

NEWS UPDATE

SEPTEMBER 2022



“Education is the most powerful weapon which you can use to change the world.”

- NELSON MANDELA



Table of Contents:

03

Introduction

History of M S International, Inc.
About Sarva Mangal Family Trust
Monthly Highlights

04

Event

CSR Employee Engagement Activity

09

NGO in Focus for September'22

American India Foundation

11

Success Story

American India Foundation

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



CSR EMPLOYEE ENGAGEMENT ACTIVITY CONDUCTED AT MSI INDIA
Corporate Social Responsibility Team at MSI Bangalore conducted employee engagement activity on September 24, 2022. 30 employees volunteered at the Akshaya Patra Kitchen, Rajajinagar along with a nearby government school to serve food to the kids and to conduct a session for them on Good Health and Hygiene practices.
(Continued on Page 4)

EVENT – CSR EMPLOYEE ENGAGEMENT ACTIVITY

September 2022 – SMFT team organized Corporate Social Responsibility Employee Engagement Activity for MSI Bangalore employees. The aim behind this activity was to motivate employees to devote some of their time in social work activity.

30 MSI Employees participated in the volunteering activity conducted at Akshaya Patra Kitchen, Rajajinagar along with a nearby Government School wherein the employees conducted a session for the students on Health and Hygiene and served midday meal to school kids.

The volunteering activity began with Akshaya Patra team briefing MSI employees about Akshaya Patra and its work, mission, vision and outreach. They also explained about the long association of SMFT and Akshaya Patra Foundation and shared how SMFT has supported Akshaya Patra Bhuj Kitchen in Gujarat and Panvel Kitchen in Maharashtra.

Akshaya Patra team then conducted a kitchen tour for MSI Employees wherein they explained about kitchen operations, cooking capacity, workforce, food delivery etc. The kitchen serves food to **70,000 children per day**.

MSI Employees then visited Government High School Saneguravanahalli and conducted a session for the children on good health and hygiene practices. The school has classes from 1st - 12th grade. The children in school were mostly from underserved families. The school teachers were very happy with the interaction that happened between the employees and students.

Mrs. Padmashree, principal of the school shared that she is very happy to facilitate the visit as such interactions help shape children's thought process and they can get inspiration from the visitors. Followed by the interaction, MSI team served midday meal to the children.

Overall, it was a wonderful volunteering experience for all the employees, which made them happy and gave them a great sense of satisfaction.



Akshaya Patra Team Debriefing Employees



Employees inside the Kitchen Premises



Employees Serving Food to School Kids



Employees Serving Food to School Kids

EVENT – CSR EMPLOYEE ENGAGEMENT ACTIVITY (Cont.)

EMPLOYEE TESTIMONIAL

Me & my daughter, Jiana are thankful and really obliged to be part of Akshaya Patra CSR activity. It really motivates me as an employee to work towards on how to give back to the society.

It was an enthralling at the same time a very touching moment to see real life experience to visit the school and see children happy with limited resources. Look forward to many more events.

– **Neerav Shah, Senior Manager : Accounting Team**

I took part in the CSR activity for the first time and observed the entire food preparation procedure at Akshaya Patra, Bangalore. Additionally, our CSR team provided assistance with serving food for the Government school children. I have learned a lot about how our MSI provides 50,000+ meals a day for those in need at their most desperate times through Akshaya Patra.

– **Kumar Raja Aluri, Manager : Analysis Team**

I had a wonderful opportunity to volunteer with the esteemed Akshaya Patra as a part of CSR activity, in the company of my colleagues & friends from MSI Services Pvt. Ltd.

We had the privilege to go through the Akshaya Patra kitchen and witness how the cooking process happens for a very large number of people they feed. Our host was incredibly sweet and patient with us while taking us through every details of the whole process. Later, we went to nearby government school and distributed mid-day meals to the students. The joy on the face of the children was priceless and the one that I will cherish for a very long time.

I really want to thank MSI Services Pvt. Ltd. for providing me with this opportunity and also making me feel proud about working with an organization which is committed to make a difference to the society we live.

