

Annual Report



2018

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Letter from the Managing Trustee

Education was declared a fundamental right by the 86th Constitutional Amendment, 2002 and implemented through the Right of Children to Free and Compulsory Education Act (RTE), 2009. It is tragic that even though this act aims to benefit the weakest and most marginalised sections of our society, it hasn't really improved opportunities in education for these children.

There is a high student dropout rate in schools and colleges across Mumbai. The 2011 census shows that only 20% of Mumbai's population in between the ages of 20 and 24 are graduates. Thus, it is evident that **80%** of young adults drop out of the education sector in schools or colleges.

Lack of quality education keeps children from participating in sustainable economic activities after completing their education. Due to this, they are unable to outrun the vicious circle of poverty.

KEF was established to address these alarming issues in society and to implement a holistic approach towards the empowerment of beneficiaries. It currently operates in Mumbai and has partnered with more than **100** schools,

mostly vernacular medium schools. It caters to over **1 Lakh** children from underprivileged families to improve their quality of education.

Through various interventions, KEF closely interacts with teachers, school principals and parents of partner school children. Its prime focus is quality education with a special emphasis on spoken English. KEF also provides mentorship/scholarship to help beneficiaries pursue primary and higher education.

Apart from this, KEF endeavours to inculcate healthy lifestyle habits, provides nutritious meals which facilitates better student-learning outcome. We upgrade poor infrastructure facilities in partner schools and help provide a conducive and safe learning environment.

Over the years, KEF has trained more than **12,000** students, from below poverty line families, who have dropped out of the formal education sector. After completing their training, more than **8,000** students are placed in the organised sector at an average monthly remuneration of **Rs.8,000**. This helps their families rise above the poverty line.

KEF is proud to have over **350** staff members who are motivated and dedicated to bring about a change in the lives of these children and young individuals.

As KEF progresses through 2019, I find that our programmes and processes deliver impressive results and I am confident that the pendulum will move much faster to bring about constructive changes in the life of our beneficiaries.

- Shivaji Dam
Managing Trustee



Our mission statement

To support children & youth from underprivileged families through different education-based interventions and to empower them to rise above the poverty line and lead a life of dignity through sustainable processes.

Brief about the organization

Kotak Education Foundation (KEF) was set up in 2007 with a single-point focus to uplift the children and youth from underprivileged families through education, innovative healthcare and livelihood training programmes. It takes a holistic approach to help the urban poor break free from the vicious cycle of extreme poverty and generational disadvantages.

A large background image shows several children, mostly girls, sitting at a table and studying together. They are looking at books and writing. The scene is lit with a warm, reddish-orange glow.

KEF has partnered with **46 schools** within Mumbai city. (Bhandup, Ghatkopar, Vashi Naka, Baiganwadi, Govandi, Trombay, Chembur, Mankhurd, Vikroli, Govandi, Bandra, Dadar (W), Mulund, Andheri).

Livelihood training is provided at **8 centers** spread across the poorest neighborhoods of the city. (Deonar, Mulund, Goregaon, Mahim, Virar and Andheri (E) - Waterstones Hotel, Andheri (E) - Canossa Academy of Skills and Sion)

KEF has helped more than **55,000 beneficiaries**.

Our Reach



Schools
partnered with

46



Students
reached

50,273



Teachers
empowered

1,472



Parents
enlightened

5,273



Youth aspirants
provided livelihood

12,638



School leaders
mentored

147



Livelihood
training centers

8

Interventions

UMANG
GURU
LEAD
EXCEL
HEALTH
UDAAN
PARVARISH
NOURISH
NIRMAAN
UNNATI



UMANG

Strengthens the understanding and English speaking abilities of students from vernacular medium schools.

Key Highlights

1 Blended Learning

Offers a hybrid approach to learning by combining conventional classroom delivery of '**chalk and talk**' - with audio visual and digital aids. This approach is recommended by educationists globally, especially for teaching English. This approach was introduced in Umang to provide hands-on exposure with technology to students. Blended Learning was introduced in 7 out of 19 Umang schools; in 4 schools through Oxford Echoes activity books and in 3 schools through Kyan, a device with an inbuilt computer, large screen projector, speakers, Wi-Fi connectivity and an interactive whiteboard.

2 Buddy Mentoring

Aims to develop language skills among students through peer learning. As a part of this programme, 57 students of the Umang communication club visited Vissanji Academy, Andheri in December.

