

NAAM FOUNDATION

# Save That Drop. Every Drop Counts



**Annual Report  
2019-2021**



*I never feel tired, I am indebted to almighty,  
to have bestowed upon me, this tirelessness!*

*– Nana Patekar*

ईश्वर का शुकगुज़ार हूँ, उसने मुझे ये नेमत दी है कि मैं सच में कभी नहीं थकता |  
- नाना पाटेकर



आयुष्यातला हा सगळ्यात समाधानाचा काळ आहे .  
स्वार्था पलीकडे जाऊन,  
आपल्या मगदुरा नुसार कुणा साठी  
काही तरी केल्याचा आनंद आहे.  
आज पर्यंत मिळालेल्या पुरस्कार आणि  
मान सन्मानाच्या पलीकडचा आनंद...  
केलेलं खूप किंवा परिपूर्ण आहे अस नाही,  
पण अथक प्रयत्न करतोय याच समाधान आहे.  
कामांची व्याप्ती मोठी आहे.  
न संपणार काम आहे.  
लढाई निसर्गाच्या बदललेल्या लहरीशी आहे.  
कधी अपुरा पाऊस,  
कधी अमर्याद पाऊस,  
कधी अवेळी पाऊस....  
यातून उद्भवणा-या समस्या अनंत आहेत.  
सरकार लढत आहेच पण  
समाजाचा भाग म्हणून ,  
वैयक्तिक जबाबदारी म्हणून  
कांही समस्यांना भीडण्याचा प्रयत्न करतोय.  
अर्थात प्रयत्न एकट्याचा नाही...  
सारेच आहेत...नामधारी....  
नावं कुणा कुणाची ल्याहयची ?  
उज्वल, मकरंद, राजीव, शुभा,  
इंद्रजित, गणेश, राजा, श्याम, हरिष....  
असंख्य कार्यकर्ते !  
तरूणांचा सहभाग मोठा आहे ही  
आनंदाची गोष्ट... दिडकीची अपेक्षा नाही.  
आणि समाज सतत सोबत आहे.  
सार दिलं समाजानं...  
अन्न धान्याची मदत,  
पैशाची मदत,  
सर्वात महत्वाचे म्हणजे  
विश्वास आणि प्रेम.  
या मुळेच  
माझ वय पंचवीस वरच थांबलय...  
हे काम थांबणार नाही...  
आम्ही असू, नसू...!  
धन्यवाद!

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## BOARD OF TRUSTEES



Chairman  
**Shri. Nana Patekar**  
Actor



Secretary  
**Shri. Makarand Anaspure**  
Actor



Treasurer  
**Shri. Rajiv Sawant**  
Architect



Trustee  
**Shrimati. Shubha Mahajan**  
Director, MGM School of Design



Trustee  
**Dr. Indrajit Deshmukh**  
Social Welfare



Trustee  
**Dr. Manjiri Paranjape**  
Retired Professor of German



Trustee  
**Shri. Sudhakar Shetty**  
Businessman - Kohinoor Printers

## Our Vision

To build a Nation with Equality for Farmers.



## Our Mission

To build a progressive and sustainable society by developing rural areas, finding solutions to farmers' problems at the core and providing them opportunities to succeed, so that they lead a respectful and dignified life.

## Our Approach

Providing immediate financial and moral support to farmers in need, leveraging community support, volunteers, NGO partnerships, and government networks to achieve sustainable development.

We believe in the promotion of Indigenous knowledge and Traditional Farming knowledge while creating a positive ripple effect that benefits society as a whole. Our collaborative efforts pave the way towards a more sustainable and equitable future for farmers and their families.







**“A HELPING HAND,  
FOR HANDS THAT  
FEED THE NATION”**

### **About NAAM Foundation**

Many villages in rural Maharashtra have very low groundwater availability. People in these districts are digging deeper, leading to numerous problems that range from arsenic contamination to intensified earthquake vulnerability because of the decreased pore pressure in earth strata.

Lack of water leads to non-profitable farming. In recent years, the number of farmer suicides has spiked up due to constant water crises leading to the degeneration of villages during the drought.

Nearly about 52% of the area in Maharashtra is drought-prone, the uncertainty, insufficiency, and irregularity of rainfall have led to adverse effects on agriculture leading to the increased number of farmers committing suicide year after year.

In the year 2015, the State of Maharashtra witnessed severe drought which led to 3000 farmer suicides. Farmers committed suicide due to crop failure and the fear of not being able to repay the debt. Although, the government provided some financial support to the farmer's widows who had lost their husbands during that year, but the support was barely enough for the women and their families to recommence their lives.

All these tragic events and the agony of farmers stirred and triggered Shri. Nana Patekar and Shri. Makarand Anaspure and led to the formation of NAAM Foundation for the well-being of the farmer's families.

**In September 2015, NAAM Foundation was formally established with the aim to help the widows of farmers who committed suicide. NAAM Foundation aims to facilitate the development of deprived villages.**

### **Transformational Change**

NAAM Foundation provided financial and moral support to farmers, but this is not a sustainable solution to their problems.