– **Lakshmi BS, Manager : HR**

Nice, there is a desire, there is a way. I really appreciate MSI for working towards the welfare of underserved children and underprivileged people. This is a great way to engage MSI employees in social work activities through MSI CSR Employee Engagement initiative. I am proud to be a part of MSI CSR Employee Engagement Group.

– **Tapan Patra, Senior Business Analyst : Analysis Team**

EVENT – CSR EMPLOYEE ENGAGEMENT ACTIVITY (Cont.)

EMPLOYEE TESTIMONIAL

It was a very good experience, I was happy to serve food to the school kids, which was a great feeling. Looking forward to participate in more such activities.

– **Manikanta G, Senior Associate : Sales Support**

Participating in CSR Activity was a good experience, especially serving food to all those little flowers. Happy to see a smile on their face that made my day. I would like to thank MSI and Akshaya Patra for conducting social work activity for MSI Employees. Looking forward to participate in many more CSR activities in the future.

– **Mahesh Kumar N, Associate II : Sales Support**

I am fortunate to be a part of CSR Employee Engagement team. It was one of the best experiences for me to participate in this activity, having a tour of the Akshaya Patra Kitchen, Rajajinagar & getting to know the food preparation process A to Z live. I must say the hygiene; the quality of food prepared/distributed by them is top-notch & nutritious. The 2 employees of Akshaya Patra were with us from the start till the end & gave us so much information about the Kitchen carrying a smile on their faces throughout.

I am proud of MSI/Sarva Mangal Family Trust for their kind gesture in contributing to the Bhuj and Panvel of Akshaya Patra.

– **Kunal Pankaj Kapasi, Associate : Accounting Team**

This was my first time engaging in a CSR activity and I regret not starting sooner. I had a great time volunteering at Akshaya Patra Kitchen followed by Government School and will cherish this memory. I am very proud to be a member of the MSI family. Looking forward to participate in many more CSR activities.

– **Shreepriya K, Associate : Accounting Team**

EVENT – CSR EMPLOYEE ENGAGEMENT ACTIVITY (Cont.)



Employees Understanding Kitchen Operations



Employees at Akshaya Patra Kitchen



Employees Conducting Session for the Kids



Employees Conducting Session for the Kids



Employees Serving Food to School Kids



Employees Serving Food to School Kids

EVENT – CSR EMPLOYEE ENGAGEMENT ACTIVITY (Cont.)



NGO IN FOCUS FOR SEPTEMBER'22 – AMERICAN INDIA FOUNDATION

The American India Foundation (AIF) is committed to improving the lives of India's underprivileged, with a special focus on women, children, and youth. Because poverty is multidimensional, AIF does this through high-impact interventions in education, health, and livelihoods. AIF's unique value proposition is its broad engagement between communities, civil society, and expertise thereby building a lasting bridge between the United States and India. Working closely with local communities, AIF partners with NGOs to develop and test innovative solutions and with governments to create and scale sustainable impact. AIF has impacted **12.9 million lives** across **32 states and union territories** of India.



Enrollment of Street Vendors

As COVID-19 ravaged the cities and towns of India, and it went under one of the most stringent nationwide lockdowns in the world repeatedly, the 10 million street vendors forming 4% of the informal workforce were left perilously cash trapped.

With a keen focus on reviving their livelihoods, AIF designed **Project 'Entre-Prerana'** – intervention at the confluence of financial, digital, and market linkages, engineered to revive the livelihoods of 1 million street vendors and other nano entrepreneurs across 25 cities of India, by formalizing and rebuilding nano businesses through formal vendor registration, access to low-cost working capital loans through banks, linkages to the Government schemes like PM SVANIDDHI, onboarding them on digital payment and repayment platforms and facilitating access to newer e-commerce markets and platforms.

