



MUKTI

Mukti ("Trust" or "Issuer"), founded in 2003, is a Public Charitable Trust established in Raidighi, West Bengal. It was officially registered on March 09, 2005, under the Indian Trusts Act, 1882, with registration number IV-104/2005 issued by the Sub-Registrar office, West Bengal ("SR"). For more information about our Trust, please refer "General Information" and "History and Main Objects" on pages 15 and 55, respectively of this Draft Fund-Raising Document.

Registered Office: Village & P. O. Purba Sridharpur, Raidighi, 24 Parganas (South) West Bengal, India, 743383

Corporate office: 22 Canal side Road, Garia, Kolkata-700084, India.

Tel.: +91-97339 81715, +91-6290589664

SSE REGISTRATION NO.: NSESENPO0011; **PAN:** AABTM6534G

Website: www.Muktiweb.org; **Email:** info@Muktiweb.org

Trust Contact Person: Ms. Ankita Kothiyal; **Mobile No.:** +91 8192034977; **E-mail:** ankita.kothiyal@muktiweb.org

PUBLIC ISSUE BY OUR TRUST OF ZERO COUPON ZERO PRINCIPAL INSTRUMENTS OF FACE VALUE ₹ 1/- EACH ("ZCZP INSTRUMENTS"), AGGREGATING UP TO ₹ 1.75 CRORE ("ISSUE SIZE" AND SUCH PUBLIC ISSUE HEREINAFTER REFERRED TO AS THE "ISSUE") THROUGH THIS DRAFT FUND RAISING DOCUMENT AND THE OFFER DOCUMENT. THE ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE OF CAPITAL DISCLOSURE REQUIREMENTS) REGULATIONS, 2018, AS AMENDED ("SEBI ICDR REGULATIONS"), READ WITH THE SEBI CIRCULAR DATED SEPTEMBER 19, 2022, BEARING REFERENCE NO. SEBI/HO/CFD/POD-1/P/CIR/2022/120 ("SSE FRAMEWORK CIRCULAR"), THE CIRCULAR ISSUED BY THE NATIONAL STOCK EXCHANGE OF INDIA LIMITED ("NSE") NOTIFYING THE NORMS FOR REGISTRATION, ISSUE AND LISTING OF ZCZP INSTRUMENTS BY NPOSON NSE SOCIAL STOCK EXCHANGE AND CONTENTS OF THE DRAFT A DOCUMENT/FUND RAISING DOCUMENT (COLLECTIVELY, "NSE NORMS"), AND THE DISCLOSURE REQUIREMENT UNDER SCHEDULE I OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF NON-CONVERTIBLE SECURITIES) REGULATIONS, 2021 ("SEBI NCS REGULATIONS"), EACH AS AMENDED TO THE EXTENT NOTIFIED AND APPLICABLE.

OUR LIFE TIME TRUSTEE

Our Founder Sri Sankar Halder & Mr. Madhusudan Bairagi; Email: sankar.halder@muktiweb.org/ madhusudan.bairagi@gmail.com; Tel: +91 9051112664/ +91 9830783016. For details of our Trustees, see "Our Management" on page 60 of this Draft Fund-Raising Document.

GENERAL RISKS

Investment in zero coupon zero principal instrument is risky, and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this Issue. For taking an investment decision, investors must rely on their examination of the Issue, including the risks involved in it. Specific attention of investors is invited to the chapters "Risk Factors" and "Material Developments" on pages 8 and 126, respectively of this Draft Fund-Raising Document. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the ZCZP Instruments or investor's decision to purchase such securities.

ISSUER'S ABSOLUTE RESPONSIBILITY

The issuer ('social enterprise'), having made all reasonable inquiries, accepts responsibility for and confirms that this Draft fund raising document contains all information with regard to the issuer and the issue which is material in the context of the issue, that the information contained in the fund raising document is true and correct in all material aspects and is not misleading, that the opinions and intentions expressed herein are honestly stated and that there are no other facts, the omission of which make this document as a whole or any of such information or the expression of any such opinions or intentions misleading.

COUPON RATE, COUPON PAYMENT FREQUENCY, REDEMPTION DATE, REDEMPTION AMOUNT & ELIGIBLE INVESTORS

The Issue, being an issue of zero coupon zero principal instrument in terms of Chapter X-A of the SEBI ICDR Regulations, there is no coupon rate, or redemption amount applicable. For further details relating to the ZCZP Instruments, including in relation to Eligible Investors of the ZCZP Instruments, please see "Issue Related Information" on page 133 of this Draft Fund-Raising Document. The Issue is not underwritten.

CREDIT RATING

The Issue, being an issue of zero coupon zero principal instrument in terms of Chapter X-A of the SEBI ICDR Regulations, there is no credit rating applicable.

LISTING

The ZCZP Instruments offered through this Draft Fund-Raising Document and Fund-Raising Document are proposed to be listed on the social stock exchange segment of NSE ("NSE") being NSE Social Stock Exchange (hereinafter referred as, "Stock Exchange") and shall be the Designated Stock Exchange. Our Trust has received 'in-principle' approval from NSE vide their letter bearing number [●] dated [●].

PUBLIC COMMENTS

The Draft Fund-Raising Document dated January 01, 2024, has been filed with the Stock Exchange, pursuant to the provisions of the SEBI ICDR Regulations and is open for public comments for a period of 21 days (i.e., until 5:00 p.m. on [●]) from the date of filing of this Draft Fund-Raising Document with the Stock Exchange. All comments on this Draft Fund-Raising Document are to be forwarded to the attention of the Contact Person of our Trust. All comments received on this Draft Fund-Raising Document will be suitably addressed prior to filing of the Fund-Raising Document with the Stock Exchange.

REGISTRAR TO THE ISSUE

ADVISOR TO THE ISSUE

STATUTORY AUDITOR



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Firm Reg No.: 324457E

ISSUE PROGRAMME**

Issue opens on: [●]

Issue closes on: [●]

** The Issue shall remain open for subscription on Working Days from 10 a.m. to 5 p.m. (Indian Standard Time) during the period indicated in the Final Fund-Raising Document except that the Issue may close on such earlier date or extended date as may be decided by the Board of Trustees of our Trust, subject to relevant approvals, if any. On the Issue Closing Date, the Application Forms will be accepted only between 10 a.m. and 3 p.m. (Indian Standard Time). For further details please refer to section titled "General Information" on page 15 of this Draft Fund-Raising Document.

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SECTION I – GENERAL

DEFINITIONS AND ABBREVIATIONS

This Draft Fund-Raising Document uses certain definitions and abbreviations which, unless the context otherwise indicates or implies, shall have the meaning ascribed to such definitions and abbreviations set forth herein. References to any legislation, act, regulation, rules, guidelines, clarifications or policies shall be to such legislation, act, regulation, rules, guidelines, clarifications or policies as amended, supplemented or re-enacted from time to time until the date of this Draft Fund-Raising Document and any reference to a statutory provision shall include any subordinate legislation notified from time to time pursuant to such provision.

The words and expressions used in this Draft Fund-Raising Document but not defined herein shall have, to the extent applicable, the same meaning ascribed to such words and expressions under the SEBI ICDR Regulations, the SEBI NCS Regulations, the SCRA, the Depositories Act, NSE Norms and the rules and regulations notified thereunder.

General Terms

Term	Description
“Trust” “EF” or “the Issuer”	Mukti, A charitable trust registered under the Indian Trusts Act, 1882 (holding valid registered Trust Deed and having its Registered Office at Village & P. O. Purba Sridharpur, Raidighi, 24 Parganas (South), West Bengal, India, 743383 INDIA
“we”, “us”, “our”	Unless the context otherwise indicates or implies, refers to our Trust, as at and during the relevant period / Fiscal/ Financial Year.
AR	Annual Report of the Trust
Audited Financial Statement	The audited financial statements of our Trust for the financial years ended March 31, 2023, March 31, 2022 and March 31, 2021, along with the audit reports, issued by M/s. A Mukhopadhyay & Co., Chartered Accountants.
Auditors or Statutory Auditors	A Mukhopadhyay & Co. Address: Flat 4C, 4th Floor, 25/1A Syndicon Residency, Naktala Road, Kolkata-47 Email: animesh_fca@yahoo.co.in Contact Person: Animesh Mukhopadhyay Contact No: +91 9830107220 Firm Reg No.: 324457E
Board or Board of Trustees or our Board or our Board of Trustees or Governing Board	Board of Trustees of our Trust.
CBBO	Cluster Based Business organizations
Charter Document or Trust Deed	Trust Deed of Mukti executed on March 9, 2005 which shall include all the amendments till date.
Corporate Office	Corporate office of our Trust situated at 22 Canal side Road, Garia, Kolkata-700084, India.
ECOSOC	United Nations Economic and Social Council

Industry Related Terms

Term	Description
AID	Association of India's Development
CFCs	Common Facility Centers
DRCS	Development Research Community Service Centre
FICCI	Federation of Indian Chambers of Commerce and Industry
ICC	Indian Chamber of Commerce
IPM	Integrated Pest Management
MCDF	Mukti Community Development Fund
MEE	Mukti Employment Exchange
MIT	Mukti Institute of Technology
MKSS	Mukti Kishalaya Support School

MSS	Mukti Support School
PGS	Participatory Guarantee System
Pgs	Parganas
PHCs	Public Health Centers
SAC	Swavalamban Accelerator Centre
SAM	Sustainable Agriculture Movement
SAM	Sustainable Agricultural Movement
SFAC	Small Farmers Agri Business Consortium
SHG	Self Help Group
SOPs	Standard Operating Procedures
SRI	System of Rice Intensification
SSE	Social Stock Exchange
Sun-G	Sundarbans Greens
SWAS	Swavalamban Accelerator in Sundarbans
TA/DA	TA/DA (Travel Allowance/Daily Allowance)
TISS	Tata Institute of Social Sciences
TOFM	Tamil Nadu Organic Farmers Movement
TOT	Training of Trainers program
Trustees	All the elected Trustees on board as on date of this Draft Fund-Raising Document. For further details, see “Our Management” on page 44 of this Draft Fund-Raising Document.
TSS	Talented Students Sponsorship
UNESCO	United Nations Educational, Scientific and Cultural Organization.
VCLP	Village Computer Literacy Program

Issue Related Terms

Term	Description
Allotment Advice	The communication sent to the Allottees conveying the details of ZCZP Instruments allotted to the Allottees in accordance with the Basis of Allotment.
Allotment, Allot or Allotted	Unless the context otherwise requires, the allotment of ZCZP Instruments to the successful Applicants pursuant to the Issue.
Allottee(s)	The successful Applicant to whom the ZCZP Instruments are Allotted either in full or part, pursuant to the Issue.
Applicant or Investor	Institutional Investors and Non-institutional Investors, who apply for issuance and Allotment of ZCZP Instruments pursuant to the terms of this Draft Fund-Raising Document, the Fund-Raising Document, and the Application Form. For details of ineligible investors, please see “Issue Procedure” on page 139 of this Draft Fund-Raising Document.
Application	A physical application to subscribe to the ZCZP Instruments offered pursuant to the Issue by submission of a valid Application Form submitted to the Registrar.
Application Amount	The aggregate value of the ZCZP Instruments applied for, as indicated in the Application Form for the Issue, which shall not be lesser than ₹ 10,000.
Application Form	Form in terms of which an Applicant shall make an offer to subscribe to ZCZP Instruments through the physical process which will be considered as the Application for Allotment of ZCZP Instruments in terms of this Draft Fund-Raising Document.
Basis of Allotment	The basis on which ZCZP Instruments will be allotted to applicants as described in “Issue Procedure – Basis of Allotment” on page 139 of this Draft Fund-Raising Document.
CDSL	Central Depository Services (India) Limited
Client ID	Client identification number maintained with one of the Depositories in relation to the demat account.
Corporate Office of the Registrar	Bigshare Services Private Limited, S6-2, 6 th Floor, Pinnacle Business Park, Next to Ahura Centre, Mahakali Caves Road, Andheri East, Mumbai 400 093.
Date of Allotment	The date on which the Board of Trustees, approves the Allotment of the ZCZP Instruments for the Issue or such date as may be determined by the Board of Trustees.
Demographic Details	The demographic details of the Applicants such as their respective addresses, email, PAN, investor status, MICR Code and bank account detail.