In another initiative under this programme, 18 students of Trombay Public High School visited Hiranandani Foundation School, Powai and participated in their sports day, where they joined the parade and proudly carried their school banner.

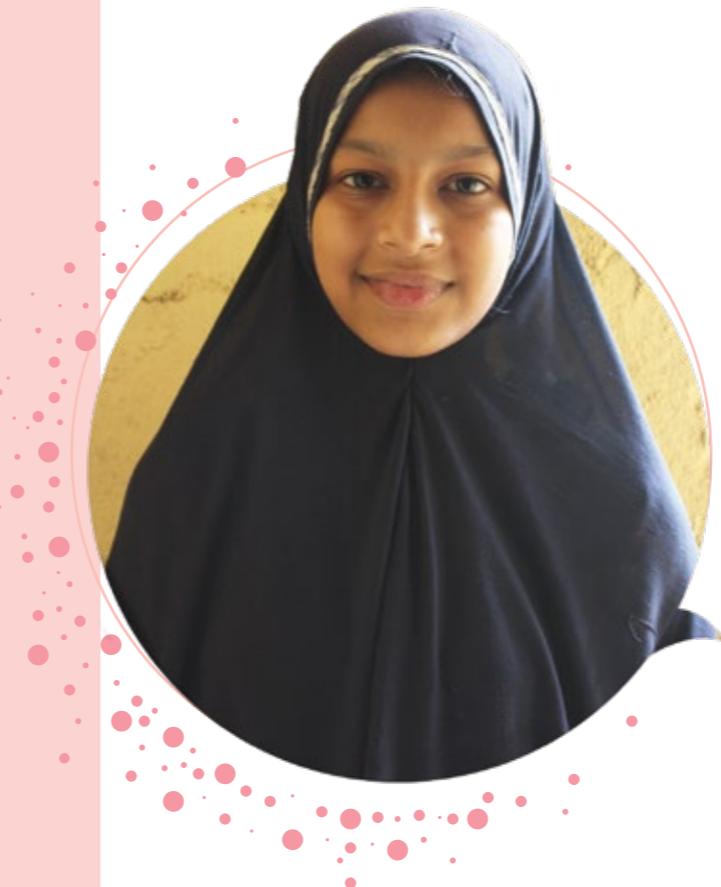
Performance Overview

The post-test assessment conducted at the end of the academic year 2018-19, shows encouraging results

| Level | Pre-Test | Post-Test | | | | |
|----------------|----------|-----------|-------|---------|---------------|----------|
| | | Excellent | Good | Average | Below Average | Remedial |
| Excellent | 559 | 263 | 247 | 45 | 4 | 0 |
| Good | 662 | 255 | 267 | 115 | 20 | 5 |
| Average | 747 | 246 | 293 | 162 | 34 | 12 |
| Below Average | 655 | 201 | 205 | 148 | 75 | 26 |
| Remedial | 1,724 | 467 | 505 | 383 | 205 | 164 |
| Total students | 4,347 | 1,432 | 1,517 | 853 | 338 | 207 |

Success Story

Adiba's father was of the opinion that only boys should be educated well and girls should study only till 8th standard and then get married. He had enrolled his son in an English-Medium school and Adiba in an Urdu-medium school, Ideal High School. As part of Umang's Whatsapp Homework Initiative, Adiba's assignment required her to have a conversation in English with her family members. She began to enthusiastically use the language tools learnt in Umang classes and spoke confidently with her elder brother who attends an English-Medium school. This encouraged Adiba's father to change his perspective. This paradigm shift in the mindset of a parent makes a difference in the lives of girls like Adiba who can pursue their dreams and aspirations.



GURU

Trains and mentors teachers to upgrade their skills and to become change facilitators.



Key Highlights

Primary Year Programme (PYP)

PYP completed the four-year cycle in the following schools this year: Nalini Dode, Dnyansadhna, National School. Bud test and ASER test were conducted with 3rd and 4th standard students in these schools and an analysis is in process.

Teachers' Observations

This is streamlined through survey forms and data has been digitised, minimising room for human error. This enabled successfully monitoring teachers' progress throughout the year.

Role modelling and observations

Conducted for 1st and 2nd standard students. It was launched this year and has been very well received leading to peer learning and sharing among PYP teachers.

Successful pilot of academic workshops

Academic workshops held, during the summer vacation, for teachers that teach English, Mathematics and Science to students from 5th to 7th standard.