The root cause of their problem is the water crisis, the insufficient and irregular rainfall is the reason for drought, but it's not the only reason. Lack of green cover, poor water conservation methods, imbalanced use of stored and groundwater, cultivation of water-intensive crops, silt deposition in dams, poor maintenance of existing canals and abandoned new projects also contribute to the water crisis.

NAAM Foundation initiated massive interventions in water conservation, to reduce the issue of water scarcity in drought-hit villages of Maharashtra.

In 2019-2021, not only the State of Maharashtra but the whole world witnessed a series of natural disasters - from repeated floods to drought in rural districts to cyclones affecting hundreds of people to the Covid-19 global pandemic leading to the world health crisis. While the main objective of NAAM Foundation remains intact, it gravitated its efforts toward disaster management relief.



## Thematic Focus

NAAM Foundation works towards the upliftment of marginalized farming communities, through various key intervention areas:



### Disaster Relief

- Distribution of Life essential Kits during Covid 19 Lockdown
- Immediate support to flood and cyclone affected areas



### Water conservation

- Widening and excavation of water bodies
- Enhancing water storage capacity and groundwater recharge
- De-siltation of Dams
- River Rejuvenation
- Building of artificial ponds



### Support to Suicide-Affected families

- Financial Aid and moral support
- Supporting farmer's widows with small enterprise setups

### Education

- Tie-ups with educational institutes
- Providing School Accessories and Stationery
- Financial Aid for Building Schools



## PROGRESS UPDATES

APRIL 2019 – MARCH 2021

### Disaster Management - Relief and Rehabilitation

In 2019-2020, repeated floods, droughts, and cyclones affected hundreds of people across Maharashtra. Agriculture contributes 12% of the state's economy (gross state value-added), and this was jeopardized by repeated floods and droughts. NAAM Foundation has taken up a massive initiative towards disaster management across Maharashtra by distributing essential kits, roofing sheets, fodder, wood, medical help, and financial and moral support.

In 2020-2021, the covid-19 outbreak led to the lockdown all across India. Maharashtra was the hotspot that accounted for nearly 22.35 % of the total cases in India as well as about 30.55 % of all deaths. **NAAM Foundation distributed ration kits (Kirana kits), and also donated a sum of ₹ 1 crore for immediate relief.**



### WATER CONSERVATION: "Today's Wastage is Tomorrow's Shortage"

NAAM Foundation firmly believes that water is key to food security and ensuring its availability and proper use is crucial in reforming the farming sector.

NAAM Foundation has taken up the enormous challenge of water conservation across Maharashtra, by finding long-term solutions to mitigate the effects of droughts. By using heavy machinery, **NAAM Foundation has excavated and widened existing rivers and nalas (Nala - a small stream of water) to improve their water storage capacities.**

This method increased groundwater and well water levels and also increased the capacity of the rivers, thus enhancing percolation and leading to recharging the groundwater table. Nearby villages now have sufficient water for irrigation, throughout the year.





## The way we work

Communities' approach to Naam Foundation

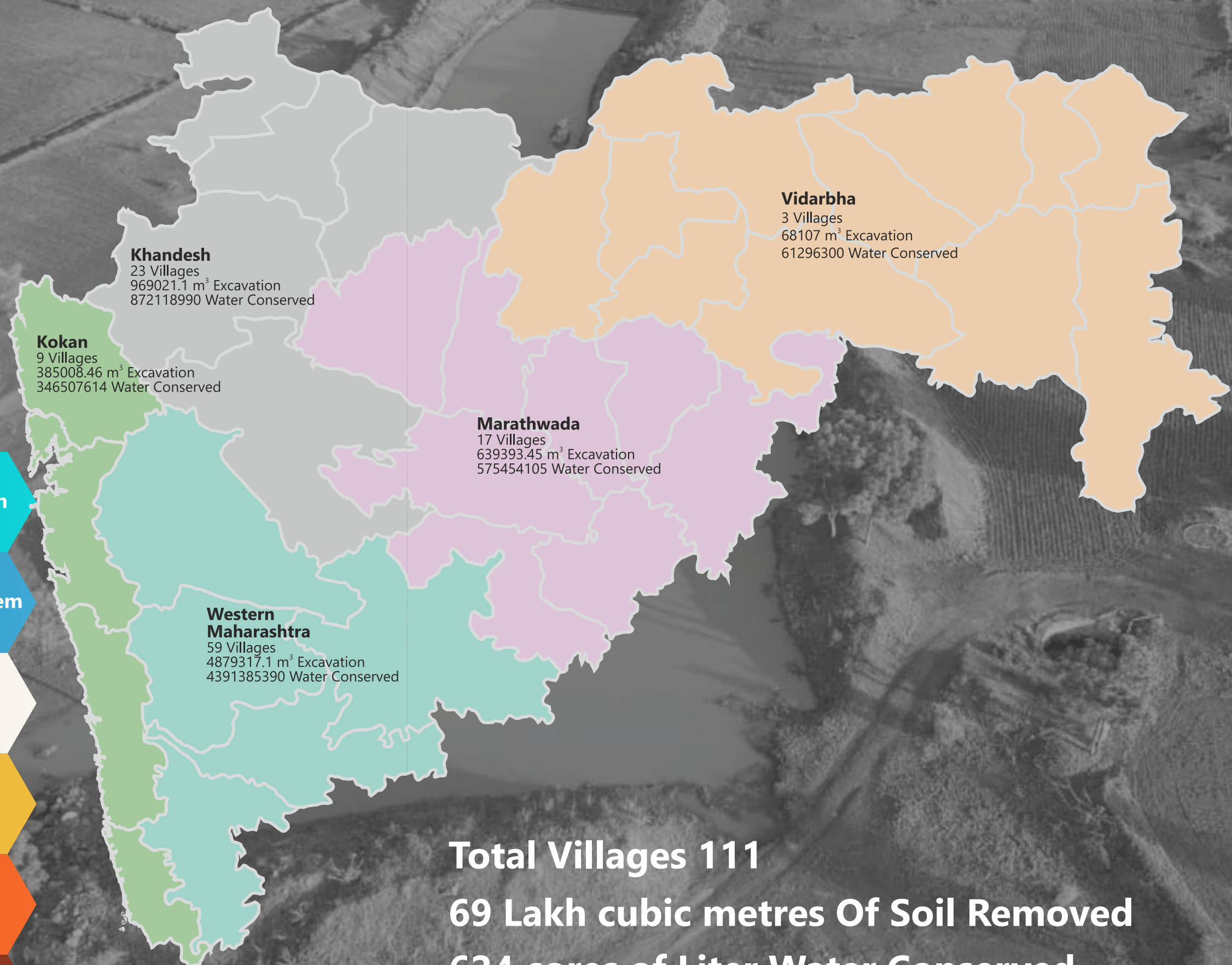
Naam Foundation identifies the need/problem

