGE: BUILDING LIVES AND BUSINESSES OF WOMEN MICRO-ENTREPRENEURS

In partnership with "SEWA Bharat" as the on-ground partner, IndoEdge supported 280 women micro-entrepreneurs by building back their businesses through Returnable Grants. The amount was used to fulfill the raw material costs for outstanding orders, operational expenses like rent and electricity, and meet the equipment cost for setting up new enterprises.

These women are primarily micro-entrepreneurs from the backward communities and informal sector who have lost their livelihood during COVID-19 and work as Home Based workers, Vendors, Domestic workers, Self Employed.

The amount per beneficiary distributed was INR 10,000 / 20,000, depending on the trade and needs starting in April 2021. With a cumulative repayment rate of 81.75%, **Rs.23.51 lakhs have been returned**, thus creating a **1.4x times** multiplier impact. The redeployment of funds by the participants will help form a new batch of participants later.

Geographies: Raghur Nagar, Delhi
Impact: 280 women

CASE STUDY



Kanikaben,

a 32-year-old domestic worker from Raghur Nagar, Delhi,

stays in her own house with her husband and two sons. She joined SEWA with an INR 10 membership fee and became a part of SEWA Cooperative after opening a savings account through a Recurring deposit of INR 550. This granted her the capacity to avail an interest-free loan of INR 20,000 and deposit savings. She will repay in 10 installments and use the loan amount to open a new business of artificial jewelry and undergarments.

**AFTER
AID**

She earns **INR 5000 doing domestic** work and **INR 5000 through this small shop**. Together with her husband's income, they can now provide well for their kids. To grow her business, she took another loan of INR 70,000 and used that money to do some house repair work and increase the business.

During the lockdown, she and her husband both lost their jobs, leading to many problems at home. She has decided that moving forward, she will save more money with SEWA Cooperative to deal with unforeseen circumstances on her own. Similarly, many more women micro-entrepreneurs like Mulli Devi and Usha Ben have used these grant amounts, set up their small businesses, revived stronger, and came out of the pandemic's poor economic impact of reduced income, loss of livelihoods, and stressed working conditions.

PROVIDING FINANCIAL SUPPORT TO WOMEN ARTISANS

IIFL's funding support in collaboration with Industree and Greenkraft Foundation helped provide financial capital through returnable grants to COVID -19 affected **(750 impacted +500 to be reached)** women artisans from Tamil Nadu (Tirunelveli, Nagapattinam, Madurai and other districts). The program concentrated on helping women whose monthly wages were less than INR 15,000 and lacked the financial stability and credibility to qualify for loans from traditional lenders.

Greenkraft helped provide sustained and consistent demand for high-quality hand-woven baskets made from recycled banana barks by women producers, organising them, providing technical assistance, and access to capital, markets, and supply chains for raw materials. While Industree helped build a safety net and strengthen value chains by offering smart financing solutions that brought cash

The collaboration aimed to

Promote and develop traditional art and handicrafts

Promote gender equality and empower underserved women

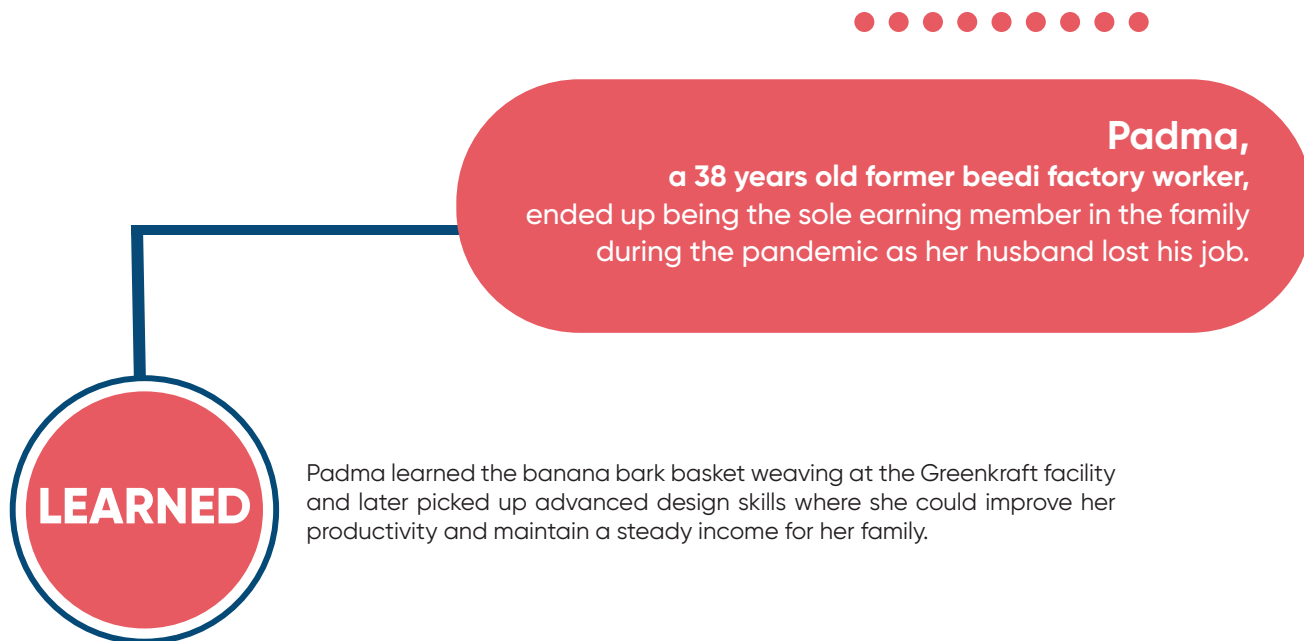
Promote education, including special education and employment, enhancing vocational skills, especially among children, women, the elderly, and the differently abled, and livelihood enhancement projects.

Total funds of 75 lakhs were dispersed into two parts by Industree Foundation:

- One-time grant of Rs. 15 lakhs to 750 artisans (2000 per artisan) for capacity building through refresher training on new product designs
- Returnable grant of Rs. 60 lakhs divided into two equal parts of 30 lakhs. Each part went to Greenkraft for working capital and capacity building for the artisans.

When artisans were taught new techniques, the consistency and quality of the goods they produced significantly improved, as did their capacity to fulfill orders on schedule. This guaranteed that the production process would continue and that clients would continue to place regular orders.

CASE STUDY



IIFL Wealth Foundation, Collective Good Foundation, and ARTH also joined hands to uplift the economic condition of marginalized micro-entrepreneurs from U.P, Haryana, Rajasthan, and banking correspondents across India. An innovative finance intervention called Pay for Performance was deployed as a cash rebate (not > 10% of the loan amount) to small businesses and individuals who pay loan installments on time.

The key problems which were addressed are below:

Low liquidity and lack of financial cushion amongst small informal businesses due to closures attributed due to the pandemic

Probability of these businesses failing to repay on time due to the above problem and falling under delinquent and NPA buckets thus leading to a blocker for them to access formal finance.

The program was structured such that, e.g., three timely repayments (in this case, the months of Dec'21, Jan'22, Feb'22) depending on the tenure of loan, Rs. X is provided as an incentive grant. The amount per person was capped at 10% of the underlying loan principal amount or INR 10,000, whichever is lesser. This intervention nudged and instilled good repayment behaviour amongst the participants and provided a financial cushion for their livelihoods. Incentivizing timely loan repayment also helped build the credit history of beneficiaries at the bottom of the pyramid.

The beneficiaries are the ones who require working capital and are provided access to finance from MFIs/ NBFCs. These loans are interest-bearing and are usually between a 24-28% interest, which is often high for the individual to bear. A total of 1882 participants (1017 micro-entrepreneurs and 865 banking correspondents) were monitored for their repayments and communication nudges. A total of over INR 62.5 (71.25 total grant amount) lakhs worth of funds were disbursed among 1522 participants (Micro Entrepreneurs - 746, Banking Correspondents - 776) who received the incentive amount. Most recipients were shop owners with general stores, mobile recharge shops, tailoring, medical stores, gift shops, and cosmetic and garment shops whose monthly income ranges from Rs 2000 to Rs 3,00,000.

CASE STUDY



Phool Jahan of Rae Bareli

lives with her daughter, is a single earner of her family and works as a helper in a private hospital that fetched her a salary of INR 3000 per month.

STARTED

She established her boutique by taking a loan of INR 15,000 from ARTH in 2018, which gave an additional income of INR 2000 per month. She managed to utilise that money to pay the EMI on time.

When the pandemic hit, my family and I suffered a lot of loss, and she again took a loan of INR 30,000 from ARTH. She learned about the Khushyali offer and that she'll be incentivized if she keeps paying her EMIs on time, thus reflecting positive repayment behaviour. This incentive gave a financial cushion for her to manage her household expenses while keeping her boutique running.

