



SOCIAL IMPACT ASSESSMENT OF MAFIL CSR PROJECTS – EXECUTIVE SUMMARY



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Social Impact Assessment Report (2023–24)- Executive Summary

CSR projects of Manappuram Finance Ltd

Introduction

As an extension of its previous CSR initiatives, Manappuram Finance Ltd (MAFIL), through Manappuram Foundation—has taken various steps toward this vision during 2023–24. MAFIL has supported the development of community infrastructure in rural Thrissur. This was done via activities like scaling up the infrastructure in their polyclinics, counselling centers, skill development centers and educational institutions, while also supporting the creation of spaces that promote physical and mental well-being. The overarching goal of these initiatives was to build holistic, self-reliant rural communities.

About the SIA

SAN India was commissioned by MAFIL to conduct a Social Impact Assessment of MAFIL's CSR initiatives in 2023-24. This report provides a comprehensive overview of the reach, relevance, and effectiveness of the various initiatives undertaken in rural regions like Thrissur, Valappad, and Irinjalakuda. It documents how the initiatives have influenced the quality of life, health outcomes, educational access, and overall well-being of the local population.

About MAFIL's CSR projects

In **2023-24**, MAFIL funded over **40 CSR projects** (individual and units) within the following thematic areas.

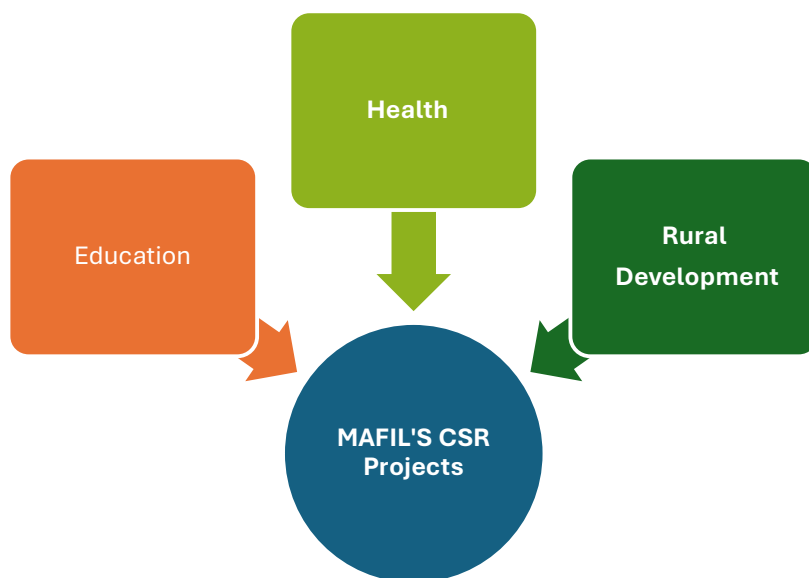


Figure 1 Focus area of MAFIL'S 2023-24 CSR Initiatives

The following were the projects that were funded during the period 2023-24 by MAFIL

Education	Health	Rural Development
<ul style="list-style-type: none"> •Manappuram Geetha Ravy Public School •Mukundapuram Public School •Manappuram Insititute of Automotive Skills •Manappuram Institute of Skill Development •Ma Campus Coaching Centre •DDU-GKY centres •Manappuram Academy 	<ul style="list-style-type: none"> •Ma Care Dagnostics •Mahima Counselling Centre •Manappuram Premium Gym •Manappuram Aquatic Complex •Ma Yoga Centre •Manappuram Ambulance •Individuals with ailment (various) 	<ul style="list-style-type: none"> •Community Infrastructure Development •Govt school support •Govt hospital support •Individual support - education, disability, health, livelihood etc •Civil society organization support •Community welfare events •Student welfare programs •House construction •Other various (19)

Figure 2 Projects supported in 2023-24

About the SIA

MAFIL engaged SAN India in April 2025 to conduct a social impact assessment (SIA) of the CSR initiatives. The study was led by Ms. Neeta N. K., Social Auditor at SAN India, under the expert guidance of Ms. Latha Suresh, Director of SAN India. The assessment aimed to evaluate the implementation process, measure achievements, and assess the relevance of the projects supported during FY 2023-24.

Scope: The scope of the assessment covers the period from 1, April 2023 to 31, March 2024 and also includes the pending CSR financial support from 2022–23, which was allocated for the expansion of Ma Geet School and the Manappuram Premium Gym.

Methodology: As part of the assessment process, field visits were conducted to Thrissur, Valappad, Irinjalakuda. The methodology included collecting feedback from stakeholders through structured consultations. An initial telephonic meeting with a representative from MAFIL was conducted to finalize the consultation plan and establish timelines. The study used a combination of quantitative and qualitative methodologies. A desk review of documentation provided by MAFIL and Manappuram Foundation was done. This review established a baseline understanding of the project's intended objectives and its execution. 662 stakeholders were reached out to during the impact assessment.

Overview

- **Total reach:** In total, the CSR projects supported by MAFIL reached 1,46,492 number of beneficiaries across various sectors.
- Among these, healthcare initiatives had the widest reach, impacting over **1,40,299** individuals.
- Education-focused projects directly supported **2393** students, providing access to improved learning environments, resources, and academic support.
- Rural development interventions reached an estimated **3,800** individuals, though exact figures were not available at the time of reporting.

Total financial support provided:

- In the financial year 2023–24, MAFIL provided a total of Rs. **43.48 crore** towards its CSR initiatives.
- The largest allocation was made toward healthcare initiatives (**Rs. 22.67 crore**)
- The education projects received Rs. **19.6** crore.
- In the area of rural development, **Rs. 1.21** crore was spent.
- An additional CSR budget allocation of Rs. 5.71 crore was made to address pending commitments from the 2022–23 financial year, comprising:
 - Rs 1.31 crore for the expansion of Ma Geet School.
 - Rs 4.40 crore for the enhancement of Manappuram Premium Gym.

This allocation reflects MAFIL's strategic approach to upgrading infrastructure within rural areas both for immediate community needs and long-term development goals.

Health

Background

Since the inception of its CSR programs, Manappuram Finance India Ltd (MAFIL) has prioritized improving healthcare access in rural Kerala, particularly in underserved regions like Thrissur and Valappad. Recognizing the critical need for quality medical services, MAFIL has focused on developing healthcare infrastructure, promoting preventive care, and facilitating access to advanced medical technologies. Its initiatives include the establishment of polyclinics, wellness gyms, yoga centers, swimming pool and counselling centers. By working on building infrastructure for health, collaborating with reputed healthcare organizations, and supporting training programs for local health workers, MAFIL aims to bridge the urban-rural healthcare divide and bring world-class medical services to rural Thrissur.

In 2023–24, MAFIL expanded its CSR efforts to strengthen healthcare infrastructure across multiple initiatives in Thrissur. These included upgrading two Polyclinics in Kochi and Thrissur with modern diagnostic equipment, supporting equipment to reach a premium gym, a swimming pool, a yoga center and a counseling center. MAFIL supported training programs for local healthcare workers and partnered with organizations to provide specialized care in Valappad and surrounding areas. These initiatives aim to enhance healthcare accessibility, reduce disparities between urban and rural regions, and empower Thrissur's rural population with sustainable, high-quality medical services.

Financial support and overall reach

A total CSR investment of Rs. **22,67,91,263** was given by MAFIL during the year 2023–24. In all 1,40,299 patients were reached via these efforts.

S. No	Education project	CSR support	Reach
1	Ma Care	15,07,57,840	1,29,558
2	Manappuram Gym	4,04,10,763	311
3	Manappuram Aquatic complex	24,37,224	3,683
4	Ma Yoga	58,37,723	1,775
5	Mahima	3,938,805	1,649
6	Ambulance	1,30,45,172	2,323
7	Community healthcare initiatives	1,03,63,736	1,000
Total		22,67,91,263	1,40,299

Table 1 CSR project 2023-24 reach and total support

MaCare Polyclinics

Introduction

MaCare Polyclinics, established under the Manappuram Foundation's CSR framework in Thrissur and Kochi, aim to bridge healthcare disparities in rural and urban Kerala. The Thrissur center serves rural communities with advanced diagnostics and a geriatric mobile unit, while the Kaloor center in Kochi focuses on super-specialty dental care and accessible diagnostics. Equipped with cutting-edge technology, these centers align with Manappuram's mission of "Precious Life, Priceless Care," delivering affordable, high-quality healthcare to underserved populations.

Support provided

The Manappuram Foundation (MAFIL) has been pivotal in supporting MaCare Diagnostics Centers, allocating Rs. 15.07 crores in 2023-24. This includes Rs. 10.03 crores in capital expenditure for advanced equipment like 128-slice CT scanners, 1.5 Tesla Siemens MRI machines, dental lasers, and CBCT, alongside facility upgrades such as dental bed expansion in Kaloor. Additionally, Rs. 5.03 crores in operational expenditure covered staff salaries, training, equipment maintenance, and subsidized services, ensuring affordability and operational efficiency for underserved communities.

Highlights

MaCare Polyclinics have reached 1,29,558 patients, with Thrissur serving 68,669 rural patients and Kaloor catering to 60,889 urban patients. Thrissur's advanced diagnostics, including a 128-slice CT scanner and 1.5 Tesla MRI, conducted 68,449 tests, while Kaloor's dental expansion supported 2,844 procedures. Subsidized services, such as 70% of tests in Thrissur and 60% of dental services in Kaloor, alongside a geriatric mobile unit and health workshops, have enhanced accessibility and community trust.

Overall performance

MaCare Polyclinics have demonstrated exceptional performance, with 96% of beneficiaries rating services as affordable, 94% praising quality, and 92% appreciating timely diagnostics. The centers achieved a 40% reduction in urban referrals in Thrissur, a 25% decrease in gum disease prevalence, and a 20% reduction in mortality rates through early NCD detection. Efficient operations, with diagnostic tests completed in one day compared to up to seven days at public facilities, highlight MaCare's impact on healthcare delivery.

Overall Impact

- **Improved Health Outcomes:** Advanced diagnostics like 128-slice CT and 1.5 Tesla MRI enabled 2,836 precise diagnoses, reducing NCD mortality by 20% in Thrissur and complications by 15% in Kaloor.
- **Reduced Disparities:** Subsidized services for 10,000 low-income patients in Thrissur and 8,000 in Kaloor, alongside rural mobile units, bridged urban-rural healthcare gaps.
- **Enhanced Accessibility:** Thrissur's 24/7 clinic and Kaloor's metro connectivity served 150,000 and 200,000 residents, respectively, with 60% and 55% being first-time patients.
- **Community Trust:** 50 health workshops in Thrissur and 30 in Kaloor reached 8,000 residents, boosting health literacy and trust.

