# UPDATE MARCH 2023



"If you are not willing to learn, no one can help you. If you are determined to learn, no one can stop you."

- ZIG ZIGLAR



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#### **INTRODUCTION**

#### HISTORY OF M S INTERNATIONAL, INC.

Manu and Rika Shah founded MSI in 1975, in the basement of their home in Ft. Wayne, Indiana. MSI is now the largest importer and distributor in the world of Premium Surfaces including granite, marble, porcelain and ceramic tiles, slate, travertine, limestone and other natural stone products from 37 countries. Most notably, MSI provided the granite for the Vietnam Memorial in DC.

Manu and Rika Shah established Sarva Mangal Family Trust (Sarva Mangal means 'let all be happy' in Sanskrit) over 20 years ago with compassion as their driving force for philanthropy. Manu's vision for SMFT is to act as a catalyst, challenge status quo, nurture passionate change-makers and support leapfrogging ideas that are scalable and sustainable. Today, all members from the Shah family are involved in social impact initiatives that are undertaken by SMFT. Manu supports VOSAP — Voice of Specially Abled People, which has created over 10,000 change makers and rated over 18,000 buildings rated for accessibility. He also supports Lend a hand India, which provides digital vocational training to over 300,000 students in 20,000 schools.

In 2007, Mr. Manu Shah was named Ernst & Young's national "Entrepreneur of the Year" in the distribution, manufacturing, and security category.

#### ABOUT SARVA MANGAL FAMILY TRUST

Established in 1994 by the Founders of M S International, Inc. The mission of the Sarva Mangal Family Trust is to improve and strengthen the health, education and wellness of communities and help them prepare for global jobs of the 21st century. Sarva Mangal is a Sanskrit word which means "Goodness to All."

To advance this mission, the Sarva Mangal Family Trust has donated to and is continuing to work with various organizations and programs in health promotion and prevention, assisting victims of domestic violence, empowering seniors, entrepreneurship, technological literacy, community activism, and children's education.

#### MONTHLY HIGHLIGHTS



#### SMFT FUNDED NONPROFIT ORGANIZED UDAAN CONFERENCE ON ECCE

On 23 March 2023, Sarva Mangal Family Trust Funded Nonprofit Rocket Learning organized first-of-its-kind conference on Early Childhood Care & Education (ECCE). The aim of the conference was to bring all Early Childhood Care and Education focused stakeholders together to share big ideas, best practices, and latest research to help shape the road ahead. (Continued on Page 6)

#### NGO VISIT – MATHRUSHREE MANOVIKASA KENDRA

March 2023 - Mrs. Rika Shah, Founder of MSI visited Mathrushree Manovikasa Kendra (MSMK) which is a non-profit voluntary organization dedicated for the welfare of specially abled children. She along with the SMFT team met Mr S. Basavaraju (General Secretary) and Ms Swarna (Administrator). Mr. Basavaraju along with Mathrushree team of child care givers and teachers look after all the children who are between the age group of 3 months to 30 years. The Gowdanahalli Centre is a Special Residential School for adolescent boys and adults.

The mission of the organization is to give appropriate training to disabled children to enable them to live in the society like normal people. They provide self-help skills and self-hygiene for children, need based training for every child, motor activities and development, physiotherapy for spastic children, reading and writing skills, psycho-social intervention for parents, yoga & medical care by qualified doctors.

The education and training of these children differs a lot from that of normal children which includes basic reading, writing and mathematics, self-dependence, etiquettes, conversation, everyday activities (personal care and hygiene, bathing, cleaning teeth, dressing oneself) and the focus is to make them self-reliant. The teaching methods are tailor made for each child to suit his/her temperament, aptitude and family background.

During our visit, we discussed about the food that is served to the children which includes milk twice a day, upma, lemon rice for breakfast, sambar, rice and ragi ball for lunch and dinner.

They have accommodated over 35 girls and children who require medical assistance at their Kumara Park Centre and over 50 adolescent male children at Gowdanahalli Centre.

Alphabets chart, good and bad habits, correct hand washing method were displayed at the nonprofit premises. Additionally, the team also shared per month cost to sponsor a boy is Rs 5000 and girl is Rs 7000.









# NGO VISIT – MATHRUSHREE MANOVIKASA KENDRA













#### **NGO VISIT – ROCKET LEARNING**

**March 2023** – SMFT funded nonprofit Rocket Learning organized first-of-its-kind conference on Early Childhood Care & Education (ECCE).

The aim of the conference was to bring all Early Childhood Care and Education focused stakeholders together to share big ideas, best practices, and latest research to help shape the road ahead.