S&P GLOBAL: SUPPORTING WOMEN STREET VENDORS AND ARTISANS

S&P Global greatly supported CGF's interventions toward women street vendors and artisans through the Returnable Grant. About **200 women street vendors** were impacted with funds worth INR 20 lakhs through a returnable grant as working capital by SEWA, the implementation partner.

In addition, **405 women artisans** were supported through a revolving grant facility by SEWA - SFTC to improve their livelihood sustainably and make them self-reliant and resilient. This intervention helped them avoid borrowing from local moneylenders and paying high-interest rates. It solved the problem of lack of working capital, dip in sales, and lack of income among the participants. With the working capital, they could create more work orders and increase sales by introducing newer designs. Also, the intervention provided handholding support to avail of social security schemes as these women had not yet accessed any social protection scheme benefit. In addition, funds were utilised to give wages to instructors, yarn and fabric purchases, and other production-related expenses in three verticals: Hansiba, Harkhi, and Zavarba.

It is worth noting that about 193 out of 200 women street vendors have **repaid 50% or more** of the loan disbursed, reaching a mark of ₹ 16,53,130 of repayments received. Cumulatively, a 90.83% repayment rate has been achieved, which has set up an expectation of INR 18,20,000 to be repaid, which will help reach out to newer participants.

STFC Cluster	No. Of women given access to livelihood
Hansiba	280
Harkhi	106
Zavarba	19
Total	405

CASE STUDY



I am Kantaben Ramanlal

a 45 yr old generational embroidery artisan, and I have been associated with SEWA for 25 years. I am a resident of Tharad Taluka from Banaskantha, Gujarat, and I live with my son, a private driver.

**AFTER
SEWA'S
HELP**

SEWA has been immensely helpful in ensuring that the profits directly reach us, unlike how the middlemen used to take profits to fill their pockets. STFC helps us with raw materials like yarn/cloth, stitching equipment, etc. Income is derived based on pieces and sizes that generate an average monthly income of Rs. 8,000 to 10,000 and varies due to seasons and festivals. For instance, during the monsoon, we see a dip in sales, and during summer, festive, and winter collections, we see a hike in orders. I have also trained more than 500 women artisans that fetch an additional income of Rs.2500 per session.

BRIHATI FOUNDATION: HELPING FARMERS AND WOMEN STREET VENDORS THRIVE

Brihati Foundation (CSR Foundation of Claris Group) provided financial assistance to **200 farmers** and **150 women street vendors** via the Returnable Grant. The farmer cohort was to repay through a single payment after the deferment period of six months, and the women street vendors repaid INR 910 monthly.



FARMERS

These farmers (96 males and four females) grow groundnut, soy, and sugarcane in Kodinar, Gujarat and have an average family income of Rs. 1,30,000. They were struggling with lack of rains that affected their crops and were simultaneously tasked with ensuring the health of their families. With the help of the (FPO)Farmer Producer Organisation (IP), these farmers were helped in taking care of agrarian activities by procuring agricultural inputs. This was done by distributing vouchers for inputs available and later monitoring voucher utilisations. This intervention has also helped some farmers shift to organic farming from conventional methods of agriculture.

The SEWA team helped disburse RGs to the street vendors in Ahmedabad and encouraged the cohort to get vaccinated. Gathering and vending on the streets had become increasingly difficult for them during COVID. With a certain sense of fear among the people, there were restrictions with regard to their entry into gated communities because of the belief that these street vendors had the potential to be super-spreaders.



WOMEN STREET VENDORS

CASE STUDY



Jesingbhai Dhirubhai Dodiya,
a 48 yr old farmer,

is involved in agriculture and animal husbandry in Pedhavada (taluka), Kodinar (district), Gujarat. His average family income is around INR. 1,50,000, from producing 40 quintals (avg. farm output). The RG intervention has helped him scale up his inputs for the next agricultural cycle that was hit due to the pandemic.

**DURING
COVID**

“Due to the Covid situation, I suffered incredible challenges in my agriculture and cattle work. I had no income to spend on cattle feed and agricultural inputs as I utilised all my savings to live through the lockdown. The returnable grant available to me will help me procure feed for my cattle and inputs so I can go through the next crop cycle.”

GODREJ:**ASSISTING BEAUTY ENTREPRENEURS TO REBUILD THEIR BUSINESSES**

In partnership with Dhriiti, Vrutti, Pratham, and Godrej Salon, impacted over **472 beautypreneurs** in Delhi, Karnataka, and Maharashtra. The pandemic severely impacted the working conditions of these women from the informal economy in the form of reduced income, loss of livelihoods, and stressed working conditions. The intervention helped them kickstart their life and business, making them financially independent.

BENEFICIARY STORY**Fatima,****(a beauty-preneur from Delhi)**

is taking her first leap toward income stabilization after a long journey of struggle, distress, and unstable source of income. The process of procuring RG was easy and comfortable as there were no compulsions of providing a guarantor, visiting the bank, and no fixed amount to pay back.

RESULT

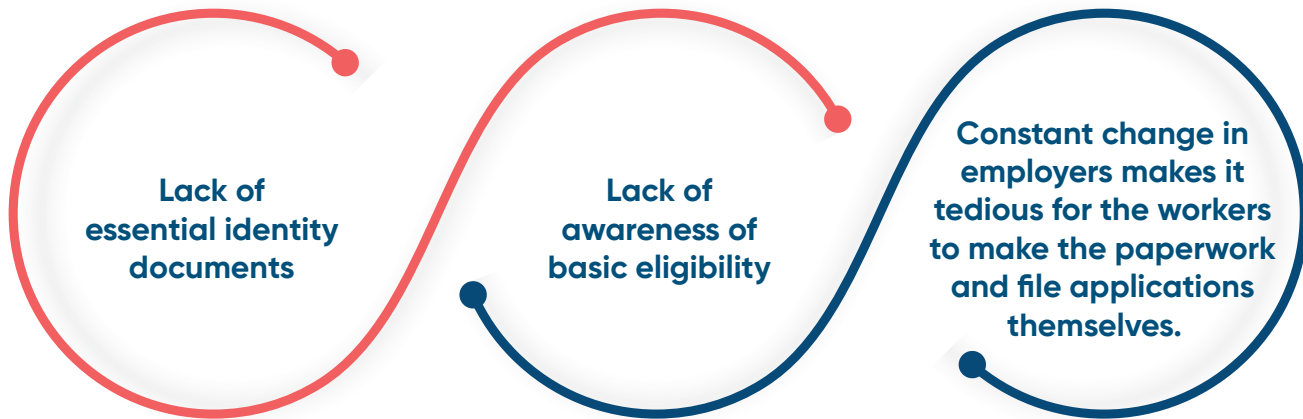
Yet, she repaid the entire amount; it helped improve her credit score and “graduate” into the formal banking system. Fatima now trains many young students and has taken her parlor to great heights.

GENDER, ENVIRONMENT, SOCIAL SECURITY

SHAPOORJI PALLONJI INVESTMENT ADVISORS: SUPPORTING CONSTRUCTION WORKERS

Shapoorji Pallonji Investment Advisors supported **1000+ construction workers** from Pune, Maharashtra, to access social security benefits. The beneficiaries were screened based on specific socio-economic profile indicators, and their documents were collected for one or two schemes from the dedicated government schemes.

The informal /migrant workers face multiple access barriers to accessing social protection by themselves due to:



Our implementation partner, Haqdarshak, provides end-to-end support to a worker by assisting in application submission, benefits tracking, and delivering the scheme/document to the construction worker. The income range for most beneficiaries was between INR 10,000-20,000 per month. Limited wages through the lockdown and lack of medical assistance for COVID-19 treatment reiterated the need to ensure social protection for vulnerable communities.

The program overachieved its target of 800 workers by facilitating social protection access to 1092 (1062 Males + 29 Females + 1 Transgender) construction workers. A considerable amount was utilized to unlock the workers' accidental insurance, BOCW cards, Health ID, and e-Shram cards. Most realised benefits were under the Digital Health ID Scheme, BOCW Scheme, and Aadhar Card linking to Mobile Phone.

**Social Security Benefits access to 1092 workers
Access to Accidental Insurance, BOCW cards, Health ID and
e-Shram card, Digital Health ID Scheme**

CASE STUDY

Rajkumar Samuel Petty

is an unorganised worker who works as an electrician

His line of work is associated with multiple occupational hazards like electric shocks, burns, and fire accidents. Being the sole provider for a family of 6, he wanted his dependent family members to have social protection. The Haqdarshak agent, Nilesh Pund, provided Rajkumar with the necessary support for his application and registration process for the e-shram and Ayushman Bharat Health Account Digital ID cards. This led to Rajkumar's successful application for both schemes.

BENEFIT**2 Lakhs**

accidental injury leads to an unfortunate permanent disability or untimely death

1 Lakh

in case of partial disability

Via the e-shram card, he enrolled in the PM Suraksha Bima Yojana's insurance coverage. His family will now receive financial support of Rs. 2,00,000 in case any accidental injury leads to an unfortunate permanent disability or untimely death of Rajkumar.