- **Cost Reduction:** Affordable diagnostics (e.g., CT scans at Rs. 3,000, dental implants at Rs. 20,000) lowered out-of-pocket expenses, aligning with SDG 1.

5A Adherence Framework

MaCare excels in the 5A framework:

- **Affordability** is ensured through subsidized CT scans (Rs. 3,000 in Thrissur) and dental implants (Rs. 20,000 in Kaloor)
- **Accessibility** is enhanced by strategic locations and transport connectivity
- **Accommodation** includes geriatric mobile units and extended hours
- **Acceptability** is reflected in high patient trust (95% satisfaction with doctors)
- **Availability** is supported by daily access to advanced equipment, serving 1,29,558 patients with minimal downtime.

Recommendations

- **Expand Telemedicine:** Develop a platform for video consultations and NCD monitoring, integrating wearables and urban specialist connections.
- **Mobile Diagnostic Units in Kaloor:** Deploy units with ultrasound and ECG for low-income urban areas.
- **Preventive Health Programs:** Launch campaigns for diabetes, hypertension, and cancer screenings, partnering with NGOs for lifestyle workshops.
- **Dental Outreach in Thrissur:** Introduce a mobile dental unit with OPG and conduct oral health awareness camps.
- **Data Analytics:** Use test outcome data to prioritize high-impact NCD screenings for operational efficiency.

Conclusion

The MaCare Polyclinics in Thrissur and Kochi, supported by MAFIL, have emerged as vital healthcare hubs, delivering high-quality, affordable, and accessible medical and dental services to underserved communities in Kerala. By leveraging advanced diagnostic technologies, expanding super-specialty care, and prioritizing infrastructure development in healthcare, these centers have significantly reduced healthcare disparities, improved health outcomes, and built trust among over 1,29,558 patients. MAFIL's substantial financial and infrastructural support has been instrumental in sustaining this impact, aligning with the mission of "Precious Life, Priceless Care" and setting a model for equitable healthcare delivery.

Manappuram Gym

Introduction

Manappuram Premium Gym and Fitness Center, launched in September 2023 in Valappad, Thrissur, Kerala, is a pioneering fitness facility addressing the health and wellness needs of rural coastal communities. With limited premium fitness infrastructure in the region, the gym offers state-of-the-art equipment and diverse programs like Pilates, Zumba, HIIT, functional training, and specialized sports coaching. It aims to tackle public health challenges, particularly rising drug use among youth, by providing a structured environment for physical activity, mental well-being, and community engagement, establishing itself as a vital resource for Valappad.

Support provided

MAFIL provides essential financial and operational support, enabling the gym to maintain high-quality infrastructure and affordable membership rates (Rs. 2,000–5,000/month) for diverse socioeconomic groups. For 2023–2024, MAFIL's CSR contribution of Rs. 40,410,763 covered Rs. 40,007,354 for capital expenditure (equipment and maintenance) and Rs. 403,408 for operational costs (staffing, utilities, program delivery). This support offsets the gym's expenses of Rs. 46,871,733 against its revenue of Rs. 6,460,970, ensuring accessibility and sustainability in a rural context.

Highlights

- The gym has enrolled over 311 active members since its inception, with consistent monthly admissions (38–48 members)
- Operates from 5:30 AM to 10:00 PM, including women-only hours (11:00 AM–1:00 PM) for inclusivity.
- It features advanced equipment like imported cardio machines, strength training tools, and functional gear
- 10 athletes trained for regional competitions and strong community participation through Zumba and fitness workshops.

Overall performance

- Surveys indicate high satisfaction, with 86% rating equipment quality as excellent, 77% praising location convenience, and 81% willing to recommend the gym.
- Retention is strong, with 55% of members using the gym for over six months, though 18% find membership costs high, and 14% are unsatisfied, citing issues like parking.
- The gym's women-friendly environment (78% rate comfort and safety as excellent) and diverse programs, including Zumba and kids' camps, drive engagement across age groups, positioning it as a leading rural fitness facility.

Overall Impact

- **Physical Health:** Reduces risk of lifestyle diseases like diabetes (10% prevalence in Kerala), with 70% of members reporting improved strength and endurance within six months.
- **Mental Well-being:** Zumba and yoga classes alleviate stress and anxiety, enhancing psychological resilience in a region with rising substance abuse.
- **Youth Engagement:** Engages over 200 students annually, with 80% reporting increased discipline and self-esteem, diverting them from drug-related activities.
- **Community Cohesion:** Group classes and fitness events build social connections, reducing isolation and vulnerability to negative influences.

- **Anti-Drug Efforts:** Promotes fitness as a positive lifestyle, countering drug trafficking risks in coastal Kerala and encouraging healthy habits.

5A Adherence Framework

- **Affordability** is ensured through competitive fees and MAFIL's support
- **Accessibility** is enhanced by its Valappad location and extended hours
- **Accommodation** includes women-only hours, kids' and seniors' programs, and disability-friendly features
- **Acceptability** is reflected in 90%-member recommendation rates and community-focused events
- **Availability** is supported by daily operations and online booking, making it a convenient and inclusive facility compared to local gyms with limited services.

Recommendations

- Partner with schools for free fitness workshops targeting at-risk youth to promote physical activity.
- Introduce low-cost youth memberships (Rs. 500–1,000/month) to enhance access for low-income students.
- Launch anti-drug campaigns integrating fitness and awareness with local authorities.
- Expand sports coaching with scholarships for underprivileged athletes to compete at higher levels.
- Add mindfulness sessions like meditation to address psychological factors linked to drug use.
- Promote online fitness challenges to engage youth during off-hours via digital platforms.

Conclusion:

Manappuram Premium Gym and Fitness Center in Valappad is a transformative initiative for rural Thrissur, addressing the pressing need for health and wellness in a region grappling with rising drug use. With world-class facilities, affordable pricing, and inclusive programs, the gym empowers students, women, seniors, and the broader community to lead healthier, more disciplined lives. By investing in outreach, localized programs, and enhanced accessibility, the gym can further strengthen its role as a cornerstone of health, resilience, and community engagement in coastal Kerala, creating a lasting impact on the region's social and health landscape.

Manappuram Yoga

Introduction

Manappuram Yoga Centers, established by MAFIL in Valappad and Thrissur, Kerala, are dedicated to promoting holistic well-being through authentic yoga practices. Offering a range of programs including traditional yoga, geriatric yoga, ladies' batches, personal coaching, and Yoga Teacher Training Courses (TTC) certified by Yoga Alliance International, the centers cater to diverse groups such as women, seniors, children, and rural communities. With both online and offline classes, free yoga camps, and innovative offerings like aerial yoga and Ayurveda integration, the centers aim to enhance physical and mental health while making wellness accessible to all.

Support provided

In the fiscal year 2023-24, MAFIL provided substantial financial support to Manappuram Yoga Centers, allocating Rs.23,117 for capital expenditure on infrastructure such as high-quality mats and props, and Rs.5,814,606 for operational costs, including instructor salaries, utilities, maintenance, and online class platforms like Google Meet and Zoom. Total CSR support amounted to Rs.5,837,723, covering the gap between the centers' revenue of Rs.2,762,900 and total expenses of Rs.8,600,623, ensuring the sustainability and accessibility of their programs.

Highlights

The centers served 775 participants, with 494 in Thrissur and 281 in Valappad

- Diverse offerings like regular classes (515 participants), specialized courses (212 participants, including couples, geriatric, ladies' batches, personal coaching, and aerial yoga), and TTC programs training 58 teachers.
- Free yoga camps reached over 1,000 rural beneficiaries, while online classes engaged 300 participants, including diaspora communities.
- Survey findings from 28 beneficiaries showed high satisfaction, with 93% rating the centers excellent compared to other yoga facilities, 96% praising instructor professionalism, and 100% appreciating personalized coaching.

Overall performance

- The centers' infrastructure, particularly cleanliness (93% excellent) and safety (86% excellent), received positive feedback, though mats, props, and restrooms need improvement.
- Affordability was rated excellent by 54%, but 46% found fees fair, indicating room for cost adjustments. The centers' inclusive programs, professional instruction, and rural outreach through free camps have established them as a preferred wellness destination.
- High participant satisfaction (63% highly satisfied, 37% satisfied) and effectively addressing health and wellness needs in Thrissur.

Overall Impact

- **Health and Wellness:** Engaged 775 participants and over 1,000 rural beneficiaries, promoting physical fitness and mental resilience to combat chronic illnesses (28% prevalence) and stress-related disorders (15% prevalence).
- **Women's Empowerment:** Ladies' batches (154 participants) created safe spaces, enhancing women's health, confidence, and community bonding.
- **Economic Empowerment:** Trained 58 TTC graduates, with 70% becoming yoga instructors, boosting livelihoods, especially for women and rural residents.
- **Health Equity:** Free camps addressed healthcare gaps in rural areas, providing accessible preventive care.
- **Social Cohesion:** Inclusive programs like couples' and geriatric yoga strengthened community ties across diverse groups.

5A Framework

- **Availability,** offering diverse programs like regular classes, online sessions, and free camps for over 1,000 rural beneficiaries.
- **Acceptability** is high, with 93% rating the centers excellent and 63% highly satisfied.
- **Accommodation** is strong through tailored offerings like ladies' and geriatric classes
- **Affordability** (54% excellent, 46% fair)
- **Acceptance** is evident in strong community engagement and positive survey feedback.

Recommendations

- Introduce varied yoga styles like power yoga and meditation to meet 46% demand for diversity.
- Extend evening class timings to accommodate 33% requesting flexible schedules.
- Implement tiered pricing or subsidies to improve affordability for low-income participants.
- Enhance parking facilities in Thrissur to address 13% requesting improvements.
- Expand TTC programs to Valappad for greater rural economic empowerment.
- Increase frequency of free yoga camps to further tackle rural health disparities.

Conclusion

Manappuram Yoga Centers, backed by MAFIL's CSR support, have significantly advanced health, wellness, and social equity in Thrissur, serving over 790 participants and 1,000 rural beneficiaries through inclusive programs. High satisfaction, professional instruction, and rural outreach highlight their impact, while opportunities to enhance affordability, diversify offerings, and improve infrastructure can further strengthen their role. By implementing recommended strategies, the centers can continue to promote healthier, more empowered communities in Kerala and beyond.