Attended by **170+** participants (that included Government Officials, Philanthropists, Nonprofit Leaders, Financial Economists, Medical Researchers, Civil Society Members, Social Workers, Parents, and Anganwadi Workers, Helpers and Supervisors).

The topics covered in the conference are a) State of ECCE & Big Ideas for India, b) Best Practices and Roadmap Ahead: Insights from States c) Rooted in Lived Experiences: Voices from the Ground d) Holistic Development: First 1000 Days e) Turning Point: From Policy to Execution f) Innovation Towards an Equal Foundation.

Keynote Speaker of the conference was Mr. Indevar Pandey, Secretary to Government of India, Ministry Of Women & Child Development. Other distinguished speakers at the conference included Prof. Karthik Muralidharan, The University Of California And J-PAL, Amneet Kumar, Commissioner & Secy. - Women & Child Development, Haryana; Abhishek Surana, Executive Officer – Zila Parishad, Rajasthan, Tripti Gurha, Joint Secretary, Ministry of Women & Child Development and Director National Institute of Public Cooperation and Child Development, Mother and Father of Anganwadi Students, Anganwadi Worker, Helper and Supervisor, Dr. V K Paul, Renana Jhabvala, Aakanksha Gulati - ACT Grants, Deepika Mogilishetty - EkStep Foundation; Dr. Dhir Jhingran - Language and Learning Foundation (LLF); Krishnan S. - Central Square Foundation; Sunisha Ahuja – UNICEF.









## **NGO VISIT – ROCKET LEARNING**













#### **NGO VISIT – LEND A HAND INDIA**

March 2023 – SMFT team visited Lend A Hand India supported school – Rajkiya Pratibha Vikas Vidyalaya, Delhi that comes under Delhi Government's Dr. B.R. Ambedkar Schools of Specialized Excellence. These are choice-based schools for grades 9 to 12 that allow students to specialize in their chosen fields.

Lend A Hand India is a lead knowledge partner for Delhi School of Specialized Excellence – School of High End 21st Century Skills.

There are **four domains of specializations**: Science, Technology, Engineering, and Mathematics (STEM), Humanities, Performing and Visual Arts; and High-End 21st Century Skills.

In the academic session 2021-22, twenty schools of Specialized Excellence have been launched by Delhi Government. Of these, **8** for STEM; **5** in Humanities; **2** in Performing and Visual Arts; and **5** in High-End 21st Century Skills.

Specialized learning is offered in areas of Digital Media and Design, Electro-Mechanical Production, Finance & Accounting, Food Production and Culinary Arts, Design and Aesthetics.

As per the MOU signed with Delhi Government, Lend A Hand India teaches Electro-Mechanical Production and Finance & Accounting at Dr. B.R. Ambedkar Schools of Specialized Excellence.

In Grade 9 and 10: Students are exposed to a range of specialized skills through short term courses.

In Grade 11 and 12: Students specialize in one skill course from the range of skill courses introduced to them in the previous two years.

**After Grade 12:** Students graduating from this School will be **placed to pursue further education** in their area of specialization from premier institutions.

Total **150** Students (**83** Girls and **67** Boys) of grade 9 and 10 are trained by LAHI.









# NGO VISIT – LEND A HAND INDIA













#### **NGO VISIT – AMERICAN INDIA FOUNDATION**

March 2023 – Sarva Mangal Family Trust team visited American India Foundation's Center for Excellence and Training and Production Center, Rewari.

AIF works closely with the public and private sector to create inclusive and sustainable livelihoods for individuals, families, and communities across India with a long-term goal of equalizing the informal and formal sectors to provide equitable opportunities for all citizens.

AIF supports underprivileged youth, marginalized rural women, Persons with Disabilities (PwDs) and nanoentrepreneurs in developing Market Aligned Skills and facilitate their access to employment opportunities, and earn a dignified living.

AIF creates a workforce of skilled professionals empowering rural women to build their social identity and financial capital.

Their objective is to train **1,125** candidates in 3 years and develop **75** successful entrepreneurs. Students are trained in Fashion Designing, IT Skills, Logistics and Professional Readiness. Classes are conducted in 2 batches morning and afternoon.

They have by far trained **498** students out of which **198** are placed and **48** are self-employed.

The Training and Production Center has been set up to enhance earning opportunities for women in the district in a convenient and accessible location.

American India Foundation has collaborated with Poshak which is a garment manufacturer that provides monthly order to **45** self-employed female candidates. This has led to income enhancement of more than **INR 3000** per student in month 1 and **INR 4500** per student in month 2.

The program also works closely with employers to develop the market aligned training curricula to create a workforce of skilled youth to meet the growing demands of diversified local industries.