Additionally, Rs. 1,00,000 would be provisioned in case of a partial disability. The scheme ensures financial assistance and provides a comfort and safety net to him and his family. Secondly, the Ayushman Bharat Health Account Digital ID card will allow Rajkumar, his insurance company, and hospitals to digitally access and share his health record.



Owing to the intervention facilitated by SPIA, several unorganised infrastructure workers like Rajkumar were able to gain valuable information about their eligibility for various government schemes that will potentially benefit them and their families.

HDFC CAPITAL: PROVIDING ACCESS TO SOCIAL SECURITY

HDFC Capital, in partnership with CGF and Haqdarshak, spearheaded a program called LEAP (Labours Empowerment Aid Programme) that helped developer-associated workers engaged in construction and Naka workers overcome the various barriers in accessing social protection schemes.

LEAP helped unlock accident insurance, Building, and Other Construction Workers (BOCW) cards, and PAN cards across Uttar Pradesh, Delhi NCR, and Maharashtra region to gain initial entry points to social protection schemes and documents of migrant workers with limited documentation and social protection access. The program successfully reached **2786 beneficiaries** exceeding the target of impacting 2110 workers, most of whom were migrant workers (>90% of the cohort), **including 11% female and 89% male beneficiaries.**

LEAP adopted multiple strategies and developed a responsive approach to maximize worker outreach like conducting mini (20-30 workers) and mega (70-100 workers) camps across different sites for mass outreach, setting up Kiosks at sites that allowed workers to freely walk in and avail services at their convenience, mobilizing Naka workers who work outside of traditional construction sites, mobilising the workers door-to-door where they stay to gather more applications and conducting orientation sessions to build awareness on the different scheme and its benefits for workers and contractors.

CASE STUDY



Sonu Kumari,

aged 27 years, is a migrant construction worker

and a single mother to a girl child. She works eight hours a day at a developer site (ATS' sites), engaged in brick-laying and other work. She also supervises responsibilities on site and works hard for her daughter. Despite having spent five years in construction, Kumari did not have a labor card – an identity proof document integral to a construction worker in India because of a lack of awareness of the benefits of enrolling in a Building and Other Construction Workers (BOCW) card. Explaining why she wasn't aware of this document before, she says, "Since the time I have started working as a construction worker, I realised nobody even talks for 10 minutes ". open a new business of artificial jewelry and undergarments.

**AFTER
LEAP
HELP**

The LEAP implementation facilitated her application for a BOCW card and helped her register formally as a construction worker in Uttar Pradesh. She is grateful to have filled out the form, making her eligible for multiple schemes that she can eventually leverage, such as medical claims and education support for her daughter, amongst others.

INDIRA IVF'S: EFFORTS TO INITIATE CRUCIAL INFORMATION ON SEXUAL AND REPRODUCTIVE HEALTH

A collaborative effort of Indira IVF and Gram Vaani (Onion Dev) was initiated to help convey crucial information on sexual and reproductive health (SRH), promotion of wellbeing, community engagement, and linkages for schemes & entitlements to the vulnerable and hard-to-reach population in rural and low-income communities in the districts of Uttar Pradesh namely: Ghazipur and Varanasi.

The information on SRH and other topics was disseminated through two IVR platforms, known as the Swasthya Sahyak Vaani lines to **800 unique users**.

Content and IVRS development

An entertaining & engaging contextual content was developed on topics such as menstruation, etc., in the Hindi language with simple IVR layouts, using user-friendly prompts for easy navigation.

IEC material development

Printed materials like Banners & stickers with audio content were used for publicising the IVR number at the community level through a combination of offline-online activities to drive sustained user engagement.

Volunteer Identification & Technical Training

was conducted through field visits and offline and online field training attended by participants and volunteers for each district. This helped facilitate a positive impact at the field level. Community meetings were also conducted for onboarding and mobilising community participants.

VINATI ORGANICS: SCHOOL SANITATION AND BCC PROGRAM

As part of the HERS flagship program, "Vinati Organics," in partnership with Collective Good Foundation, aimed to provide adequate guidance and support at the right age to adolescents. This was emphasised more by understanding the important role of sanitation, hygiene, and health in their lives. The roadblocks to healthy development encountered by young children and adolescents can be linked to poor health and sanitation conditions at school, where students spend a significant amount of their day. Many schools do not have functional, well-maintained toilets with running water or even separate toilets for girls.

Vinati Organics, in partnership with Ecosan Services Foundation, has supported the refurbishment of WASH infrastructure across **five schools in Mahad taluka of Raigad district** (Maharashtra) to promote accessibility to hygienic, functional, and well-maintained WASH facilities in five schools impacting over **1,700 students** that aimed to meet **SDGs 3,5,6,10**.

The presence of clean and hygienic WASH infrastructure in schools plays a significant role as it promotes better school attendance (and completion of school education) and impacts their educational pursuits and aspirations. **A disproportionately high (23%) dropout rate** among pubescent-age girls due to poor access to menstrual hygiene products affects gender equity.

PROGRAM COMPONENT:

Operation and maintenance of the overall WASH infrastructure through refurbishment and construction of hand-washing stations, sanitation & toilet infrastructure, water closets, RO water filters, and sanitary pad vending machines.

Several illustrative paintings were installed about personal hygiene and menstrual hygiene, good practices for using toilets and handwashing, water conservation, and waste segregation.

Interactive IEC (Information, Education, Communication) sessions with students and teachers to enhance awareness of good WASH practices, menstrual health, and hygiene and enable better maintenance of the refurbished infrastructure.

School teachers were trained to establish and support the functioning of Bal Panchayats (Children's parliament) to encourage student leadership and accountability towards better maintenance of WASH infrastructure and practices in the long run.

Health cards and IEC handbooks on WASH practices were distributed to enable schools to monitor the status of WASH facilities in their schools regularly and ensure better upkeep of the infrastructure.

Following the successful implementation and positive feedback in Mahad (Raigad), Vinati Organics shall scale up the program to impact five schools in MIDC Lote in Ratnagiri district (Maharashtra) in 2022-2023.

The year 2021 has been a turning point in translating our ambition of reaching 10 million workers and micro-entrepreneurs through REVIVE Alliance into actions by solving grassroots challenges through effective implementation.

Our intent to provide access to healthcare, education, skills, and livelihoods to the COVID-19-affected communities with a focus on gender and environment showcased the importance of collaborations and partnerships to manifest good intentions.

The India Protector's Alliance (IPA) has supported 53 lakh individuals, ten times our initial target. The partnership of 56 philanthropic and corporate funders and 52 implementation and knowledge partners across the country has helped us overachieve our target of supporting 5 lakh beneficiaries.

In the post-pandemic era, we experienced high optimism and enthusiasm among all the stakeholders, including our funding and corporate partners, experts, government agencies, implementation partners, community and social organizations, team members, and beneficiaries. The partnership-based approach has helped us impact a diverse cohort of workers and micro-entrepreneurs, including women artisans, beautypreneurs, construction workers, and safai karamcharis (cleanliness workers), among many others across India.

Skilling and entrepreneurship programs for the unemployed youth from an underprivileged socio-economic background with various training and awareness programs for adolescents have successfully been able to reinforce ideas of inclusion and equity among the youth who are the demographic dividend of our nation. Enabling people's lives, especially women and other vulnerable sections of the community, through ensuring accessibility and availability of quality education and healthcare have been our sphere of transformation to create "A Better Normal."

As we move forward in fulfilling our endeavors, we seek strength and meaningful support from all our partners and team members to REVIVE, RETHINK and THRIVE.