Manappuram Ambulance

Introduction

The Manappuram Ambulance Project, backed by MAFIL, delivers critical emergency medical transport in Thrissur and Kochi, Kerala, addressing healthcare disparities in rural and semi-urban areas. Operating seven ambulances, including five NICU-PICU units, one ICCU unit, and one non-ICU unit, the initiative ensures timely access to life-saving care for marginalized communities, aligning with MAFIL's mission to improve public health.

Support provided

In 2023–24, MAFIL allocated Rs. 1.30 crores to the ambulance initiative, with Rs. 25.96 lakhs for capital expenditure and Rs. 1.04 crores for operational costs, covering staff salaries, fuel, and maintenance. This funding ensured the fleet's readiness, supported staff training, and enhanced emergency response capabilities, improving healthcare access for underserved populations.

Highlights

- The project served 2,323 patients, covering 1,09,503 kilometers, with each ambulance handling 5–6 daily calls.
- Rates of Rs. 55–75/km, significantly lower than private services (Rs. 100–150/km)
- 50% BPL reimbursements ensured affordability.
- The fleet, equipped with advanced medical tools and staffed by BLS-certified professionals, achieved 10–15-minute response times, outperforming government and private services in rural areas.

Overall performance

- The ambulance service demonstrated high efficiency
- 44% BPL households among its 2,323 beneficiaries.
- With 90% of surveyed patients rating the service excellent
- 100% praising timely responses, the initiative bridged critical healthcare gaps.
- Strategic placement, 24/7 availability, and a dedicated hotline enhanced accessibility, while specialized units addressed pediatric and adult critical care needs effectively.

Overall Impact

- **Equitable Healthcare:** Served 44% BPL households, ensuring affordable access with lower rates and BPL discounts.
- **Affordability:** Rates of Rs. 55–75/km and transparent pricing reduced financial barriers for low-income families.
- **Timely Interventions:** 10–15-minute response times and BLS-certified staff enabled life-saving care during transit.
- **Mortality Prevention:** Specialized equipment and rapid transport reduced risks for NICU and ICCU patients.
- **Rural Health System:** Strengthened emergency infrastructure in semi-rural areas like Valapad and Mala.
- **Healthcare Connectivity:** Linked rural communities to advanced medical facilities, covering 1,09,503 km.

5A Framework

- **Accessibility:** Strategically stationed ambulances, 24/7 operations, and a dedicated hotline ensure prompt emergency access.
- **Affordability:** Subsidized rates (Rs. 55–75/km) and BPL reimbursements make services accessible to low-income families.
- **Availability:** Seven ambulances, including specialized units, handle 5–6 daily calls with advanced equipment.
- **Acceptability:** 90% excellent ratings reflect community trust, with culturally sensitive, professional staff.
- **Accommodation:** Proximity to hospitals and tailored NICU-PICU/ICCU units meet diverse patient needs.

Recommendations

- **Public-Private Partnerships:** Collaborate with Kerala's health department or Ayushman Bharat for BPL reimbursements.
- **Hospital Partnerships:** Partner with hospitals to fund specialized services like neonatal care.

Conclusion

The Manappuram Ambulance Project has significantly enhanced emergency medical services in Thrissur and Kochi by providing timely, affordable, and specialized transport. With a focus on marginalized communities, it bridges healthcare gaps, builds trust, and serves as a model for community-centric healthcare interventions in Kerala.

Manappuram Aquatic Complex

Introduction

The Manappuram Aquatic Complex in Painoor, Valapad, Thrissur, Kerala, established by the Manappuram Foundation, is a vital initiative promoting health, safety, and inclusivity in a rural coastal community. Situated along Kerala's 590-km coastline, the complex features a 25-meter semi-Olympic pool, modern amenities like showers and changing rooms, and structured coaching for all ages, including women-only sessions led by certified coaches. It addresses critical regional needs such as drowning prevention, cultural barriers to women's participation, and limited access to modern aquatic facilities in rural areas.

Support

provided

In the financial year 2023-24, the Manappuram Foundation (MAFIL) provided Rs. 24,03,224 to support the complex's operational expenditures, covering essential running costs. This funding was crucial for maintaining the facility's high standards, with expenses totaling Rs. 5,679,733 against a revenue of Rs. 3,276,509. MAFIL's contribution ensured the complex remained accessible and operational, supporting community-focused programs like subsidized panchayat coaching and women-only sessions.

Highlights

The complex addresses urgent regional challenges: it mitigates Kerala's high drowning rates (30,000 annually in India) by teaching water safety, overcomes cultural barriers through women-only sessions to boost female participation, and promotes health in a region with 15% obesity prevalence. Its modern infrastructure, rare in rural Thrissur, rivals urban facilities in Kochi or Chennai, offering affordable access (Rs. 1,000–2,000/month) compared to urban pools (Rs. 4,500–8,000). The diverse coaching team, including female instructors, enhances inclusivity, particularly for women and children.

Overall performance

- Regular packages attracted 209 users, while 14 received competitive training. Operating daily from 6:00 am to 8:00 pm, the facility accommodated diverse groups, with 1,548 general and 783 student coaching sessions.
- In 2023-24, the complex served 3,683 users, with 2,331 opting for one-hour sessions, 599 children and 295 adults attending coaching camps, and 235 participating in panchayat-supported programs.
- Panchayat-based coaching reached 124 rural learners, and survey feedback highlighted 100% satisfaction with affordability and 90% with coaching quality, though 15% of users faced transport challenges.

Overall Impact

- **Skill Development and Safety:** Over 3,600 users, including 783 students, learned swimming, with 80% of parents reporting improved child safety skills, critical in flood-prone Valapad.
- **Women's Empowerment:** Women-only sessions led to a 60% increase in female participation, boosting confidence and overcoming cultural taboos.
- **Health Benefits:** 70% of regular swimmers reported better mood and reduced stress, while 50% of users over 40 noted improved joint mobility.

- **Youth Engagement:** Programs for 599 children provided positive outlets, reducing delinquency risks in coastal communities.
- **Competitive Training:** 14 local swimmers showed improved technique and discipline, inspiring broader community interest in swimming.

5A Framework

- **Affordability:** Fees of Rs. 1,000–2,000/month and 30% subsidized panchayat users ensure accessibility, far below urban pool rates (Rs. 4,500–8,000).
- **Acceptance:** 85% user satisfaction and panchayat campaigns enhance cultural acceptance, especially for women.
- **Availability:** Women-only and child programs address safety and cultural needs, promoting inclusivity.
- **Accommodation:** Located near Valapad Community Hospital, though 15% of remote users face transport issues.
- **Accessibility:** Bridges infrastructure gaps, with 80% of users noting positive safety impacts for families and the community.

Recommendations

- **Women's outreach:** Partner with NGOs like Kudumbashree to boost female participation by 20%.
- **Sustainable funding:** Explore public-private partnerships to offset Rs. 15–20 lakh maintenance costs.
- **Safety training:** Introduce coastal-specific workshops to reduce drowning incidents by 10–15%.
- **School programs:** Expand panchayat-school partnerships to reach 1,000 students annually.
- **Eco-friendly operations:** Adopt solar-powered heating and water recycling to cut costs by 10–20%.

Conclusion

The Manappuram Aquatic Complex is a transformative hub in Valapad, delivering high-quality, affordable aquatic access that enhances safety, empowers women, and promotes health in a rural coastal setting. By addressing drowning risks, cultural barriers, and infrastructure gaps, it sets a replicable model for equitable community development, aligning with global sustainability goals and inspiring similar initiatives in other coastal regions.

Mahima Counselling Center

Introduction

Mahima Counselling Center, located in Valappad, Thrissur, serves a marginalized coastal community with limited access to resources, addressing psychological, developmental, and educational challenges. Catering to a diverse clientele, from children with speech delays to adults needing mental health or career support, the center is a vital resource in a region where socio-economic barriers restrict access to specialized care.

Support provided

MAFIL's support has significantly enhanced Mahima Center's capacity to serve Valappad's underserved population. By funding infrastructure expansion, hiring expert professionals, and enabling affordable, high-quality services, MAFIL's contribution of Rs. 3,938,805 in 2023-24 (Rs. 657,688 for capital expenses and Rs. 3,281,117 for operational expenses) bridged critical gaps in addressing psychological and developmental needs in a resource-scarce region.

Highlights

In 2023-24, Mahima Center reached 1,649 individuals, with a balanced gender distribution (720 females, 919 males) and a mix of 1,022 new and 627 follow-up cases. Services included audiology (e.g., Pure Tone Audiometry), speech therapy (e.g., 12-session packages), behavioral therapy, academic remedial training, and psychological counseling. The center's affordability (63% rated charges excellent), expert staff, and community trust (88% recommendation rate) highlight its effectiveness.

Overall performance

Mahima Center excels in delivering timely, affordable, and tailored services, with 75% of survey respondents rating appointment timeliness and payment flexibility as excellent, and 63% praising service quality and pricing transparency. Infrastructure and staff professionalism were well-regarded, though 13% noted areas like accessibility and follow-up as needing improvement, indicating minor gaps in an otherwise strong performance.

Overall Impact

- **Health Improvements:** Speech therapy enhanced communication, behavioral therapy improved social functioning, audiology restored hearing, and counseling alleviated anxiety and depression.
- **Inclusivity:** Balanced gender reach (720 females, 919 males) and diverse services ensured broad community engagement.
- **Accessibility:** Affordable services and local presence addressed barriers in a region with scarce specialized care.
- **Community Trust:** 88% recommendation rate and 75% excellent privacy ratings reflect strong community acceptance.
- **Sustainability:** MAFIL's support and alignment with UNSDGs (3, 4, 10, 17) strengthened long-term impact.

5A Framework

- **Affordability:** 63% rated service charges and transparency excellent; 75% appreciated flexible payment options.
- **Accessibility:** 50% rated transport/parking excellent; 25% of clients were walk-ins, with camps extending reach.
- **Availability:** 38% rated service range excellent; 75% praised timely appointments and expert staff.

- **Acceptance:** 88% would recommend the center; 75% rated privacy/confidentiality excellent.
- **Accommodation:** 63% rated service customization excellent, with flexible options like online counseling.

Recommendations

- **Enhance Timeliness:** Implement online booking and add appointment slots.
- **Increase Affordability:** Introduce subsidized programs or sliding-scale fees.
- **Upgrade Infrastructure:** Improve cleanliness, safety, and transport accessibility.
- **Strengthen Follow-up:** Enhance support through structured calls and staff training.
- **Expand Programs:** Develop more specialized behavioral and learning disability interventions.