Verification and assessment are done by  
NAAM with experts

Discussion with the community volunteers  
about their contribution and responsibility

Approval from Gram Panchayat

Initiative supervised by NAAM Foundation  
and volunteers





# Major Initiatives



## Covid Kirana Kit Distribution

The covid-19 pandemic was a global health crisis across the world and a massive challenge human civilization has ever faced since World War II. Due to the virus' outspread and the daily high number of cases, the government implemented a proactive, nationwide lockdown, to flatten the wave and use the time to plan and resource responses adequately. NAAM Foundation distributed 11,236 ration kits (Grocery kits worth ₹ 37,38,425/- ) to needy families across Maharashtra. This kit consisted of wheat, rice, dal, oil, tea, sugar, and salt, depending upon their availability and the local eating habits.



## Covid 19 Relief

Covid 19 outbreak affected all segments of the population across the world. The social and economic disruption caused by the pandemic was devastating. NAAM donated a sum of ₹ 1 crore intending to provide immediate relief to the people in distress in the State of Maharashtra as well as in the country.



## Flood Relief

In August 2019, the districts of Kolhapur, Sangli, and Satara witnessed severe rainfall. The Krishna River, the lifeline of south-western Maharashtra, wreaked havoc in the districts it flows through. Hundreds of villages were flooded. **During the flood, NAAM Foundation responded quickly and activated relief operations by distributing essential kits worth ₹ 63,25,022 (water/biscuits/clothes/snacks/blankets), and medical help (ambulances along with doctors and nurse teams).**

After the floods, NAAM Foundation promptly started with rehabilitation work (cleaning with JCB earthmoving equipment, and tractors), and provided flood-affected victims aid with roofing sheets and utensils, fodder and wood (for fuel), anna chatra (Food shelter), School uniforms, stationery and accessories. Around 4000 volunteers actively participated in this relief operation.



## Nisarga Cyclone Rehabilitation

In June 2020, Nisarga was the most vigorous tropical cyclone to strike Maharashtra, since 1891. The coastal districts of Maharashtra bore the brunt of severe weather conditions, like strong winds, heavy rainfall and raging seas. The cyclone uprooted several trees and damaged the tin roofs of countless houses. People of the region were forced to stay in temporary shelters. **NAAM Foundation provided roofing sheets worth ₹ 93,77,787/- for 72 affected families in 18 villages of Dapoli taluka, Ratnagiri.**





### Financial Aid to Natya Mandal Artist

The arts and culture are essential to the social, civic, and economic well-being of our nation. Arts and culture have experienced significant economic setbacks during COVID-19. Lockdown and restrictions on gatherings caused severe unemployment and had taken a devastating toll on the artists. **NAAM Foundation provided ₹ 16,00,000/- financial aid and a ration kit (This kit included - wheat, rice, dal, oil, tea, sugar, and salt) to 327 Natya Mandal artists**



### Support Cum Reward Scheme

Crops getting damaged by wild herbivorous animals is a major concern for the farming community living near wildlife parks and forests. Although the farmers suffering from damage are to be compensated by law, there are multiple hurdles in the implementation of the law. Since the frequency of damage is very high, it is physically impossible to do a panchnama of every instance of damage. Thus, as an alternative solution to compensate farmers, NAAM Foundation came up with the Support Cum Reward Scheme. The reward or support is calculated as a percentage based on the average deficit in the final yield in an agricultural belt of comparable risk. It is given to individual farmers as a percentage of their produce. All data in a given belt is based on self-reporting by farmers which are then verified by neighbouring farmers. This scheme is under trial implementation in two villages near Tadoba Sanctuary. **A total amount of ₹ 6,07,314 was rewarded to around 71 farmers who have benefited from this scheme.**

### Mass Marriages

The most common reason for farmers' suicide is difficulty in repaying loans taken for their daughter's marriage. Poor farmers usually take loans for the marriage from banks or money lenders. When they are unable to repay the loan on time, they fall into the debt trap.

