



**Nurturing
the roots.
Empowering
the youth.**

Making a difference

At Kotak Mahindra Group, we foster aspirations and provide people with wings to soar above their self-imposed potential. We also believe in growth that is self-sustaining and transforms society at large. Kotak Education Foundation (KEF) was founded as a part of the group's vision to positively contribute towards the economic, environmental and social wellbeing of society.

Our vision for the future

KEF was set up in 2007 with a single-point focus on the upliftment of 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.

One mission. Three directions.

KEF works with some of India's most economically underprivileged communities in and around Mumbai city. Our Foundation is sustainably contributing to reduce urban poverty in the M Ward of the city. Deonar and Govandi, which have the lowest Human Development Index (HDI) in the city, fall under this region.

Education

We identified education as the first cornerstone of our mission. Over the years, we've gone from teaching, to providing scholarships, mentoring, counselling, and working with school principals, teachers, and even parents. We partner mostly with vernacular medium schools catering to children from underprivileged families.

Health

We prioritized healthcare as a focus area to curb the high dropout rate in schools as a result of the child's

poor health and malnutrition. To address this issue and nourish the physical and emotional health of children, we've taken measures like organising eye camps, sponsoring surgeries, providing nutritious meals and inculcating healthy habits. We also upgrade poor infrastructure in our partner schools to provide a safe learning environment.

Livelihood

Our livelihood training programmes are designed to help school and college dropouts acquire necessary skills and secure jobs in the organised sector to maintain thriving livelihoods. This initiative has further branched into a skill-based vocational programme to train these individuals for the retail, beauty, banking, and hospitality industry.





One aim. **Ten transformative interventions.**

Our mission is to support children & youth from underprivileged families through different education based interventions to rise above the poverty line and lead a life of dignity through sustainable processes.



01

UMANG

The Umang vision

Children from vernacular medium schools find it difficult to understand and speak in English in college. They find it difficult to follow lessons and as a result drop out of college.

Umang arms students from partner schools with spoken English skills which helps them participate in the real world with confidence and better communication skills. It is a two-pronged approach comprising of in-class and out-of-class activities.

The Umang way

Students go through a three-year programme focussing on the following competencies of the English language:

- Understanding & Vocabulary Building
- Responding to questions
- Speaking English in the physical context
- Speaking English in the abstract context

The Umang impact

In a span of 10 years, over 38,000 students have benefited from the programme. Vernacular medium schools are closing down and there is an emerging shift of students moving from these schools to those where the language of instruction is English.





02

GURU

The Guru vision

Teachers are the driving force of the education system. We learnt early on that by attending to and nurturing the fraternity of teachers across partner schools, everyone benefits.

Our primary objective is to empower the teaching fraternity of partner schools by engaging and mentoring them consistently. Teachers in our partner schools are our direct beneficiaries. Often coming from economically challenged backgrounds themselves, they are ill-equipped to understand or empathize with their students.

The Guru way

We improve the teaching skills of teachers through the following programmes:

Primary Year Programme

A four-year intensive programme which includes classroom demonstrations, mentoring, exposure

visits and workshops. It strengthens the teacher's professional development so as to improve student learning outcomes.

Workshops

It helps improve teaching skills and sensitizes teachers about the pivotal roles they play in a student's life.

Spoken English

It helps improve the teacher's competency of spoken English in person and through telephonic training.

Observation & Feedback

It tries to ensure that these practices become a habit and become a part of their daily schedule.

The Guru impact

In a span of 10 years, over 400 teachers and more than 25 schools have benefited from these programmes. Since 2015, 2,331 students across 15 schools have benefitted from the programmes.

03

LEAD

The Lead vision

The headmasters of schools often find themselves in very challenging and overwhelming situations and many of them ascertain that due to the magnitude of problems, it is not possible to bring about change.

The Lead way

Group Workshops

School leaders come together and are sensitized on themes related to school leadership, good governance and education.

ICDI Sessions

The ICDI or 'I can do it' mentoring sessions are conducted to support school leaders to help them integrate their learnings into their daily school routine.

Exposure Visits

To trigger and fuel the momentum of bringing change into their schools, school leaders are encouraged to learn from the best local and global practices in education.

The Lead Impact

In the last six years we have worked with 147 school leaders across 30 schools. 17 of these schools have completed three years with this intervention and have shown improvement in their SSC results.





04

EXCEL

The Excel vision

Excel recognizes and honours the achievements of those students who despite their challenging circumstances have scored brilliantly in their 10th standard exam and supports them until they complete their graduation. It also helps students pursuing professional courses.

It aims to garner excellence among students and motivates them to pursue their career goals and aspirations by mentoring students, providing them with career guidance and sponsoring their education.

The Excel way

Financial Help

Students are given a monthly scholarship to cover their basic educational expenses from 11th standard until they graduate. We also help students doing professional courses with scholarships to pay their fees.