Conclusion

Mahima Counselling Center has become an essential lifeline for Valappad's marginalized community, delivering impactful, affordable, and tailored services with MAFIL's support. By addressing diverse needs through audiology, speech therapy, behavioral interventions, and counseling, the center promotes well-being and reduces inequalities, aligning with UNSDGs. Continued improvements in accessibility, affordability, and specialized programs will further strengthen its role as a vital community resource.

Health projects – Rating

All the Health projects were assigned indicators that was in line with the 5As of Healthcare to evaluate access and effectiveness of healthcare services offered by MAFIL's CSR. The ratings were given based on the observations and interactions of the SAN team with the stakeholders of each project

	Criteria	MACARE	Mahima	Gym	Aquatic	Yoga	Ambulance	Avg
1	Accessibility to the Centers	5.0	5.0	5.0	4.5	4.5	5.0	4.8
2	Affordability of treatment	4.0	4.0	3.5	4.5	3.0	4.5	3.9
3	Quality of treatment/services	5.0	4.0	4.5	3.5	4.5	5.0	4.4
4	Staff trained in patient confidentiality/ safety protocols	5.0	5.0	5.0	5.0	5.0	5.0	5.0
5	Patient/Member footfall per month	4.0	3.5	3.0	3.0	2.0	4.0	3.3
6	Infrastructure adapted for local population needs	5.0	5.0	5.0	5.0	5.0	5.0	5.0
7	Gender sensitivity program/care delivery	5.0	5.0	5.0	5.0	5.0	5.0	5.0
	Promotes overall well-being	4.5	4.0	4.5	4.0	4.0	4.0	4.2
8	Promotes local livelihoods	4.5	4.5	4.5	4.5	4.5	4.5	4.5
9	Access to services for elderly people with disabilities	4.5	4.5	4.5	3.5	4.5	5.0	4.4
10	Environmentally Friendly Practices	4.0	4.0	4.0	4.0	4.0	4.0	4.0
11	Maintenance & Durability	5.0	4.5	5.0	5.0	4.0	5.0	4.8
12	Community/Institutional Support	4.5	4.0	4.0	4.5	2.5	4.5	4.0
13	Availability of Basic Services-Functional toilets, water, etc.	5.0	5.0	5.0	5.0	5.0	5.0	5.0
m	Digital membership/database	5.0	5.0	3.5	3.5	3.5	5.0	4.3
15	Efficient reporting system	5.0	5.0	3.0	3.0	2.0	5.0	3.8
18	Community Satisfaction/Feedback	5.0	4.0	4.0	4.0	4.0	4.0	4.2
19	Emergency care availability 24/7	5.0	4.0	4.0	4.0	4.0	5.0	4.3
	Referral from community	4.5	3.5	3.5	4.0	2.0	4.5	3.7
20	Community Awareness about the Centers	4.5	4.0	4.0	4.0	2.5	5.0	4.0
		94.0	87.5	84.5	83.5	75.5	94.0	86.5

Total Score: /100
Interpretation:
81-100: Excellent, model rural Health based infrastructure
61-80: Good, minor improvements needed
41-60: Fair, needs attention
<40: Poor, critical intervention needed

All the projects except the Yoga Services have scored above 80 indicating that they were all offering excellent services and were projects needed for the community.

Education

Mukundapuram Public School (MPS)

Overview: Mukundapuram Public School (MPS), located in Nadavaramba, Irinjalakuda, Thrissur, Kerala, is an ICSE-affiliated institution dedicated to providing high-quality education to rural students. Supported significantly by MAFIL, which contributed ₹2.405 crores (49% of total expenses) in 2023–24, MPS offers a modern, student-centric learning environment with advanced infrastructure, including smart classrooms, science and robotics labs, and sustainable initiatives like solar energy and rainwater harvesting. The school aims to bridge the urban-rural education gap, aligning with multiple UN Sustainable Development Goals (SDGs), including Quality Education (SDG 4), Gender Equality (SDG 5), and Reduced Inequalities (SDG 10).

Key Achievements

- **Enrollment and inclusivity:** In 2023–24, MPS enrolled 716 students (48% female) from Pre-KG to Grade 12, with 95% from rural households and 60–65% as first-generation English-medium ICSE learners. Scholarships supported 26 students, enhancing access for low-income families.
- **Academic and infrastructure excellence:** The school delivers a rigorous ICSE curriculum, supported by 20+ smart classrooms, STEM labs, and digital tools like the MASH platform for streamlined academic management. All students passed their exams, and participation in Olympiads and inter-school events fosters holistic development.
- **Sustainability and community impact:** MPS employs 95% of its 80-strong workforce locally, boosting rural economies. Eco-friendly initiatives, including 126 solar panels and rainwater harvesting, reduce environmental impact.
- **Student and parental engagement:** Regular PTA meetings and community outreach, such as a fashion show for young students, enhance parental involvement and awareness, though community buy-in remains limited due to misconceptions about the school's name.

Challenges:

- **Retention issues:** Enrollment drops significantly after Grade 8, with no students in Grade 11 and only 10 in Grade 12, driven by parental concerns about the ICSE curriculum's rigor in higher grades.
- **English proficiency:** Students and teachers struggle with communicative English, hindered by a pronounced Malayalam accent and limited high-quality instruction.
- **Underutilized resources:** Science labs are used by only 14% of students, and sports activities lack engagement, as indicated by a survey of 25 students.
- **Canteen and curriculum perception:** Canteen food receives mixed feedback, and the ICSE curriculum is perceived as challenging, with 57% of students finding it "a little difficult" and 36% "very difficult."
- **Visibility and branding:** Limited awareness of MPS's offerings in nearby areas and misconceptions about its name (assumed to be a government school) hinder enrollment growth.

Survey Insights: A survey of 25 students (Classes 6–10) revealed high satisfaction with teachers (all rated "good" or "excellent" by older students) and confidence in academic performance (80–86%). However, science labs are underutilized, sports activities are rated as "okay" by most, and English proficiency remains a concern, with only 64% feeling confident. Students' written responses show enthusiasm but lack clarity, grammar, and critical reflection, underscoring the need for improved communication skills.

Recommendations

- **Academic and extracurricular:** Introduce structured training for inter-school competitions, a language club for English proficiency, and expanded after-school programs. Organize an inter-ICSE swimming competition and enhance sports variety.
- **Infrastructure:** Increase science lab integration into lessons and explore hostel facilities for outstation students.
- **Operational and financial sustainability:** Revisit fee structures, introduce tiered financial aid, and transition operational costs to school revenue through fundraising.
- **Community engagement and branding:** Strengthen PTA engagement, rebrand to clarify the school's ICSE identity, and boost rural outreach to increase admissions.
- **Retention strategies:** Offer targeted career guidance, remedial coaching, and integration with Ma Geet school for students transitioning to other boards.

Conclusion:

MPS has made significant strides in delivering quality ICSE education to rural Thrissur, supported by MAFIL's CSR initiatives. However, addressing retention challenges, enhancing English proficiency, improving resource utilization, and increasing community awareness are critical for long-term sustainability and impact. By implementing the recommended strategies, MPS can solidify its position as a leading rural education hub, empowering students to compete globally while fostering sustainable community development.

Manappuram Geetha Ravy School (Ma Geet)

Overview: Manappuram Geetha Ravy School (Ma Geet), located in Valappad, Thrissur, Kerala, is a CBSE-affiliated institution blending Montessori methods (Pre-KG to Class 2) with the CBSE curriculum (Class 3 onward). Supported by ₹1.6 crores from MAFIL in 2023–24 (39% of total expenditure), Ma Geet provides a modern, inclusive learning environment with smart classrooms, STEM labs, and sustainable infrastructure like solar power and rainwater harvesting.

Key achievements

- Enrollment and inclusivity: In 2023–24, Ma Geet enrolled 661 students (46% girls) from Pre-KG to Grade 10, with 276 new admissions, particularly strong in the KG section (165 students). Scholarships for 30 students and a 50% fee concession for staff children enhance affordability.
- Academic excellence: The school achieved a 100% pass rate in 2023–24, reflecting robust teaching methodologies and a supportive learning environment.
- Retention improvement: Only 56 transfer certificates were issued in 2023–24, down from 126 the previous year, indicating stronger student retention.
- Infrastructure and innovation: A new eco-friendly campus with 40 classrooms, smart boards, robotics/AI labs, a swimming pool, and a capacity for 1,500 students supports holistic education. The MASH platform streamlines academic management.
- Holistic development: Programs in robotics, coding, swimming, horse-riding, and school cinema foster critical thinking, creativity, and values. Support for students with learning disabilities through special educators and individualized education plans (IEPs) promotes inclusivity.
- Community impact: Employing 141 staff (95% local) boosts the rural economy, while facilities like a creche and infirmary support working parents.

Challenges

- English proficiency: Both students and teachers struggle with English fluency, pronunciation, and grammar, limiting effective communication. Current initiatives, like hiring a communicative English coach, show slow progress.
- Learning disability support: While Ma Geet offers remedial education, the lack of formal assessments for students with specific learning disabilities (SLDs) hinders tailored support.
- Secondary enrollment: Admissions in Grades 9–10 remain low (one student each), suggesting challenges in sustaining interest in higher grades.
- Teacher training: Teachers report feeling underprepared for smart classroom tools and English communication, despite regular workshops.
- Community awareness: Limited awareness of Ma Geet's offerings and CBSE accreditation in rural areas impacts enrollment growth.

Survey findings:

- High satisfaction with facilities (especially CCTV), smartboards, and the Montessori method, rated "excellent" by most.
- Computer labs, support classes, and English programs significantly boost confidence, with nearly all students reporting improved communicative skills.
- Strong teacher and peer support create a nurturing environment, though some students noted minor issues like bullying and challenging academics.

- Ma Geet is perceived as superior to other CBSE schools, with students valuing its facilities and teaching quality.

5A framework highlights

- **Accessibility:** The eco-friendly campus, transport services, and digital tools like MASH ensure access for rural students, including those with SLDs.
- **Affordability:** Competitive fees (₹49,000–₹52,600) and scholarships make quality education accessible, supported by MAFIL's CSR funding.
- **Accommodation:** Montessori methods, SLD support, and tailored digital content cater to diverse learning needs.
- **Availability:** Capacity for 1,500 students, 141 staff, and advanced facilities ensure resource availability.
- **Acceptance:** High retention, gender parity (46% girls), and parental trust reflect growing community acceptance.