Collective Good Foundation (Consolidated)
Balance Sheet as at March 31, 2022

Funds & Liabilities	As at March 31, 2022	As at March 31, 2021	Property & Assets	As at March 31, 2022	As at March 31, 2021
	Amount in INR	Amount in INR		Amount in INR	Amount in INR
Liabilities :-			Fixed Assets :-		
For Expenses	56,43,040	31,45,826	Balance as per last Balance Sheet	7,99,976	8,82,165
			Add : Additional during the year	11,34,850	3,83,060
			Less : Depreciation up to date	(5,53,618)	(4,65,249)
				13,81,208	7,99,976
Income and Expenditure Account :-			Investments :-		
Balance as per last Balance Sheet	31,52,62,743	13,63,08,621	Fixed Deposits	27,27,55,371	26,22,46,023
Add : Surplus (As per I & E A/c)	10,05,91,245	17,89,54,122			
Less : Deficit (As per I & E A/c)	(12,50,54,481)	-	Current Assets :-		
			Deposits (Assets)	10,00,000	10,00,000
			TDS Receivable	7,77,877	6,30,128
			Loans & Advances	5,23,165	1,31,476
			TCS Receivable	16,000	-
			FD Interest Accrued	11,21,456	16,46,541
			Cash and Bank Balances :-		
			In Savings Account-bank balances	1,14,56,516	3,48,16,011
			In Current Account-bank balances	74,07,719	1,71,35,177
			Cash with Manager	3,236	3,236
Total	29,64,42,549	31,84,08,569	Total	29,64,42,549	31,84,08,569

Note:- The above Balance Sheet to the best of our belief contains a true accounts of the Funds and Liabilities and of the Property and Assets of the trust

As per our report for even date

For SVS and Company

Chartered Accountants

Firm Reg. No. : 008696S

FRN : 008696S
Bangalore-92

(S.Sankar)

Proprietor

Membership No. : 201638

Bangalore, the 10th September, 2022

For Collective Good Foundation

[Signature]
Trustee



[Signature]
Trustee

Collective Good Foundation (Local)
Balance Sheet as at March 31, 2022

Funds & Liabilities	As at March 31, 2022	As at March 31, 2021	Property & Assets	As at March 31, 2022	As at March 31, 2021
	Amount in INR	Amount in INR		Amount in INR	Amount in INR
Liabilities :- For Expenses (Note 1)	28,64,405	7,44,290	Fixed Assets :- (Note 2) Balance as per last Balance Sheet Add : Additional during the year Less : Depreciation for the year	7,68,354 11,34,850 (5,40,969)	8,29,461 3,83,060 (4,44,167)
Income and Expenditure Account :- Balance as per last Balance Sheet Add : Surplus (As per I & E A/c) Less : Deficit (As per I & E A/c)	18,31,47,884 (12,50,54,481) 5,80,93,403	11,55,00,738 6,76,47,146 - 18,31,47,884	Investments :- Fixed Deposits	4,54,16,707	15,40,90,000
			Current Assets :- Deposits (Assets) TDS Receivable (Note 3) Loans & Advances (Note 4) Interest Accrued	10,00,000 1,39,308 3,52,074 2	10,00,000 3,73,734 34,638 -
			Cash and Bank Balances :- In Savings Account-bank balances In Current Account-bank balances Cash with Manager	52,76,529 74,07,719 3,236	1,04,87,036 1,71,35,177 3,236
Total	6,09,57,811	18,38,92,175	Total	6,09,57,811	18,38,92,175

Note: The above Balance Sheet to the best of our belief contains a true accounts of the Funds and Liabilities and of the Property and Assets of the trust

As per our report for even date
For SVS and Company

For Collective Good Foundation

Chartered Accountants
Firm Reg. No. : 0086965
Bangalore-92
Firm No. : 0086965
Bangalore-92
(S.Sankar)
Proprietor
Membership No. : 201638
Bangalore, the 10th September, 2022

(Signature)
Trustee

(Signature)
Trustee



Collective Good Foundation (FCRA)
Balance Sheet as at March 31, 2022

Funds & Liabilities	As at March 31, 2022	As at March 31, 2021	Property & Assets	As at March 31, 2022	As at March 31, 2021
	Amount in INR	Amount in INR		Amount in INR	Amount in INR
Liabilities (Note 1)			Fixed Assets (Note 2)		
For Expenses	27,78,635	24,01,536	Balance as per last Balance Sheet	31,622	52,704
Income and Expenditure Account			Add : Additional during the year	(12,649)	(21,082)
Balance as per last Balance Sheet	13,21,14,859	2,08,07,883	Less : Depreciation up to date	18,973	31,622
Add : Surplus (As per I & E A/C)	10,05,91,245	11,13,06,976	Investments		
Less : Deficit (As per I & E A/C)	23,27,06,104	13,21,14,859	Fixed Deposits	22,73,38,664	10,81,56,023
			Current Assets		
			TCS Receivable	16,000	-
			TDS Receivable (Note 3)	6,38,569	2,56,394
			Loans & Advances (Note 4)	1,71,091	96,839
			FD Interest Accrued	11,21,454	16,46,541
			Cash and Bank Balances		
			In Savings Account-bank balances	61,79,986	2,43,28,975
			Cash with Manager	-	-
Total	23,54,84,738	13,45,16,394	Total	23,54,84,738	13,45,16,394

Note: The above Balance Sheet to the best of our belief contains a true accounts of the Funds and Liabilities and of the Property and Assets of the trust

As per our report for even date
For SVS and Company

For Collective Good Foundation

Chartered Accountants
Firm Reg. No. : 008696S

FN : 008696S
Bangalore-92
(S.Sankar)
Proprietor

Membership No. : 201638

Bangalore, the 10th September, 2022

B. Sankar
Trustee



A. K. Sankar
Trustee

Collective Good Foundation (Local)
Annexure to Balance Sheet
Liabilities (Note 1)

Particulars	As at March 31, 2022	As at March 31, 2021
	Amount in INR	Amount in INR
TDS Payable - Contract	2,04,895	1,67,157
TDS Payable - Rent	15,337	9,778
TDS Payable - Professional	22,14,901	2,30,593
TDS 194Q	1,478	-
Vendor Payable - Advisors and Creditors		
Karthik Elangeshwaran		74,597
Shifa Khan	5,121	5,121
Vaibhav Gupta		10,365
Adani Electricity - A/c No 100620221	2,330	
Adani Electricity - A/c No 100620235	1,140	
Jigna Joshi (Reimbursement)	7,681	
Miral Gosalia (Reimbursement)	3,485	
Sunil Kumar (Reimbursement)	650	
Shalet Jose (Reimbursement)	6,726	
Adya Makkar	38,569	
Dwiya Saha	55,875	
Hemanth Rao	45,000	
Siddhi Mohta	53,164	
Erehwon Orbit-Shift Foundation	38,800	
Haqdarshak Empowerment solution Private Ltd		61,441
SVS and Company		88,400
Collective Good Foundation (FCRA)	1,69,254	96,839
Total	28,64,405	7,44,290

Particulars	As at March 31, 2022	As at March 31, 2021
	Amount in INR	Amount in INR
TDS Receivable (Note 3)		
TDS Receivable		
TDS Receivable FY 2019-20	-	3,65,743
TDS Receivable FY 2020-21	7,991	7,991
TDS Receivable FY 2021-22	1,31,317	-
Total	1,39,308	3,73,734

Particulars	As at March 31, 2022	As at March 31, 2021
	Amount in INR	Amount in INR
Loans & Advances (Note 4)		
Advance to Employees/consultants and Vendors		
Ujwala Parab	-	(528)
Sachin	-	2,804
Suresh	-	224



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Nayonika Basu	3,952	
Sachin	3,510	
Vaidyanathan K	40,000	
Sahabhaag Welfare Foundation	2,500	
Labournet Services India Pvt Ltd.	48,243	
Creditors-Makemytrip wallet advance	1,92,800	32,137
Boston Ivy Healthcare Solutions Pvt Ltd	534	
New - Shree Simba Chemist	60,535	
Total	3,52,074	34,638



W.H. Ash

Collective Good Foundation (FCRA)
Annexure to Balance Sheet

Liabilities (Note 1)	As at March 31, 2022	As at March 31, 2021
Particulars	Amount in INR	Amount in INR
TDS Payable - Contract	41,446	1,20,683
TDS Payable - Rent	20,988	13,380
TDS Payable - Professional	14,35,852	4,83,341
Vendor Payable - Advisors		
Anwisha Thakur	33,000	
Bhavya Kharoo	51,750	
Deepa Gopalakrishnan	78,555	
Harshitha Rayapati	86,400	
Hrishikesh Bhatt	52,160	
Mubina Ansari	3,37,500	
Sanjay Joshi	1,14,448	
Saumya Jain	1,84,125	
Smita Kothari	52,048	
Sujoy Desai	33,750	
Vishal Konbattulwar	1,04,076	
Bhavya Kharoo		46,250
Jhilmil Garg		55,500
Ojas		30,833
Rishika Jaiswal		80,552
Rohini Kaul		1,54,167
Hrishikesh Bhatt (Reimbursement)	4,636	
Vendor Payable - Other Expenses		
Water Sanitation & Hygiene Institute		2,22,000
Make My Trip India P L	1,06,696	
Vendor Payable - Program Expenses		
Kam Marketing Pvt. Ltd.	-	11,94,830
HealthCubed India Pvt Ltd	27,732	
Professional Skill Training & Consultancy Pvt Ltd	13,473	
Total	27,78,635	24,01,536

TDS Receivable (Note 3)	As at March 31, 2022	As at March 31, 2021
Particulars	Amount in INR	Amount in INR
TDS Receivable		
TDS Receivable for FY 2019-20	-	72,415
TDS Receivable for FY 2020-21	1,83,979	1,83,979
TDS Receivable for FY 2021-22	4,54,590	
Total	6,38,569	2,56,394

Loans & Advances (Note 4)	As at March 31, 2022	As at March 31, 2021
Particulars	Amount in INR	Amount in INR



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Advance to Vendor		
New - Shree Simba Chemist	1,509	-
Advance to Employees/consultants		
Anuja Ayre	328	
Collective Good Foundation (Local)	1,69,254	96,839
Total	1,71,091	96,839