Draft Fund-Raising Document	This Draft Fund-Raising Document dated January 01, 2024 issued in accordance with the SEBI ICDR Regulations, the NSE Norms, and filed with the Stock Exchange for receiving public comments in accordance with the provisions of the SEBI ICDR Regulations.
Escrow Account	Account to be opened with the Escrow Collection Bank.
Escrow Agreement	Agreement dated [●] to be entered into between the Issuer, the Registrar and the Escrow Collection Bank.
Escrow Collection Bank	The bank which is a clearing member and registered with SEBI as a banker to an issue under the Securities and Exchange Board of India (Bankers to an Issue) Regulations, 1994, and with whom the Escrow Account, in relation to the Issue, will be opened, in this case being [●].
Institutional Investors	<p>Shall mean any of the following eligible investors:</p> <ul style="list-style-type: none"> ● a mutual fund, venture capital fund and alternative investment fund registered with SEBI; ● a public financial institution; ● a scheduled commercial bank; ● a state industrial development corporation; ● an insurance Trust registered with the Insurance Regulatory and Development Authority of India; ● a provident fund with minimum corpus of twenty five crore rupees; ● a pension fund with minimum corpus of twenty five crore rupees registered with the Pension Fund Regulatory and Development Authority established under sub-section (1) of section 3 of the Pension Fund Regulatory and Development Authority Act, 2013; ● National Investment Fund set up by resolution no. F. No. 2/3/2005-DDII dated November 23, 2005 of the Government of India published in the Gazette of India; ● insurance funds set up and managed by army, navy or air force of the Union of India; ● insurance funds set up and managed by the Department of Posts, India; or ● systemically important non-banking financial companies.
Issue	Public Issue by our Trust of zero coupon zero principal instruments of face value ₹ 1/- each, aggregating up to ₹ 1.75 crores.
Issue Closing Date	[●]
Issue Opening Date	[●]
Issue Period	The period between the Issue Opening Date and the Issue Closing Date inclusive of both days, during which prospective Applicants can submit their Application Forms.
Issue Size	Up to ₹ 1.75 Crores
Non-Institutional Investors	Any investor other than a retail individual investor and Institutional Investors, except for investors who are not eligible to invest in ZCZP Instruments. For further details, see “ <i>Issue Procedure</i> ” on page 139 of this Draft Fund-Raising Document.
Not for Profit Organisation or NPO	Not for Profit Organisation shall have the same meaning as prescribed under Regulation 292A(e) of the SEBI ICDR Regulations
Objects	Objects of this Issue as set out in the section titled “ <i>Objects of the Issue</i> ” on page 18 of this Draft Fund-Raising Document.
Offer Document	This Draft Fund-Raising Document, the Final Offer Document, and Application Form.
Register of ZCZP Instrument holders	The register of ZCZP Instrument holders maintained by the Issuer by the Depositories in case of ZCZP Instrument held in dematerialised form, and/or the register of ZCZP Instrument Holders maintained by the Registrar.
Registered Post	Registered post with acknowledgement due.
Registrar Agreement	Agreement dated [●] to be entered into between the Issuer and the Registrar under the terms of which the Registrar has agreed to act as the Registrar to the Issue.
Registrar to the Issue or Registrar	Bigshare Services Private Limited.

SSE Framework Circular	SEBI circular dated September 19, 2022, bearing reference no. SEBI/HO/CFD/PoD-1/P/CIR/2022/120 on framework on social stock exchange.
Stock Exchange	The social stock exchange segment of NSE, being NSE Social Stock Exchange.
Transaction Documents	Transaction documents shall mean this Draft Fund-Raising Document, and the Fund-Raising Document, read with any notices, corrigendum, addendum thereto, Registrar Agreement, Escrow Agreement, Tripartite Agreements executed with the Depositories and the Registrar or to be executed by our Trust, as the case may be. For further details please see the section titled, “ <i>Material Contracts and Documents for Inspection</i> ” on page 155 of this Draft Fund-Raising Document.
Tripartite Agreements	Tripartite Agreement dated [●] to be entered into between our Trust, the Registrar to the Issue and CDSL and Tripartite Agreement dated [●] to be entered into between our Trust, the Registrar to the Issue and NSDL for offering demat option to the ZCZP Instrument Holders.
Under-subscription	Subscription of the ZCZP Instruments less than 75% of the Issue Size.
Wilful Defaulter(s)	Wilful defaulter shall have the same meaning as under regulation (2)(1)(III) of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018.
Working Days	Working days means all days on which commercial banks in Mumbai & Kolkata are open for business. In respect of announcement or issue period, working day shall mean all days, excluding Saturdays, Sundays and public holidays, on which commercial banks in Mumbai & Kolkata are open for business. Further, in respect of the time period between the issue closing date and the listing of the ZCZP Instruments on the Stock Exchange, working day shall mean all trading days of the Stock Exchange for ZCZP Instruments, excluding Saturdays, Sundays and bank holidays, as specified by SEBI.
ZCZP Instruments	Zero coupon zero principal instruments as notified in terms of the notification dated July 15, 2022 issued by the Ministry of Finance.
ZCZP Instrument Holder(s)	The holders of the ZCZP Instruments whose name appears in the database of the Depository and/or the register of ZCZP Instrument Holders (if any) maintained by our Trust, if required under applicable law.

Conventional or Abbreviations

Term/ Abbreviation	Description/Full Form
“₹”, “Rupees”, “INR” or “Indian Rupees”	Indian Rupees.
Board Meeting	Trust Board Meeting
AIF	An alternative investment fund as defined in and registered with SEBI under the Securities and Exchange Board of India (Alternative Investment Funds) Regulations, 2012 as amended from time to time.
CDSL	Central Depository Services (India) Limited.
Depositories	CDSL and NSDL.
Depositories Act	Depositories Act, 1996, read with the rules, regulations, amendments and modifications notified thereunder.
DIN	Director Identification Number.
DP ID	Depository Participant’s Identification.
DP or Depository Participant	Depository Participant as defined under the Depositories Act, 1996.
Financial Year, Fiscal or FY or for the Fiscal Year ended	Unless stated otherwise, the period of 12 months commencing on April 1 of the immediately preceding calendar year and ending March 31 of that particular calendar year.
GoI or Government or Central Government	Government of India.
HUF	Hindu Undivided Family.
ITI	Industrial Training Institute
India	Republic of India.
NACH	National Automated Clearing House.
N/A or N.A.	Not applicable.
NEFT	National Electronic Fund Transfer.
NSDL	National Securities Depository Limited.
NSTI	National Skill Training Institute

NSE	National Stock Exchange of India Limited.
NSE Norms	Norms for issue and listing of ZCZP Instruments by NPOs on NSE Social Stock Exchange and contents of the Draft fund-raising document/fund raising document.
NSE Social Stock Exchange	Social stock exchange segment of NSE.
PAN	Permanent Account Number.
RTGS	Real Time Gross Settlement.
SCRA	Securities Contracts Regulation Act, 1956, as amended.
SCRR	Securities Contracts (Regulation) Rules, 1957, as amended.
SEBI	Securities and Exchange Board of India.
SEBI Act	Securities and Exchange Board of India Act, 1992, as amended.
SEBI ICDR Regulations	Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended from time to time.
SEBI Listing Regulations	Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
SEBI NCS Regulations	Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021 and circulars issued thereunder, as amended from time to time.
State Government	The government of a state in India.
Stock Exchange	NSE Social Stock Exchange
Year or Calendar Year	Unless the context otherwise requires, shall mean the 12 month period commencing from January 1 and ending on December 31.

Notwithstanding the foregoing, the terms defined as part of “General Information”, “Risk Factors”, “Key Provisions of Trust Deed”, “Financial Information” and “Other Regulatory and Statutory Disclosures” on pages 15, 8, 152, 68 and 128, respectively of this Draft Fund-Raising Document shall have the meaning ascribed to them as part of the aforementioned sections.

CERTAIN CONVENTIONS, USE OF FINANCIAL, INDUSTRY AND MARKET DATA AND CURRENCY OF PRESENTATION

Certain Conventions

All references to “India” contained in this Draft Fund-Raising Document are to the Republic of India and its territories and possessions and all references herein to the “Government”, “Indian Government”, “GoI”, “Central Government” or the “State Government” are to the Government of India, central or state, as applicable.

Unless otherwise specified, any time mentioned in this Draft Fund-Raising Document is in Indian Standard Time (“IST”). Unless indicated otherwise, all references to a ‘year’ in this Draft Fund-Raising Document are to a financial year.

Unless stated otherwise, all references to page numbers are to the page numbers of this Draft Fund-Raising Document.

Presentation of Financial Information

Our Trust’s financial year commences on April 1 of the immediately preceding calendar year and ends on March 31 of subsequent calendar year. Unless the context requires otherwise, all references to a year in this Draft Fund-Raising Document are to a calendar year and references to a Fiscal/Fiscal Year are to the fiscal year ended on March 31 of that calendar year.

Our Trust’s Audited Financial Results for the Fiscal Years ended March 31, 2023, March 31, 2022, and March 31, 2021, have been prepared in accordance with applicable accounting standards and have been audited by M/s. A Mukhopadhyay & Co. and are included in the section titled “Financial Information” on page 68 of this Draft Fund-Raising Document.

Currency and Unit of Presentation

All references to “Rupees” or “₹” or “INR” or “Rs.” are to Indian Rupee, the official currency of the Republic of India.

Except where stated otherwise in this Draft Fund-Raising Document, all figures have been expressed in Lakhs. The word ‘lakhs/lacs/lac’ means ‘one hundred thousand’.

General Risk

Investment in zero coupon zero principal instruments is one time investment and investors should not invest any funds in such securities unless they consider the features of such securities/investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this offering. For taking a subscription decision, investors must rely on their examination of the issue including the risks involved in it.

Specific attention of investors is invited to statement of risk factors contained under section “Risk Factors” on page 8 of this Draft Fund-Raising Document. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the ZCZP Instruments or investor’s decision to purchase such securities.

FORWARD LOOKING STATEMENTS

Certain statements contained in this Draft Fund-Raising Document that are not statements of historical fact constitute “forward-looking statements”. Investors can generally identify forward-looking statements by terminology such as “aim”, “anticipate”, “believe”, “continue”, “could”, “estimate”, “expect”, “intend”, “may”, “objective”, “plan”, “potential”, “project”, “pursue”, “shall”, “seek”, “should”, “will”, “would”, or other words or phrases of similar import. Similarly, statements that describe our strategies, objectives, plans or goals are also forward-looking statements. All statements regarding our expected financial conditions, result of operations, social impacts, number of beneficiaries and prospects may be akin to forward-looking statements. These forward-looking statements include statements as to matters discussed in this Draft /Final Fund-Raising Document that are not historical facts. All forward-looking statements are subject to risks, uncertainties and assumptions about us that could cause actual results to differ materially from those contemplated by the relevant forward-looking statement. Important factors that could cause actual results, including our financial conditions and results of operations to differ from our expectations include, but are not limited to, the following:

- Reduction or discontinuation in the donations or grants received by us;
- Changes in applicable law governing corporate social responsibility policies;
- Failure to retain and attract professionals; and
- Impact of the COVID-19 pandemic or the outbreak of any new pandemic on our business and operations.

For further discussion of factors that could cause our actual results to differ, see “Risk Factors” on page 8 of this Draft Fund-Raising Document.

All forward-looking statements are subject to risks, uncertainties and assumptions about our Trust that could cause actual results and impact to differ materially from those contemplated by the relevant statement. The forward-looking statements contained in this Draft Fund-Raising Document are based on the beliefs of management, as well as the assumptions made by and information currently available to management. Although our Trust believes that the expectations reflected in such forward-looking statements are reasonable at this time, it cannot assure investors that such expectations will prove to be correct or will hold good at all times. Given these uncertainties, investors are cautioned not to place undue reliance on such forward-looking statements.

Neither our Trust, its Trustees, its key managerial staff, and officers, nor any of their respective affiliates have any obligation to update or otherwise revise any statements reflecting circumstances arising after the date hereof or to reflect the occurrence of underlying events, even if the underlying assumptions do not come to fruition.

SECTION II – RISK FACTORS

The following are the risks envisaged by the management of our Trust which relate to our Trust and the ZCZP Instruments. Potential investors should carefully consider all the risk factors stated in this Draft Fund-Raising Document in relation to the ZCZP Instruments for evaluating our Trust and the ZCZP Instruments before making any investment decision. Our Trust believes that the factors described below represent the principal risks inherent in investing in the ZCZP Instruments but such risks are not exhaustive. Potential investors should also read the detailed information set out elsewhere in this Draft Fund-Raising Document and reach their own views prior to making any investment decision.

If any one of the following stated risks actually occurs, our Trust's business, financial conditions and results of operations could suffer. These risks and uncertainties are not the only issues that our Trust faces. Additional risks and uncertainties not presently known to our Trust or that our Trust currently believes to be immaterial may also have a material adverse effect on its financial condition or business. Unless specified or quantified in the relevant risk factors, our Trust is not in a position to quantify the financial or other implications of any risk mentioned herein below.

Internal Risk Factors

1) *As a non-profit organization, a reduction or discontinuation in the donations or grants we receive may have an adverse impact on the operations of our Trust.*

We are a Not-for-profit organization (NPO) registered under Indian Trust Act 1882. Accordingly, the operations of our organization are highly dependent on the receipt of donations and grants. The revenues of the Trust is dependent on donations and grants being made by donors, companies towards their Corporate Social Responsibility (CSR) obligation and Govt., entities etc. By their nature donations and grants are discretionary in nature and in the event of a deterioration in the financial position of our donors, the donations and grants we receive, may reduce or may not continue at all. Therefore, our business, financial condition and operations may be adversely impacted.

A significant amount of Donations and grants made to Trust are majorly made by companies as part of Corporate Social Responsibility (CSR) policies. In the event of any change which reduces the amount required by companies to be spent on activities which relate to corporate social responsibility, the donations made to our Trust may reduce, which in turn could have an adverse impact on our Trust operations.

There may be certain other NPOs engaged in similar Projects and the Donors and contributors might divert funds to other NPOs as well. This might have an impact on the Grants received by the Trust.

Recognizing the potential threat posed by reliance on external funding, we actively pursue strategies to diversify our financial resources. This involves exploring and diversifying funding channels, including grants, individual donations, and partnerships with Trusts and international organizations. To address the scarcity of Corporate Social Responsibility (CSR) funding in the state, we support and promote the establishment of community businesses. Long-term partnerships with existing and potential donors are cultivated to foster trust and ensure continued financial support. Additionally, the establishment of a contingency fund serves as a financial buffer during periods of financial uncertainty.

2) *We may be subject to workforce challenges in remote areas, where specialized training is crucial, and the departure of skilled consultants could impact our operations, requiring time-intensive recruitment and training efforts.*

Our area of operation i.e. working with backward classes of people in remote areas far away from the cities and towns require a special skill and training in dealing day to day issues in rural areas. Hence, it takes significant time and effort in providing training and required skills to consultants of the organization. Also, we engage professionals who work with us and assist us with training, planning and guiding on a voluntary basis or for a nominal remuneration. Having spent much effort in training and shaping the consultants, it could impact our operations when they decide to leave the organization for greener pastures.