Recommendations

- **English proficiency:** Implement comprehensive English training for teachers and students, including weekly conversational classes, language labs, and non-Malayalam-speaking educators.
- **SLD support:** Conduct formal SLD assessments and train teachers in inclusive practices to enhance IEPs.
- **Teacher training:** Provide hands-on training in smart classroom technology and NCERT methods, alongside addressing teacher pay and work environment concerns.
- **Enrollment growth:** Expand scholarships and launch targeted outreach to boost secondary-grade admissions and community awareness.
- **STEM and extracurriculars:** Invest in advanced STEM resources and coaching for national competitions. Enhance the school cinema program with global citizenship themes.
- **Girls' empowerment:** Introduce leadership workshops and a girls' club to foster confidence and ambition.

Conclusion

Ma Geet has emerged as a model for rural CBSE education, leveraging MAFIL's support to build advanced infrastructure and inclusive programs. However, addressing English proficiency, SLD support, and secondary enrollment challenges is critical for sustained impact. By implementing targeted interventions, Ma Geet can solidify its role as a transformative educational hub, empowering rural students for global success while encouraging community development.

MAIAM

Overview: The Manappuram Institute of Automotive Skills (MAIAM), located in Painoor, Edathiruthy, Thrissur, Kerala, provides industry-relevant automotive training to youth, particularly from rural and semi-urban areas. MAIAM offers a comprehensive Automotive Body Repair Technician – Level 4 program, certified by the Automotive Skill Development Council (ASDC), National Skill Development Corporation (NSDC), and National Council for Vocational Education and Training (NCVET). By blending theoretical knowledge with hands-on practical training, MAIAM equips students with skills to excel in the automotive industry, supporting employability and economic empowerment in underserved communities.

Key achievements

- MAIAM successfully trained 56 new students in the Automotive Body Repair Technician course. Academic excellence: The school achieved a 100% pass rate in 2023–24, reflecting robust teaching methodologies and a supportive learning environment.
- The program achieved an impressive completion rate of 84%, with 47 out of 56 students successfully finishing the course.
- Infrastructure and innovation: A new eco-friendly campus with 40 classrooms, smart boards, robotics/AI labs, a swimming pool, and a capacity for 1,500 students supports holistic education. The MASH platform streamlines academic management.
- Of the 47 graduates, 45 actively sought employment, and 91% of them—41 students—secured jobs within three months of completing the course.
- All graduates who attempted the ASDC certification exams achieved a 100% pass rate, highlighting the high-quality training.

Challenges

- English proficiency: Both students and teachers struggle with English fluency, pronunciation, and grammar, limiting effective communication. Current initiatives, like hiring a communicative English coach, show slow progress.
- Learning disability support: While Ma Geet offers remedial education, the lack of formal assessments for students with specific learning disabilities (SLDs) hinders tailored support.
- Secondary enrollment: Admissions in Grades 9–10 remain low (one student each), suggesting challenges in sustaining interest in higher grades.
- Teacher training: Teachers report feeling underprepared for smart classroom tools and English communication, despite regular workshops.
- Community awareness: Limited awareness of Ma Geet's offerings and CBSE accreditation in rural areas impacts enrollment growth.
- Through strategic partnerships with 11 dealerships, including Toyota and Renault, MAIAM ensures its training mirrors industry requirements.

Survey findings:

- All respondents (100%) were motivated to enroll in the MAIAM course due to their interest in the automotive sector.
- 75% of beneficiaries view MAIAM as highly reputable

- 75% identified as first-generation learners in their families. 75% identified as first-generation learners in their families.
- 100%) rated the course modules, trainers, theory classes, practical sessions, and course alignment with industry trends as excellent.
- 75% rated the quality of partner organizations and trainer/mentor guidance as excellent
- 75% rated training space availability as excellent; 100% rated equipment and tools as excellent

5A framework highlights

- **Accessibility:** The MAIAM campus, located at Manappuram Agro-Farms, is accessible via reliable transport services, benefiting students from surrounding rural areas.
- **Affordability:** MAIAM's fee range of Rs. 55,000–Rs. 60,000 is competitive compared to urban institutes charging Rs. 1 lakh or more for similar programs.
- **Accommodation:** The hostel accommodates students, with separate facilities for male and female trainees, ensuring a safe and supportive environment.
- **Availability:** MAIAM has the capacity to train 200 students annually, with plans to expand to accommodate growing demand. Four batches in 2023–24 reflect consistent enrollment and availability of training slots.
- **Acceptance:** High placement rates (85%) and low dropout rates (8 students) indicate strong acceptance among students and families.

Recommendations

- **Enhance trainer capacity:** Conduct regular professional development sessions for trainers to ensure relevant and engaging instruction.
- **Expand soft skills and English fluency training:** Introduce year-round workshops on soft skills alongside English fluency training to improve employability in customer-facing roles.
- **Strengthen community and industry partnerships:** Forge partnerships with additional local dealerships, automotive firms to expand internship, job placement opportunities.
- **Develop advanced in-house training programs:** Establish in-house programs for advanced skills.
- **Promote gender inclusion:** Launch awareness campaigns to encourage female enrollment.
- **Build robust alumni networks:** Strengthen alumni engagement through active WhatsApp groups for peer learning and knowledge sharing.
- **Boost social media presence:** Enhance social media outreach on platforms like Instagram and LinkedIn to complement word-of-mouth promotion and attract a broader audience.
- **Review course duration:** Evaluate the current course duration based on student feedback and industry requirements, extending it if necessary to ensure comprehensive skill development.

Conclusion: MAIAM has emerged as a leading vocational training institute in rural Thrissur, thanks to MAFIL's substantial support, which has bolstered infrastructure and training quality. The institute's ASDC-certified program, industry partnerships, and affordable fees have made automotive skills accessible to underserved communities, driving employability and economic empowerment.

Ma Campus

Overview: MA Campus, formerly known as MAPE, was established in 2018 and rebranded as MA Campus to provide professional coaching for Chartered Accountancy (CA), Cost and Management Accountancy (CMA), and Company Secretary (CS) courses. With campuses in Thrissur and Valappad, MA Campus aims to deliver accessible, affordable, and high-quality professional education to students in Kerala, particularly targeting underprivileged and rural communities.

Highlights

- Total Enrollment: 256 students across both campuses, with Thrissur (194) having over three times the enrollment of Valappad (62).
- Popular Courses: CA Inter (2 groups, New) has the highest enrollment (77), followed by CMA Foundation (New) (66) and CMA Inter (1 group) (39).
- Valappad: Focuses on CA Inter and CMA Inter (1 group), with no students in CA Final or CMA Foundation.

Survey findings

- First in household pursuing coaching: A significant 67% of students reported being the first in their household to pursue entrance exam preparation or coaching.
- Coaching and course structure: The effectiveness of training sessions and subject expertise of teachers both scored 36% excellent.
- Affordability: Affordability was a strong point with 80% rating course fees as reasonable.
- Infrastructure provided: Infrastructure was highly rated, with 90% finding facilities excellent.
- Location of Ma Campus: The location was well-received, with 80% rating campus convenience as excellent and 70% finding class timings suitable.
- Internship and article ship support: Guidance for job placement post-course was rated excellent by 60%.
- Comparison with other institutes: 33% rated their experience at Ma Campus as better than other institutes.

Adherence to 5A framework— Ma Campus

- Affordability: Offers courses at 8,000–53,000 annually, lower than competitors' 15,000–60,000, enabling access for underprivileged students. Provides scholarships from 25% to full coverage, supporting 24% of students from below poverty line (BPL) backgrounds.
- Accessibility: Located in rural and semi-urban Valappad and Thrissur, bringing professional CA, CMA, and CS coaching to underserved areas.
- Accommodation: Provides well-equipped facilities, including spacious classrooms, libraries, and air-conditioned study rooms for extended practice. Lacks hostel facilities, limiting support for students from distant districts, as noted in audit recommendations.
- Acceptance: Enjoys a strong reputation, with 75% of surveyed students rating it excellent or very good.
- Availability: Operates two centers in Thrissur and Valappad, offering CA, CMA, CS, and ACCA courses with adequate faculty (one teacher per 30 students). Provides comprehensive resources,

including digital platforms, mock tests, and study materials aligned with ICAI, ICMAI, and ICSI curricula.

Recommendations

- Enhance marketing efforts to build a stronger reputation and increase visibility among prospective students.
- Provide additional support for first-generation coaching students, such as mentorship programs, to ease their transition.
- Revise the course structure to improve clarity of subject delivery, organize content more effectively, and adjust study break lengths for better balance.
- Continue investing in infrastructure, ensuring consistent availability of study materials and teaching aids.
- Improve access to the campus by enhancing transportation options or providing shuttle services.
- Strengthen internship and article ship support by partnering with relevant organizations and offering more tailored guidance.
- Leverage alumni pride through events, recognition programs, and networking opportunities.
- Improve overall student satisfaction by addressing feedback on course structure and internship support to increase recommendations.

Conclusion: MA Campus has made significant strides in providing affordable, high-quality professional coaching for CA, CMA, and CS courses in rural and semi-urban Kerala, supported by MAFIL's substantial financial backing, With modern infrastructure, experienced faculty, and a focus on inclusivity—evidenced by 48% female enrollment and 63% first-generation learners—the institute empowers underprivileged students to pursue competitive careers in finance and accounting, achieving a 90% job placement rate. The program must be continued to ensure that rural youth benefit from the same.

Ma Academy

Overview: Ma Academy, with centers in Triprayar and Palakkad, is dedicated to delivering high-quality entrance coaching for competitive exams such as NEET, KEAM (KEEM), and JEE, alongside tuition for CBSE and State Board students in Classes 10, 11, and 12. Located near Triprayar bus stand and in Palakkad, Ma Academy empowers rural students by providing accessible, affordable, and specialized education to bridge the urban-rural educational divide.

Highlights:

- **Enrollment:** In 2023-24, Ma Academy enrolled 374 students in Triprayar and 105 in Palakkad across various programs, reflecting growing demand,
- **Academic Performance:** Triprayar's 100% clearance rate in CRASH NEET and CRASH KEEM reflects effective short-term coaching. Both centers achieved 100% pass rates in Class 11 and 12 board exams.
- **Student Retention:** Retention rates were strong, with 23 dropping out from Triprayar and 12 from Palakkad.
- In 2023-24, 310 students received scholarships, with 104 availing full waivers under the SC/ST + BPL category from Triprayar and 46 from Tripayyar.

Survey findings

- The survey shows that Ma Academy enjoys a strong reputation among its students.
- 71% of students reported being the first in their household to pursue entrance exam preparation or coaching, highlighting the academy's role in opportunities to first-generation learners.
- **Teaching and support quality:** Doubt-clearing support scored the highest, with 94% rating it excellent, showing strong student satisfaction in this area.
- The duration of the course (71% excellent) and session length (81% excellent) were generally satisfactory, with minor concerns about course duration (29% average).
- The affordability of Ma Academy's course was rated highly by students. Value for money stood out, with 93% rating it
- Learning tools and technology received a slightly lower 76% excellent rating.