Academic Aid

Students are aided through doubt-solving sessions arranged by us. They are mentored through

telephonic conversations by facilitators and apt coaching centres are suggested to each of them.

Career Counselling & Aptitude Tests

12th standard students are provided with career counselling services and aptitude tests to help them make mindful career choices. We have partnered with several renowned corporate organisations to provide placement opportunities to Excel scholars.

The Excel impact

We have improved the lives of 947 students, out of which 271 graduated. 200 of them earn a monthly remuneration of over Rs. 25,000.

With the help of skilled volunteers, trainers and counsellors, Excel scholars have secured admissions in prestigious colleges across multidisciplinary fields.

The Excel alumni extends their support to the current batch of scholars by mentoring them, helping them excel in academics and motivating them to scale new heights of success.

05

UDAAN

The Udaan vision

Udaan helps and supports students, between the ages of 13-18 years, who face extreme financial and socio-economic problems. Due to their exceptionally challenging circumstances, these children are at a high risk of dropping out before completing 10th standard. Udaan intervenes during these crucial high school years and encourages students to complete 12th standard.

The programme focuses on improving academic performance through regular follow-ups, mentoring sessions, and helping them inculcate good study skills and habits. Students are also given the opportunity to enhance their overall personality through group workshops, talent shows and educational visits.

The Udaan way

Selecting Udaan hardship-scholarship recipients is a rigorous exercise that includes a detailed home visit to assess every student recommended by schools. Numerous home visits and interviews are conducted to ensure that the right candidate is selected. Here's what we offer to the chosen recipients:

Academic Support

- Coaching classes
- Books and uniform distribution
- College visits

Personality Development

- Talent shows
- Career guidance
- Educational visits

Pastoral Care

- Individual counselling
- Dropout prevention
- Testing for learning disabilities

The Udaan impact

Since 2011, 923 students have been supported, reducing the dropout rate from 7% (2013) to 1.5% (2016).

In the last five years, 94% of all students cleared their SSC exams. 56% of all students scored first class and above in their SSC exams.



06

PARVARISH

The Parvarish vision

Research shows that when parents are involved in their child's life and school activities, there is a noticeable change in the child's academic performance. Since most of our students are first generational learners, their parents are not involved in their day-to-day activities. Parvarish aims to make parents aware of the significance of education in their children's life and sensitises them to be more involved in their child's development.

Parvarish encourages parents and teachers to work together, thereby enhancing the cognitive, social, and emotional well-being of the child. Parvarish, through its current programmes, is trying to facilitate a deeper connection between parents and children.

The Parvarish way

Kilbil Pariwar and Apulki

It is for the parents of children in pre-primary and primary classes. It trains parents to be able to teach their own children at home.

Teachers Parents Partnership

It is for the parents of children in primary classes. It develops a collaborative relationship between teachers and parents and helps teachers impart core parenting values and concepts to parents.

Jagruti for Parents

It is for the parents of children in secondary classes. It makes parents aware of the physical, social, and emotional changes that a child goes through during the stages of adolescence.

The Parvarish impact

Since inception, we have empowered over 27,000 families to build and strengthen parent-child relationships.





07

HEALTH

The Health vision

Most of our beneficiaries live in the most underprivileged municipal ward in Mumbai, the M ward, which is mired in disease and malady. Problems like open defecation, inefficient drainage systems and water stagnation plague these areas. Every monsoon, cases of diarrhoea, malaria, dengue and typhoid spike drastically. Health, through awareness, preventive and corrective measures endeavours to improve the well-being of students from our partner schools, and helps them inculcate healthy lifestyles which ultimately leads to an improved academic performance.

The Health way

Eye Care

Regular check-ups are conducted, in partnership with two hospitals, for all our students: the Aditya Jyot Foundation & KBH Bachooali Charitable Hospital. On the basis of these tests, we donate spectacles to those who require them. If needed, even corrective eye surgeries are performed.

Kishori Sehat Abhiyan

This two-year programme aims to curb anaemia in adolescent girls.

Deworming

Camps are conducted twice a year to reduce infections caused due to worm infestation.

Jagruti

Sensitizes students from 5th to 7th standard about personal space and the concept of 'appropriate' and 'inappropriate' touch.

Majhi Swachh Shaala (My Clean School)

Inculcates healthy personal hygiene habits amongst students.

The Health impact

An entire intervention dedicated to the day-to-day well-being of our children from partner schools has not only brought down the dropout rate in schools by a huge margin, but has also improved their academic performance.

Our eye care and deworming initiatives impact over 10,000 students every year. Through regular eye check-ups, deworming programmes, cleanliness drives, awareness campaigns, sponsored surgeries and effective medical counselling, we have improved the overall health and well-being of students.



08

NOURISH

The Nourish vision

Keeping in mind the importance of a healthy meal and the role it plays in the development of a child, Nourish, a mid-day meal programme, was designed to improve the nutritional intake of all school-going children. It ensures that all children in our partner schools regularly consume nutritious meals.