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Collective Good Foundation (Consolidated)							
Note 2-Fixed Assets							
Particulars	WDV as on 01-04-2021	Addition more than 180 days	Addition Less than 180 days	Deductions	Total	Depreciation for the year	WDV as on 31-03-2022
BLOCK 15 % Office Equipment							
Epson Printer	10,308	-	-	-	10,308	1,547	8,761
Water Purifier	8,674	-	-	-	8,674	1,301	7,373
Electronic Hardware	41,284	-	-	-	41,284	6,193	35,091
BLOCK 10 % Furniture & Fixture	14,710	-	-	-	14,710	1,471	13,239
BLOCK 40 % Computer	7,25,000	1,30,680	10,04,170	-	18,59,850	5,43,106	13,16,744
Total	7,99,976	1,30,680	10,04,170	-	19,34,826	5,53,618	13,81,208
	7,99,976	1,30,680	10,04,170	-	19,34,826	5,53,618	13,81,208

Collective Good Foundation (Local)							
Note 2-Fixed Assets							
Particulars	WDV as on 01-04-2021	Addition more than 180 days	Addition Less than 180 days	Deductions	Total	Depreciation for the year	WDV as on 31-03-2022
BLOCK 15 % Office Equipment							
Epson Printer	5,951	-	-	-	5,951	893	5,058
Biomatrix Machine	4,357	-	-	-	4,357	654	3,703
Water Purifier	8,674	-	-	-	8,674	1,301	7,373
Electronic Hardware	41,284	-	-	-	41,284	6,193	35,091
BLOCK 10 % Furniture & Fixture	14,710	-	-	-	14,710	1,471	13,239
BLOCK 40 % Computer	6,93,378	1,30,680	10,04,170	-	18,28,228	5,30,457	12,97,771
Total	7,68,354	1,30,680	10,04,170	-	19,03,204	5,40,969	13,62,235

Collective Good Foundation (FCRA)							
Note 2-Fixed Assets							
Particulars	WDV as on 01-04-2021	Addition more than 180 days	Addition Less than 180 days	Deductions	Total	Depreciation for the year	WDV as on 31-03-2022
BLOCK 15 % Office Equipment	-	-	-	-	-	-	-
BLOCK 10 % Furniture & Fixture	-	-	-	-	-	-	-
BLOCK 40 % Computer	31,622	-	-	-	31,622	12,649	18,973
Total	31,622	-	-	-	31,622	12,649	18,973






Collective Good Foundation (Consolidated)
Income and Expenditure Account for the period ended March 31, 2022

Expenditure	For the period ended March 31, 2022	For the period ended March 31, 2021	Income	For the period ended March 31, 2022	For the period ended March 31, 2021
	Amount in INR	Amount in INR		Amount in INR	Amount in INR
To Establishment Expenses	5,83,36,663	3,56,93,098	Income By Interest and other income On Fixed Deposits On Savings Bank Account On Income Tax Refund By Benefaction towards corporate social responsibility commitments/Grants	64,63,917	26,71,868
To Depreciation	5,53,618	4,65,249		53,47,684	53,68,008
To Expenditure on object of the Trust				35,052	28,808
General Public Utility	3,21,39,735	53,92,627		80,43,38,810	62,05,25,411
Medical Relief	37,29,79,587	6,30,21,286			
Relief of poor	35,58,91,621	33,64,24,464			
Educational	2,21,98,675	86,43,249			
To Amount transferred to support trust's object	78,32,09,619	41,34,81,627			
To Amount transferred to specific funds:-					
(Amount to be spent during the subsequent financial years)					
Navajbai Ratan Tata Trusts	-	-			
Tata Education Trust	-	-			
To Excess carried over to Balance Sheet	(2,59,14,437)	17,89,54,122			
Total	81,61,85,463	62,85,94,096	Total	81,61,85,463	62,85,94,096

As per our report for even date

For SVS and Company

Chartered Accountants
Firm Reg. No. : 008696S



(S. Sankar)
Proprietor
Membership No. : 201638
Bangalore, the 10th September, 2022

For Collective Good Foundation

[Signature]
Trustee



[Signature]
Trustee

Collective Good Foundation (Local)
Income and Expenditure Account for the period ended March 31, 2022

Expenditure	For the period ended March 31, 2022	For the period ended March 31, 2021	Income	For the period ended March 31, 2022	For the period ended March 31, 2021
	Amount in INR	Amount in INR		Amount in INR	Amount in INR
To Establishment Expenses (Note 1)	2,11,69,315	1,16,34,642	By Interest and other income (Note 4)	12,75,702	2,33,363
To Depreciation (Note 2)	5,40,969	4,44,167			
To Expenditure on object of the Trust (Note 3)			On Fixed Deposits	35,052	28,808
General Public Utility	3,20,01,469	24,57,091	On Savings Bank Account		
Medical Relief	28,69,07,169	5,77,73,288	On Income Tax Refund		
relief of poor	21,39,31,340	26,46,35,684	By Benefaction towards corporate social responsibility commitments (Note 4)	44,36,93,846	40,74,78,149
Educational	2,03,99,391	81,07,305	By beneficiaries participation	14,51,200	-
Program expenses to support trust's object	55,32,39,368	33,29,73,369			
To Excess carried over to Balance Sheet	(12,50,54,481)	6,76,47,146			
Total	44,98,95,171	41,26,99,324	Total	44,98,95,171	41,26,99,324

As per our report for even date
For SVS and Company

Chartered Accountants

Firm Reg. No. : 0086965
DPRN : 0086965
Bangalore-92

(S. Sankar)
Proprietor

Membership No. : 201638
Bangalore, the 10th September, 2022

For Collective Good Foundation

S. Sankar
Trustee



S. Sankar
Trustee

Collective Good Foundation (FCRA)
Income and Expenditure Account for the period ended March 31, 2022

Expenditure	For the period ended March 31, 2022	For the period ended March 31, 2021	Income	For the period ended March 31, 2022	For the period ended March 31, 2021
	Amount in INR	Amount in INR		Amount in INR	Amount in INR
To Establishment Expenses (Note 1)	3,71,67,348	2,40,58,456	By Interest and other income (Note 4) On Fixed Deposit On Savings Bank Account	51,88,216	24,38,505
To Depreciation (Note 2)	12,649	21,082		19,08,313	4,09,004
To Expenditure on object of the Trust (Note 3) General Public Utility Medical Relief Relief of poor Educational	1,38,267	29,35,536	By Grants (Note 4)	70,96,529	28,47,509
	8,60,72,418	52,47,998		36,06,44,964	21,30,47,263
	14,19,60,281	7,17,88,780			
	17,99,285	5,35,944			
Program expenses to support trust's object	22,99,70,250	8,05,08,259			
To Excess carried over to Balance Sheet	10,05,91,245	11,13,06,976			
Total	36,77,41,493	21,58,94,772	Total	36,77,41,493	21,58,94,772

As per our report for even date

For SVS and Company

Chartered Accountants

Firm Reg. No. : 008696S

FRN : 008696S

Bangalore-92

(S. Sankar)

Proprietor

Membership No. : 201638

Bangalore, the 10th September, 2022



For Collective Good Foundation

[Signature]
Trustee



[Signature]
Trustee

Collective Good Foundation (Local)
Annexure to Income & Expenditure Account

Establishment Expenses (Note 1)

Particulars	For the period ended March 31, 2022	For the period ended March 31, 2021
	Amount in INR	Amount in INR
Professional Charges (Support functions)	1,27,12,037	66,28,002
Professional Charges (Others)	44,49,575	9,44,603
Stipend	2,76,067	1,41,317
Other Administrative Expenses:		
Bank Charges	730	372
Conference & Event expenses	-	1,979
Electricity Expenses	46,370	56,357
Maintenance Charges - Jagdamba House	10,385	13,173
Rounding Off	-	693
Housekeeping Expenses	2,30,496	2,30,496
Office Rent	23,09,964	28,75,432
Postage & Courier	27,332	7,525
Franking Expenses	7,058	13,150
Printing & Stationery	12,497	60,532
Rates and Taxes	21,090	-
Computer Expenses	24,131	1,499
Software Charges	18,184	42,480
Office Expenses	3,79,154	4,93,316
Repairs & Maintenance	1,050	73,253
Meeting Expenses	2,057	19,159
Misc Expenses	17,568	2,052
Staff Welfare	1,410	3,567
Translation Charges	-	25,686
Donation Paid	6,00,000	-
Web Portal Development Charges	22,160	-
Total Establishment Expenses	2,11,69,315	1,16,34,642

Particulars	For the period ended March 31, 2022	For the period ended March 31, 2021
	Amount in INR	Amount in INR
Project Expenses(Benefaction towards corporate social reponsibility commitments)	52,11,49,992	31,39,34,173
Professional Charges (Advisors - Program)	3,00,09,788	1,82,93,297
Conveyance/Travelling Expenses	15,43,608	3,26,899
Professional Charges	5,35,980	4,19,000
Total Expenditure on object of the Trust	55,32,39,368	33,29,73,369