An effective solution to mitigate the debt is through mass marriage, where the expenses get divided between the families organizing these marriages. In July 2019, **NAAM Foundation collaborated with Bhaishree Foundation and contributed ₹ 7,20,000 for conducting mass marriages in the districts of Jalna where 48 couples tied the knot.**





# Water Conservation -

## Major Projects

### 1. Project Sakharpa

Rivers Kevnadi and Gadhnadi are the lifelines of Kondgaon and Sakharpa villages situated in Devrukh Mukhyalaya of Sangmeshwar Taluka in the Ratnagiri district of Maharashtra. Kevnadi river originates from Amba Ghat and Gadhnadi river from foothills of Vishalgadh at a height of about 850 meters and they confluence at Kondgaon Sangam at a height of 80 meters.

Over the years, the river's depth reduced to 70 meters, out of which 60 meters of the riverbed in front of the Kondgaon marketplace has got covered with stones and pebbles. During the rainy season the river floods and due to the lack of depth, water spreads, soil erosion happens on both sides of the river, and silt and stones-pebbles accumulate on both sides. The river slope near Kondgav Sangam is less, due to this silt accumulating at the deep pools in the riverbed. This results in water flowing by the side of kondgaon marketplace, causing damage to the shops.

After the assessment, approx. 16000 cubic meters of silt were removed from the area of around 200 meters in length, 15 to 20 meters in width, and 1 to 2 meters in depth. Rejuvenating deep pools of the riverbed - Bamankond, Ghodekond, Chinchkond and 2 more konds of approx. 8000 cubic meters. Approx. 20000 cubic meters silt near the bridge between bazaarpeth and puryegao and Sakharpa dam sand was removed. Two bandharas were constructed within the ground - the lower side of Sangam and the lower side of the bamankond (65 meters in length and 1 meter in height and 0.5 meters in width) and (80 meters in length and 1 meter in height) near the bridge joining bazaarpeth and puryegao.

#### Key Impacts-

- Removable bandhara constructed above baandh within the ground formed water bodies resulting in no water wastage
- During summer, water was retained leading to no water shortage



### 2. Project National Defence Academy, Pune

The National Defence Academy (NDA) is the first tri-service academy in the world and is located in Khadakwasla, Pune, Maharashtra.

The NDA campus spans about 7,015 acres (28.39 km<sup>2</sup>) of the 8,022 acres and is located about 17 km southwest of Pune city, and northwest of Khadakwasla Lake.

Since the establishment of the NDA, there has been no odha (rivulet) desilting work done in the area, which resulted in the overflowing of these odhas. During monsoon, the water used to overflow on bridges and enter some of the buildings of NDA. The overflow of water caused lots of damage to the surrounding farms. Also, many wild and domestic animals die or get carried away by the strong force of water. After the assessment, NAAM Foundation performed the desilting of these odhas and nalas which resulted in no flooding during the monsoon season. This also ensued the percolation of water in the ground. It's been 2 years now there has been no problem in the area due to work done by NAAM Foundation.

#### Key Impacts-

- Percolation of water in the ground
- No flooding during monsoon



### 3. Project Pandhari

The Village Pandhari is situated in Ashti tehsil of District Beed of the Marathwada region in Maharashtra. It is located in the catchment area of the Kadi river. During monsoon, the groundwater level was usually moderate, but the village faced a water scarcity problem during the summer season. Over the last 20 years, Water Table has gone down 2-3 meters every year.

The major part of the village area constitutes a sequence of basaltic lava flows (Deccan Trap) of the Upper Cretaceous to Lower Eocene age. The sediments of recent to quaternary age are reported along the river which is a tributary of the Talvar river now joining Devigavhan Talav (Reservoir) which is constructed on the downstream channel area of the river near Devigavhan village. The Deccan trap formation is very thick and comprises different horizontal lava flows. The compact basaltic lava flows and amygdaloidal basalt lava flows are the major lava flow unit observed in the village area.

The upper lava flows are mostly affected by the weathering process, sheet jointing, closely jointing and spheroidal weathering are the index features of upper lava flows. Along river channels, palaeo channels are observed in the Dugwell of the northern part of the village area.

Geo-Hydrological characteristics play an important role in the percolation of groundwater and its occurrence. The development of dendritic to sub-dendritic drainage in the area indicates the area of massive hard rock types and gently sloping terrain.

#### After the assessment, NAAM Foundation suggested two solutions -

##### Construction Of Recharge Pit in Main River

- Deepening of area: 8-10 m width x 100 m length x 2 m deep.
- Taking a bore in the middle of the area of 100- 150 ft deep.