Adherence to 5A framework– Ma Academy

Affordability: Ma academy excels in affordability, with 93% of students rating value for money as excellent and 88% praising overall affordability fee and scholarships. The academy's scholarship programs, such as 100% waivers for SC/ST + BPL students with 85% marks, ensure financial barriers do not hinder access to quality education.

Acceptance: The academy enjoys strong acceptance among students, with 65% viewing it as highly respected and 71% definitely recommending it to others.

Availability: Ma academy ensures availability through its comprehensive course offerings, including repeater batches, crash courses, and classes 10 to 12, catering to diverse student needs.

Accommodation: The academy's infrastructure, rated excellent by 94% for classroom environment, seating, and cleanliness, provides a highly accommodating learning environment.

Accessibility: Accessibility is a key strength, with 94% of students rating the convenience of location and ease of transportation as excellent. Class timings (81% excellent) and the availability of online/offline options (82% excellent) ensure that students can access education conveniently.

Recommendations

- Improve performance: Strengthen NEET and KEEM/JEE coaching in Palakkad by recruiting experienced faculty, increasing mock tests, and analyzing student performance data to address gaps.
- Introduce SLD Support: Develop a framework for identifying and supporting students with specific learning disabilities (SLDs) through trained educators and individualized plans, aligning with inclusive education goals.
- Strengthen community engagement: Conduct outreach programs to educate parents about competitive exams and career paths, increasing enrollment and trust in rural areas.
- Sustain scholarship programs: Continue and expand scholarship offerings, particularly for BPL and SC/ST students, to ensure equitable access despite reduced rates from 2025.
- Enhance exam preparation guidance and course content organization by incorporating more structured study plans and practice tests to better prepare students for entrance exams.
- Improve counselling sessions by offering more personal support and increasing the frequency of sessions to address student concerns effectively.
- Upgrade learning tools and technology to ensure students have access to modern, efficient resources for their studies.
- Increase flexibility in online/offline learning options to accommodate diverse student preferences and improve accessibility.
- Strengthen efforts to raise the academy's visibility to further establish it as a highly respected institution.

Conclusion

Ma Academy has made significant strides in providing quality entrance coaching and tuition to rural students, largely due to MAFIL's support of Rs. 1.49 crores in 2023-24, which enhanced infrastructure and sustained operations. The new buildings in Triprayar and Palakkad, equipped with smart classrooms and labs, have elevated the academy's ability to deliver competitive exam preparation on par with urban centers. However, challenges such as English proficiency, limited SLD support, and Palakkad's low NEET/KEEM clearances require urgent attention. By enhancing teacher training, introducing inclusive education measures, and strengthening digital and community engagement, Ma Academy can further its mission of bridging the urban-rural educational divide. With continued MAFIL backing, Ma Academy is well-positioned to become a transformative force in rural education, aligning with NEP 2020 and UNSDG goals for equitable, quality education.

MISD

Introduction: The Manappuram Institute of Skill Development (MISD) in Valappad, Thrissur, delivered two key programs in 2023-24: the Healthcare Assistant Certification Program (GHA) and the Certified Beauty Assistant Program. These programs aim to equip rural students with practical skills for careers in healthcare and beauty therapy. In 2023-24, MISD had a total expense for Rs. 34.26 lakhs. Of this, MAFIL provided Rs 22.2 lakhs as CSR support. This included Rs 21.65 lakhs for salaries (64.8%). Another Rs. 56,123 was spent towards quality infrastructure, enabling affordable education for rural students.

Key highlights

- In 2023-24 academic year, MISD trained a total of 117 rural students, with 96 enrolled in the GHA course and 21 in the CBA course
- 73% of students were first-generation learners, ensuring access for marginalized groups from low-income rural backgrounds.
- 80% of employed graduates secured promotions or higher-paying roles within a year.
- 90% of students reported improved communication, time management, and problem-solving skills.
- GHA graduates supported 1,200+ patients monthly across 15 hospitals, reducing patient wait times by 20% and improving infection control practices.
- Students reported increased respect from family and community.

Survey findings

- The primary driving force behind enrollment was a deep-rooted passion for healthcare, with 90% of students inspired by the growing demand for skilled medical assistants in hospitals and home care settings.
- The course's visibility was significantly boosted by MISD's robust digital presence, with 80% of students discovering it through social media platforms, showcasing the institution's effective online marketing strategies.
- MISD's stellar reputation, rated as excellent by 90% of respondents, is anchored in its NSDC accreditation and strategic partnerships with hospitals, which enhance its credibility and appeal.
- The course's affordability was a standout feature, with 100% of respondents noting that the fees were accessible, enabling participation from low-income students and broadening educational access.
- Beyond technical expertise, 90% of students reported significant improvements in soft skills like communication and empathy, enabling them to handle over 30 patient queries daily with professionalism and care.

Adherence to 5A framework– MISD

- **Affordability:** Course fees were kept minimal: Rs. 18,500 for GHA and Rs. 15,000 for Beauty Assistant in 2023–24, allowing low-income rural youth to participate.
- **Accessibility:** Programs were offered in Valappad, Thrissur – a rural region – directly serving communities with limited access to vocational education.
- **Accommodation:** Courses are designed to suit the needs of rural learners: short duration (3–4 months) and offline, in-person sessions to ensure engagement.
- **Acceptance:** Accredited by the National Skill Development Council (NSDC), enhancing the credibility and national acceptance of the certifications. Strong placement tie-ups with 15 hospitals and 10 salons ensured industry recognition and job relevance.
- **Availability:** Two key job-oriented programs (GHA and Beauty Assistant) offered annually, consistently expanding to meet demand (135 enrollments in 2024–25).

Recommendations

- **Increase admissions:** Use targeted marketing and scholarships to boost enrollment, reducing reliance on MAFIL funding.
- **Enhance soft skills training:** Add modules on communication and empathy to better prepare students for workplace interactions.
- **Conduct community impact assessments:** Gather stakeholder feedback to evaluate broader impacts.
- **Improve data management:** Implement systems to track key performance indicators for continuous improvement.

Conclusion

The MISD's GHA and Certified Beauty Assistant programs empowered 117 rural students in 2023-24, achieving a 96% employment rate, female participation, and support for 1,200+ patients monthly. By promoting social inclusion, community participation, and sustainable livelihoods, the programs enhance community health and economic stability. To ensure sustainability, MISD should increase admissions, strengthen soft skills training, and improve data management, solidifying its role as a leading skill development provider in Valappad.

DDU-GKY

Introduction: The Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) is a Government of India initiative focused on transforming rural youth into an economically independent and globally relevant workforce. As part of this initiative, Manappuram Foundation operates MISD centers in Malappuram and Coimbatore. These centers offer structured skill development programs with a strong emphasis on industry-aligned training and placement support, targeting unemployed rural youth between the ages of 15 and 35.

Key Highlights:

- About the center: Co-funded by the Central Government (60%) and State Government (40%), the program targets underprivileged youth, equipping them with skills for sustainable employment.
- In 2023–24, the center trained 177 youth (151 in Accounts Executive across 6 batches; 26 in Fitness Trainer across 1 batch), a 15% increase from 154 trainees in 2022–23.
- Of the total enrollments, 74 were women (42%), reflecting strong gender inclusivity aligned with Kerala's progressive trends.
- The center achieved a 78% placement rate, with 138 trainees securing jobs.
- Only 12 trainees dropped out before completing training in 2023–24, compared to 25 in 2022–23, indicating strong retention (93% completion rate).

Survey findings

- **Experience with the institute:** The survey shows that 62% of beneficiaries rated their overall experience as excellent.
- **Coaching and support:** 91% of the respondents were satisfied with the quality of trainers, and 87% were happy with both course content and soft skill training.
- **Infrastructure:** The infrastructure provided by MAFIL was rated highly, with 91% of beneficiaries satisfied with accommodation, 93% with safety and hygiene, and 91% with classroom and training equipment.
- **Job placement support:** A significant 94% of respondents confirmed receiving job placement support from MAFIL. This high percentage reflects the program's strong focus on helping beneficiaries secure employment, making it a key strength of the initiative.
- **Employment outcomes:** The survey found that 2% of beneficiaries secured jobs related to their course, 80% were satisfied with their salaries, and 91% could apply course skills in their jobs.
- **Supporting first-gen learners:** 83% of respondents were first-generation learners in their families.

Alignment with the 5A Framework- DDU-GKY

- **Accessibility:** The DDUGKY Center ensures broad access to skill development for underprivileged rural youth. Free residential training removes geographic and logistical barriers. 42% female participation aligns with Kerala's gender inclusivity trends.
- **Affordability:** The program eliminates financial barriers, making training accessible to economically disadvantaged youth. All costs, including course fees, food, accommodation, and insurance, are fully subsidized.

- **Availability:** The curriculum is tailored to meet industry demands, ensuring relevant and job-ready skills.
- **Acceptance:** The program builds trust through credible outcomes and industry recognition. 78% placement rate, with verified job retention for at least three months, demonstrates reliability.
- **Accommodation:** The center is designed to evolve with changing needs and scale its impact. Modern infrastructure, including digital learning resources and smart classrooms, supports flexible training delivery. Build industry linkages, placing trainees in competitive job markets, aligning with global partnership goals

Recommendations

- Strengthen community ties: Conduct awareness drives with local leaders.
- Empower women trainees: Launch mentorship and leadership programs for women.
- Improve food quality or variety to address the relatively lower satisfaction with this aspect of infrastructure.
- Enhance support for the small group of beneficiaries who rated their overall experience as poor to identify and resolve their challenges.
- Strengthen salary negotiation training or job matching better align employment outcomes with beneficiaries' salary expectations.
- Continue focusing on job placement support to maintain its high success rate and ensure all beneficiaries receive assistance.
- Expand outreach to first-generation learners to sustain the program's impact on underserved communities.
- Maintain the affordability of the program to ensure it remains accessible to economically disadvantaged groups.

Conclusion

The Manappuram DDU-GKY center, bolstered by MAFIL's CSR support, has become a role model of rural skill development, training 177 youth and placing many in sustainable jobs in 2023–24. The center's infrastructure and inclusive approach position as a good example for rural empowerment. These infrastructure enhancements have contributed to creating a more conducive learning environment, enabling institutions to expand their reach and improve service delivery.