Success Story

Before **Ramdas** joined, he would never teach his students in English. His classes were not very interactive or effective. After Guru's training sessions and workshops on the 'effective utilization of resources', Ramdas changed his perspective towards teaching methods. As he started using innovative methods to teach mathematical concepts, his classes became more engaging. He initiated Bal Sabha sessions in his school where students were given the complete freedom to do creative projects. That encouraged students' self-learning, interpersonal communication, critical thinking and team work. Students now eagerly look forward to these monthly conducted Bal Sabhas.





LEAD

Strengthens the leadership and managerial practices of school leaders which aids the overall improvement of the school and enhances the learning outcome of students.



Key Highlights

- This year Lead partnered with **32** schools. The beneficiaries included **54** school leaders and **93** senior teachers.
- Three schools have taken conscious steps to set up a Students' Parliament.
- After a workshop with School Leaders on Sociocracy by John Buck (One of the founder pioneers of the Sociocracy Movement in the world), six schools have started conducting meetings in Sociocratic Circles. These efforts are in the direction of making schools a safe sociocratic space for all stakeholders in the school.
- **50 School Leaders** went for a five-day visit to Nayi Taalim, a school conceptualised after the Gandhian philosophy at Gandhi Ashram in Wardha, Nagpur. The teachers of **14** schools, that underwent the training, create teaching aids and numeracy development process to teach their students. SSC Results of the **17** schools where Lead has been operating for 3 to 6 years has gone up by **13.32 points** on the performance index, with a 4% increase in the number of distinctions and a **1.8% decrease** in the number of students who failed to clear their board exams.
- **3 School Leaders** prepared and presented a research paper about education entirely in English at the 10th Educarnival at IIT-Delhi.

Success Stories

Eight School Leaders attended the 11th Ed Leadership Conference in Lucknow in October 2018 out of which six won a Fellowship for Innovation in Education. One of the school leaders, nominated to be a panelist, spoke in English with utmost confidence.

Additionally, a KEF-partnered school collaborated with a school in Australia for Young Persons' Plan for Planet, an Australian University initiative to promote sustainable development based on the 17 United Nations sustainable development goals. This is the first school from India to qualify for the initiative. The school selected **25** students (12 boys and 13 girls) to individually collaborate with students across the globe to solve their community concerns with regard to sustainable development goals.





EXCEL

Offers scholarships to meritorious students from 10th standard until their graduation. The intervention helps in preparing students for university and provides carefully crafted study plans, mentoring sessions, and career-counselling.



Key Highlights

- **82%** of our students secured admission into prominent colleges like VJTI, M.H. Sabo Siddiqui, Ramnarayan Ruia, ITM University (Mumbai, Vadodara, Raipur), etc.
- **169** students were awarded scholarships.
- **100%** students placed from the 2012-2013 batch.
- **4 students** scored above **90%** (2 in Science and 2 in Commerce)
- **33** students placed in leading corporates like Larsen & Tubro, Accenture, Central Railways among others.

Activities

- **KISE Day:** Excel alumnus shared their success stories and motivated the newly enrolled batch of students. The chief guest Chavvi Mittal ((TV Actor) addressed the importance of completing higher education.
- **Students were mentored** for all batches through telephonic conversations, office mentoring and home visits.
- **Life Skill / Spoken English Sessions** were conducted for beneficiaries.
- **Career Mapping Test (CMT)** was organised for 158 students of the 2018 batch to suggest various career options.
- **Career Guidance Session on Hotel Management**
- **3 exposure/industrial visits were conducted for students at TCS, Godrej and Volkswagen.**
- **3 sessions on Team Capacity Building** were conducted by Manisha Sachdev from ITM to help the team understand the latest job trends in the market.