##### Construction Of Recharge Pit in Channels Connecting Main River

- Deepening of the small round area around the bore well( 2m wide and 2-3 m depth ). Filling up that area with stones.
- Take a bore well (100-150 ft deep )in the middle.
- Covering the constructed area with a sheet

#### Key Impacts -

Around 50-100 hectares of the area came under cultivation  
No water scarcity during the summer season

### Project Karjat-Jamkhed

Katraj and Jamkhed regions are drought-prone with irregular and inconsistent rainfall. Due to drought and unawareness regarding water management, the residents of the village have to depend on external water supplies like tankers for personal and domestic use. For irrigation, the dependency on borewells and dug wells has resulted in a decline in the groundwater table of the river which further led to the decline of the streamflow and management of water bodies.

After the assessment, it was observed that during heavy rainfall in the region, the river overflows its banks. This happens due to the reduced depth and percolation capacity of the river. One yield of the black gram takes 70-90 days to produce. During floods approx. 2-3 months of livelihood of citizens depending on the agriculture is affected.

To mitigate the drought and flood situation in the villages, it was important to rejuvenate water bodies. Karjat Jamkhed Integrated Development Foundation in collaboration with NAAM Foundation initiated Deep CCT and Nala Desilting projects in Kombhali of Karjat and Nala Bunding project in Nahuli of Jamkhed. NAAM Foundation deployed machines - PC210 and Tata Hitachi 210 in the Kombhali and the Nahuli villages respectively.

#### Key Impacts -

- The increased water storage capacity of the water bodies has sufficed the water requirement of the villagers
- Providing nutrient-rich soil for farmers for farming
- Adequate water supply for agriculture, domestic use, and other like animal husbandry throughout the year
- No overflow of water



# OUR PARTNERS IN CHANGE:

## Join us today in our Movement

The majority of the problems faced by farmers can be alleviated or resolved today with concentrated and collaborative efforts. Providing a helping hand to the hands that feed you.

HELP THE HANDS THAT ARE FEEDING YOU. MANY OF THE PROBLEMS FARMERS FACE TODAY CAN BE ALLEVIATED OR EVEN RESOLVED WITH CONCENTRATED, COLLABORATIVE EFFORTS

## For Corporates

Corporates can strengthen their CSR programs by collaborating and contributing to our projects and making an everlasting positive impact on our agrarian societies.

## Partner us for a Project

NAAM Foundation works with all MNCs, mid-sized companies, and startups to form impactful partnerships that help farmers and their families to thrive. Partner with us for supporting projects which further a specific cause. We provide timely updates about the project that you adopt.

## Payroll Giving

A small amount is deducted from employees' salaries on payday and can be sent to "NAAM Foundation" as a consolidated amount every month. Apart from being the most popular donation option amongst corporations, it is also a popular method for employees to support a noble cause. Employees receive a payment summary at the end of the financial year, along with the tax exemption certificate.

## Employee Engagement Program

We value your time, services and expertise. Do visit us with your team, interact with our beneficiaries and spend time with them by contributing your skills. Employee engagement is a wonderful HR exercise and we guarantee you a good time!

## Volunteer with us

Contribute your quality time and specialized skills towards any program of your choice. NAAM Foundation volunteers have been a constant support to all our communities and villages.

## Internships

We offer you opportunities to explore your potential and use your existing knowledge to bring about change in society, while you learn the ground realities of life.

## Tax benefits

"NAAM Foundation" will issue a receipt for the total amount donated. Donations made to "NAAM Foundation" are eligible for a 50% tax deduction under section 80G of the Income Tax Act of 1961.



# Financial Audit Report - 2019-2020 and 2020-2021

Name of the Public Trust : **NAAM FOUNDATION**

**THE BOMBAY PUBLIC TRUSTA ACT, 1950**  
**SCHEDULE IX ( Vide Rule 17(1) )**

Societies Registration Act 1860, Reg No. MAH/1196/2015/PU  
Bombay Public Trust 1950, Reg No: F/45629/2015/Pune

BALANCE SHEET AS AT 31ST MARCH, 2020

FUNDS AND LIABILITIES	AMOUNT Rs.	PROPERTY AND ASSETS	AMOUNT Rs.
<b>TRUST FUNDS OR CORPUS</b> Balance as per last balance sheet Add : Ordinary Membership Fees Received	35,000.00 25,000.00	<b>FIXED ASSETS</b> <b>MOVABLE PROPERTIES</b>  As per Schedule - D	1,19,337.00
<b>CURRENT LIABILITIES</b> TDS Payable Outstanding Liability	22,975.00 37,088.25	<b>INVESTMENT</b> Fixed Deposits With Banks Interest Accrued On Fixed Deposits	36,20,43,634.00 31,81,287.00
<b>INCOME &amp; EXPENDITURE A/c</b>  Opening Balance Add : Surplus of Income over Expenditure for the Year	37,08,24,030.83 1,04,87,475.96	<b>LOANS &amp; ADVANCES</b> Advances Recoverable in cash or kind Tax Deducted at source A.Y. 2016-17 Tax Deducted at source A.Y. 2017-18 Tax Deducted at source A.Y. 2018-19 Tax Deducted at source A.Y. 2019-20 Tax Deducted at source A.Y. 2020-21	59,083.00 3,22,115.00 15,31,146.00 16,84,045.00 20,08,746.00 23,07,308.00
		<b>CASH &amp; BANK BALANCES</b> Cash on Hand Cash at Banks	68,618.76 81,06,250.28
<b>TOTAL Rs.</b>	<b>38,14,31,570.04</b>	<b>TOTAL Rs.</b>	<b>38,14,31,570.04</b>