Education projects – Rating

30 indicators were assigned and a rating scale of 1 to 5 was used for each indicator with 5 being the highest score. The ratings were given based on the observations and interactions of the SAN team with the stakeholders of each project

S. No	Indicator	MaGeet	MPS	MAIAM	MISD	Ma Campus	DDU-GKY	Ma Academy
Access & Availability								
1	Non-availability of similar school or learning center in the region	4.5	3.5	5.0	4.0	3.0	3.0	3.0
2	% of students travelling over 5 kms	5.0	5.0	5.0	5.0	5.0	5.0	5.0
3	Availability of reliable transport options	5.0	5.0	5.0	4.0	4.0	5.0	4.5
4	Operational hrs. adequacy	5.0	5.0	5.0	5.0	5.0	5.0	5.0
Infrastructure & Facilities								
5	Space, light, ventilation)	5.0	5.0	5.0	5.0	5.0	5.0	5.0
6	Drinking water availability	5.0	5.0	5.0	5.0	5.0	5.0	5.0
7	Functional toilets (for boys/girls)	5.0	5.0	5.0	5.0	5.0	5.0	5.0
8	Electricity and internet access	5.0	5.0	5.0	5.0	5.0	5.0	5.0
9	Safe, secure, accessible infrastructure	5.0	5.0	5.0	5.0	5.0	5.0	5.0
10	Disabled-friendly features	4.5	3.5	3.0	3.0	3.0	3.0	3.0
Learning Environment & Resources								
11	Student-classroom ratio	5.0	5.0	5.0	5.0	5.0	5.0	5.0
12	Student-teacher ratio	5.0	5.0	5.0	5.0	5.0	5.0	5.0
13	Availability of qualified teachers	4.5	4.0	5.0	4.5	4.5	4.5	4.5
14	Learning resources (books, labs, ICT)	5.0	5.0	5.0	5.0	5.0	5.0	5.0
15	Use of digital/smart tools/latest tools	5.0	5.0	5.0	5.0	5.0	5.0	5.0
Key outputs/outcomes								
16	Enrollment rate	4.5	3.5	5.0	3.5	3.5	5.0	5.0
17	Improved communication skills	4.0	3.0	3.0	3.5	4.0	3.5	3.5
18	Course completion rate	4.5	3.0	4.5	4.0	4.5	5.0	4.5
19	Pass rate/learning outcomes	5.0	3.5	5.0	3.0	2.0	5.0	3.5
20	Moving to higher education/employment	5.0	2.5	5.0	4.0	3.0	4.5	4.0
Community & Inclusivity								
21	Parental/Community involvement	5.0	5.0	5.0	5.0	5.0	5.0	5.0
22	Girl student enrollment rate	5.0	5.0	NA	5.0	5.0	5.0	5.0
23	Inclusion of marginalized/disadvantaged	2.0	3.0	5.0	4.5	4.0	5.0	4.0
24	Beneficiary satisfaction	4.5	4.0	5.0	4.0	4.0	5.0	4.0
25	Accommodation of community needs	5.0	3.0	5.0	4.0	5.0	4.0	5.0
Additional Indicators								
26	Environmentally Friendly Practices	5.0	5.0	3.5	3.5	3.5	3.5	3.5
27	Safety (fire, emergency first aid, etc.)	5.0	5.0	5.0	5.0	5.0	5.0	5.0
28	Mental health or counselling services	4.5	4.0	3.0	3.0	3.0	3.0	4.0
29	M&E system in place	5.0	5.0	5.0	5.0	5.0	5.0	5.0
30	Career /skill development programs	4.0	3.5	4.0	4.0	4.0	4.0	4.0
Total		141.5	129.0	136.0	131.5	130.0	138.0	135.0

Total Score: /150

Interpretation:

131-150: Excellent, model rural education infra

101-130: Good, minor improvements needed

61-100: Fair, needs attention

<60: Poor, critical intervention needed

5 projects have a rating of 130+ indicating that their services are Excellent. Overall, all the 7 projects are delivering Quality Education that is beneficial to the rural population of Thrissur district.

Community Initiatives

Overview: CSR plays a pivotal role in inclusive and sustainable community development, addressing critical needs in infrastructure, education, healthcare, social welfare, and cultural empowerment. By investing in these areas, organizations can uplift underserved populations. In 2023-24, MAFIL invested Rs. 1.68 crore across 40+ projects, reaching an average of 3,800 people.

Six houses - Stone laying ceremony, Alappuzha

Report on the program:

MAFND supported the construction of six houses for families affected by COVID-19 in Alappuzha, each valued at 6 lakhs, totaling over Rs. 46 lakhs. The houses were identified for children who had lost parents to COVID, with the District Collector Krishna Teja, IAS, personally overseeing the selection. The foundation aimed to offer not just a roof but also dignity and security to these families.

Highlights:

- Six houses were built for COVID-affected families.
- Each house valued at Rs. 6 lakhs.
- Supported under the direct supervision of the District Collector.
- Community participation and local partnerships.

Impact:

- Provided shelter and security for six vulnerable families.
- Boosted local construction employment.
- Uplifted community morale.

Sarojini Padmanabhan Memorial Quiz, St. Thomas College, Thrissur

Report on the program:

The Sarojini Padmanabhan Memorial Quiz at St. Thomas College, Thrissur, attracted 500 students, celebrating knowledge and intellectual curiosity. With quizmaster Snehaj leading, the competition featured rounds on general knowledge, current affairs, and made in India themes.

Winning teams received awards, and all participants took home the experience of engaging in a high-standard intellectual contest. Parents, teachers, and local leaders attended the final round, applauding the participants' spirit.

Highlights:

- 500 students participated.
- Focus on general knowledge and national themes.
- Coordinated multi-unit effort.

Impact:

- Encouraged academic excellence.

- Strengthened community and school relationships.
- Boosted student confidence.

Together For Thrissur, Thrissur District Collectorate

Report on the program:

Manappuram Foundation provided Rs. 10 lakhs in educational support for 100 children who were orphans or semi-orphans due to COVID-19. Under the guidance of District Collector Krishna Teja, IAS, the program ensured that these children had the resources to continue their studies despite their personal losses.

The distribution event was held at the Thrissur District Collectorate, where children and families gathered to receive support. The atmosphere was one of gratitude, and local leaders commended the foundation for addressing such a sensitive and urgent need.

The funds were carefully allocated to cover tuition fees, school supplies, and essential learning materials. Manappuram Foundation worked closely with school authorities to ensure proper utilization.

Highlights:

- Rs. 10 lakhs for 100 COVID-affected children.
- Direct coordination with the District Collector.
- Covered school fees, supplies, and materials.

Impact:

- Enabled continued education for 100 vulnerable children.
- Reduced the financial burden on struggling families.
- Strengthened community trust in collective action.

Stone laying ceremony - Sreelakshmi's house, Kannur

Report on the program:

This project involved laying the foundation for a new house for Sreelakshmi, a COVID orphan in Kannur. Valued at Rs. 6.5 lakh, the house is part of the foundation's ongoing efforts to provide permanent shelter for children who have lost parents during the pandemic.

The ceremony was attended by local officials, community members, and volunteers, creating a moment of shared hope and rebuilding. The project was widely covered in local media, symbolizing the collective resilience of the community.

Manappuram Foundation ensured that the house would meet all safety and quality standards, offering Sreelakshmi a secure and loving environment to grow.

Highlights:

- Single-house project valued Rs. 6.5 lakh.
- Focused on a COVID orphan's rehabilitation.
- Strong community and local authority involvement.

Impact:

- Provided emotional and physical security to Sreelakshmi.
- Inspired similar local initiatives.
- Strengthened community solidarity.

CCTV installation, Valapad**Report on the program:**

Manappuram Foundation donated 36 CCTV units, valued at over Rs. 5.8 lakh, to enhance safety measures in Valapad. The project aimed to improve public security, deter crime, and assist local authorities in maintaining order. The installation covered key public areas, schools, and community centers, bringing relief to residents concerned about safety. The local police praised the initiative as a critical step in modernizing surveillance and safety infrastructure. Community members now feel more secure, and the initiative has set an example for other panchayats to follow.

Highlights:

- 36 CCTV units installed.
- Total value: Rs. 5.83 lakh.
- Focus on community safety and public security.

Impact:

- Improved surveillance in public spaces.
- Enhanced community confidence in safety measures.
- Provided valuable tools for law enforcement.

Generator donation to Seva Bharathy, Irinjalakuda**Report on the program:**

Manappuram Foundation donated a generator worth Rs. 4.4 lakh to Seva Bharathy, an old age home in Irinjalakuda, benefiting 13 elderly male residents. The generator ensures uninterrupted power supply, vital for the residents' comfort and medical equipment. The donation ceremony was attended by foundation representatives and local community leaders. The residents expressed immense gratitude, sharing how power outages had previously affected their daily life. With this donation, the old age home can now provide better living conditions and safeguard the health of its elderly residents.

Highlights:

- Rs. 4.4 lakh generator donated.
- Benefited 13 elderly male residents.
- Ensured uninterrupted power for comfort and safety.

Impact:

- Improved living standards at Seva Bharathy.
- Reduced risks during power outages.
- Boosted morale among residents and staff.

Generator to Nidra Crematorium, Perin Janam GP, Kannur

Report on the program:

Manappuram Foundation donated a generator worth Rs. 3.96 lakh to the Nidra Crematorium, ensuring uninterrupted service during power cuts. This project was vital to maintaining the dignity and timeliness of last rites, especially in a sensitive and emotional context. The foundation worked closely with local authorities to identify the need and complete the installation. Community leaders expressed deep gratitude, recognizing this as a crucial service enhancement. By addressing a long-standing infrastructure gap, the foundation helped families bid farewell to loved ones without additional distress.

Highlights:

- Rs. 3.96 lakh generator donated.
- Ensured reliable crematorium operations.
- Improved the dignity of funeral services.

Impact:

- Enabled smooth functioning during outages.
- Reduced delays in conducting the last rites.
- Strengthened community respect for crematorium services.

APJ Abdul Kalam IRT School Associate, Palakkad

Report on the program:

Manappuram Foundation provided Rs. 3 lakhs in support to the International Residential Tribal School (IRT) in Palakkad, helping cover operational costs and educational activities for tribal students. The funds supported 197 students, including a group of 10 who were selected to visit the President of India, broadening their horizons and giving them national exposure. This partnership highlights the foundation's commitment to empowering marginalized communities through quality education.

Highlights:

- Rs. 3 lakhs for tribal residential school.
- Supported operational costs and special activities.
- Enabled 10 students' visit to the President.