# NGO VISIT – AMERICAN INDIA FOUNDATION













#### NGO IN FOCUS FOR MARCH'23 - MILAAP

Leno (Milaap), India's largest crowdfunding platform founded in 2010, launched Leno to expand its microlending business and to foray into other areas of financial inclusion.

Milaap allows people to lend money for small businesses, clean energy, sanitation, education, and health projects through the crowdfunding lending platform. They have an established lending infrastructure with approval from the Reserve Bank of India.

Their mission is to mobilize capital to support marginalized communities and unserved geographies,



deliver innovative products that improve the overall quality of life and lower the cost borne by the end-borrowers (96% run/led by women) in the remotest pockets of India.

Leno (Milaap) enables easy access to credit in order to reach a broad range of borrowers as well as serve the interest of all the stakeholders. They bring lenders and borrowers together to create a strong community, through their transparent processes. They are also first crowdfunding platform in India to bring in foreign funds to support borrowers at the Indian grassroots.

These foreign funds come from individuals from over **120** countries, as well as institutions like Kiva (world's largest micro-lending platform), Lendahand (fast-growing European crowdfunding platform) and family foundations across the globe such as Lucile and Packard, Tarsadia Foundation, MSI stone to name a few.



#### NGO IN FOCUS FOR MARCH'23 - MILAAP

#### Leno (Milaap) Accomplishments:

- Since 2010, Leno (Milaap) has disbursed more than **\$28 million** (230cr) across all causes.
- Funded 150,000+ borrowers across India and impacting over 8,00,000+ lives.
- Established network of 57 high performing and well-vetted field partners across 23 states in India.

**Intervention Geography:** Karnataka (Belgaum), Tamil Nadu (Thiruvarur and Trichy), Rajasthan (Jaipur),



Gujarat (Ahmedabad), Manipur (Imphal), West Bengal (Kolkata) and Odisha (Bhubaneshwar and Balangir).



#### NGO IN FOCUS FOR MARCH'23 - MILAAP

#### Leno (Milaap) Identifying and Selecting Field Partners:

- Screening
- Quantitative Analysis
- Qualitative Analysis & Field Visits
- Approval & Monthly Credit Limits
- On-Boarding

#### **Benefits Working with Leno (Milaap):**

- Low-cost loans 50% or more cheaper than existing sources of capital.
- Increased exposure through the Leno website.
- Transparent online platform exposes work to a global audience and other investors.
- Leno's partner portal provides reports and dashboards to better understand the clients.
- Sharing stories of change and work gets appreciated on a global scale.



### **SUCCESS STORY - MILAAP**

Pano Hemram residing in a small village named Kalna in Burdwan district of West Bengal. She lives with her husband and son. Her husband is engaged in the potato business. They have their own land. Her husband cultivates potato and supplies it to shops in the market. Her husband has been

Name: Pano Hemram

Place of Borrower: Burdwan, West Bengal

Place of Vending: Kalna, Burdwan

**Enterprise:** Potato Business

**Loan Amount:** USD 243 (INR 20,000)

doing this business for a long time. It is their only source of income. She also helps her husband in agriculture work during the cultivation and harvesting season. They do not have a shop where they can sell potatoes directly to the customers, so her husband supplies it to wholesale shops. Investing in the business gave them a good harvest which increased their potato sale in the market and increased their income.

Parameters	Before Scheme (In USD)	After Scheme (In USD)
Average Monthly Income	122	195
Approximate Expenditure	46	67
Contribution to Household	27	73
Approximate Savings	49	55



## **SUCCESS STORY - MILAAP**

Gitaba, is a 53-year-old married woman from a small village of Kutch, Gujarat. She has a family of 5 members. Gitaba and her husband are engaged in tiffin business where she makes food items and her husband supplies it in the market, but income is not as much. In order to help her family financially, she took a loan for expanding her business. She bought Tiffin and other raw

Name: Gitaba Manubha

Place of Borrower: Anjar, Gujrat

Place of Vending: Anjar

**Vendor Type:** Tiffin Business

**Loan Amount:** USD 183 (INR 15,000)

materials with the money. She makes food at home and then pack it in tiffin and delivers it to her customer. She takes about 3-4 hours for this work daily. She is happy to see her business grow. She says, "It is not much but my work improves the lives of my family." Even a small contribution to the family income makes a difference. She is now better prepared to manage her household expenses and saves some amount for future events.

Parameters	Before Scheme (In USD)	After Scheme (In USD)
Average Monthly Income	281	371
Approximate Expenditure	183	219
Contribution to Household	61	68
Approximate Savings	37	84





#### **Know more at**

www.sarvamangalfamilytrust.org/

www.msisurfaces.com/corporate/charitable-trust.aspx