3) *We may face operational challenges due to inherent operational risks, compounded by the potential inability to detect and deter volunteer misconduct, posing a threat to our brand, reputation, and legal standing.*

Like any other non-profit organization, we are also exposed to various operational risks which include the risk of fraud or misconduct by our volunteer or even an outsider, unauthorized transactions by volunteers or third parties, misreporting and non-compliance of various statutory and legal requirements and operational errors.

It may not be always possible to deter employees from the misconduct or the precautions we take to detect and prevent these activities may not be effective in all cases. Any such instances of volunteers misconduct or fraud, the improper use or disclosure of confidential information, could result in regulatory and legal proceedings and may harm our reputation and also our operations.

We operate in a space where personal relationships, integrity and the confidence of our donors, contributors are of critical importance. As a result, we are subject to the risk that our volunteers and other third parties whom we deal with could engage in misconduct that may adversely affect our activities. While we have an internal process to detect, prevent and monitor our volunteers and third parties, the same may not be effective in all cases.

Unintended Consequences

4) *We May Be Subject To Cultural Sensitivity: Navigating Local Customs and Values.*

We may be subject to challenges if we do not navigate local customs and values carefully. Operating in diverse cultural settings requires understanding and respecting local norms to prevent misunderstandings and gain community support. Effective navigation involves thorough cultural assessments, community engagement, and adapting initiatives to align with cultural norms.

In our endeavors to work closely with local communities, we acknowledge the potential risk of unintended negative impacts on their culture or traditions. This could lead to resistance or disapproval of our initiatives. To proactively address this challenge, we conduct thorough cultural impact assessments before initiating projects. This involves gaining a deep understanding of the local cultural context and identifying traditions, practices, and sensitivities that require careful consideration. Moreover, we actively involve local communities in our decision-making processes through community committees and advisory groups. To foster a positive environment, we implement cultural engagement programs, such as street plays, puppet shows, or cultural festivals. Continuous community feedback mechanisms, established through regular meetings and surveys, allow us to adapt our programs based on community input and ensure alignment with cultural values.

5) *We May Be Subject To Environmental Impact: Sustaining Projects Amidst Nature's Challenges.*

We may be subject to risks related to environmental impact, such as climate change and natural disasters. Ensuring project sustainability requires robust environmental impact assessments, resilient design elements, and adaptive strategies to withstand nature-related challenges.

Recognizing the unpredictability of environmental disasters, such as cyclones, floods, or heavy rainfall, we acknowledge the potential risks these events pose to the success of our projects. To mitigate these risks, we integrate eco-friendly practices into our project design, promoting sustainable resource use and actively reducing waste. Thorough environmental impact assessments are a crucial part of our project initiation process, allowing us to identify potential risks and implement measures to minimize negative impacts. Throughout project phases, we maintain a steadfast adherence to sustainable development principles, ensuring that our decisions consider the long-term environmental implications.

6) *We May Be Subject To Social Inequality: Ensuring Inclusive Impact.*

We may be subject to risks associated with social inequality if we do not achieve inclusive impact. Failing to address this may result in marginalized groups being left behind. Mitigation involves implementing inclusive policies, conducting impact assessments, and actively involving diverse stakeholders in project planning.

We recognize the risk of unintentionally reinforcing social inequality if our projects lack inclusivity in design and implementation. To address this, we conduct regular social impact assessments to monitor the distribution of project benefits. Inclusivity is prioritized in our project design, ensuring that marginalized or vulnerable groups are specifically considered. In response to assessment findings, we promptly adjust interventions to address any identified disparities. Collaboration with local organizations actively working on social equality initiatives strengthens our commitment to fostering an inclusive impact.

7) *We May Be Subject To Programmatic Risks: Bridging the Gap Between Plans and Outcomes.*

We may be subject to programmatic risks if there are discrepancies between planned outcomes and actual results. Effective mitigation involves regular program evaluations, adaptive planning, and establishing mechanisms for continuous improvement.

Understanding the potential gap between planned and realized impacts, we adopt a comprehensive approach to mitigate programmatic risks. We implement a robust monitoring and evaluation framework to track progress and measure outcomes. The establishment of feedback loops involving both project beneficiaries and stakeholders provides valuable insights for improvement. Embracing adaptive management principles allows us the flexibility to respond to changing circumstances, making real-time adjustments to program implementation based on insights gained from monitoring and evaluation activities.

8) *We May Be Subject To Dependency on Key Personnel: Building Resilience in Team Dynamics.*

We may be subject to risks if there is heavy reliance on specific individuals for key roles. Building resilience in team dynamics involves cross-training, succession planning, and fostering a collaborative team culture to ensure continuity in operations.

Acknowledging the potential impact of key personnel on project continuity, we take measures to build resilience in our team dynamics. Cross-training of staff members is prioritized to ensure that multiple individuals are familiar with key roles and responsibilities. We maintain comprehensive documentation of procedures, including key processes and responsibilities, to facilitate smooth transitions in case of personnel changes. Additionally, we foster a culture of knowledge-sharing within the team, encouraging members to share insights, best practices, and lessons learned to minimize dependency on specific individuals.

9) *We May Be Subject To Technology Dependencies: Navigating the Tech Landscape.*

We may be subject to challenges if we heavily depend on specific technologies that become obsolete or face disruptions. Mitigation involves staying informed about technological advancements, diversifying technology use, and having contingency plans for tech-related challenges.

Given the inherent risks associated with dependence on technology for data collection and analysis, we implement proactive measures. Regular updates of technology tools and systems are carried out to ensure they remain current and functional. Robust backup systems are established to safeguard against data loss or technological failures, with regular testing and updates of backup protocols. Staff training programs are implemented to ensure proficiency in alternative methods for data collection and analysis, reducing vulnerability to disruptions.

10) *We May Be Subject To Operational Disruptions: Navigating Unforeseen Challenges.*

Operational disruptions can occur due to unforeseen challenges, such as natural disasters, political unrest, or logistical issues. Effectively navigating these disruptions involves comprehensive contingency planning, agile operational frameworks, and well-defined response protocols.

In anticipation of unforeseen events, unplanned visits, or logistical challenges that can disrupt program implementation, we develop a comprehensive contingency plan. This plan outlines responses to various potential disruptions, ensuring a swift and effective course of action. Investment in staff training programs focused on adaptive response strategies enables our team to navigate unexpected challenges effectively. Open communication channels are established and maintained with funders and stakeholders to address concerns promptly and transparently, fostering collaborative problem-solving.

11) *We May Be Subject To Community Resistance: Fostering Acceptance and Collaboration.*

The risk of community resistance arises if our initiatives are perceived negatively or if there is a lack of understanding within the community. Building acceptance involves proactive community engagement, transparent communication, and addressing concerns to foster collaboration and ensure that our projects align with community needs and values.

The potential resistance or lack of acceptance from the community when implementing intervention programs in new areas is acknowledged. To mitigate this risk, we prioritize community engagement by involving local representatives in

the decision-making process. Thorough baseline and need-based assessments are conducted before initiating interventions to understand the community's unique context and requirements. Regular focus group discussions with community members provide a platform to gather feedback, address concerns, and adapt programs based on community input. The implementation of awareness campaigns informs the community about the benefits and objectives of intervention programs, addressing misconceptions and building a positive perception through strategic communication.

12) We May Be Subject To Information/Data Privacy Risks: Safeguarding Confidentiality in the Digital Age.

Risks related to information and data privacy may arise from inadequate safeguards. Ensuring confidentiality in the digital age involves implementing secure data storage practices, robust privacy policies, and compliance with data protection regulations.

We recognize the potential risks related to confidentiality breaches, data loss, or theft, which could compromise the privacy and security of information. To safeguard against these risks, we implement and constantly update robust data safety protocols. Maintaining constant vigilance, we monitor and enhance data security measures in response to evolving threats. Highlighting our track record of no data loss or breaches since our inception, we showcase a commitment to data security. Responsible data management practices are exercised when handling information related to beneficiaries and stakeholders involved in projects. Adherence to industry-specific data protection and privacy regulations ensures compliance and mitigates legal risks. Regular vulnerability assessments are conducted to identify potential weaknesses in data protection measures and address them promptly. We provide comprehensive training to staff regarding data privacy policies, emphasizing the importance of adherence to established protocols.

13) We May Be Subject To Regulatory Risks: Navigating Legal and Regulatory Challenges.

Regulatory risks may arise from changes in laws and regulations that impact our operations. Navigating these risks involves staying informed about legal developments, conducting regular compliance audits, and seeking legal counsel to address and adapt to regulatory challenges.

Changes in laws and regulations may pose challenges, leading to potential legal implications for our projects and operations. To navigate these regulatory risks, we conduct regular compliance audits to ensure adherence to relevant laws. Engaging legal professionals, we stay updated on changes and seek advice on compliance matters. Additionally, we actively participate in advocacy efforts to influence positive changes in regulations affecting our sector and collaborate with regulatory bodies, establishing constructive relationships to stay informed and address concerns proactively.

14) We May Be Subject To Health Pandemics: Adapting to Health-Related Challenges.

The risk of health pandemics can disrupt our operations and impact the well-being of our stakeholders. Adapting to health-related challenges involves developing and implementing pandemic response plans, ensuring health and safety measures, and collaborating with health authorities to protect the community.

The outbreak of health pandemics, such as infectious diseases, may impact our ability to carry out fieldwork and provide services. To address this risk, we have comprehensive emergency preparedness plans in place, ensuring the safety of our staff and the communities we serve. We've established robust remote work infrastructure to maintain operations during health crises and collaborate with health authorities and professionals to stay informed and implement preventive measures. Additionally, we conduct health education programs in communities to promote awareness and prevention.

15) We May Be Subject To Political Instability: Addressing Political Risks.

Political instability in operating regions poses a risk to our projects. Addressing political risks involves staying informed about geopolitical conditions, diversifying operations to minimize exposure, and developing contingency plans to navigate uncertainties.

Political instability in the regions where we operate may pose challenges to the continuity of our projects. To address political risks, we conduct thorough risk assessments before initiating projects in politically sensitive areas. Building strong relationships with local political stakeholders helps mitigate potential challenges. We've developed contingency plans to address disruptions caused by political instability and diversified our project locations to reduce concentration in politically volatile areas.

16) We May Be Subject To Market Volatility: Managing Financial Risks.

Economic uncertainties and market volatility can impact our financial stability. Managing financial risks requires diversifying funding sources, maintaining financial reserves, and implementing sound financial management practices to withstand fluctuations in the market.

Market volatility and economic uncertainties may impact the financial sustainability of our projects. To manage financial risks, we've built financial reserves to withstand economic downturns and market fluctuations. Exploring diverse revenue streams reduces our reliance on specific sources. We regularly assess and monitor financial risks, adjusting strategies accordingly, and stay informed about economic trends, adjusting financial plans based on prevailing economic conditions.

17) We May Be Subject To Technological Obsolescence: Navigating Rapid Technological Changes.

Risks associated with rapid technological changes may affect the effectiveness of our initiatives. Navigating these changes involves staying updated on technological trends, investing in adaptable technologies, and developing a strategy to adopt new technologies as needed.

Rapid technological advancements may render our existing systems and processes obsolete, affecting operational efficiency. To navigate technological risks, we've developed and implemented regular plans for the upgradation of technology tools and systems. Providing ongoing training to staff ensures proficiency in new technologies. Collaboration with technology experts keeps us ahead of emerging trends, and investments in scalable technology solutions help adapt to future changes.

18) We May Be Subject To Natural Resource Scarcity: Addressing Resource Risks.

Risks related to natural resource scarcity can impact the sustainability of our projects. Addressing resource risks involves sustainable resource management practices, exploring alternative resources, and considering environmental conservation in project planning.

Scarcity of essential resources, such as water and energy, may impact the implementation and sustainability of projects. Adopting resource-efficient practices, we include assessments of resource availability and sustainability in project planning. Exploring alternative and sustainable sources of essential resources addresses scarcity risks. Collaborating with communities to manage and conserve local resources effectively ensures a responsible approach.

19) We May Be Subject To Cybersecurity Threats: Safeguarding Against Cyber Risks.

Risks related to cybersecurity threats may compromise the integrity and security of our digital assets. Safeguarding against cyber risks involves implementing robust cybersecurity measures, conducting regular audits, and staying informed about evolving cyber threats to protect sensitive information.

Cybersecurity threats, such as hacking and data breaches, may compromise sensitive information and disrupt operations. To safeguard against cybersecurity risks, we've implemented robust cybersecurity protocols to protect against unauthorized access. Providing comprehensive training to staff on cybersecurity best practices ensures awareness. Regular security audits help identify and address vulnerabilities, and investments in cybersecurity insurance mitigate financial risks associated with potential breaches.

20) We May Be Subject To Economic Downturns: Adapting to Economic Challenges.

Economic downturns can impact our financial stability and funding sources. Adapting to economic challenges involves effective financial planning, diversifying income streams, and implementing cost-effective measures during economic uncertainties.

Economic downturns and financial crises may impact funding availability and community well-being. To adapt to economic challenges, we've developed plans to enhance financial resilience during economic downturns. Collaboration with financial institutions for support during challenging economic periods is part of our strategy. Implementing programs that empower communities economically reduces vulnerability during economic downturns. Regular monitoring of economic indicators allows us to anticipate and respond to potential downturns effectively.

External Risk Factors:

21) The objects of the Issue have not been appraised by any bank or financial institution.