Impact:

- Expanded opportunities for tribal students.
- Strengthened school programs and resources.
- Boosted students' confidence and aspirations.
- "We are thankful for the support that's transforming our school."

Wonder World Children's Park Inauguration, Santhome Special School, Kodungallur

Report on the program:

Manappuram Foundation inaugurated the Wonder World Children's Park at Santhome Special School, providing a safe and joyful space for children with disabilities to play and learn. Valued at Rs. 3 lakhs, the

park includes inclusive play equipment designed to enhance motor and social skills, offering therapeutic and recreational benefits. The inauguration was a celebration of inclusivity, attended by school staff, students, parents, and local leaders.

Highlights:

- Rs. 3 lakh inclusive children's park.
- Benefited children with disabilities.
- Focus on therapeutic and recreational play.

Impact:

- Improved the physical and emotional wellbeing of students.
- Strengthening community awareness on inclusivity.
- Provided a joyful, accessible space.

Donation of Water Kiosk to GVHSS, Valapad

Report on the program:

Manappuram Foundation installed a water kiosk at GVHSS, Valapad, ensuring access to clean drinking water for students and staff. This Rs. 2.49 lakh project was implemented in response to requests from the school, where students often struggled with inadequate drinking facilities. The project involved setting up modern water filtration systems, ensuring safe, cool drinking water for the entire school.

Highlights:

- Rs. 2.49 lakh water kiosk donated.
- Served entire school community.
- Improved health and hydration.

Impact:

- Reduced waterborne illness risks.
- Boosted student concentration and wellbeing.
- Strengthened school infrastructure.

Desktop to Karunakara College, Mala

Report on the program:

The foundation provided a desktop computer worth Rs. 2.38 lakh to Karunakara College, Mala, strengthening the digital resources available to students. This initiative was part of the foundation's effort to enhance digital literacy and ensure students are prepared for a technology-driven world.

Highlights:

- Rs. 2.38 lakh desktop donated.
- Expanded computer access for students.
- Boosted digital learning.

Impact:

- Enhanced digital skill development.
- Supported computer-based projects and research.
- Narrowed the digital divide in rural education.

Donation of Wheelchair and Scooter to Beneficiaries in Kannur

Report on the program:

Manappuram Foundation donated a wheelchair and a mobility scooter worth Rs. 1.63 lakh to differently abled individuals in Kannur, promoting independence and mobility.

The recipients were identified through local networks, and the donations were celebrated in a heartwarming community event.

Highlights:

- Rs. 1.63 lakh mobility equipment donated.
- Empowered differently abled individuals.
- Promoted dignity and independence.

Impact:

- Improved daily life activities.
- Enhanced self-esteem and confidence.
- Increased community inclusion.

Medical Financial Assistance to Beneficiaries

Report on the program:

The foundation provided Rs. 1.32 lakh in medical financial assistance to individuals facing urgent health crises, covering costs like surgery, medication, and hospital care.

These interventions were lifesaving and provided much-needed relief to families.

Highlights:

- Rs. 1.32 lakh medical aid.
- Supported critical health needs.
- Relieved financial burden on families.

Impact:

- Enabled access to urgent care.
- Reduced family stress and hardship.
- Saved lives and improved health outcomes.

Donated 50 Beds to Kasturba Vidyalaya, Chalakudy Tribal Hostel

Report on the program:

Manappuram Foundation donated 50 beds worth Rs. 1.27 lakh to the tribal girls' hostel at Kasturba

Vidyalaya, Chalakudy, ensuring safe and comfortable accommodation. The donation addressed critical infrastructure gaps and enhanced the living conditions for the girls.

Highlights:

- Rs. 1.27 lakh for 50 beds.
- Improved hostel facilities.
- Benefited tribal girl students.

Impact:

- Enhanced student comfort and safety.
- Improved sleep and health.
- Encouraged attendance and retention.

Adapt Society, Avannisery, Thrissur

Report on the program:

Manappuram Foundation provided Rs. 1.2 lakh in support of Adapt Society, an organization working for children and adults with disabilities in Avannisery, Thrissur. This assistance helped strengthen their rehabilitation programs and provided essential materials for therapy sessions.

Highlights:

- Rs. 1.2 lakh financial aid.
- Boosted rehabilitation efforts.
- Direct support to people with disabilities.

Impact:

- Improved access to therapy and resources.
- Strengthened institutional capacity.
- Enhanced community awareness of disability inclusion.

Adarsh Charitable Trust - Associate, Ernakulam

Report on the program:

The Foundation contributed Rs. 1.2 lakh to Adarsh Charitable Trust, which provides education and rehabilitation for children with special needs. The funds were used for specialized equipment and therapy programs.

Highlights:

- Rs. 1.2 lakh donated.
- Supported special needs children.
- Funded equipment and therapies.

Impact:

- Improved developmental outcomes.
- Expanded therapeutic reach.

- Enhanced learning opportunities.

Desktop Computer and Printer to Nattika Village, Thrissur

Report on the program:

Manappuram Foundation donated a desktop and printer worth Rs. 1.19 lakh to Nattika Village, improving local administrative efficiency and access to digital services.

Highlights:

- Rs. 1.19 lakh equipment donated.
- Boosted village administration.
- Improved digital connectivity.

Impact:

- Faster document processing.
- Better access to e-governance services.
- Strengthening local community services.

Ancy Sojan Appreciation Event, Valapad, Thrissur

Report on the program:

The Foundation supported an event worth Rs. 1 lakh honoring Ancy Sojan, a celebrated local athlete, recognizing her achievements and inspiring youth in the region.

Highlights:

- Rs. 1 lakh for appreciation event.
- Celebrated local talent.
- Motivated youth to pursue sports.

Impact:

- Strengthened community pride.
- Encouraged young athletes.
- Promoted sports and fitness culture.

Laptops to GHSS, Chowara, Thrissur

Report on the program:

Manappuram Foundation donated laptops worth Rs. 97,373 to Government Higher Secondary School, Chowara, enhancing digital learning opportunities for students.

Highlights:

- Rs. 97,373 worth laptops.
- Expanded e-learning access.
- Strengthened ICT education.

Impact:

- Improved digital literacy.
- Enabled online research and projects.
- Narrowed the digital divide for rural students.

Wheelchairs for Parappur Panchayat, Thrissur

Report on the program:

Manappuram Foundation donated wheelchairs worth Rs. 94,400 to the Parappur Panchayat, enhancing mobility for elderly and disabled residents.

Highlights:

- Rs. 94,400 worth of mobility aids.
- Direct support to people with disabilities.
- Promote independence and dignity.

Impact:

- Improved quality of life.
- Reduced caregiver burden.
- Increased inclusion in community activities.

Midday Meal Support, GHS Nattika, Thrissur

Report on the program:

Manappuram Foundation provided Rs. 75,000 to Government High School, Nattika, to strengthen its midday meal program, ensuring nutritious food for underprivileged children.

Highlights:

- Rs. 75,000 for nutritious meals.
- Supported underprivileged students.
- Enhanced school attendance and focus.

Impact:

- Improved student health.
- Reduced dropout rates.
- Boosted classroom engagement.

Mobility Aids for Multiple Beneficiaries, Thrissur

Report on the program:

Manappuram Foundation provided crutches, walkers, and other mobility aids worth Rs. 64,500 to several individuals in need across Thrissur district.

Highlights:

- Rs. 64,500 worth of mobility aids.

- Assisted multiple beneficiaries.
- Enhanced mobility and independence.

Impact:

- Enabled better participation in daily life.
- Reduced social isolation.
- Empowered individuals with disabilities.

Laptops for Chetana Charitable Trust, Thrissur

Report on the program:

The Foundation donated laptops worth Rs. 62,500 to Chetana Charitable Trust, supporting educational initiatives for children with special needs.

Highlights:

- Rs. 62,500 worth laptops.
- Strengthened special education programs.
- Boosted learning outcomes.

Impact:

- Enabled personalized learning.
- Improved student engagement.
- Enhanced digital inclusion.

Midday Meal Support, GUPS Edamuttam, Thrissur

Report on the program:

Manappuram Foundation provided Rs. 55,000 to Government Upper Primary School, Edamuttam, to enhance its midday meal program, benefiting underprivileged children.

Highlights:

- Rs. 55,000 for nutritious meals.
- Supported primary school students.
- Improved nutrition and learning conditions.

Impact:

- Better student health.
- Increased school attendance.
- Higher classroom participation.

Audio-Visual Equipment for St. Joseph's College, Irinjalakuda

Report on the program:

The Foundation donated audio-visual equipment worth Rs. 51,000 to St. Joseph's College, Irinjalakuda, enriching academic presentations and classroom experiences.

Highlights:

- Rs. 51,000 worth of AV equipment.
- Enhanced teaching methods.
- Modernized classroom environments.

Impact:

- Improved student engagement.
- Facilitated dynamic learning.
- Boosted academic performance.

Examination Benches for NSS College, Ottapalam

Report on the program:

Manappuram Foundation provided examination benches worth Rs. 46,000 to NSS College, Ottapalam, improving infrastructure and exam readiness.

Highlights:

- Rs. 46,000 worth of benches.
- Improved exam facilities.
- Enhanced student comfort and focus.

Impact:

- Smoother examination processes.
- Better seating arrangements.
- Increased student satisfaction.

Office Equipment for Pavaratty Panchayat, Thrissur

Report on the program:

The Foundation donated office equipment worth Rs. 41,500 to Pavaratty Panchayat, improving administrative efficiency and public service delivery.

Highlights:

- Rs. 41,500 worth of office tools.
- Strengthened local governance.
- Enhanced citizen services.

Impact:

- Faster administrative processing.
- Better public engagement.
- Improved record-keeping.

Library Books for C.S. College, Irinjalakuda

Report on the program:

Manappuram Foundation provided library books worth Rs. 40,000 to C.S. College, Irinjalakuda, enriching academic resources and promoting reading culture.

Highlights:

- Rs. 40,000 worth of books.
- Expanded library collection.
- Encouraged student research and reading.

Impact:

- Improved access to reference materials.
- Boosted academic success.
- Created lifelong learning habits.

Impact and Alignment

These initiatives collectively reflect a holistic approach to community development, addressing immediate needs while encouraging long-term sustainability. The housing projects, infrastructure enhancements, and educational support align with MAFIL's model of impactful CSR, which reached 3,800 people per project with an Rs. 1.68 crore investment. By focusing on underserved communities, these efforts create ripple effects, improving access to education, healthcare, and economic opportunities. The partnerships with local organizations ensure that interventions are tailored to community needs, maximizing impact and sustainability.

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