Particulars	For the period ended March 31, 2022	For the period ended March 31, 2021
	Amount in INR	Amount in INR
Income (Note 4)		
Interest on Fixed Deposit:		
Interest on Fixed Deposit	12,75,702	2,33,363
Interest on SB Account:		
Interest on SB A/C	34,39,371	49,59,004
Interest on Income Tax Refund:	35,052	28,808
Benefaction towards corporate social reponsibility commitments		
Adidas India Marketing Pvt Ltd	3,75,92,086	4,75,66,586
Advent India Pe Advisors Pvt Ltd		37,83,800



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Akzo Nobel India Limited	10,00,000	
AMERICAN EXPRESS (INDIA) PRIVATE LIMITED	3,19,66,440	1,50,00,000
Ami Gandhi		10,000
Angel Broking Ltd	4,25,54,860	2,61,00,000
Angel Financial Advisors Pvt Ltd	10,86,672	6,53,000
Angel Finap Pvt Ltd	13,71,861	13,00,000
Arvind Foundation		15,63,975
Arvind Ltd		15,70,000
Ashish Mehta		10,000
Asia Index Private Limited		9,96,827
Avanti and Gautam Fundraiser		5,20,420
Bajaj Electricals	11,00,523	25,77,078
Blow horn		2,05,544
BTG Legal Services	10,20,000	
Bundl Technologies Pvt Ltd (Swiggy)		10,50,000
Castrol India Limited	82,60,000	
CISCO India		34,48,440
Cipla Foundation	30,52,644	
Crompton Csr Foundation	14,88,071	
Crompton Greaves Consumer Electricals Limited		8,70,000
Dewas Bhopal Corridor Pvt Ltd		1,00,000
Droom Technology Private Limited		51,000
Essel Propack Limited		60,00,000
First Solar Power India (P) Ltd		30,00,000
Great Eastern Csr Foundation	20,00,000	
Give Foundation		10,25,600
Godrej Consumer Products limited		75,00,000
Hcy Warehousing Private Limited	9,95,100	
HDFC Capital Advisors Limited	5,57,075	10,13,000
Hindustan Unilever Limited		60,00,000
H T Parekh Foundation	75,00,000	
Idemitsu Lube India Private Limited	8,27,052	5,67,934
IDFC FIRST BANK Limited		27,00,000
IIFLW CSR FOUNDATION	1,51,62,314	
IKEA India	51,90,700	36,33,490
Indian Track Foundation		16,727
Indospace As Industrial Park Pvt Ltd		33,070
Indira IVF hospital Pvt Ltd	21,73,843	
Indospace Bommasandra Logistics Park Pvt. Ltd.	5,52,600	77,802
Indospace FWS Industrial Park Pvt Ltd	1,86,400	11,29,000
Indospace Industrial Park Oragadam Walajabad Pvt. Ltd	8,91,861	2,43,470
Indospace Industrial Parks Private Limited	3,73,715	3,64,228
IndoSpace Park Chakan 1A Private Limited	1,38,900	
IndoSpace Park Chakan 1D Private Limited	20,104	
Indospace Rohan Industrial Park Khed Private Limited		33,070
Indospace Rohan Industrial Park Mahalunge Private Limited		5,33,070
Indospace Rohan Industrial Park Pune P. Ltd	2,37,127	5,79,500
Indospace Rohan Industrial Park Pvt Ltd		45,76,055
Indospace SKCL Industrial Park Oragadam Pvt Ltd	9,94,200	32,18,698
Info Edge India Ltd		60,00,000
I T C LIMITED	55,50,000	
Ivanti Technology India Private Limited	30,24,000	
Ketto Online Ventures Pvt. Ltd		3,84,000
Kimberly Clark Hygiene Production Pvt Ltd	1,01,57,000	43,50,000
Kotak Mahindra Bank	5,12,963	3,05,00,000
Larsen & Toubro Infotech Ltd	3,19,20,780	76,300
Linkedin Technology Information Private Limited	1,26,72,000	
Luis Miranda	4,12,500	
L&T Realty Ltd		14,95,994
Mahindra Logistics Limited		21,98,040
Manoj Kumar Om Prakash Khatod	4,12,501	
Microsoft Corporation (India Private Limited	56,30,000	



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Microsoft Global Services Center India Private Limited	60,00,000	
Microsoft India (R & D) Private Limited	20,00,000	
Milaap	7,79,089	36,66,600
Mundra International Container Terminal Pvt. Ltd		
National Investment And Infrastructure Fund Limited	98,86,918	
Netapp India Private Limited	29,75,000	
Novateur Electrical & Digital Systems Private Limited	1,24,50,000	
NIIF Infrastructure Finance Limited		77,36,058
Oetiker India Private Limited	17,53,200	
Paula Mariwala		35,000
PayTM (Uber)		2,98,416
Pernod Ricard India Foundation	1,02,99,344	12,17,942
Petrofac Engineering India Pvt Ltd	49,48,884	
Prem Venkatachalam Pavoov		3,50,000
Ratnakar Bank Ltd (RBL)	1,78,23,300	90,00,000
Razorpay Software Private Limited	2,38,061	
Reckitt Benckiser Healthcare India Pvt Ltd		1,56,31,840
Reckitt Benckiser (India) Pvt Ltd	2,70,25,000	1,00,000
Reckitt Benckiser Scholl India Pvt Ltd		10,04,160
Reebok India Company	78,20,740	99,11,353
Rich Products Solutions Pvt Ltd	22,22,080	
Rotary White Field Central Trust	75,000	
SBI Capital Markets Ltd		86,58,718
Sbi Foundation	94,93,170	
SBI General Insurance Co Ltd		2,08,20,140
Shillong Expressways Pvt Ltd		15,45,000
Shuddhi Foundation		31,00,000
SMC Global Securities Limited		50,000
Smt V.V. & K.V. Mariwala Charity Trust		55,000
S & P Capital IQ (India) Pvt Ltd		70,50,000
Standard & Poor's South Asia Services Private Limited	12,00,000	25,00,000
Sudip Basu		20,000
Suyog Logistics Park Private Limited	2,62,020	
Tata Capital Financial Services Limited	1,13,49,148	
Tata Motors Finance Limited	1,10,78,412	
Tata Motors Finance Solutions Limited	1,48,27,568	
The Manjri Stud Farm Private Limited	3,64,800	
U & I Trust	2,55,000	
Uber India Systems Pvt Ltd		7,00,00,000
United Nations Development Programme (UNDP)	64,32,479	16,08,120
Venkatachalam R. Pavoov		50,000
Vimmi Prakash Jayaram		1,74,000
Vinati Organics Limited	2,27,00,000	25,00,000
Wipro Cares		36,00,198
WIPRO GE Healthcare Private Limited	2,05,39,200	4,06,12,114
Zinka Logistics Solutions Pvt. Ltd.	2,79,168	10,00,000
Donations	30,373	5,57,771
Total	44,84,43,971	41,26,99,324



M. S. Sudeha

Collective Good Foundation (FCRA)
Annexure to Income & Expenditure Account

Establishment Expenses (Note 1)	For the period ended	For the period ended
	March 31, 2022	March 31, 2021
Particulars	Amount in INR	Amount in INR
Establishment Expenses:		
Professional Charges (Support functions)	3,40,50,495	2,28,69,892
Other Administrative Expenses:		
Bank Charges	1,28,338	21,041
Rounding Off	1	1,403
Office Rent	29,71,872	11,65,010
Office Expenses	-	1,110
Meeting Exp	16,643	-
Total Establishment Expenses	3,71,67,348	2,40,58,456

Expenditure on object of the Trust (Note 3)	For the period ended	For the period ended
	March 31, 2022	March 31, 2021
Particulars	Amount in INR	Amount in INR
Project Expenses(Benefaction towards corporate social responsibility commitments)	18,55,07,439	5,85,98,996
Professional Charges (Advisors - Program)	4,02,15,156	2,04,95,116
Conveyance/Travelling Expenses	3,01,168	52,147
Professional Charges	40,00,112	13,62,000
Total Expenditure on object of the Trust	23,00,23,875	8,05,08,259

Income (Note 4)	For the period ended	For the period ended
	March 31, 2022	March 31, 2021
Particulars	Amount in INR	Amount in INR
Interest on Fixed Deposit:		
Interest on Fixed Deposit	51,88,216	24,38,505
Interest on SB Account:		
Interest on Savings A/C	19,08,313	4,09,004
Grants		
Aricent Technologies (Holding) Ltd		95,00,000
Bank of America	7,40,00,000	
Bill & Melinda Gates Foundation	1,93,46,850	3,69,38,599
Fondation Givaudan	3,76,422	3,75,623
Foreign, Commonwealth and Development Office	60,87,934	1,99,13,861
Global Development Group	1,43,41,987	
Global India Fund	3,18,04,773	3,44,306
Greater Washington Community Foundation	22,09,234	2,54,30,133
Ketto Online Ventures Pvt. Ltd		2,25,376
Michael & Susan Dell Foundation	85,19,040	4,64,80,960
Milaap Social	6,46,965	
Manish (JNU)		4,75,000
Omidyar Network Services LLC	88,98,000	2,03,56,000
Purvesh Shah (JNU)		35,000
Starwood	1,30,77,750	