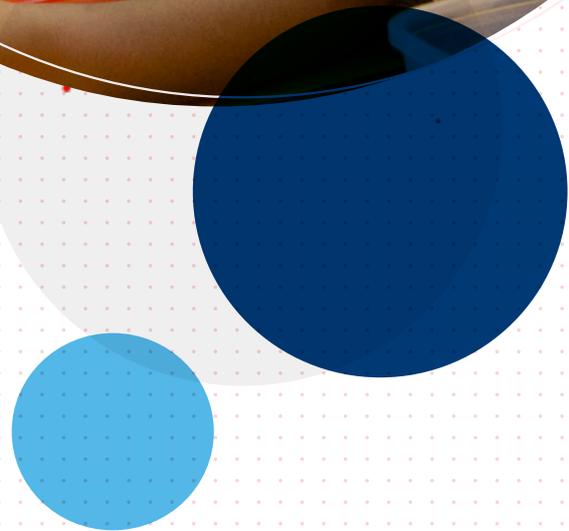
The Nourish way

Our programme focuses on providing fresh, hygienic and hot meals (300 calories with 8-10 grams of protein per meal) to pre-primary, 9th and 10th standard students across our partner schools.

Although the mid-day meal programme, initiated by the Government of India, was designed for 1st to 8th standard students of government aided schools, we also provide food to students in the excluded age groups of 4-6 years and 14-16 years.

The Nourish impact

Since inception, Nourish has served over 20 lakh meals. Nourish supports 23 partner schools and provides meals to over 11,000 students every day.



NIRMAAN

The Nirmaan vision

There is strong evidence to suggest that high-quality infrastructure improves student learning outcomes which reduces dropout rates, improves academic performance, etc. Some of the infrastructure-related setbacks we've found in schools include:

- Asbestos roofs which are known to be carcinogenic
- Broken roofs which do not provide adequate shelter from the rain
- Lack of sewage connectivity. Among the schools that do have it, it is frequently choked as a result of which the toilets cannot be used
- Load bearing structures lacking a strong foundation
- Poor sanitation facilities for female students
- Small classroom sizes, on average less than 250 square feet

The Nirmaan way

We ask and support our schools to perform structural audits. By providing donations to upgrade existing infrastructure, we encourage partner schools to improve their aging facilities. Unsafe school buildings, inadequate sanitation facilities, water supply issues and broken toilet doors are some of the issues we address. We encourage partner schools to appoint a Project Management Consultancy (PMC), as most schools do not have architectural plans available with them.

The Nirmaan impact

Over a period of four years, Nirmaan improved the infrastructure of 18 partner schools which affected over 21,000 beneficiaries.



10 UNNATI

The Unnati vision

Unnati is a short-term skill development programme meant for the unemployed urban youth between the ages of 18-25 years, from underprivileged families, who have dropped out of formal education. The per capita income of these families is less than Rs. 2,500 per month.

The programme aims to support these individuals to become contributing members of their community, thus helping their families rise above the vicious circle of poverty.

The Unnati way

Unnati reaches out to all those youngsters who miss employment opportunities due to lack of academic qualifications or formal training in any skill. It is a 55-day training that includes the following:

Building technical skills

Hospitality, Retail, Customer Relations, Basic IT, Sales, Data Entry, Office Administration, Beauty and more.

Building soft skills

Communicative English, Personality Development and Life Skills.

The Unnati impact

More than 12,500 young girls and boys have already been trained. 7,695 have been placed and have helped their families move from Below Poverty Line (BPL) to Above Poverty Line (APL) status. Most of these youngsters have been successfully integrated in the hospitality or retail sectors across Mumbai and receive an average salary Rs. 10,000 per month. Unnati has a strong alumni association that keeps visiting our centres to motivate new aspirants.



A tidal wave of transformation

KEF has touched over 1,65,000 lives, served over 42 lakh mid-day meals and moved over 7,695 families from Below Poverty Line (BPL) to Above Poverty Line (APL) status.

The bigger picture. A brighter future.

KEF works with some of India's most economically underprivileged communities in and around Mumbai city. KEF is sustainably contributing to address urban poverty through its education and livelihood programmes in Ward M (East) and Ward M (West) of the Mumbai Municipal Corporation region. Deonar and Govandi, which have the lowest Human Development Index (HDI) in the Mumbai city area, fall in this region.

We have partnered with 107 private government-aided schools that have over one lakh students. That is five percent of the entire school going population of Mumbai. We are confident that the pendulum of change will now move faster and impact many more lives.

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. The next few years will see many collaborations with more schools and corporates. Believing in quality over quantity, we are treading carefully, while continuing to spread our wings.

Come help us change lives

Volunteering is a commitment of time and energy for the benefit and development of society, particularly the underprivileged in our community. We offer a diverse pool of volunteering opportunities for you across causes, interests and skills. You could help teachers, attend school visits, help write content, create videos, provide counselling or even aid the foundation's administrations.





Join us



volunteer



partner



employee

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Education Foundation