

In the year 2013, India made CSR spending mandatory for bigger companies. Many organizations within the country were caught off-guard as they hastened to put together semblance of CSR projects to pass muster.

Manappuram Finance Limited, India's best known gold loan NBFC, was something of an exception. The company was already well involved in the CSR sphere years before it became a law of the land. In 2009, the Manappuram Foundation came into being as a charitable trust to implement the CSR vision of the company under the inspirational Leadership of its Chief Patron and Managing Trustee Mr. V.P Nandakumar.

Manappuram works with the vision to make healthy, educated and happy communities.



Over the last decade, the Manappuram Foundation has initiated many worthwhile **projects focused mainly on health and quality education for socially and economically deprived communities**. The flagship project of the Foundation has been the "Janaraksha Manappuram Free Health Insurance Scheme" that was first rolled out in the year 2010. The government of India has recently rolled out a similar health insurance scheme in 2018 budget "Ayushman Bharat".

The plan provides **free health insurance for around 20,000 BPL families** in the coastal belt of Trissur district. In the seven years that the scheme has run, an amount of nearly Rs. 11 crores was reimbursed to beneficiaries. The Janaraksha Manappuram scheme has no age restrictions and covers a wide range of medical treatments.

The Foundation ensures that all claims are processed in time and payments are distributed to beneficiaries bank account at the Panchayat level. Paper work, filling up of forms and the follow-up by correspondence etc. was facilitated by a dedicated cell of Manappuram Foundation.

This ongoing ground level involvement ensures vigorous and effective implementation of the project. Further, the active involvement of local government representatives and Kudumbasree members in these communities has also contributed to the success of the scheme.



SIGNATURE INITIATIVES



HEALTHCARE EDUCATION

The Foundation has also set up **MAHIMA Counselling centres** to achieve the psychological and emotional health of the people, Manappuram Foundation has appointed the best qualified Medical and Psychiatric Social Workers to work at the grass root level. The social workers run special training programmes to the children with learning disability and conducts psychological tests, motivational classes, workshops, seminars and personality development programmes with support from local administration for aided and unaided schools, Anganwadies, Kudumbasree Mission etc. along with family and school counselling.



Other initiatives in healthcare:

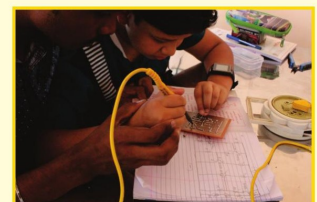
The Foundation operates a **subsidized 24*7 ICU ambulance service** to serve the coastal community. The ICU ambulance is equipped with life-saving devices including ventilator, defibrillator, a cardiac unit with monitor etc. and it is managed by paramedical staff trained in trauma care. The foundation has a normal ambulance to care to less critical cases.



Inspired by the Swachh Bharat mission Manappuram Foundation has been building toilets in government schools. To make these toilets friendly for girl students, the Foundation has also installed sanitary napkin vending machines and incinerators.

The Social workers of Foundation have launched the **Talent Integrated Programme for Students (TIPS)** which aims to make children suitable for a fiercely competitive world by developing life skills through activities and games.

The social workers organize student **development camps during winter and summer vacations**. The camps are held at the Vatanappilly Grama Panchayath, VVUP School (Valapad), MAgeet Montessori and Creche (Valapad) and the Mukundapuram Public School (Nadavarambu). The students in and around Thrissur district attend classes on personality development, arts and craft, cookery, robotics, sky watch etc.



Intervention in Education:

Kerala continues to be riddled with inequality in the matters of access to professional education and career options in Medicine and Engineering. Access to professional education is dominated by urban children from well to do families while students from poorer, rural families struggle to get a foothold.

The Manappuram Foundation has commenced their academics to address this imbalance.

A. The Manappuram Academy of Entrance Coaching (MAEC) was set up in 2015 to correct this imbalance by training such students in the art of cracking entrance tests for admission in medical and engineering colleges. Unlike other such commercial institutes of this kind, MAEC is not for profit and the sole objective is to give entrance and medical coaching to children from marginalized rural communities. MAEC trains students for the entrance examinations to IIT, NIT, national and state level medical and engineering entrance examination. Deserving students from BPL families are given coaching free of cost while others pay nominal fees.