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The Hongkong and Shanghai Banking Corporation	6,63,980	2,48,56,010
The Tides Foundation	6,01,48,000	
Trafigura Foundation	1,10,250	22,88,145
United States Agency for International Development	12,04,13,779	2,58,28,250
Total	36,77,41,493	21,58,94,772



P. S. S. S.



M. S. S.

Collective Good Foundation (Consolidated)
Receipts and Payments Account for the period ended March 31, 2022

Receipts	Amount in INR	Amount in INR	Payments	Amount in INR	Amount in INR
To Balance B/f					
Cash-in-hand	3,236	3,236	By Expenditure	10,70,37,220	6,33,24,929
Bank Balance	5,19,51,188	9,07,39,922	Professional Charges (Advisors)	34,71,105	7,93,340
			Travelling & Conveyance Expenses (Field visit expenses)	21,19,430	5,10,785
			Program expenses to support trust's object	69,52,98,627	37,03,20,681
			Administration & Other Exp	56,87,612	47,63,026
To Income					
Benefaction towards corporate social responsibility commitments	80,43,38,810	62,05,25,411			
Interest on Fixed Deposits	34,50,142	7,47,103			
Interest on Savings Account	53,47,684	53,68,008			
Interest on Income Tax Refund	13,962	28,808			
To Deposits Matured			By Fixed Assets - Purchased	11,34,850	3,83,060
Fixed Deposits	34,76,79,918	4,70,95,255	By Investments		
			Fixed Deposit	35,53,06,000	26,58,46,599
To TDS Receivables			By Liabilities Paid		
	4,24,196	7,20,242	TDS	2,42,86,821	68,61,258
			By Advance Paid to Creditors/Employees/Deposits/Consultants		
To Rent deposits returned					
	-	30,117			
Total	1,21,32,09,133	76,52,58,102	Total	1,21,32,09,133	76,52,58,102

As per our report for even date
 For SVS and Company
 Chartered Accountants
 Firm Reg. No. : 0086965



(S.Sankar)
 Proprietor
 Membership No. : 201638
 Bangalore, the 10th September, 2022

For Collective Good Foundation

[Signature]
 Trustee



[Signature]
 Trustee

Collective Good Foundation (Local)
Receipts and Payments Account for the period ended March 31, 2022

Receipts	For the period ended March 31, 2022	For the period ended March 31, 2021	Payments	For the period ended March 31, 2022	For the period ended March 31, 2021
	Amount in INR	Amount in INR		Amount in INR	Amount in INR
To Balance B/f	3,236	3,236	By Expenditure	3,91,74,245	2,29,83,095
Cash-in-hand	2,76,22,213	8,62,07,490	Professional Charges (Advisors)	34,71,105	7,93,340
Bank Balance			Professional Charges (Others)	19,12,623	4,58,638
			Travelling & Conveyance Expenses(Field visit expenses)	51,44,72,973	31,29,92,379
To Income	44,36,93,846	40,74,78,149	Program expenses to support trust's object	29,20,839	36,49,356
Benefaction towards corporate social responsibility commitments			Administration & Other Exp		
Interest on Fixed Deposits	5,52,569	2,25,372			
Interest on Savings Account	34,39,371	49,59,004	By Fixed Assets - Purchased	11,34,850	3,83,060
Interest on Income Tax Refund	13,962	28,808			
To Deposits Matured	17,40,83,000	2,72,08,425	By Investments	6,48,06,000	15,40,90,000
Fixed Deposit			Fixed Deposits		
To TDS Receivable	4,24,196	7,20,242	By Liabilities Paid	92,52,274	33,85,526
			TDS		
To Rent deposits returned	-	30,117	By Advance Paid to Creditors/Employees/Deposits/Consultant	-	5,00,000
			By Balance C/f	3,236	3,236
			Cash-in-hand	1,26,84,249	2,76,22,213
			Bank Balance		
Total	64,98,32,393	52,68,60,843	Total	64,98,32,393	52,68,60,843

As per our report for even date
For SVS and Company

Chartered Accountants
Firm Reg. No. : 008696S
FRN : 008696S
Bangalore-92

(S.Sankar)
Proprietor

Membership No. : 201638
Bangalore, the 10th September, 2022



For Collective Good Foundation

[Signature]
Trustee



[Signature]
Trustee

Collective Good Foundation (FCRA)

Receipts and Payments Account for the period ended March 31, 2022

	Receipts		Payments	
	For the period ended March 31, 2022	For the period ended March 31, 2021	For the period ended March 31, 2022	For the period ended March 31, 2021
	Amount in INR	Amount in INR	Amount in INR	Amount in INR
To Balance B/f				
Cash-in-hand			6,78,62,975	4,03,41,834
Bank Balance	2,43,28,975	45,32,432	2,06,807	52,147
			18,08,25,654	5,73,28,302
To Income			27,66,773	11,13,671
Grants	36,06,44,964	21,30,47,263		
Interest on Fixed Deposits	28,97,573	5,21,731		
Interest on Savings Account	19,08,313	4,09,004		
To Deposits Matured			1,50,34,547	34,75,732
Fixed Deposit	17,35,96,918	1,98,86,830		
Total	56,33,76,743	23,83,97,260	56,33,76,743	23,83,97,259

As per our report for even date

For SVS and Company

Chartered Accountants

Firm Reg. No. : 008696S

FRN : 008696S
Bangalore-92

(S.Sankar)

Proprietor

Membership No. : 201638

Bangalore, the 10th September, 2022



For Collective Good Foundation

[Signature]
Trustee



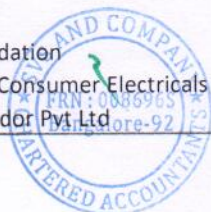
[Signature]
Trustee

Collective Good Foundation (Local)
Annexure to Receipts and Payments Account

Payments	For the period ended	For the period
	March 31, 2022	ended March 31, 2021
Particulars	Amount in INR	Amount in INR
Professional Charges (Advisors)	3,91,74,245	2,29,83,095
Professional Charges (Others)	34,71,105	7,93,340
Travelling & Conveyance Expenses(field visit expenses)	19,12,623	4,58,638
Program expenses to support trust's object	51,44,72,973	31,29,92,379
Other Administrative Expenses		
Bank Charges	348	372
Computer Expenses	20,532	1,499
Conference & Event expenses	-	1,979
Electricity Expenses	42,900	54,727
Housekeeping Expenses	2,26,584	2,27,404
Maintenance Charges - Jagdamba House	-	13,173
Office Expenses	4,86,064	5,74,493
Office Rent	21,36,305	26,87,305
Postage & Courier	3,835	685
Printing & Stationery	4,271	16,127
Repairs & Maintenance	-	70,842
Books & Periodicals	-	750
Total	56,19,51,784	34,08,76,808

Collective Good Foundation (Local)
Annexure to Receipts and Payments Account
Receipts

Particulars	For the period ended	For the period
	March 31, 2022	ended March 31, 2021
	Amount in INR	Amount in INR
Benefaction towards corporate social responsibility commitments:		
Adidas India Marketing Pvt Ltd	3,75,92,086	4,75,66,586
Advent India Pe Advisors Pvt Ltd		37,83,800
Akzo Nobel India Limited	10,00,000	
AMERICAN EXPRESS (INDIA) PRIVATE LIMITED		1,50,00,000
Ami Gandhi	3,19,66,440	10,000
Angel Broking Ltd	4,25,54,860	2,61,00,000
Angel Financial Advisors Pvt Ltd	10,86,672	6,53,000
Angel Finap Pvt Ltd		13,00,000
Arvind Foundation		15,63,975
Arvind Ltd		15,70,000
Ashish Mehta		10,000
Asia Index Private Limited	13,71,861	9,96,827
Avanti and Gautam Fundraiser		5,20,420
Bajaj Electricals	11,00,523	25,77,078
Blow horn		2,05,544
BTG Legal Services	10,20,000	
Bundl Technologies Pvt Ltd (Swiggy)		10,50,000
Castrol India Limited	82,60,000	
CISCO India		34,48,440
Cipla Foundation	30,52,644	
Crompton Csr Foundation	14,88,071	
Crompton Greaves Consumer Electricals Limited		8,70,000
Dewas Bhopal Corridor Pvt Ltd		1,00,000