The objects of the Issue are not required to be appraised by any bank or financial institution. Our funding requirements and proposed deployment of the Net Proceeds are based on management estimates and may be subject to change based on various factors, some of which are beyond our control. Any variation in the utilization of the Net Proceeds or in the terms of the conditions as disclosed in this Draft Fund-Raising Document would be subject to approval of Board of Trustees and authority, if any. For details, see “Objects of the Issue” on page 18 of this Draft Fund-Raising Document. Additionally, various risks and uncertainties, including those set forth in this “Risk Factors” section, may limit or delay our efforts to use the Net Proceeds to achieve growth.

22) The Trust does not have a registered Trade Mark.

While we take care to ensure that we comply with the intellectual property rights of others, we cannot determine with certainty as to whether we are infringing on any existing third-party intellectual property rights, which may force us to alter our name/operation, obtain licenses or cease some of our operations. The Trust does not have a registered Trade Mark in its own name. Therefore, there could be other Trusts or entities in the same name and or carrying out similar activities which may construed as deceptive. This might also lead to such entities filing a litigation against the Trust. We may also be susceptible to claims from third parties asserting infringement and other related claims. If claims or actions are asserted against us, we may be required to obtain a license. Such licenses can be extremely costly. Furthermore, necessary licenses may not be available to us on satisfactory terms, if at all. While, to the best of our knowledge, there have been no instances of infringement or misappropriation of any of our intellectual property rights in the nine months period ended December 31, 2023 and FY 2022-23, FY 2021-22 and FY 2020-21, we cannot assure you with certainty that no such instances will occur in the future. In addition, we may decide to settle a claim or action against us, which settlement could be costly. We may also be liable for any past infringement. Any of the foregoing could adversely affect our business, results of operations and financial condition.

23) We May Be Subject To Regulatory Changes in the Social Stock Exchange: Adapting to New Compliance Requirements.

A Not for Profit Organization works under the relevant Trust Act and is subject to applicable laws in India. Post registration on the Social Stock Exchange of National Stock Exchange of India, the Trust is subject to various compliances pursuant to the Listing Obligation of Social Stock Exchange, which are new to these types of Organizations. This will entail a lot of training for the executives and the inculcation of a sense of awareness of the new regulatory regime. To manage this risk, we commit to ongoing training programs for our executives, ensuring they are well-versed in the new compliance requirements. Regular updates and awareness initiatives will be implemented to foster a culture of compliance within the organization.

24) Impact of Indian GAAP on Financial Statements: Assessing Differences from Ind AS

Our Audited Financial Statements for Fiscals 2021, 2022, and 2023 have been prepared and presented in conformity with Indian GAAP. Indian GAAP differs in certain significant respects from Ind AS. If our financial statements were to be prepared in accordance with Ind AS, our results of operations, cash flows, and financial position may be different. Prospective Applicants should review the accounting policies applied in the preparation of our financial statements and consult their own professional advisers for an understanding of the differences between these accounting principles and those with which they may be more familiar. Further, our Statutory Auditors have not been subjected to a peer review process, and do not hold a peer review certificate from the Institute of Chartered Accountants of India, as of the date of this Prospectus. Any reliance by Applicants on the Audited Financial Statements should accordingly consider the foregoing factors. To address this, we commit to providing detailed explanations in our financial disclosures, engaging in regular communication with professional advisers, and exploring the possibility of subjecting our Statutory Auditors to a peer review process for enhanced credibility and transparency.

25) Impact of Future Pandemics: Navigating the Uncertainty of Health Crises

The world witnessed the Coronavirus or Covid -19 from 2019 to 2021, declared a pandemic by the World Health Organization on 11th March 2020. Governments globally imposed lockdown measures to contain the pandemic, affecting every sector and industry. However, our programs were less affected due to our operations being far away from busy towns and cities, typically located in serene forest areas. Insignificant or nil Covid cases were reported in our area of operations, though our operations were delayed due to the overall situation. In the future, an escalation of the Covid pandemic or any similar health crisis, and any consequent lockdown measures imposed by authorities, could adversely impact our activities and may delay implementation. To mitigate this, we commit to enhancing our emergency response plans, collaborating with health authorities, and investing in health education programs for communities.

26) Risks related to ZCZP Instruments Tenure/Termination: Managing Tenure and Listing Termination

The listing of Zero Coupon Zero Principal Instruments of a Not for Profit Organization on the Social Stock Exchange shall terminate under specific conditions. These conditions include the achievement of the fundraising objectives or the expiration of the tenure provided in the fundraising document. Accordingly, the tenure of the ZCZP Instruments issued by the Trust will be the date on which the objectives of the issue are met or 24 months from the date of listing. To address this risk, we commit to transparent reporting on the progress of fundraising objectives, ensuring clarity for investors and adhering to the specified tenure, thereby promoting trust and accountability.

27) Repayment: Understanding ZCZP Instruments Nature

No amount is repayable upon the expiry of the tenure of the ZCZP Instruments. These instruments, by their nature, do not carry any interest, and no amount is repayable to investors even at the expiry of the instruments' tenure. Potential investors should be aware that even at maturity, the principal amount on investments in ZCZP Instruments is not repayable. We will communicate this clearly to investors, emphasizing the unique nature of ZCZP Instruments and setting realistic expectations regarding repayments.

28) Absence of Secondary Market for ZCZP Instruments: Untradable Instruments

There is no secondary market for ZCZP Instruments, as instruments listed on the Stock Exchange issued by non-profit organizations are not tradable. Consequently, an investor will not be able to trade or redeem ZCZP Instruments issued by our Trust. We acknowledge this limitation and commit to transparently communicating this aspect to investors, setting clear expectations regarding the tradability and redemption of ZCZP Instruments.

SECTION III – INTRODUCTION

GENERAL INFORMATION

Mukti ("Trust" or "Issuer"), founded in 2003, is a Public Charitable Trust established in Raidighi, West Bengal. It was officially registered on March 09, 2005, under the Indian Trusts Act, 1882, with registration number IV-104/2005 issued by the Sub-Registrar office, West Bengal ("SR").

This non-profit organization is dedicated to uplifting vulnerable communities in the Sunderban and South 24 Parganas regions.

Focusing on ethnic minorities, including Dalits, Scheduled Castes, and Tribals, Mukti addresses discrimination intensified by disasters, storms, and cyclones. With a mission to impact a million individuals in extreme poverty, Mukti tackles issues such as illiteracy, unemployment, and violence against women and girls. The organization provides rights-based services and opportunities, combating systemic barriers rooted in race and caste discrimination.

Led by President Mr. Sankar Halder, Mukti is committed to empowering marginalized communities facing health hazards, social exclusion, and exploitation. The organization aims to bridge the gap created by recurring disasters and societal biases, fostering positive change in the lives of those it serves.

For more information about our Trust, please refer "*History and Main Objects*" on page 55 of this Draft Fund Raising Document.

For details of the projects of our Trust, see "*Our Business*" beginning on page 27 of this Draft Fund Raising Document.

Registration:

Registration No. Trust: IV-104/2005 (Perpetual until withdrawn)
Permanent Account Number: AABTM6534G
NGO Darpan Portal ID: WB/2010/0027751
NSE Registration No.: NSESENPO0011 (Validity Upto May 21, 2024)

Registered Office:

Mukti

Address: Village & P.O.Purba Sridharpur,
Raidighi, 24 Parganas (South) West Bengal, India, 743383
Tel.: +91-97339 81715
Website: www.Muktiweb.org
Email: info@Muktiweb.org

Corporate Office:

Address: 22 Canal side Road, Garia, Kolkata-700084 India
Tel.: +91 6290589664

For further details regarding changes to our Offices, see "*History and Main Objects*" on page 55 of this Draft Fund Raising Document.

Trust Contact Person:

Ankita Kothiyal

Address: Village & P.O.Purba Sridharpur,
Raidighi, 24 Parganas (South) West Bengal, India, 743383
Mobile No.: +91 8192034977;
Email: ankita.kothiyal@muktiweb.org

Registrar to the Issue

Bigshare Services Private Limited

Address: S6-2, Pinnacle Business Park, Next to Ahura
Centre, Mahakali Caves Road, Andheri East, Mumbai –
400093 Maharashtra, India
Tel: +91 22 6232 8200
Facsimile: +91 22 6263 8299

Email: info@bigshareonline.com
Investor Grievance Email: investor@bigshareonline.com
Website: www.bigshareonline.com
Contact Person: Mr. Babu Rapheal C
SEBI Registration No.: INR000001385
CIN: U99999MH1994PTC076534

Bigshare Services Private Limited, has by its letter dated December 23, 2023, given its consent for its appointment as Registrar to the Issue and for its name to be included in this Draft Fund-Raising Document, the Fund-Raising Document, and in all the subsequent periodical communications to anyone issued pursuant to the Issue.

Investors may contact the Registrar to the Issue or our Trust Contact Person in case of any pre-Issue or post-Issue related issues such as non-receipt of Allotment Advice, demat credit of allotted ZCZP Instruments, refunds, transfers, etc. as the case may be.

All grievances relating to the Issue may be addressed to the Registrar to the Issue, giving full details such as name, Application Form number, address of the Applicant, Permanent Account Number, number of ZCZP Instruments applied for, amount paid on Application, Depository Participant name and client identification number.

Statutory Auditors

A Mukhopadhyay & Co.
Address: Flat 4C, 4th Floor, 25/1A Syndicon Residency, Naktala Road, Kolkata-47
Email: animesh_fca@yahoo.co.in
Contact Person: Mr. Animesh Mukhopadhyay
Contact No: +91 9830107220
Firm Reg No.: 324457E

There is no change in the Auditors during last three years.

Advisor to the Issue

ERIX Advisors
Address: Deepak Talkies, 38 N.M. Joshi Marg,
Lower Parel, Mumbai- 400013
Contact Number: +91 9082503639
Email: payalg@erixadvisors.com
Contact Person: CS Payal Gupta

Stock Exchange

The ZCZP Instruments offered through this Draft Fund Raising Document and Offer Document are proposed to be listed on NSE Social Stock Exchange and NSE Social Stock Exchange shall be the Designated Stock Exchange. Our Trust has received 'in-principle' approval from NSE vide their letter bearing number [●] dated [●].

Operations

Our Trust has a physical existence, is operational and is accessible for visits at our Registered Office/Corporate Office.

Underwriting

The Issue is not required to be underwritten.

Minimum subscription

In terms of the SEBI ICDR Regulations, for an issuer undertaking a public issue of zero coupon zero principal instruments the minimum subscription for such public issue of zero coupon zero principal instruments shall be 75% of the Issue Size.

If our Trust does not receive the minimum subscription of 75% of Issue Size, prior to the Issue Closing Date, the entire Application Amount shall be refunded to the Applicants.

Further, no separate arrangements have been made in case of subscription above 75% of the Issue Size but below 100% of the Issue Size.

If the stated minimum subscription amount is not received within the specified period, the application money received is to be credited only to the bank account from which the subscription was remitted. To the extent possible, where the required information for making such refunds is available with our Trust and/or the Registrar, refunds will be made to the account prescribed. However, where our Trust and/or the Registrar does not have the necessary information for making such refunds, our Trust and/or the Registrar will follow the guidelines prescribed by SEBI in this regard.

Impact of Under-Subscription on NGO's Social Mission:

For HEALER-AID, committed to holistic societal well-being in Health, Water & Sanitation, Education, Education & Enrichment, Agriculture Reforms, Livelihood & Enablement, Environment & Resilience, Rights and Special Needs, Awareness & Empowerment, Integrated Development, and Disaster Recovery, under-subscription presents significant hurdles:

1. **Project Delays:** Insufficient capital may impede timely project implementation which is mentioned in the “**Object of the Issue**” Chapter, disrupting schedules for delivering vital social benefits and services.
2. **Reduced Project Scope:** The organization might need to scale down the scale and scope of its impactful initiatives, limiting the ability to comprehensively address diverse community needs.
3. **Impact on Beneficiary Communities:** Under-subscription directly affects the NGO's outreach to intended beneficiary communities, potentially slowing the rate of improvement in living conditions and overall well-being.
4. **Resource Allocation Challenges:** Inadequate funds may force a reassessment of resource allocation, potentially diverting resources from critical projects to cover operational costs.
5. **Community Disappointment:** Under-subscription can lead to community disappointment, eroding confidence in the organization's capacity to bring about meaningful and sustainable positive change.

Utilization of Issue proceeds

For details on utilization of Issue proceeds see, “**Objects of the Issue**” beginning on page 18 of this Draft Fund Raising Document.

Issue Programme*

ISSUE OPENS ON	[●]
ISSUE CLOSES ON	[●]

** The Issue shall remain open for subscription on Working Days from 10:00 a.m. to 5:00 p.m. (Indian Standard Time) during the period indicated above, except that the Issue may close on such earlier date or extended date as may be decided by the Board of Trustees of our Trust.. On the Issue Closing Date, the Application Forms will be accepted only between 10 a.m. and 3 p.m. (Indian Standard Time) and uploaded until 5 p.m. or such extended time as may be permitted by the Stock Exchange. Further, pending mandate requests for applications placed on the Issue Closing Date will be validated by 5 p.m. (Indian Standard Time) on one Working Day after the Issue Closing Date. For further details please see “Issue Related Information” on page 133 of this Draft Fund-Raising Document.*

Applications Forms for the Issue will be accepted only from 10:00 a.m. to 5:00 p.m. (Indian Standard Time) or such extended time as may be permitted by the Stock Exchange, during the Issue Period as mentioned above on all days between Monday and Friday (both inclusive barring public holiday) by the Registrar. On the Issue Closing Date, Application Forms will be accepted only between 10:00 a.m. to 3:00 p.m. (Indian Standard Time).

For details in relation the Basis of Allotment, please see “Issue Related Information” on page 133 of this Draft Fund-Raising Document.