B. The Manappuram Academy of Professional Education (MAPE) was set up in 1913 to train students who have completed higher secondary schooling to become Chartered Accountants. The MAPE has a majority of female beneficiaries and the success rate is also higher than the national average.



C. The Manappuram Institute of Skill Development (MISD) addresses the need gap in employable skills among students and working people. Operating in partnership with the Atheos Institute of Skill Excellence (AISE), it imparts vocational and skill development training aligned with the guidelines of NSQF (National Skills Qualifications Framework) and Skill India Initiative of the Central Government.



D. The Manappuram Foundation also runs a free training programme for women under Sarojini Padmanabhan Programme of Women empowerment. (An income Generation Program for women through MAHIMA Counselling and Psychotherapy centre). The Ma-MAHIMA centre at the Viyyur Central Prison provides vocational training to the inmates to equip them with a vocation. The corrective Influence of such institutions has been well appointed by the police administration.

Other projects:

At Thalikkulam (Thrissur district), the Manappuram Foundation has set up a day care centre (Pakalveedu) for senior citizens from poor families. All facilities at the centre including food, activities and essential medical care are provided free of cost. Senior citizens of the neighborhood come here to enjoy their sunset years and in companionship of their peers.



The Peringottukara Association is an NGO formed by NRIs belonging to the Thanniyam Panchayath of Thrissur district. It runs a free dialysis center at Peringottukara for deprived kidney patients for which the Manappuram Foundation provides regular financial help towards meeting operating costs. The Manappuram Foundation has also donated two dialysis machines to the Peringottukara Association and supports Santhi Medical Information Centre (Guruvayur) through regular grants.



The Manappuram Foundation supports the Salim Ali Foundation in its quest to develop good practices for ecological farming and promote an eco-friendly lifestyle. The Foundation has instituted the "V.C. Padmanabhan Chair for Ecology and Environmental Conservation" at the Salim Ali Foundation, Thrissur, under the well-known environmentalist, Dr. V.S. Vijayan. As part of the project, a holistic, eco-friendly and sustainable development project is under implementation in the Vellangallur Panchayat (Thrissur District). The success of the model implementation is being documented for implementation in the neighboring area.



Manappuram Foundation joined hands with Valapad Panchayath to launch "Vision Valapad 2020". This is a major community programme which focuses on the holistic development of Valapad by focusing on the key areas of health, environmental preservation, and women empowerment. It promotes organic farming with the aim of making Valapad Panchayat self-sufficient in organic vegetables through individual and group efforts. The vision is to shape Valapad into a model village with pesticide-free vegetables grown locally. Waste management is another area of focus. A third component is the Anganwadi Modernization Project to upgrade the existing anganwadis that lack the required infrastructure.

Afterword

Corporate Social Responsibility (CSR) is particularly relevant to big developing countries like India where governments have limited resources to meet the aspirations of the growing population. Sustainable and inclusive development has always been a challenge for such societies. In this context, CSR interventions of Manappuram Foundation backed by substantial resources of the group made a lasting difference to the lives of the disadvantaged. The partnership with the local government bodies and participation of the civil society makes our CSR interventions effective and worthwhile.



Corporate Social Responsibility

Maruti Suzuki undertakes a wide range of social projects directed at making a difference to the lives of communities around its facilities and society at large. As part of its Corporate Social Responsibility (CSR) programme, it focuses on three broad areas, namely Community Development, Skill Development and Road Safety.

The Company has set up a CSR Committee of the Board and has a duly approved CSR policy. The Committee met twice in 2017-18 to review implementation of approved projects, approve the CSR Annexure for the Annual Report and provide direction on social projects.

The Company's CSR policy aims to create a meaningful and lasting impact on the lives of beneficiaries. To achieve the desired impact, the Company focuses its resources on a limited number of projects in specific areas rather than spread them thin over several projects.

Projects are designed based on needs assessment surveys and stakeholder interviews, and are implemented directly by the Company. In line with the Plan-Do-Check-Act (PDCA) approach, the Company undertakes regular impact assessment of social projects and uses the feedback to improve design and execution. With the quantum of funds committed to CSR increasing, the Company is strengthening financial checks and balances and controls in the CSR organization.

In 2017-18, the Company was able to scale up the CSR spent to 125.08 crore i.e. over two percent of the average net profit for last three financial years.

Trend of CSR spend for the last 6 years is given below: (in Rs million)