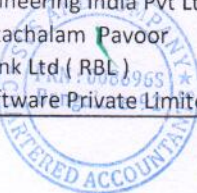


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Droom Technology Private Limited		51,000
Essel Propack Limited		60,00,000
First Solar Power India (P) Ltd		30,00,000
Great Eastern Csr Foundation	20,00,000	
Give Foundation		10,25,600
Godrej Consumer Products limited		75,00,000
Hcy Warehousing Private Limited	9,95,100	
HDFC Capital Advisors Limited	5,57,075	10,13,000
Hindustan Unilever Limited		60,00,000
H T Parekh Foundation	75,00,000	
Idemitsu Lube India Private Limited	8,27,052	
Idemitsu Lube India Private Limited		5,67,934
IDFC FIRST BANK Limited		27,00,000
IIFLW CSR FOUNDATION	1,51,62,314	
IKEA India	51,90,700	36,33,490
Indian Track Foundation		16,727
Indospace As Industrial Park Pvt Ltd		33,070
Indira IVF hospital Pvt Ltd	21,73,843	
Indospace Bommasandra Logistics Park Pvt. Ltd.	5,52,600	77,802
Indospace FWS Industrial Park Pvt Ltd	1,86,400	11,29,000
Indospace Industrial Park Oragadam Walajabad Pvt. Ltd	8,91,861	2,43,470
Indospace Industrial Parks Pune Private Limited	3,73,715	
Indospace Industrial Parks Private Limited		3,64,228
Indospace Rohan Industrial Park Khed Private Limited		33,070
Indospace Rohan Industrial Park Mahalunge Private Limited		5,33,070
Indospace Rohan Industrial Park Pune P. Ltd		5,79,500
IndoSpace Park Chakan 1A Private Limited	1,38,900	
IndoSpace Park Chakan 1D Private Limited	20,104	
Indospace Rohan Industrial Park Pune P. Ltd	2,37,127	
Indospace Rohan Industrial Park Pvt Ltd		45,76,055
Indospace SKCL Industrial Park Oragadam Pvt Ltd	9,94,200	32,18,698
Info Edge India Ltd		60,00,000
I T C LIMITED	55,50,000	
Ivanti Technology India Private Limited	30,24,000	
Ketto Online Ventures Pvt. Ltd		3,84,000
Kimberly Clark Hygiene Production Pvt Ltd	1,01,57,000	43,50,000
Kotak Mahindra Bank	5,12,963	3,05,00,000
Larsen & Toubro Infotech Ltd	3,19,20,780	76,300
Linkedin Technology Information Private Limited	1,26,72,000	
L&T Realty Ltd		14,95,994
Luis Miranda	4,12,500	
Manoj Kumar Om Prakash Khatod	4,12,501	
Mahindra Logistics Limited		21,98,040
Microsoft Corporation (India Private Limited	56,30,000	
Microsoft Global Services Center India Private Limited	60,00,000	
Microsoft India (R & D) Private Limited	20,00,000	
Milaap	7,79,089	
Mundra International Container Terminal Pvt. Ltd		36,66,600
National Investment And Infrastructure Fund Limited	98,86,918	
Netapp India Private Limited	29,75,000	
Novateur Electrical & Digital Systems Private Limited	1,24,50,000	
NIIF Infrastructure Finance Limited		77,36,058
Oetiker India Private Limited	17,53,200	
Paula Mariwala		35,000
PayTM (Uber)		2,98,416
Pernod Ricard India Foundation	1,02,99,344	12,17,942
Petrofac Engineering India Pvt Ltd	49,48,884	
Prem Venkatachalam Pavoov		3,50,000
Ratnakar Bank Ltd (RBL)	1,78,23,300	90,00,000
Razorpay Software Private Limited	2,38,061	



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Reckitt Benckiser Healthcare India Pvt Ltd		1,56,31,840
Reckitt Benckiser (India) Pvt Ltd	2,70,25,000	1,00,000
Reckitt Benckiser Scholl India Pvt Ltd		10,04,160
Reebok India Company	78,20,740	99,11,353
Rich Products Solutions Pvt Ltd	22,22,080	
Rotary White Field Central Trust	75,000	
SBI Capital Markets Ltd		86,58,718
Sbi Foundation	94,93,170	
SBI General Insurance Co Ltd		2,08,20,140
Shillong Expressways Pvt Ltd		15,45,000
Shuddhi Foundation		31,00,000
SMC Global Securities Limited		50,000
Smt V.V. & K.V. Mariwala Charity Trust		55,000
S & P Capital IQ (India) Pvt Ltd		70,50,000
Standard & Poor's South Asia Services Private Limited	12,00,000	25,00,000
Sudip Basu		20,000
Suyog Logistics Park Private Limited	2,62,020	
Tata Capital Financial Services Limited	1,13,49,148	
Tata Motors Finance Limited	1,10,78,412	
Tata Motors Finance Solutions Limited	1,48,27,568	
The Manjri Stud Farm Private Limited	3,64,800	
U & I Trust	2,55,000	
Uber India Systems Pvt Ltd		7,00,00,000
United Nations Development Programme (UNDP)	64,32,479	16,08,120
Venkatachalam R. Pavoov		50,000
Vimmi Prakash Jayaram		1,74,000
Vinati Organics Limited	2,27,00,000	25,00,000
Wipro Cares		36,00,198
WIPRO GE Healthcare Private Limited	2,05,39,200	4,06,12,114
Zinka Logistics Solutions Pvt. Ltd.	2,79,168	10,00,000
Donations	30,373	5,57,771
Other income:		
Interest on Fixed Deposit	5,52,569	2,25,372
Interest on SB A/C	34,39,371	49,59,004
Interest on Income Tax Refund	13,962	28,808
Total	44,76,99,748	41,26,91,333



Collective Good Foundation (FCRA) Annexure to Receipts and Payments Account		
Payments		
Particulars	For the period ended March 31, 2022(Amount in INR)	For the period ended March 31, 2021(Amount in INR)
Professional Charges (Advisors)	6,78,62,975	4,03,41,834
Travelling & Conveyance Expenses(field visit expenses)	2,06,807	52,147
Program expenses to support trust's object	18,08,25,654	5,73,28,302
Administration & Other Exp		
Bank Charges	46,757	21,041
Office Expenses	-	1,110
Office Rent	27,20,016	10,91,520
Total	25,16,62,209	9,88,35,953
Collective Good Foundation (FCRA) Annexure to Receipts and Payments Account		
Receipts		
Particulars	For the period ended March 31, 2022(Amount in INR)	For the period ended March 31, 2021(Amount in INR)
Grants:		
Aricent Technologies (Holding) Ltd	-	95,00,000
Bank of America	7,40,00,000	
Bill & Melinda Gates Foundation	1,93,46,850	3,69,38,599
Fondation Givaudan	3,76,422	3,75,623
Foreign, Commonwealth and Development Office	60,87,934	1,99,13,861
Global Development Group	1,43,41,987	
Global India Fund	3,18,04,773	3,44,306
Greater Washington Community Foundation	22,09,234	2,54,30,133
Ketto Online Ventures Pvt. Ltd		2,25,376
Michael & Susan Dell Foundation	85,19,040	4,64,80,960
Milaap Social	6,46,965	
Manish (JNU)		4,75,000
Omidyar Network Services LLC	88,98,000	2,03,56,000
Purvash Shah (JNU)		35,000
Swades Foundation	1,30,77,750	-
The Hongkong and Shanghai Banking Corporation	6,63,980	2,48,56,010
The Tides Foundation	6,01,48,000	
Trafigura Foundation	1,10,250	22,88,145
United States Agency for International Development	12,04,13,779	2,58,28,250
Interest on Fixed Deposit	29,12,530	5,21,731
Interest on SB A/C	19,08,313	4,09,004
Total	36,54,65,807	21,39,77,998



Collective Good Foundation (Nadathur Trust)

Notes forming part of the Accounts

Significant Accounting Policies

1 **Accounting Conventions:**

The financial statements are prepared under the historical cost convention in accordance with applicable Accounting Standards.

The Accounts have been prepared on a going concern basis.

2 **Accounting Policy:**

The Foundation follows cash system of accounting.

Accounting policies not specifically referred are consistent with generally accepted accounting principles.

3 **Contingencies:**

Contingencies and event after the Balance Sheet date. - NIL

4 **Income:**

Donation/Grants are accounted for on receipt basis.

5 **Expenses:**

Books of accounts have been maintained on cash basis except interest on fixed deposit which has been booked on accrual basis and also few expenditures which have associated TDS liability were booked at the year end.

6 The figures for the previous period/year have been regrouped/rearranged wherever necessary to make them comparable with the current period's figures.

For SVS and Company

Chartered Accountants

Firm Reg. No. : 008696S




(S.Sankar)

Proprietor

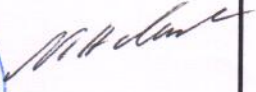
Membership No. : 201638

Bangalore, the 10th September, 2022

For Collective Good Foundation



Trustee


Trustee