In 2021, AIF and MSI announced their partnership for **Entre-Prerana (Prerana - in Hindi means Inspiration)**. **The Partnership aims to revive the Livelihoods of 112,500 nano and other micro-entrepreneurs and street vendors across 3 states (Karnataka, Maharashtra, and Gujarat) and 8 cities (Bangalore, Bangalore Suburb, Mysore, Ghatkopar, Matunga, Thane, Surat and Morbi and other Cities in Gujarat) in India.**

The Project creates an ecosystem impact by collaborating with multiple stakeholders such as Donors, Financial Institutions, FinTechs, State Governments, Corporates, Urban Local Bodies, Street Vendor Associations, Microfinance institutions, e-Commerce, and online food delivery platforms, to rehabilitate the businesses and livelihoods of street vendors devastated by the pandemic.

NGO IN FOCUS FOR SEPTEMBER'22 – AMERICAN INDIA FOUNDATION

The project addresses three key issues:

- Lack of formal registration
- Dependence on cash transactions
- Lack of access to formal banking

The project takes a focused approach to resolving these issues by -

- Enabling vendor registrations
- Capacity building, financial literacy & facilitating digital payments
- Facilitating access to working capital and creating forward and backward linkages to expand the business and increase income



Street Vendor after Receiving Working Capital

Intervention Geography: Karnataka (Bangalore, Bangalore Suburb, Mysore), Maharashtra (Ghatkopar, Matunga, Thane), and Gujarat (Surat and Morbi and other Cities).

Intervention Goal: To support **60,000** Street Vendors in Karnataka, **40,000** Street Vendors in Maharashtra, and **12,500** in Gujarat.

Start date of the project: December 2021

Impact: With the sustained support of the Sarva Mangal Family Trust (SMFT), AIF has enrolled **14,875** **Street Vendors**, trained **8,255** on Digital Payment, onboarded **6,546** on Digital Payment Platforms, and facilitated vending registration for **1,316** and access to working capital for **356** Street Vendors across Karnataka, Gujarat and Maharashtra.



Vending Certificate Being Issued To a Vendor

SUCCESS STORY – AMERICAN INDIA FOUNDATION

Sarojamma, 62, the sole earning member in a family of five, is a curbside vendor on the busy streets of Bangalore. She is amongst millions of street vendors who lost their livelihoods due to the pandemic and the resultant lockdowns. Entre-Prerana, a digital and financial inclusion intervention; empowered Sarojamma to revive her livelihood by mainstreaming her business through formal registration, providing access to low-cost capital through banks, and linkages to new markets and e-commerce platforms. Sarojamma has once again established her thriving business of selling flowers.

Name: Sarojamma
Project: Entre-Prerana
Place of Vending: Srinivasapura, Uttarahalli
Zone: Rajarajeshwari Nagar
Vendor Type: Florist and Worship Material Stall
PM SVANidhi Loan: USD 131 (INR 10,000)

Parameters	Before Scheme (In USD)	After Scheme (In USD)
Average Monthly Income	157	209 within three months of the intervention
Approximate Expenditure	52	78
Contribution to Household	92	104
Approximate Savings	13	27



SUCCESS STORY – AMERICAN INDIA FOUNDATION

Veeregoeda, 53, a curbside vendor, no longer lives in the fear of being evicted from the busy streets of Bangalore. AIF's project Entre-Prerana, a digital and financial inclusion intervention, has empowered Veeregoeda to register as a certified vendor under the National Urban Livelihoods Mission (NULM), Bangalore, and possess a Certificate of Vending (COV). It also provided him access to low-cost working capital through a bank and established his linkages to new markets and e-commerce platforms.

Name: Veeregoeda

Project: Entre-Prerana

Place of Vending: Talaghattapura

Zone: Rajarajeshwari Nagar

Vendor Type: Fast Food Vendor

PM SVANidhi Loan: USD 131 (INR 10,000)

Once struggling to make ends meet, due to the havoc caused by the pandemic and the resultant lockdowns, Veeregoeda, a sole earner of the family, has once again established his thriving business of selling food. The Project has empowered him with digital literacy, and also connected him with food delivery applications such as Zomato and Swiggy to help grow his business.

Parameters	Before Scheme (In USD)	After Scheme (In USD)
Average Monthly Income	288	380 within four months of the intervention
Approximate Expenditure	131	144
Contribution to Household	144	196
Approximate Savings	13	26



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