OBJECTS OF THE ISSUE

Issue Proceeds

Our Trust has filed this Draft Fund-Raising Document for a public issue of zero coupon zero principal instruments of face value of ₹ 1/- each aggregating up to ₹1.75 crore. The details of the proceeds of the Issue are summarized below.

The details of the proceeds of the Issue are summarized below:

S. No.	Particulars of the Issue	Estimated amount (in ₹ crore)
1.	Gross Proceeds of the Issue	[●]
2.	Less: Issue related expenses*	[●]
3.	Net Proceeds*	[●]

**To be finalized and updated, prior to filing of the Final Fund Raising Document with the NSE.*

Requirement of Funds and Utilization of Net Proceeds

The said Instruments shall be utilized for the “*Swavalamban Accelerator in Sundarbans 2.0 (SWAS 2.0)*” project. The following table details the Objects of the Issue and the amount proposed to be financed from Net Proceeds:

S. No.	Objects of the Issue	Amount proposed to be financed from Net Proceeds (in ₹ crore)
1.	Training Expenses	0.57
2.	Seed Grant Support	0.55
3.	Swavalamban Accelerator Centre (SAC) setup cost	0.09
4.	Marketing Support	0.26
5.	Program HR Cost	0.20
6.	Other Expenses	0.02
7.	Contingency & Admin (2.3% of total Project Cost)	0.01
Total		1.70

(hereinafter referred to as “**Objects**”)

The main objects clause of the Trust Deed of our Trust permits our Trust to undertake its existing activities as well as the activities for which the funds are being raised through the Issue.

The Issue is being made pursuant to the provisions of the SEBI ICDR Regulations read with the SSE Framework Circular, NSE Norms, as applicable. Our Trust proposes to utilize the proceeds raised through the Issue, after deducting the Issue related expenses to the extent payable by our Trust (“Net Proceeds”) towards funding the objects listed under this section.

The public issuance of Zero Coupon Zero Principal Instruments by a registered Not for Profit Organization in accordance with these regulations shall be deemed to be in compliance with rule 19(2)(b) of the Securities Contracts (Regulation) Rules, 1957.

Impact of the SWAS Pilot Project executed in the past:

The SWAS pilot project was implemented with the objective of promoting economic empowerment of vulnerable socio-economic groups in Sundarbans, West Bengal, India by providing them training and self-employment through **Swavalamban Accelerator in Sundarbans (SWAS)** project. The project was started in January 2021 with an aim to train 1000 beneficiaries in Food processing and Handicrafts. The project was also aimed to link the finished products with the market and establish the SWAS Model. Further, a third-party impact assessment was done for SWAS project by Shrividya Research Team, as per the agency the SWAS project is a noble initiative in difficult terrain like Sundarbans which can encourage women to imbibe entrepreneurship as preferred occupation choice and enable them to earn their livelihood with dignity.

Details of the project for which the proceeds are proposed to be used:

The said Instruments shall be utilized for the “*Swavalamban Accelerator in Sundarbans 2.0 (SWAS 2.0)*” project.

Considering the achievements of SWAS project pilot phase **the second phase** i.e. **SWAS 2.0** is being introduced by Mukti. The proposed project SWAS 2.0 will be an extension of the SWAS – Pilot project, which aims to offer a comprehensive skill-cum-enterprise development training to 2000 women (1700 new beneficiaries and 300 existing beneficiaries).

The Mukti Community Development Fund (MCDF) project currently engages over 30,000 women who are independently involved in savings and liaising. The upcoming project aims to select these entrepreneurs from this resource pool for SWAS 2.0.

The project SWAS 2.0 aims to empower and uplift Self Help Group (SHG) women associated with Mukti by providing them with comprehensive skill-cum-enterprise development training, market linkage support and Seed Grant support in groups to help them kickstart and establish sustainable enterprises.

This initiative is influenced by the positive outcomes of the *Swavalamban Accelerator in Sundarbans (SWAS)* programs. The SWAS programs are specifically crafted to tackle significant challenges related to market access, product quality, and transportation costs in a targeted region. By addressing these challenges, the aim is to contribute to poverty reduction and stimulate economic growth in the specified area. In essence, the success of SWAS serves as a model for the current initiative, providing inspiration and guidance on how to overcome obstacles and create positive socio-economic impacts.

The project is designed to achieve the following **goals** in two years of timeline:

1. To empower and build the capacity of 2,000 SHG women by fostering their entrepreneurial skills and financial acumen.
2. Setting up 50 sustainable group enterprises and promoting a cooperative business model to bolster local product market presence and ensure sustainable growth for these enterprises.

Objective:

The following **objectives** are set to achieve during the implementation of the project:

1. To provide comprehensive skill-cum-enterprise development training support to beneficiaries for capacity building by setting up of 2 local Swavalamban Accelerator Centre (SAC), 1 delivery hub in Kolkata for 2000 SHG women;
2. To promote a co-operative business model for sustainable growth of group enterprises formed under the project;
3. To provide better marketing and financial knowledge and support for the trainees.

Geography:

The Sundarbans region, globally acclaimed for its unique flora and fauna, boasts exceptional biodiversity. The local populace primarily depends on the forest and river for their livelihoods, often struggling to meet their daily needs. Pervasive poverty in the area has resulted in various social challenges, disproportionately affecting women who are susceptible to issues such as domestic violence, trafficking, early marriages, and high girl child mortality rates. Although some economic activities exist along the coastal strip, the region's substantial potential, with locally available resources for livelihood generation, remains largely untapped. The rural economy, characteristic of West Bengal, also prevails in the South 24 Parganas district, where our organization has been actively operating since 2003.

The proposed project will be implemented in the following **10 blocks** of *South 24 Parganas district of West Bengal*:

1. Mathurapur-I
2. Mathurapur-II
3. Patharpratima
4. Kakdwip
5. Namkhana
6. Canning- I
7. Gosaba
8. Basanti
9. Kultali
10. Jaynagar

Target Groups/ Beneficiaries:

The project will benefit at least 2000 SHG women who are associated with Mukti Community Development Fund. During the pilot phase of SWAS 1000 women were trained in two trades i.e. Food processing & Handicraft who are selling their products at local market. It is planned that 300 beneficiaries (150 in Food Processing & 150 in Soft Toys) selected for SWAS 2.0 for providing comprehensive skill-cum-enterprise development training for scaling up of their existing business.

For selecting 1700 new beneficiaries, following *parameters* will be given preference:

1. SHG women, socially excluded women;
2. ST, SC, OBC and BPL families living with discriminations and deprivations;
3. Victims of abused and neglected by social customs;
4. Widow women, Women aspiring to pursue entrepreneurship.

The beneficiaries are proposed to be distributed across six different segments of livelihood generation as below:

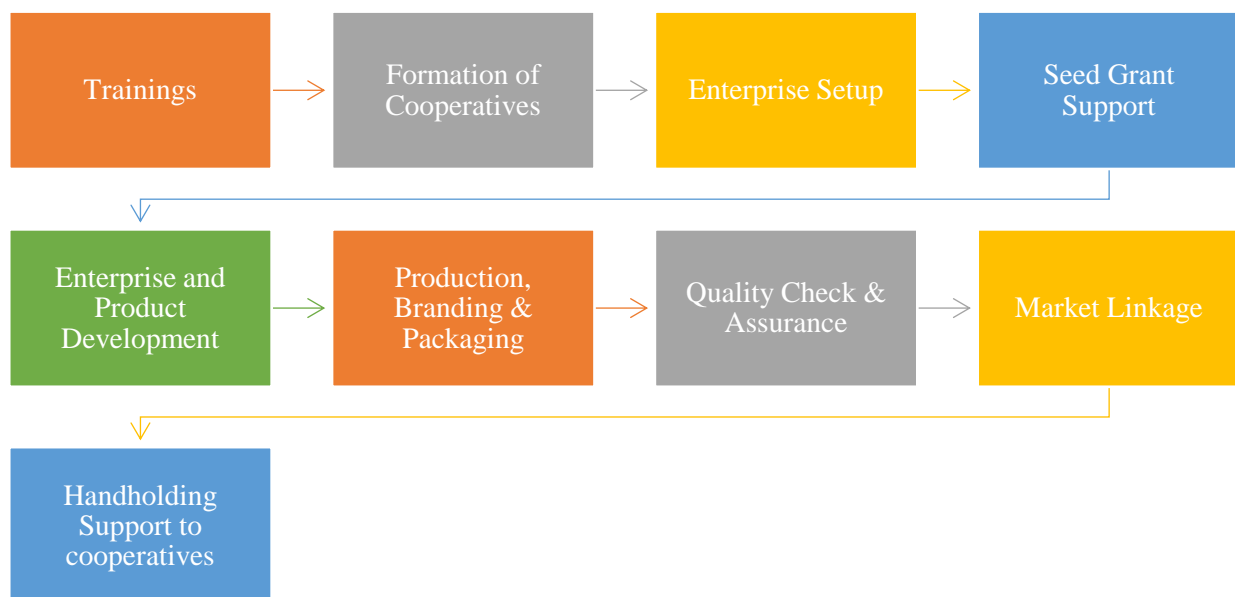
SN	Segment (Trade)	No of Beneficiaries
1	Food Processing	600
2	Soft Toys	400
3	Ornamental Jewellery/ Art & Craft	200
4	Shola Making	500
5	Cattle fodder	200
6	Fish Feed	100
Total		2,000

Duration of Project:

The total duration of the project is 24 months. However, the project will be implemented in two phases, each phase is spread across 12 months.

Scope of Work/Expected Interventions:

The proposed project SWAS 2.0 will be an extension of the SWAS – Pilot project, which aims to offer a comprehensive skill-cum-enterprise development training to 2000 women. This commitment is motivated by the successful implementation of SWAS programs in South 24 Parganas district of West Bengal, supported by SIDBI. Recognizing the challenges related to market linkage, branding, and packaging, we are actively exploring the path ahead.



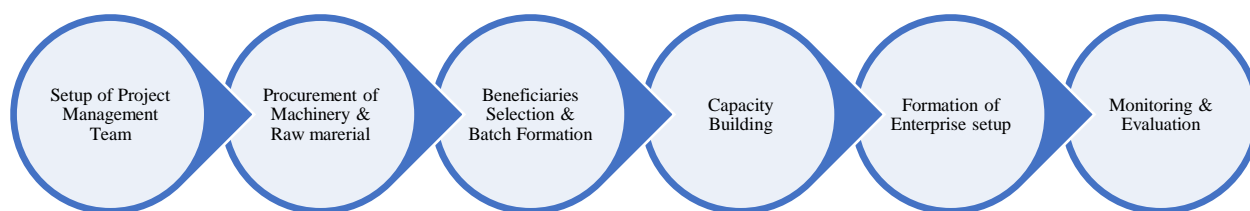
Expected Outcomes / Impact:

The expected outcome, which include:

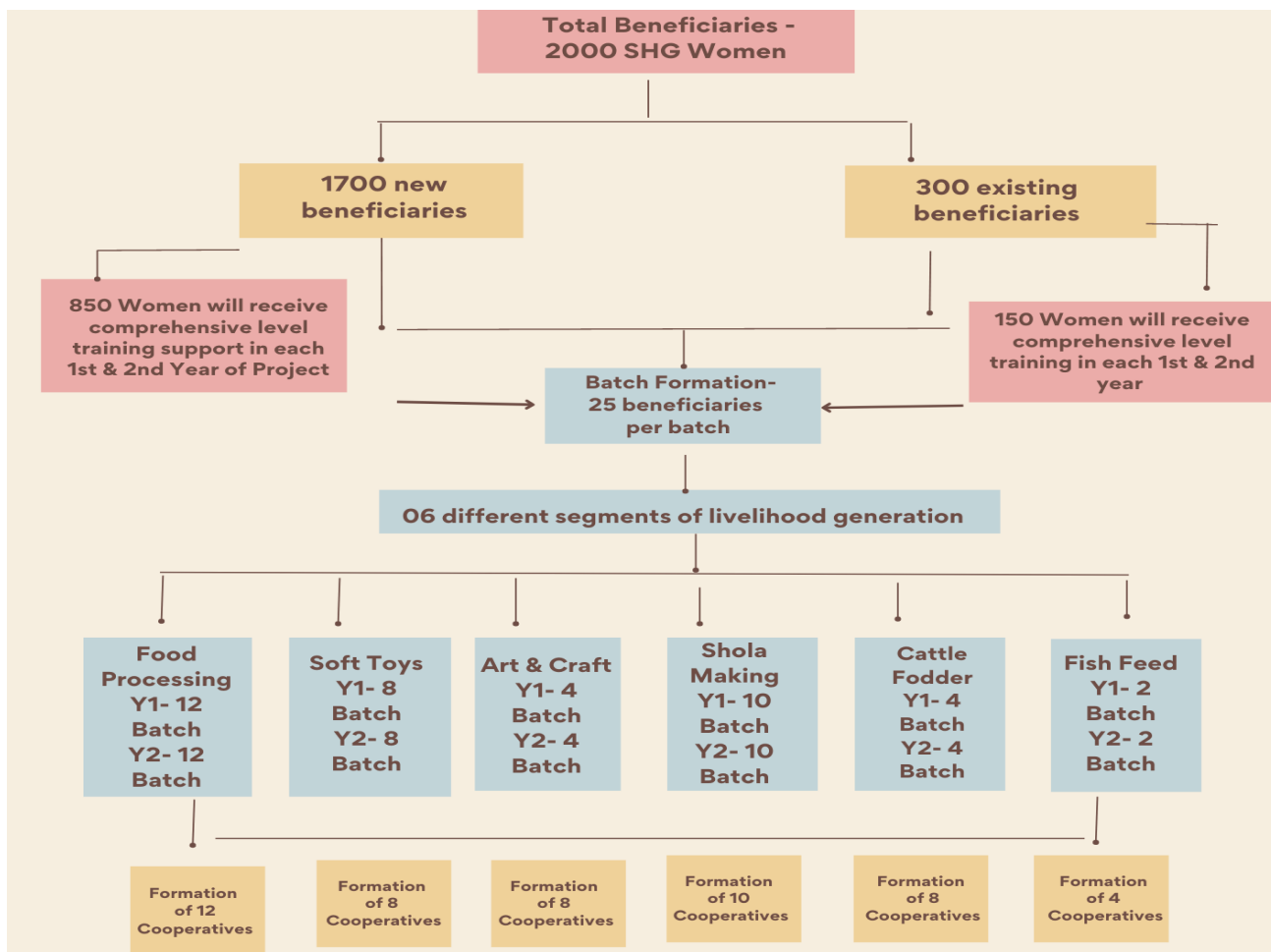
1. **Skill Development Training:** The goal is to uplift 2000 women socially and economically by providing them training in various local trades such as Food Processing, Soft Toys, Ornamental Jewellery/ Art & Craft, Shola Making, Cattle fodder, and Fish Feed. This includes both new members from MCDF (1700 women) and those from the SWAS pilot phase (300 women).
2. **Common Facility Centers (CFCs):** Two CFCs will be established at Mathurapur II (Raidighi) and Patharpratima (Ramganga), along with one Central Facility Centre in Kolkata. These centers aim to facilitate marketing linkages for the products created through the skills acquired in the training.
3. **Formal Cooperatives:** 50 formal cooperatives will be set up, each consisting of either 50 or 25 members based on the needs of the trades. The focus is on providing support for enterprise development and marketing. It is also emphasized that at least 35 trained beneficiaries should actively participate in the 50-member cooperatives, and 17 beneficiaries in the 25-member cooperatives.
4. **Income Generation:** The project aims to ensure income generation for the 50 group enterprises established under the initiative, thereby contributing to the economic well-being of the participants.