**For NAAM Foundation**  
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 of even date  
For H.S.Modak & Co  
FRN : 106465W

PLACE : Mumbai  
Dated : 29/01/2021

Proprietor  
M.No: 034823  
UDIN : 21034823AAAAAL5828  
PLACE : Mumbai  
Dated : 29/01/2021

Name of the Public Trust : **NAAM FOUNDATION**

Societies Registration Act 1860, Reg No. MAH/1196/2015/PUNE  
Bombay Public Trust 1950, Reg No: F/45629/2015/Pune

**THE BOMBAY PUBLIC TRUSTS ACT, 1950**  
**SCHEDULE IX ( Vide Rule 17(1) )**

**INCOME & EXPENDITURE FOR THE YEAR ENDING 31ST MARCH, 2020.**

EXPENDITURE	AMOUNT Rs.	INCOME	AMOUNT Rs.
<b>TO EXPENDITURE IN RESPECT OF TRUST</b>			
To Expenditure on Objects of the Trust (Schedule A)	3,54,86,322.00	By Interest	87,685.00
To Auditor's Remuneration	76,700.00	On Saving Deposits	2,33,34,719.00
To Depreciation on Assets	50,986.00	On Fixed Deposits with Bank	
To Administrative Expenses	12,75,612.07	By Donation in Cash or Kind	2,35,70,792.03
To Contract Expenses	6,30,955.00	By Income from Contract	10,14,855.00
To Surplus Carried Over To Balance Sheet	1,04,87,475.96		
<b>TOTAL Rs.</b>	<b>1,25,21,729.03</b>	<b>TOTAL Rs.</b>	<b>4,80,08,051.03</b>

**For NAAM Foundation**

As per our Report of even date  
For H.S.Modak & Co  
FRN : 106465W

PLACE : Mumbai  
Dated : 29/01/2021

Proprietor  
M.No: 034823  
UDIN : 21034823AAAAAL5828  
PLACE : Mumbai  
Dated : 29/01/2021

**SCHEDULES FORMING PART OF THE BALANCE SHEET AND  
INCOME AND EXPENDITURE STATEMENT FOR THE YEAR ENDING 31-03-2020.**

Name of the Public Trust : **NAAM FOUNDATION**

Societies Registration Act 1860, Reg No. MAH/1196/2015/PUNE

Bombay Public Trust Act 1950, Reg No: F/45629/2015/Pune

PARTICULARS	AMOUNT Rs.
<b>SCHEDULE - A</b>	
<b>EXPENSES ON THE OBJECTS OF THE TRUST</b>	
Water Conservation	2,69,76,624.00
Soil Conservation	7,10,000.00
Education & Cultural Activities	30,655.00
Help to Farmer & Families	13,71,110.00
Mass Marriage & Other Social Acitivities	7,20,000.00
Rural Health Activities	22,500.00
Woman Empowerment	2,000.00
Social Activity	39,020.00
Social Awareness Expenses	13,98,395.00
Financial Help to Bio-Concept Project	5,93,535.00
Flood Relief Work	11,20,483.00
Remuneration to Representatives	25,02,000.00
<b>TOTAL Rs.</b>	<b>3,54,86,322.00</b>

**SCHEDULE - B**  
**SCHEDULE OF ADMINISTRATIVE EXPENSES**

To Bank Charges	6,593.07
To Computer Expenses	42,764.00
To Professional Charges	1,12,500.00
To Legal Expenses	3,00,000.00
To Office Expenses-Pune	6,972.00
To Office Usage Charges-Pune	1,10,000.00
To Office Expenses-Mumbai	42,340.00
To Office Usage Charges-Mumbai	36,000.00
To Office Expenses - Aurangabad	12,800.00
To Miscellaneous Expenses	27,115.00
To Postage & Courier	14,586.00
To Printing & Stationary	69,674.00
To Staff Welfare	21,015.00
To Electricity Expenses - Mumbai Office	20,360.00
To Telephone & Mobile Expenses	15,621.00
To Internet Charges	23,631.00
To Web Site Expenses	60,000.00
To Travelling & Conveyance	2,29,536.00
To Interest on TDS	2,105.00
To Interest & Penalty etc.,	1,01,000.00
To Advertisement Expenses	21,000.00
<b>TOTAL Rs.</b>	<b>12,75,612.07</b>