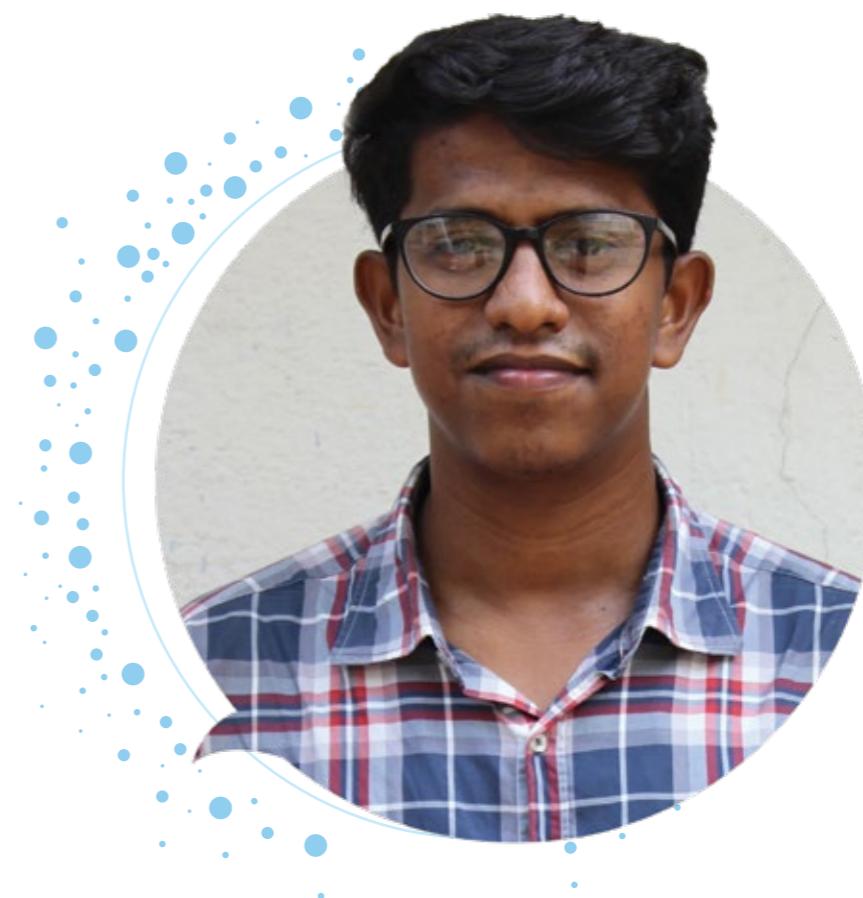
EXCEL

Success Story

Heena Kausar Mohd. Mehfooz Ansari was born in Cheetah Camp, Trombay. Heena's father used to work as an embroidery worker but has now retired. Heena studied in Ideal High School and scored 81% in her 10th standard board exams and was honoured with the Excel Scholarship. She scored 71% in her 12th standard exams. She always dreamt of becoming a doctor. In pursuit of this dream, Heena applied for a Bachelors degree at Anjuman-I-Islam's Dr. M Ishaq Jamkhanawala Tibbia Unani Medical College & Haji AR Kalsekar Tibbia Hospital. Heena's parents supported her throughout her studies and have been her biggest strength. Heena scored 78% in her final year of Bachelors of Unani Medicine and Surgery. Currently, she is working with Apex Kidney Center and Prakash Jyot Hospital as a Resident Medical Officer and earns Rs.5 lakh per annum.



Shreedhar Dhondu Dhopat, a boy from a small town in Ratnagiri, was honoured with the Excel scholarship in 2013. With a dream to cure and help the needy, he worked hard and scored 82% in his HSC. Dealing with the struggles of growing family tensions, restricted study spaces and noisy environments made it difficult for him to focus on his medical entrance exam preparations. Through sheer hard work and determination, and with the support from the foundation, Shreedhar scored full marks in 2 out of 3 subjects (Biology and Physics) and scored a phenomenal 185/200 in MH-CET (Medical Entrance) to secure a seat in Seth G. S. Medical College, one of India's best Medical Colleges. He's currently in his 3rd year of MBBS and aspires to pursue his MD.



EXCEL

HEALTH

Poor health is one of the main reasons why children underperform or drop out of school. This intervention encourages students to adopt healthy lifestyles and aids in an improved academic performance.

Health's activities focus on:

- School cleanliness
- Preventing anaemia
- Awareness sessions on the concepts of safe and unsafe touch
- Basic sanitation and deworming activities



Key Highlights

Eye Care

Eye check-ups were conducted in 12 schools for **9,233** children (as compared to 7,428 in the last financial year) by two partner organizations – Aditya Jyoti Foundation & KBHB. Additionally, 6 corrective surgeries were performed and 546 spectacles were distributed amongst children. Students who were given spectacles shared positive feedback and stated that improved vision helps them focus better on studies.

Kishori Sehat Abhiyan (KSA)

This two-year programme was carried out in 16 schools and benefitted **1,116** girls. Regular home visits revealed that girls were eating healthy iron-rich home cooked food. 54% of girls in the 9th standard were found to be healthier compared to girls in the 8th standard.