Approach and Methodology

The implementation strategy for the SWAS 2.0 project is designed to be a comprehensive and well-structured approach. It encompasses key aspects such as setting up a proficient project management team, procuring necessary training equipment, selecting beneficiaries through baseline surveys, forming batches for training, establishing group enterprises, providing seed grant support, and nurturing cooperative ventures. The strategy also includes fostering the development of these enterprises, ensuring strong marketing support, and creating an efficient flow from enterprise to market. Continuous monitoring and evaluation will be crucial to assess progress and impact. The ultimate goal is to empower SHG women, enhance their entrepreneurial skills, and drive positive change in the region's socio-economic landscape, aligning with the broader mission of poverty alleviation and women's empowerment.



Beneficiaries will be organized into batches, and training sessions will commence at the dedicated training centers. Training will be tailored to suit the needs and preferences of the respective batches.



From Enterprise to Market

The project will establish a streamlined process for taking products from the cooperative enterprises to the market. This includes quality control and assurance to maintain product standards. The focus will be on expanding market reach and increasing income for the cooperative members.



Timelines / Schedule of implementation:

S.No.	Activities Name	DURATION*	Phase 1 (1-12 Months)												Phase 2 (1-12 Months)												
			M 1	M 2	M 3	M 4	M 5	M 6	M 7	M 8	M 9	M 10	M 11	M 12	M 1	M 2	M 3	M 4	M 5	M 6	M 7	M 8	M 9	M 10	M 11	M 12	
A. At the Start of the Project																											
A.1	Signing of MoU	1 week	█																								
A.2	Area Identification	2 week	█	█																							
B. Project Implementation																											
B.1	Team Recruitment	02 weeks	█																								
B.2	Meetings	On-going	█			█			█			█			█			█			█					█	
B.3	Implementation strategy & Plan	01 Month		█				█				█				█				█							
B.4	Beneficiary Selection	02 Months		█	█										█												
B.5	SAC setup, TLM etc	On-going		█	█	█	█	█	█	█	█	█	█	█	█	█	█	█	█	█	█	█	█	█	█	█	█
B.6	Trainer's Selection	02 Month	█																								
B.7	Training on different Trades	On-going		█	█	█	█	█	█	█	█	█	█	█	█	█	█	█	█	█	█	█	█	█	█	█	█
B.8	Support Kit Distribution	On-going			█			█			█			█			█			█			█			█	
B.9	Marketing Team Recruitment	01 Month						█																			
B.10	Market Linkage	1 Year																									
B.11	Cooperative & Enterprise setup	On-going				█	█	█	█	█	█	█	█	█	█	█	█	█	█	█	█	█	█	█	█	█	█
B.12	Deployment of Funds	On-going				█	█	█	█	█	█	█	█	█	█	█	█	█	█	█	█	█	█	█	█	█	█
B.13	Delivery Centre at Kolkata	01 Month																									
B.14	Linkage with govt Scheme	On-going																									
C. Project Monitoring																											
C.1	M & E	01 visit per month																									
C.2	Reporting	Every Month																									
D. Promotion Strategy																											
D.1	Promotion Strategy	On-going process																									

The total duration of the SWAS 2.0 project is 24 months. However, the project will be implemented in two phases, each phase is spread across 12 months.

It is important to note that the project timeline is interconnected, and any changes to the project commencement time will have an impact on the overall timeline. Therefore, if the project commencement time is altered, the subsequent activities and targets mentioned in the above table will need to be adjusted accordingly. Adapting the timeline ensures that the activities are appropriately sequenced and aligned with the project's implementation phases. By considering the seasonality and making necessary adjustments, the project can maintain a logical flow and optimize the available time for each component, contributing to the successful implementation of the SWAS 2.0 project.

Deployment of Funds

Sl. No.	Head	Quantity	Rate	Year 1	Year 2	Total
A	Training Expenses	2000	Trainer cost, Refreshment Cost, Travelling Allowance, Mobilization Cost	1000	1000	2000
1	Soft Toys	400	Trainer cost-1000/day*15*16, Refreshment Cost-60/day*15*400, Travelling Allowance-65/day*15*400, Mobilization Cost-60*400, Training Consumables per batch-21500*16	679000	679000	1358000
2	Food Processing	600	Trainer cost-1000/day*6*24, Refreshment Cost-60/day*6*600, Travelling Allowance-65/day*6*600, Mobilization Cost-60*600, ,Training Consumables per batch-35000*24	735000	735000	1470000
3	Fish Feed	100	Trainer cost-1500/day*5*4, Refreshment Cost-60/day*5*100, Travelling Allowance-65/day*5*100, Mobilization Cost-60*100, Total training consumable cost per cooperative - 1,61,000*4	166050	166050	332100
4	Cattle Fodder	200	Trainer cost-1200/day*5*8, Refreshment Cost-60/day*5*200, Travelling Allowance-65/day*5*200, Mobilization Cost-60*200, Training Consumables per batch- 34000*8	228500	228500	457000
5	Ornamental Jewellery/ Art & Craft	200	Trainer cost-1000/day*10*8, Refreshment Cost-60/day*10*200, Travelling Allowance-65/day*10*200, Mobilization Cost-60*200, Training Consumables per batch - 12500*8	221000	221000	442000
6	Shola Making	500	Trainer cost-1000/day*12*20, Refreshment Cost-60/day*12*500, Travelling Allowance-65/day*12*500, Mobilization Cost-60*500, Total training consumable cost per batch- 29200*20	802000	802000	1604000
Sub Total				2831550	2831550	5663100
B. Seed Grant Support						
S.No.	Trades	Nbr. of Cooperative Enterprises	Seed Grant Support per cooperative enterprises	Year 1	Year 2	Total
1	Soft Toys	8	128500	514000	514000	1028000
2	Food Processing	12	115000	690000	690000	1380000
3	Fish Feed	4	102600	205200	205200	410400
4	Cattle Fodder	8	56000	224000	224000	448000
5	Ornamental Jewellery/ Art & Craft	8	139500	558000	558000	1116000
6	Shola Making	10	109800	549000	549000	1098000
Sub Total			651400	2740200	2740200	5480400
C. Swavalamban Accelerator Centre (SAC) setup cost						
1	Centre Rent	2	10000	200000	264000	464000
2	Laptop	2	45000	90000		90000
3	Tubelight	9	600	5400		5400
4	Celling Fan	8	1800	14400		14400
5	Extension Board	6	350	2100		2100
6	Photo Copier	2	14000	28000		28000
7	Notice Board	2	2000	4000		4000
8	Table	6	3500	21000		21000
9	Chair	14	400	5600		5600
10	Rack	12	5000	60000		60000
11	Dustbin	2	350	700		700
12	Bench	4	1000	4000		4000
13	Weighing Machine (light)	2	2200	4400		4400
14	Weighing Machine (heavy)	2	8000	16000		16000

15	Bottle Sealing Machine	2	22500	45000		45000
16	Foil Sealing Machine	2	17500	35000		35000
17	Transportation + Installation	2	40000	80000		80000
Sub Total				615600	264000	879600
D	Marketing Support					
1	Delivery Centre Hub in Urban Area Rent	1	20000	120000	264000	384000
2	Delivery Centre Hub Setup Cost	1	200000	200000		200000
3	Product Design, Market Linkage, Etc.	50	8000	160000	240000	400000
4	Marketing Manager	1	35000	210000	453600	663600
5	Marketing Executive	1	15000	90000	194400	284400
6	TA/DA	2	2500	30000	64800	94800
7	Facility Van on Monthly Rental basis	1	30000	180000	396000	576000
Sub Total				990000	1612800	2602800
D	Program HR Cost					
1	Program Manager	1	38500	462000	498960	960960
2	Project Coordinator (Part salary)	1	12500	150000	162000	312000
3	Field Supervisors	2	10000	240000	259200	499200
4	TA/DA	4	2500	120000	120000	240000
Sub Total				972000	1040160	2012160
E	Other					
1	Charges for Light, Electricity, Internet	1	10000	60000	120000	180000
2	Thermal Printer	3	11000	33000		33000
Sub Total				93000	120000	213000
Total of Sub Heads				8242350	8608710	16851060
F	Contingency & Admin (2.3% of total Project Cost)			1,48,940		
Grand Total				1,70,00,000		
Cost Per Entrepreneur				8500		

Funding Plan

Other than the funds to be raised through the proposed issue, our Trust confirms that for the purpose of this Issue, funding plan will not be applicable, as the objects are proposed to be funded through the Net Proceeds.

Monitoring of utilization of funds

There is no requirement for appointment of a monitoring agency in terms of the SEBI ICDR Regulations. The Board of Trustees our Trust shall monitor the utilisation of the proceeds of the Issue. Our Trust shall submit to the Stock Exchanges a statement in respect of utilization of the Net Proceeds, on a quarterly basis, containing (a) category-wise amount of monies raised, (b) category-wise amount of monies utilized, (c) balance amount remaining unutilized, until the utilization of the Net Proceeds in accordance with this Draft Fund Raising Document.

Interim use of proceeds

Our Trust confirms that the unutilized amounts from the Net Proceeds shall be kept in a separate bank account and shall not be co-mingled with other funds.

Issue related expenses break-up

The expenses for this Issue include, inter alia, advisor fees, fees payable to the Registrar to the Issue, printing and distribution expenses, Statutory Auditor Fee, Advertisement expenses, listing fees and any other expense directly related to the Issue.

The Issue expenses and listing fees will be paid by our Trust. The estimated breakdown of the total expenses for this Issue is as follows*:

Particulars	Amount	As percentage of Issue proceeds (in%)	As percentage of Total expenses of the Issue (in %)
Fee payable to intermediaries (Registrar to the Issue, Auditor and other advisors, etc.)	[●]	[●]	[●]
Fees payable to the regulators including Stock Exchanges	[●]	[●]	[●]
Advertising and marketing, printing and stationery Costs	[●]	[●]	[●]
Other miscellaneous expenses	[●]	[●]	[●]
Grand Total	[●]	[●]	[●]

**To be finalised and updated, prior to filing of the Final Fund Raising Document with the NSE. The expenses are indicative and are subject to change depending on the actual level of subscription to the Issue and the number of Allottees, market conditions and other relevant factors.*

Variation in terms of contract or objects in this Draft Fund-Raising Document

Our Trust shall not, at any time, vary the terms of the objects for which this Draft Fund-Raising Document is issued, except as may be prescribed under the applicable laws. Further, in case of any material deviation in the use of proceeds as compared to the Objects of the Issue, the same shall be intimated / disclosed to NSE.

It is important to note that the project timeline is interconnected, and any changes to the project commencement time will have an impact on the overall timeline. Therefore, if the project commencement time is altered, the subsequent activities and targets mentioned in the above table will need to be adjusted accordingly. Adapting the timeline ensures that the activities are appropriately sequenced and aligned with the project's implementation phases. By considering the seasonality and making necessary adjustments, the project can maintain a logical flow and optimize the available time for each component, contributing to the successful implementation of the SWAS 2.0 project.

Benefit / interest accruing to Promoter/Trustees out of the object of the Issue

Neither our Trustees nor the senior employees of our Trust are interested in the Objects of the Issue in any manner.

Details of any past issuances made by the Social Enterprise on Social Stock Exchange during the last 3 years, if any:

There have been no issuances in the past made by the Social Enterprise on Social Stock Exchange during the last 3 years.

OUR BUSINESS

Some of the information contained herein, including information with respect to our vision, our target segment, strategy and operations contain forward-looking statements that involve risks and uncertainties. This section should be read in conjunction with the sections “Forward-Looking Statements”, “Risk Factors” and “Financial Statements” on pages 6, 8 and 68 of this Draft Fund Raising Document.