**SCHEDULES FORMING PART OF THE BALANCE SHEET AND  
INCOME AND EXPENDITURE STATEMENT FOR THE YEAR ENDING 31-03-2020.**

Name of the Public Trust : **NAAM FOUNDATION**

Societies Registration Act 1860, Reg No. MAH/1196/2015/PUNE

Bombay Public Trust 1950, Reg No: F/45629/2015/Pune

**SCHEDULE D - FIXED ASSETS**

**MOVAABLE PROPERTY**

Particulars	Opening Balance	Additions	Depreciation	Closing Balances
Computer & Peripherals	78,651.00	65,622.00	47,985.00	96,288.00
Name Board	18,145.00	-	1,815.00	16,330.00
Mobile Phone	7,905.00	-	1,186.00	6,719.00
<b>Total</b>	<b>1,04,701.00</b>	<b>65,622.00</b>	<b>50,986.00</b>	<b>1,19,337.00</b>

Name of the Public Trust: **NAAM FOUNDATION**

THE BOMBAY PUBLIC TRUSTS ACT, 1950  
SCHEDULE -VIII [Vide Rule 17(1)]

Societies Registration Act 1860, Reg No. MAH/1196/2015/PUNE  
Bombay Public Trust 1950, Reg No: F/45629/2015/Pune

**BALANCE SHEET AS AT 31ST MARCH, 2021**

FUNDS AND LIABILITIES	SCH	AMOUNT Rs.	AMOUNT Rs.	PROPERTIES AND ASSETS	SCH	AMOUNT Rs.	AMOUNT Rs.
<b>TRUST FUNDS OR CORPUS</b> Balance as per last Balance Sheet Add: Additions during the year			60,000.00	IMMOVEABLE PROPERTIES (at Cost)			
			25,000.00	INVESTMENTS			
<b>OTHER EARMARKED FUNDS</b>				FURNITURE AND FIXTURES (Fixed Assets)	5		78,181.00
<b>LOANS (SECURED OR UNSECURED)</b>				<b>LOANS [Secured or Unsecured]: Good/doubtful</b>			
<b>CURRENT LIABILITIES</b> For Expenses For Duties and Taxes	3	2,76,215.00		Other Loans	6	32,000.00	
	4	14,845.00		Advances and Balance with Tax authorities	7	39,87,367.00	
<b>INCOME&amp; EXPENDITURE A/c</b> Balance as per last Balance Sheet Less: Deficit as per Income and Expenditure A/c				<b>Income Outstanding</b>	8		40,19,367.00
				<b>CASH &amp; BANK BALANCE</b>	9		23,53,744.00
				a.Cash Balance		93,384.76	
				b.In Savings / Current Account		1,34,65,422.26	
<b>TOTAL Rs.</b>			38,13,11,506.79	c.In Fixed Deposits Account		35,91,44,811.00	
			25,32,656.77				37,27,03,618.02
			37,87,78,850.02				
			<b>37,91,54,910.02</b>	<b>TOTAL Rs.</b>			<b>37,91,54,910.02</b>

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

**For NAAM Foundation**

As per our Report of even date  
For Yeravdekar And Associates  
FRN : 133673W

PLACE : Pune  
Dated : 16/12/2021

Partner  
M.No: 017663  
UDIN : 22017663ABPXAS8780  
PLACE : Pune  
Dated : 16/12/2021

Name of the Public Trust: **NAAM FOUNDATION**

THE BOMBAY PUBLIC TRUSTS ACT, 1950  
SCHEDULE IX [Vide Rule 17(1)]

Societies Registration Act 1860, Reg No. MAH/1196/2015/PUNE  
Bombay Public Trust 1950, Reg No: F/45629/2015/Pune

**INCOME & EXPENDITURE FOR THE YEAR ENDING 31ST MARCH, 2021**

EXPENDITURE	SCH	AMOUNT Rs.	INCOME	SCH	AMOUNT Rs.	AMOUNT Rs.
To Expenditure in respect of properties			By Rent [realised]			
Depreciation [by way of Provision or adjustments]			By Interest [realised]			
To Establishment expenses	1	32,79,346.90	On Fixed Deposit		1,77,50,534.00	
To Legal expenses		15,350.00	On Savings Bank Account		2,76,653.00	
To Audit Fees		98,100.00	On Interest of Income Tax Refund		4,84,282.00	
To Miscellaneous expenses		44,916.00				1,85,11,469.00
To Depreciation	6	41,156.00	By Donations in cash or kind [Received]			1,44,12,968.83
			By Balance written back			39,462.30
To Expenditure on Objects of the Trust	2	3,20,17,688.00	By Deficit carried over to Balance Sheet			25,32,656.77
<b>TOTAL Rs.</b>		<b>3,54,96,556.90</b>	<b>TOTAL Rs.</b>		<b>3,54,96,556.90</b>	