Deworming

Camps were conducted in 16 schools and **3,187** children benefitted from the programme. Specially designed posters that illustrated the benefits of using footwear in public toilets were put in strategic locations across all schools.

Jagruti

This initiative aims at sensitising 5th to 7th standard students about the concept of safe and unsafe touch. This year the programme was conducted in 16 schools benefiting **8,123** children. It partnered with NGOs like Childline India (India's first 24-hour toll free phone outreach service for children in distress) & Dilaasa clinic (BMC hospital clinics that provide medical assistance to women subjected to abuse and domestic violence)

Majhi Swachh Shaala

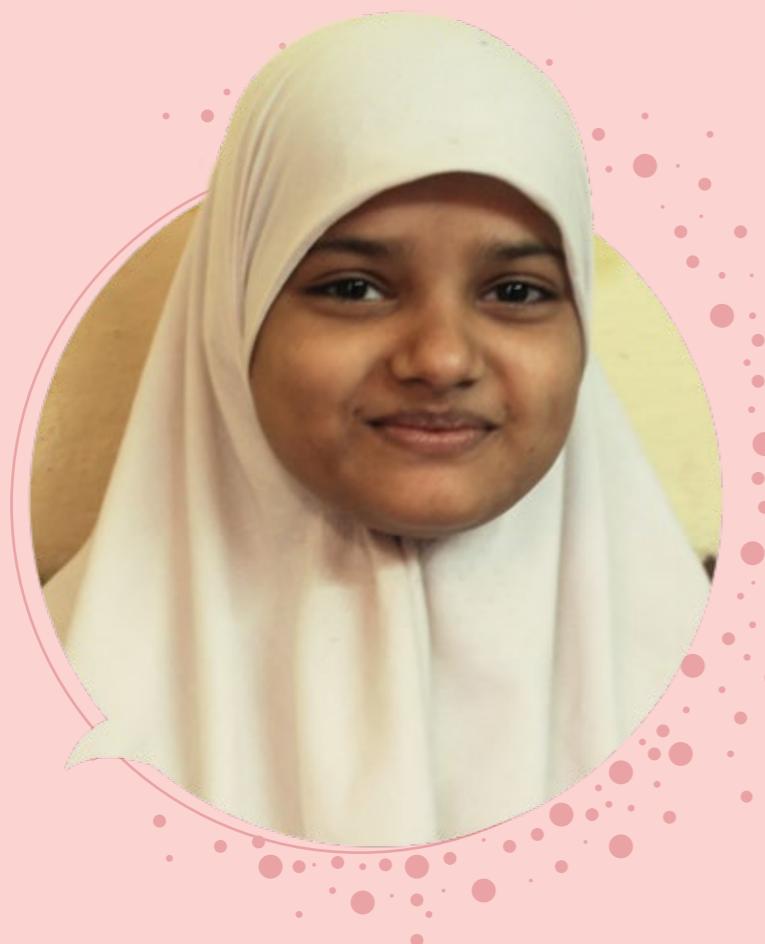
The project helped in inculcating healthy habits with regard to personal health and hygiene. A total of 12 schools were part of the programme and **7,633** children benefitted from it.

Success Story

When she was 5 years old, **Afrin Bano Ansari** injured her left eye with a sharp object while playing. At the time she was taken to JJ Hospital where the doctors ruled out the chances of a serious injury and assisted her with basic first aid care. With time her vision started to deteriorate, but due to unawareness and a limited amount of money, her parents did not go to any hospital and she didn't receive any treatment.

This year, Afrin was examined in the eye screening camp held by Health and was referred to a hospital where she was diagnosed with a cataract in her left eye.

Her parents were later counselled and the doctor explained to them that her eye needs to be operated. The parents were also informed about KEF's efforts to help other students in similar operations. All diagnostic tests and fitness were organised by HTR at KBHB. Afrin's parents were very supportive throughout the process. Students undergoing treatment were able to complete their treatment and also appear for their exams. With the joint support of KEF and donors, the operation was conducted successfully.



KEF is associated with Chembur Welfare Marathi Shaala, through various healthcare initiatives including Eye Care, Deworming, Kishori Sehat Abhiyan, Jagruti and Majhi Swachh Shaala. These initiatives have helped over **5,000** students from Junior KG to 10th standard by significantly reducing absenteeism and dropout rates.