In this section any reference to “we”, “us” or “our” refers to ‘**Mukti**’ (the “Trust”). Unless otherwise indicated, or unless the context otherwise requires, the financial information included herein is based on our Audited Financial Statements. For further information, see “Financial Information” on page 68 of this Draft Fund Raising Document.

Overview and Vision

Mukti, a non-profit socio-economic organization established in 2003, is committed to enhancing human development in the Delta region of Sundarbans, a **UNESCO World Heritage site**, and more than 10 other districts of West Bengal, including **South 24 Parganas, East Medinipur, West Medinipur, Howrah**, and other parts of the state. Registered as a Charitable Trust, Mukti envisions engaging the largest number of volunteers to establish grassroots-level socio-economic development organizations contributing to the sustainable development of communities in need.

With a primary focus on uplifting marginalized communities affected by naval disasters and cyclical cyclones, Mukti addresses the challenges faced by ethnic minorities, including Dalits, Scheduled Castes, and Tribals. The organization is dedicated to fostering socio-economic development in South 24 Parganas, West Bengal, India, and beyond, making a meaningful impact on the lives of those it serves.

Leadership and Trust

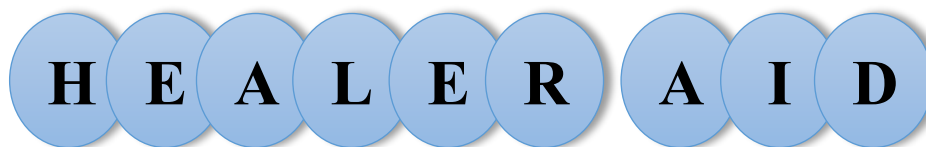
Founded by **Mr. Sankar Halder**, Mukti strives to empower one million individuals from Dalit, Adibashi, and scheduled caste communities. The organization operates in **Australia, Shanghai, The USA, and India**, with a dedicated team of **300+ employees and 950+ volunteers**.

Challenges Faced by Target Communities

The communities in **Mathurapur I & II, Namkhana, Sagar, Kakdwip, Goshaba, and Pathar Pratima Block** endure discrimination, poverty, and vulnerability. Women and children are particularly susceptible to violence and abuse. Lack of education, unemployment, and health hazards compound their challenges.

Mission Statement

Mukti’s mission is to work as a **HEALER- AID** for our society in the area of **Health** (Health, Water & Sanitation), **Education** (Education & Enrichment), **Agriculture** (Agricultural Reforms), **Livelihood** (Livelihood & Enablement), **Environment & Resilience**, **Rights & Special needs**, **Awareness & Empowerment**, **Integrated Development** and **Disaster Recovery** irrespective of caste, creed, age and gender.



Our Value

We strive to identify the root causes of diverse issues and craft comprehensive solutions. We believe that addressing the underlying challenges is crucial, as simply providing financial assistance alone may not effectively solve the complex problems within our society.

About Mukti

The Early Years: 2003-2005

In **2003**, Mukti was founded in Purbasridharpur of Raidighi in South 24 Parganas, West Bengal, India. The organization was established to facilitate collective efforts and institutionalize support for the uplift, rights, and empowerment of these marginalized sections. Since its inception, Mukti has been engaged in a range of development activities, leveraging its institutional capacity in governance, accountable management, human resources development, financial management, external relationships, program delivery, institutional sustainability, program design, monitoring, and evaluation. This institutional strength enables Mukti to initiate rights-based and demand-driven activities in favor of the downtrodden and disadvantaged sections.

In the course of its programs, Mukti has demonstrated outstanding expertise in institution development and capacity building, social mobilization, skills development, and policy debates. These efforts contribute to a progressive elimination of challenges faced by the targeted sections, fostering positive change in their favor.

In **2005**, Mukti attained registration as a non-profit socio-economic development trust under the Government of India Trust Act 1882, section 64 (Reg. No. IV-104), dated 09th March 2005.

During this year, Mukti initiated its inaugural project, the Book Bank, within the Education portfolio, aspiring to make education accessible to all. This project was funded by **Asha** for Education in the **USA**. The Book Bank project provided support to approximately 2000 students in the Sundarbans by providing textbooks that were otherwise unavailable at that time.

Mukti also conducted a workshop cum training session during its **first Annual General Meeting**, engaging more than 200 volunteers. The sessions covered various aspects of health, education, culture, economy, and ecology. Experienced social workers from other NGOs shared insights on managing need-based social projects, aiming to enhance awareness and the importance of social service among the youth in surrounding villages.

In the same year, Mukti initiated two additional projects: the **Talented Students Sponsorship (TSS)** to support gifted but underprivileged students in pursuing higher education, and a low-cost sanitation project with the assistance of the **Association of India's Development (AID)** in the **USA**. Mukti successfully sponsored 80 talented yet needy students during this period.

Initial Focus: Education and Livelihood

In August **2006**, Mukti provided support to more than 200 families with relief materials during a devastating flood resulting from heavy rainfall in the Sundarban area. During the same year, Mukti established four Mukti Support schools (referred to as '**Mukti Coaching Centers**' at that time) in the Nagendrapur area of Raidighi, Sundarban. This initiative aimed to offer quality education, addressing the challenge posed by the low teacher-to-student ratio (approximately one teacher per 150 students).

In the subsequent years of **2007-2008**, Mukti initiated the **Coconut Plantation project** across various parts of West Bengal. This project significantly impacted the livelihoods and ecology of West Bengal. Mukti ventured into a new chapter in the USA, aided by a group of enthusiastic volunteers. The **Talented Students Sponsorship (TSS)** program demonstrated its continued importance and expanded to Bankura, receiving positive responses from teachers and students in the area. During this period, an additional 60 students were supported through the Talented Students Sponsorship (TSS) project.

Mukti introduced the Book Bank project in Bankura and successfully launched a career guide campaign in Sundarban for financially challenged yet academically meritorious students, which gained widespread popularity. The coaching center program in Sundarban continued for the third successive year, expanding with the recruitment of 1000 students and 24 teachers in four new centers.

The Independence Day of **2008** marked a significant milestone in Mukti's battle against illiteracy, as a public library dedicated to the local needy was inaugurated in Nagendrapur of the Sunderbans delta. Mukti remains steadfast in its commitment to lead the charge against illiteracy, ensuring that no child is left behind.

The Central Government of India played a pivotal role by providing financial support to the Coconut Plantation project. This was noteworthy as it marked the first instance of the **NREGA (National Rural Employment Guarantee Act)** backing a project sponsored by an NGO in West Bengal. Moreover, it stood out as the largest project ever sponsored by Mukti. **Asha-USA** extended its assistance to materialize the vocational training project.

This year, 113 students from the remotest parts of Sundarbans, Hoogly, and Bankura were awarded the Talented Students Scholarship (TSS). On **September 21, 2008**, the computer lab for the **Village Computer Literacy Program (VCLP)** project was inaugurated at Kashinagar High School in Kakdwip, equipped with 4 computers, and at Guptipara, Hooghly, with 12 computers, generously donated by Tata Consultancy Services Ltd. (TCS).

The year 2008 proved remarkable as Mukti restructured its Mission and Vision statement to align with the needs of society. Mukti significantly expanded its work radius and volunteer engagement, establishing two chapters outside India in the **USA** and **UK**, and **eight different chapters within India**.

Sundarbans, the Victim of Modern Life

From Mukti's perspective, regrettably, the year **2009-10** will be remembered as '**the year of Aila**,' the **cyclone** that wreaked havoc on the coastal South and North 24 Parganas districts of West Bengal on May 25, 2009. The cyclone washed away a land area as vast as 250-350 km in diameter, flooding most of the Sundarbans and leaving 1,000,000 helpless individuals with little or no access to food, safe drinking water, shelter, or medicine. Mukti promptly joined the disaster relief effort, engaging in both immediate relief and rehabilitation programs. Mukti provided essential relief items such as cooked or dry food, water, shelter, utensils, mosquito nets, and medical camps. This was followed by long-term rehabilitation initiatives, including the organic agriculture movement to restore land fertility and the community kitchen program, offering support to those facing a famine-like situation.

In short, Mukti supplied all the essentials to prevent further human fallout, a common consequence of catastrophic disasters of Aila's magnitude. Mukti launched the **GREEN project (Green Energy for Ecology and Nature)** to address global warming and climate change by promoting solar and other renewable energy sources. This involved distributing Solar Lamps among the villagers of Sundarban in collaboration with organizations like **TERI (The Energy Research Institute led by Dr. R K Pachauri)**, **Cosmos Ignite of Delhi**, and **One Million Lights of the USA**.

The year **2009-10** will also be recognized for Mukti's family growth, with the establishment of a **new chapter in Doha, Qatar**. Mukti continued its well-known and appreciated projects such as the Book Bank, Coaching program, Village Computer Literacy Program (VCLP), Talented Student Sponsorship (TSS), and other initiatives on an even larger scale than before. This was made possible with significant help and support from over 500 volunteers and 11 collaborating organizations worldwide.

On **December 7, 2009**, a rally named Save the Sundarbans was conducted from Victoria Memorial Gate to Netaji Indoor Stadium. This rally aimed not only to voice opposition to global warming but also to raise awareness about its fatal impact on the delta region of Sunderban. Nearly 30,000 people, including environmental activists, journalists, common citizens, and school students from different regions, participated in this impactful event.

Redefining the Future with Learning of the Past

After the devastating impact of Cyclone Aila, a significant portion of agricultural land in the Sundarban region became infertile. In response to this challenge, Mukti collaborated with **TOFM (Tamil Nadu Organic Farmers Movement)**, **DRCSC (Development Research Community Service Centre)**, and **AID (Association of India's Development)** to implement an organic agriculture project in 2009. The project specifically targeted the Sunderban Delta, with a focus on areas like Raidighi in Kankandighi gram panchayats, aiming to enhance farmers' knowledge about organic agriculture principles.

Three activities were implemented as part of the organic agriculture project. However, a notable bottleneck was encountered due to a shortage of trained manpower. To address this issue, a proposal was put forth to organize a **Training of Trainers (TOT) program**. The program aimed to train key stakeholders, particularly those with institutional infrastructural facilities and adequate human resources capable of imparting training programs in organic agriculture.

Aligned with the government's declaration, **August 21st** was officially designated as **Sundarban Day (Dibas)**. In collaboration with the **Sundarban Development Authority (Unnayan Parishad)**, Mukti organized a significant gathering for meetings and awareness programs as part of the **Sundarban Day celebrations on August 21st, 2010**.

Nation Building: Women's Empowerment

The year **2011** marked another significant milestone for Mukti as it initiated new projects, including the **Right-to-Information (RTI) initiatives** aimed at assisting underprivileged individuals in the Sundarbans to access crucial information from the government and advocate for their rights. The project commenced with two supervisors and 17 trained RTI friends, effectively empowering many impoverished residents of Sundarban to secure the facilities they rightfully deserved from the government.

In line with the fundamental concept of microfinance, Mukti established the **Sayambhar Gosti** in **September 2011**. This initiative involved the formation of **23 Self-Help Groups comprising over 250 women from various villages**. Mukti provided free career-oriented training to these groups, enabling them to explore new avenues for earning. Initially, interest-free loans were extended to the members of these groups to support their causes.

After a year of implementing organic agriculture, it was observed that the adoption of the organic fertilizer process, post the 'Aila' cyclone, resulted in a **15% increase in cultivation** in comparison to fields using chemical fertilizers. Building on this success, 400 farmers from four Gram Panchayats formed self-sustained groups, each led by a leader and subject-matter expert. These groups worked collaboratively to develop a value chain, advocate for the benefits of organic farming, establish linkages, and spread awareness among villagers within a 30 km radius of Sundarban.

In the year **2012**, Mukti achieved a multitude of milestones. The organization provided support to approximately 5,500 students in Sunderban through the Book Bank Project, ensuring access to essential educational materials. Microcredit financing was extended to around 1,100 women members of Self Help Groups (SHG) through the **Mukti Community Development Fund (MCDF) project**, enabling them to pursue livelihood opportunities and support their families.

In the realm of agriculture, Mukti played a pivotal role in educating more than 500 farmers about organic farming practices. Additionally, approximately 1,050 school students enrolled in Mukti's coaching centers, aiming to enhance their knowledge and achieve better academic results. The Talented Students Sponsorship (TSS) project sponsored 70 underprivileged students, enabling them to continue their higher education. Furthermore, 230 students attended special coaching centers, providing additional support to their academic endeavors.

Mukti's commitment to environmental sustainability was evident as **2,00,000 saplings** of fruits, wood, and coconut were planted in Sunderban, contributing to the region's ecological well-being. In the domain of civic awareness, residents of two Gram Panchayats were educated about the Right to Information (RTI) Act, promoting transparency and accountability.

International collaboration also emerged in **2012** with the formation of the Mukti **Australia chapter**, which has continued to support Mukti as a funding organization to the present day. This collaboration has further enhanced Mukti's capacity to fulfill its mission and make a positive impact on the communities it serves.

Alignment of Programs: HEALER to Society

In **2013**, Mukti initiated the year with a revision of its mission statement, aligning it with the easily understood English word "**HEALER**," symbolizing **Health, Education, Agriculture, Livelihood, Environment, and Rights**. This strategic realignment marked a significant expansion of Mukti's operations across these **six verticals**, showcasing remarkable on-the-ground work.

Simultaneously, Mukti embarked on creating a platform or forum where individuals could freely contribute their time and expertise to address social issues. The organization also actively promoted one of its core principles: the engagement of common people in decision-making through the participatory method. At the village level, a "Core Committee" was formed to make necessary decisions, collect development requirements, and oversee development work.