**For NAAM Foundation**

As per our Report of even date  
For Yeravdekar And Associates  
FRN : 133673W

PLACE : Pune  
Dated : 16/12/2021

M.No: 017663  
UDIN : 22017663ABPXAS8780  
PLACE : Pune  
Dated : 16/12/2021

<p style="text-align: center;"><b>NAAM FOUNDATION, PUNE</b>  <b>SCHEDULES FORMING PART OF ACCOUNTS FOR THE YEAR ENDED 31/03/2021</b></p>	
PARTICULARS	AMOUNT Rs.
<b>SCHEDULE NO : 1</b>	
<b>ESTABLISHMENT EXPENSES</b>	
Annual Maintenance Charges	18,750.00
Bank Charges	13,241.90
Computer Expenses	51,395.00
Electricity Charges	16,115.00
Hiring Charges	2,500.00
Interest on TDS	1,075.00
Office Maintenance Charges	1,82,250.00
Postage/Courier Expenses	12,032.00
Printing & Stationery	86,647.00
Professional Fees	3,43,490.00
Staff Salary	24,37,032.00
Telephone/Internet/Communication	36,931.00
Tours & Travelling	65,061.00
Website Expenses	12,827.00
<b>TOTAL Rs.</b>	<b>32,79,346.90</b>
<b>SCHEDULE NO : 2</b>	
<b>EXPENDITURE ON THE OBJECTS OF THE TRUST</b>	
Water Conservation	94,63,950.00
Education & Cultural Activities	6,07,335.00
Help to Farmer & Families	10,41,800.00
Mass Marriage & Other Social Acitivities	83,61,171.00
Rural Health Activities	50,000.00
Social Activity	1,15,88,432.00
Help to Backstage Artists	6,55,000.00
Financial Help to Bio-Concept Project	2,50,000.00
<b>TOTAL Rs.</b>	<b>3,20,17,688.00</b>
<b>SCHEDULE - 3</b>	
<b>LIABILITY FOR EXPENSES</b>	
Audit Fees	40,500.00
Electricity	635.00
Office Maintenance	11,300.00
Salary	2,23,125.00
Telephone Expenses	655.00
<b>TOTAL Rs.</b>	<b>2,76,215.00</b>
<b>SCHEDULE - 4</b>	
<b>DUTIES &amp; TAXES</b>	
TDS on Contract Payments	8,207.00
TDS on Professional Payments	6,638.00
<b>TOTAL Rs.</b>	<b>14,845.00</b>

NAAM FOUNDATION , PUNE  
SCHEDULES FORMING PART OF ACCOUNTS FOR THE YEAR ENDED 31/03/2021  
SCHEDULE - 5  
FIXED ASSETS

SR. NO.	PARTICULARS OF ASSETS	W. D. V. AS ON 01/04/2020	ADDITIONS		DEDUCTION	BALANCE AS ON 31/03/2021	RATE %	DEPRECIATION FOR THE YEAR	W. D. V. AS ON 31/03/2021
			BEFORE 30/09/2020	AFTER 30/09/2020					
1	<b>BLOCK 10%</b> Name Board	16,330.00	-	-	-	16,330.00	10%	1,633.00	14,697.00
2	<b>BLOCK 15%</b> Mobile Phones	6,719.00	-	-	-	6,719.00	15%	1,008.00	5,711.00
3	<b>BLOCK 40%</b> Computers	96,288.00	-	-	-	96,288.00	40%	38,515.00	57,773.00
	<b>Total Rs.</b>	<b>1,19,337.00</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,19,337.00</b>		<b>41,156.00</b>	<b>78,181.00</b>

(Amount in Rupees)



**NAAM FOUNDATION, PUNE**  
**SCHEDULES FORMING PART OF ACCOUNTS FOR THE YEAR ENDED 31/03/2021**

PARTICULARS	AMOUNT Rs.
<b>SCHEDULE - 6</b>	
<b>OTHER LOANS (Assets)</b>	
Loan to Anant Tirlotkar	27,000.00
Loan to Sangita Kulkarni	5,000.00
<b>TOTAL Rs.</b>	<u>32,000.00</u>
<b>SCHEDULE - 7</b>	
<b>ADVANCES AND BALANCES WITH TAX AUTHORITIES</b>	
Advance for Expenses	1,199.00
Balances with Tax Authorities	
Tax Decuted at Source A.Y.2016-17	3,22,115.00
Tax Decuted at Source A.Y.2020-21	23,07,308.00
Tax Decuted at Source A.Y.2021-22	13,56,745.00
<b>TOTAL Rs.</b>	<u>39,87,367.00</u>
<b>SCHEDULE - 8</b>	
<b>INCOME OUTSTANDING</b>	
Interest Accrued on Deposits with	
Saraswat Co-operative Bank Ltd	2,68,260.00
State Bank of India	20,85,595.00
<b>TOTAL Rs.</b>	<u>23,53,855.00</u>
<b>SCHEDULE - 9</b>	
<b>CASH AND BANK BALANCES</b>	
Cash in Hand	93,384.76
Balances in Operations Account with	
Saraswat Co-operative Bank Ltd - A/c. No: 2799999	31,46,418.71
State Bank of India - FCRA -38319440757	2,67,515.51
State Bank of India - A/c No: 35226127148	<u>1,00,51,488.04</u>
	<u>1,34,65,422.26</u>
Balances in Fixed Deposits Operations Account with	
Saraswat Co-operative Bank Ltd	11,95,66,088.00
State Bank of India	<u>23,95,78,723.00</u>
	<u>35,91,44,811.00</u>
<b>TOTAL Rs.</b>	<u>37,27,03,618.02</u>



[www.naammh.org](http://www.naammh.org)

**Head Office**

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