- The Eye Care programme has tested almost all students and has provided spectacles to 76.
- Our efforts invested over the years through Kishori Sehat Abhiyan have borne fruit as anemia levels in adolescent girls have reduced by 53%. Young girls have now become aware about the importance of menstrual health and personal hygiene due to this programme.
- Majhi Swaccha Shaala initiative has inculcated healthy personal hygiene habits among students and educated them on the importance of maintaining cleanliness in classrooms and washrooms.



HEALTH



UDAAN

Offers a five-year scholarship to students susceptible to dropping out of school due to extremely difficult conditions and hardship. These students are helped financially and also mentored on a personal level to continue with their education.

Key Highlights

Academic Interventions

In the beginning of 2018, Udaan had two batches appearing for major exams: the first batch of HSC and the fifth batch of SSC.

HSC results

- **74%** of students (54) passed HSC.
- **23%** scored above 60%.
- **60%** enrolled in graduation courses.
- **11** of the **14** students who failed appeared for re-exams and two passed.

SSC results

- **86%** of Batch 5 students (254) passed SSC.
- **49%** scored above 60%.
- **97.2%** enrolled in mainstream courses - Science (41), Commerce (143) and Arts (32).
- Others took vocational courses such as Industrial Training Institute (ITI) (14), Minimum Competency Vocational Course (MCVC) (10) & other short term courses (7).
- 5 students with disabilities cleared their exams.

UDAAN

Activities

Home Visits

Keeping the students' background in mind, the faculty undertakes two visits at the students' home - an academic review and a parent-focused meeting.

Special visits are planned to resolve escalated issues like behavioural problems, health issues, etc. until the problem is resolved or under control. Career Focus Home visits were undertaken for HSC students to understand their career options, continuation of education, learning abilities etc. Before the board exams, information with regard to the blue print of the exam and other requirements are explained.

Institutional Visits

For students or immediate family members suffering from health issues like infectious skin diseases, respiratory conditions, long term illnesses, addiction etc. multiple visits to hospitals were undertaken to provide low cost treatment to these beneficiaries.

Home & Institutional Visits

| Type of visit | Beneficiaries | Visits |
|---------------|---------------|--------------|
| Home | 511 | 5,918 |
| Parents | 439 | 2,795 |
| Institutional | 32 | 191 |

Mentoring Sessions

When a batch transits from one standard to another (in April - May), a counselling and mentoring session takes place between the student, guardian and the team at the KEF office. The student's focus on academics is gauged through a thorough discussion on their future career plans and current academic level.

Stream Counselling

For SSC students, choosing the right stream is an important aspect of their future. Knowledge and guidance on various streams like Arts, Science, Commerce, MCVC, ITI is given keeping in mind the student's abilities.

Online Admission Facilitation

Online process for junior college admissions took place in multiple rounds between May to October. We helped students and parents who were not equipped to handle the complex navigation required to secure admission.

Sessions and coverage of students

| Type of Session | Sessions | Students |
|-------------------|------------|------------|
| Mentoring | 388 | 362 |
| Counselling | 401 | 383 |
| Admission related | 247 | 134 |
| Other | 92 | 74 |

Success Story

Aisha was diagnosed with Tuberculosis (TB) when she was in 8th standard. Her sister and brother-in-law were her support system. For three years she struggled to follow her diet and medication regime while managing her academics. She managed to pass SSC with 42%. Due to her health issues, her family was in two minds about letting her continue her education. After a lot of deliberation, they were convinced to let her continue studying at her school's junior college. However, she wasn't allowed to appear for her 11th standard exams because of poor attendance due to her illness. She was diagnosed with Multi Drug Resistant-Tuberculosis right before appearing for her re-exams. She was in critical condition due to severe bleeding and rushed to the hospital for treatment. After Aisha recovered, she pursued her education for 12th standard. This year, with Udaan's help, she has given her HSC exams.



PARVARiSH

Sensitises parents to work towards creating a nurtured learning environment for their children. A supportive home aids in the personal development of a child.



Key Highlights

- Parvarish has scaled up all **3 projects** (2 more schools were added to Kilbil Parivar and Apulki project, 3 schools added for Teacher Parent Partnership project & 5 more schools added in Jagruti project).
- The programme worked with **5,273 parents** (compared to 3,696 in the last financial year) in 13 schools through regular meetings to sensitise them about adopting parenting skills that supports the overall growth of their children.
- **582 home visits** were conducted during the course of this year.
- **Jagruti** has been implemented in 8 schools. It works towards sensitising parents about changes that occur during adolescence and the parental role in dealing with such changes to support their child to live a healthier and happier life.

Success Story

Like her name, **Bharati** (synonym for Goddess Saraswati) is an emerging role model for the parent community at Chembur Welfare School. She is an active participant in the Parents' Apulki workshops and follows activities very carefully. She makes all possible efforts and attempts to make her children feel safe, loved and accepted in the family. She said that the fun and interactive activities taught in the workshops help parents to strengthen bonds with their children and also make the child responsible.





NOURISH

Provides nutritional support to children attending schools in underprivileged communities. This encourages students to attend school more regularly and helps them concentrate in the classroom.

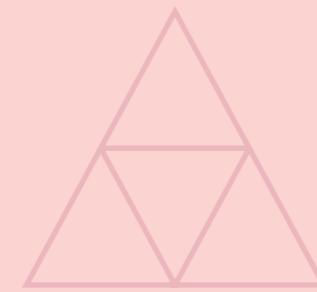
Key Highlights

- Meals consumed
10,83,300
- Number of schools
24
- Number of days meals provided this year
226
- More than 20 lakh meals have been served since the programme's inception in 2015 out of which 10 lakh meals were consumed in this year itself.
- The year-on-year growth in the number of beneficiaries is 30%.
- Average annual consumption of meals provided is more than 90% i.e., out of 100 students present in a school at least 90 eat the meal provided by Nourish on a daily basis. The others bring food from home.



NIRMAAN

Creates safe classrooms to improve student attendance and academic performance. This intervention upgrades the school's infrastructure and facilitates the availability of basic necessities like electricity, water, drainage, roofing, etc.



Key Highlights

| Sr. No. | Name | Scope | Status | Students |
|---------|---------------------------------------|---|-------------|--------------|
| 1 | Al Mahdi Urdu High School | Roof replacement for 5 classrooms. Painting and plastering (Internal and External). Flooring replacement in 4 classrooms. Increase in flooring level in 2 rooms and 1 office room. New electric wiring and circuit breakers. Replacement of damaged doors and windows. | Completed | 454 |
| 2 | Amarkor Vidyalaya | Roof replacement for 10 classrooms and lobby. New drainage lines for rooftop water. | Completed | 1,889 |
| 3 | Usmania Urdu High School | Roof replacement for 2 classrooms and laboratory. New sliding windows. Internal Painting and Plastering. Drinking water facility. New electrification work. | Completed | 506 |
| 4 | Ideal Urdu High School | Roof replacement for 9 classrooms. | Completed | 1,876 |
| 5 | S.C. Bose Vidyamandir | Painting and plastering. (Internal and External) New doors and windows. Renovation of bathroom with new Over Head Water Tank. Electrification - Installed new electric points for fans, lights and computers. | Completed | 1,292 |
| 6 | National High School | | In Progress | 593 |
| 7 | Anjuman Riyaz Urdu High School | Provision for drinking water facility | In Progress | 2,110 |
| 8 | AL Mahdi Urdu High School | | In Progress | 454 |

NIRMAAN

UNNATI

Imparts life skill and vocational training to youth who have dropped out of the formal education sector. This intervention places students in the hospitality, retail, beauty, and banking industry.



Key Highlights

- The pilot run of the BFSI (Banking, financial services and insurance) batch achieved considerable success as 15 aspirants were placed with an average salary of Rs.**14,326**
- From the batch of **520** aspirants, **510** (98.07%) candidates were placed in 54 organizations with an average salary of **Rs.10,480**. The remaining aspirants will be placed in other companies.
- In partnership with Bright Future India (BFI), KEF will train **200** aspirants in 2019-20.
- KEF initiated a discussion with the National Skill Development Corporation (NSDC) to become a non-funding partner where it will get access to NSDC data of aspirants, placements, etc.

Success Story

Sheetal and eight members of her family live in a small hutment in Malad West. She is the only one who passed her 10th standard exams but had to soon drop out due to cultural apprehensions and family responsibilities. Sheetal's mother was very sceptical about letting her join Unnati but her persistence convinced her. A keen learner, she never missed a single day of training and was selected to work at a Chili's franchise before her training was complete. She was given 'Employee of the Month' award within four months of joining, a commendable achievement so early on in her job. Sheetal's dream is to move her family into a new home and give her siblings the educational opportunities she didn't have.





Our core team

Uday Kotak

Managing Director and CEO,
Kotak Mahindra Bank

TRUSTEES

Shivaji Dam

Managing Trustee

C Jayaram

Non-executive Non-independent Director
Kotak Mahindra Bank Ltd.

MANAGEMENT COMMITTEE

Shivaji Dam

C Jayaram
Anuradha Dattagupta
Bayjool Desai
Rekha Narayan

CORPORATE GROUP

Ganesh Raja

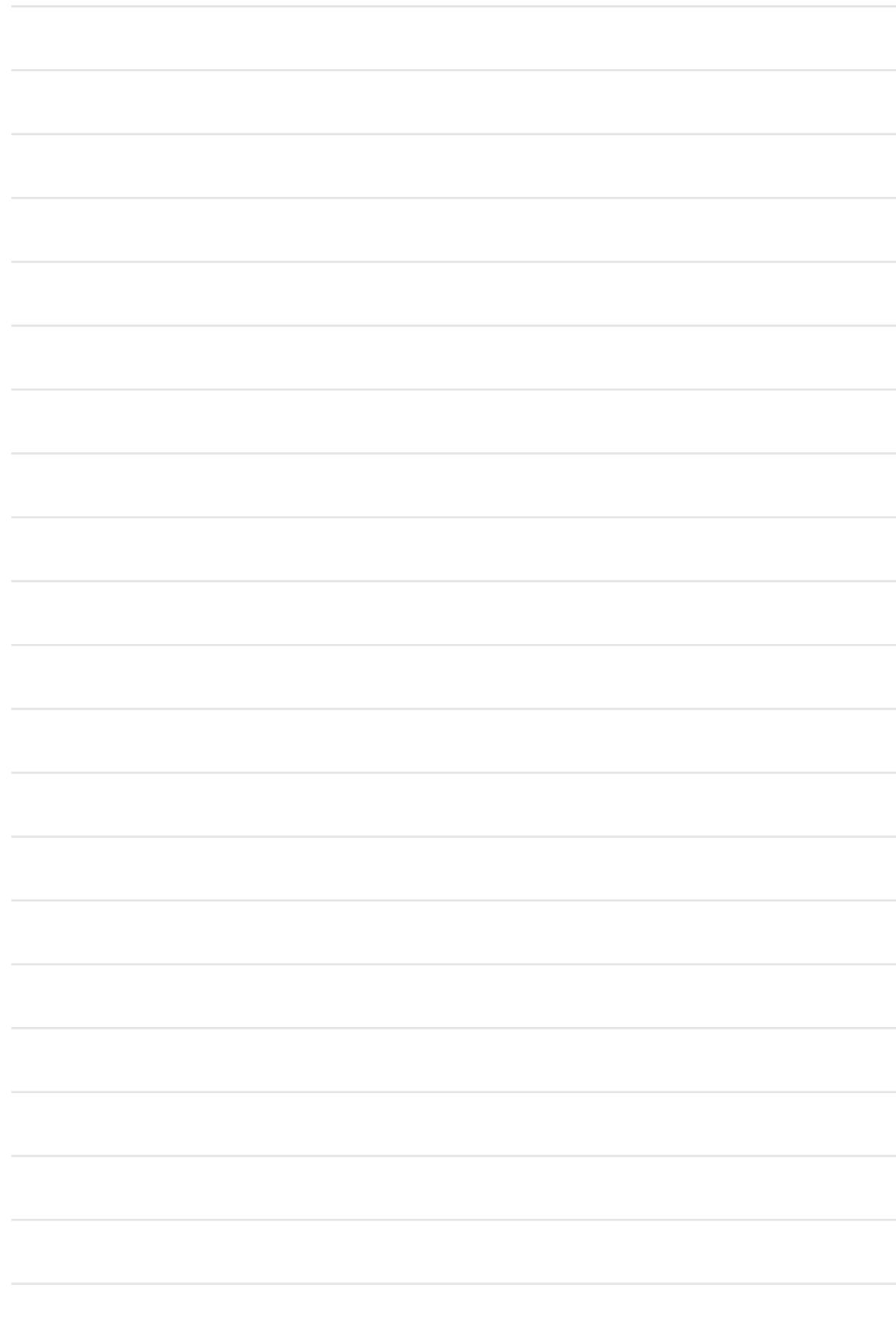
Chief Operating Officer

Parag Ganu

Chief Financial Officer

Sameer Rajpal

Chief People Officer



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Education Foundation