The year proved remarkable, with 230 Self-Help Group women members receiving loans for personal or family needs. Notably, 53 of these members achieved financial independence by establishing their businesses. In the realm of agriculture, Mukti organized 43 marginal farmers' groups, including 24 existing and 19 new groups, focusing on climate-resilient rice production, vegetable cultivation, green manuring, and vermicomposting practices. The establishment of a farmers' forum called **Ministry of Food and Agriculture (MOFA)** facilitated the oversight of group-based activities.

The project covered 852 marginal farmers from 15 communities in Nagendrapur and Kankandighi GP, offering training on soil testing, Integrated Pest Management (IPM), organic farming, System of Rice Intensification (SRI) for rice cultivation, and fish culture. Additionally, 150 group meetings, 16 MOFA meetings, 3 market linkage meetings, and 2 AID meetings were organized during the year. A seminar in Kolkata on IPM and organic farming, along with mass awareness campaigns through wall writings in Nagendrapur and Kankandighi GP, further highlighted Mukti's commitment to sustainable agricultural practices.

Year of Expansion: Spread the Good Works

In **2014**, Mukti experienced significant growth in every sector, expanding its reach for societal development. The organization also witnessed a substantial increase in its volunteer base. While Mukti remains driven by its commitment to service rather than awards, it garnered several accolades, including the '**Vivek Samman**' Award by '**Vivek Pathe**.' Additionally, Mukti's farmer, **Pintu Purkait**, received the prestigious '**Krishak Ratna**' award from the **Government of West Bengal** for his outstanding contributions to organic farming in Sundarban.

Birth of Mukti Fresh

In a pioneering move, Mukti opened the first fresh organic vegetable store in Narendrapur, Kolkata in **2014**, aimed at supporting farmers in Sundarban who had been practicing organic agriculture for several years. Mukti Fresh started operations as the first independent organization as part of the **Mukti Community Business (MCB)** concept.

The year **2015** marked a new initiative for Mukti called "**Melay Mukti**," a unique fair held in a remote terrain to showcase development work to villagers and raise awareness. The organization also redesigned its website in alignment with its work and philosophy. During this year, Mukti provided support to 15,000 students in Sundarban with new textbooks and sponsored 89 talented but needy students for higher education. The count of students in Mukti's Coaching Centers surpassed 1000, and the number of Self-Help Group (SHG) women exceeded 1300.

Notably, in the winter of 2015, Mukti farmers achieved a remarkable milestone by producing over 17,000 kg of organic vegetables within four months. This accomplishment underscored the success of Mukti's commitment to sustainable and organic farming practices.

Start of Vocational Education

The year 2015-16 will be remembered as the start of an important project called **Mukti Institute of Technology (MIT)** to provide technical training, namely electrical wiring and motor winding, computer operation, etc.

Building on the success of the **Mukti Community Development Fund (MCDF)** in the previous year, the model was expanded in 2016 to six new locations. The total number of Self-Help Group (SHG) groups now exceeds 300, involving around 5,000 women. Mukti introduced new training programs such as Incense Stick Making, Food Processing, Soft Toy Making, Exotic Bird Breeding, etc., which proved highly successful in establishing new women entrepreneurs in Sundarbans.

TISS Recognition

In this period, Mukti achieved registration and recognition from the **Tata Institute of Social Sciences (TISS)**, showcasing the organization's commitment to social development and impact. Furthermore, at the beginning of **2017**, Mukti Fresh actively participated in the "**Organic Agriculture Fair**" organized by the **Government of West Bengal**, solidifying its position as one of the pioneer organizations in organic farming in the region.

Introspect, Realign, and Continuous Improvement

In **2018**, Mukti embarked on a journey of self-reflection and redefinition. The year served as an opportunity to retrospect on the organization's achievements over more than a decade and identify areas for improvement. After a comprehensive analysis, the core team identified three key focus areas for the year: Finance Management, Sustainability through Volunteer Engagement, and Effective Communication. Mukti implemented various notable initiatives to address these key areas.

As part of the **Sustainable Agriculture Movement (SAM)**, Mukti established the Seed Bank to safeguard local seeds of indigenous varieties. These collected seeds are cultivated and then distributed to organic farmers, contributing to the preservation of local agricultural biodiversity.

Creating Jobs through Sustainable Community Business Model

In the same year, Mukti launched three new Mukti Community Businesses, namely **Mukti Craft**, aimed at selling products made by Self Help Group women; **Muktodhara**, dedicated to supplying safe drinking water in Sundarban; and **Mukti Kitchen**, designed to provide homemade healthy and hygienic organic dishes to the people of Kolkata. These initiatives demonstrated Mukti's commitment to sustainability, community empowerment, and innovative business models.

In **2019**, Mukti organized The Sundarban Mukti Exhibition at Raidighi, South 24 Parganas, West Bengal. First-time Mukti Self-Help Group women participated in the Handloom Exhibition at Ecospace, Kolkata. Mukti Institute of Technology (MIT) received **ISO 9001 certification**. Total of 103 Mukti farmers entered into the **Participatory Guarantee System (PGS)** of the Government of India. PGS is the quality assurance system for organic vegetables.

Year of Cyclone: Multifold Challenges to Society

In the challenging year of **2020-21**, Mukti undertook relentless efforts despite facing numerous adversities. The period was marked by significant challenges, including the impact of consecutive **cyclones, Bulbul and Amphan**, coupled with the global **pandemic**. The Sundarbans region bore the brunt of these disasters, resulting in widespread devastation, rendering a large section of the population homeless, jobless, and food insecure.

In the wake of the destructive cyclones Bulbul and Amphan, and amidst the nationwide lockdown due to the global pandemic, Mukti's dedicated team was on the ground, providing immediate support to the homeless population of the Sundarbans. Despite facing these challenges, Mukti launched the **HelloBeta** initiative to supply essential materials to senior citizens in Kolkata during the pandemic.

During the **COVID-19 pandemic**, the Mukti **HelloBeta** initiative played a crucial role in distributing more than 1200 oxygen concentrators across various parts of West Bengal, saving hundreds of lives. Mukti also supported government **Public Health Centers (PHCs)** by providing almost **1,170 oxygen concentrators to 615 PHCs** free of cost. The Mukti Cloud Kitchen served over 10,000 free meals to senior citizens during this challenging period.

In February **2021**, Mukti initiated the **Swavalamban Accelerator in Sundarbans (SWAS)** with the support of **SIDBI**, providing livelihood training kits to women in the Sundarbans. Additionally, Mukti undertook the construction of a model village in 2020, creating an ideal environment in a rural area. This initiative not only provided livelihood opportunities for the villagers but also engaged them in various activities through a "**food for work**" program.

Innovation and Research

A noteworthy innovation from Mukti was the **creation of Cyclone and Flood-resistant small houses** in response to the frequent cyclones and floods in the Sundarbans. This initiative aimed to provide a resilient shelter solution, helping villagers protect themselves from the recurrent natural disasters in the region.

New Challenge with Post-Pandemic Era

The year **2021-22**, anticipated as a period of recovery from the pandemic, unfortunately, proved to be even more devastating with the onset of the second wave of COVID-19. Throughout this challenging time, Mukti experienced significant support from abroad, **particularly from the USA**, where Indian communities rallied to stand behind the people of West Bengal during this critical era of the pandemic. Over 80 organizations from the USA formed partnerships with Mukti, contributing to pivotal changes in society. In **November 2021**, Mukti achieved **recognition** as the **number one NGO in India** for its remarkable work in the field of climate-resilient sustainable agriculture and organic farming, as acknowledged by **FICCI (Federation of Indian Chambers of Commerce and Industry)**.

The year **2022** emerged as another remarkable chapter for Mukti, including the attainment of Special Consultative Status by the **Economic and Social Council (ECOSOC) of the United Nations** and witnessing a significant expansion of its work with more than **40 simultaneous projects**. The organization refined its mission statement once again to align with the evolving needs of society. **HEALER-AID** was adopted as the program area definition, with each letter representing **Health, Education, Agriculture, Livelihood, Environment, Rights, Awareness, Integrated Development, and Disaster Recovery**.

The year **2023** also marked prestigious recognitions, including registration on the **National Stock Exchange (NSE)**, and the honor of the **Indian Chamber of Commerce (ICC) Social Impact Award 2023** in the Environment and Livelihood categories. This year Mukti also started its flagship project of **Natural Green Defense** at the river embankment and planted millions of plants that can support local livelihood.

In summary, Mukti's journey continues, impacting 10 lakh beneficiaries with growing numbers every day, driven by the dream of creating a better and sustainable place for future generations.

All these initiatives are carried out through our nine unique and distinctive program areas, encapsulated under the acronym **HEALER-AID:**

H: Health, Water & Sanitation

E: Education and Enrichment

A: Agriculture Reform

L: Livelihood and Enablement

E: Environment and Resilience

R: Rights & Special Needs

A: Awareness & Empowerment

I: Integrated Development

D: Disaster Relief

Our programmes and their target segment:

Recognizing the complex human development challenges faced by residents of Delta region of Sundarbans (a UNESCO World Heritage site) and over 10 other districts of West Bengal, the Trust has embarked on a purposeful journey towards driving positive change through targeted interventions. Based on the mission statement the major 9 components of interventions are as under:

I. HEALTH, WATER & SANITATION

The Mukti has launched following projects under the Trust “Health, Water & Sanitation:

1. Swastha Shangini

Swastha Shangini is an initiative of the Kolkata Trust developed in collaboration with Mukti. It’s goal is to create a low-cost, scalable program to improve healthcare services for the rural population by training village women to become campaigners for hygiene and nutrition. The project is presently running at Mathurapur-I, Mathurapur-II 2, Patharpratima, Jaynagar, Kultali blocks of South 24 Pgs district, West Bengal, India.

Main objectives of the Swastha Shangini project:

1. Underdeveloped villages in South 24 Parganas, including the Sundarban region, face malnutrition and illnesses due to poor socioeconomic conditions, lack of education, inadequate housing, sanitation, and unsafe water supplies.
2. Women’s health requires targeted interventions and ethical health-seeking behaviors.
3. To address these challenges, an initiative has been launched to educate the community, with a particular focus on Self-Help Group (SHG) women and children, about optimal health and hygiene practices.

Key milestones achieved:

2000+ rural families getting guidance’s on preventive health care through community health care friends “Swasthya Shongini”

2. Gram Clinic

The Gram Clinic, operational since January 2021, provides basic medical care in the village of Purboshridharpur, addressing limited access to healthcare in the area. The clinic offers check-ups, treatment for common illnesses, and nominal cost medicine. Staffed by a rural doctor and an assistant, the clinic aims to improve the health and well-being

of underserved rural communities in the Sundarbans region. The Gram Clinic Project strives to provide essential healthcare services to people in remote areas, enhancing access to medical facilities. The project is presently running at Village Purboshridharpur, G.P- Nagendrapur, Block Mathurapur-II, South 24 Pgs, West Bengal

Main objectives of the Gram Clinic project:

1. Inadequate rural health infrastructure in West Bengal leads to reliance on city hospitals or major block-level hospitals.
2. Climatic calamities and the Covid-19 outbreak have severely disrupted healthcare services in rural areas.
3. Mukti's Gram Clinic project aims to address these challenges by providing healthcare services to residents of the Sundarbans region with limited access to medical care.
4. Free doctor's consultations are offered, with only a nominal cost charged for medicine.

Key milestones achieved:

1. Mukti has treated 5,500 patients and distributed 82,397 medicines to date.
2. The Gram Clinic served as a primary healthcare center during the Covid-19 pandemic.
3. The clinic provided support to villagers by offering Oxygen cylinders and referring serious patients to city hospitals.

3. Jal Hi Kal

Under this project Mukti installed two 1,000 liter water tanks in Mukti Gram village, one at Mukti Library and another near Ramkrishna Bazar. Pump sets and electrical connections were made, and three taps are attached to each tank for easy access. Drinking water from these tanks is also used for landscaping purposes. Pond water purification system set up in Purboshridharpur village of Sundarbans on a pilot basis. Successful implementation of the system leads to plans for implementing this technology in other parts of the blocks. The system efficiently turns hard water into soft water, making it suitable for consumption purposes in the long term. The project is currently running at Purobshridharpur Village, South 24 Pgs district of West Bengal, East and West Medinipur district

Main objectives of the Jal Hi Kal project:

1. Potable water scarcity is a cumulative problem in the coastal region of India, especially Sundarbans.
2. Citizens have to walk long distances and stand in queues for water collection.
3. Installation of pipes for clean drinking water from a faraway suburban center has been done, but water lines reaching homes are still pending.
4. Climate-induced disasters worsen the situation, leading to increased groundwater extraction

Key milestones achieved:

1. Mukti initiative helps in to stop water-borne epidemics and provide safe drinking water access.
2. Submersible pump installed for 230 families and Water Purifier system for 500+ people in Purba Sridharpur area.
3. Rural community now has access to good quality drinking water.
4. Reduces chances of water-contaminated diseases in the region

4. Medical Camp

The medical camp project by Mukti offers basic healthcare services to underserved communities. Medical camps are organized in areas lacking medical facilities, including remote villages and disaster-affected regions. Services provided at the medical camps include consultations, medication, and referrals for advanced treatment. Health education and awareness sessions on hygiene, nutrition, and disease prevention are also conducted. The project aims to deliver quality healthcare, promote preventive practices, and improve health outcomes. The project is presently running at South 24 Pgs district, Howrah district of West Bengal India

Main objectives of the Medical Camp project:

1. Sundarban region faces frequent disasters such as cyclones, tidal surges, and floods.
2. Medical camps can rapidly respond to sudden outbreaks or natural calamities, providing timely medical assistance.

3. These camps offer medical treatment and raise awareness about health issues, including preventive healthcare practices.

Key milestones achieved:

1. The project has provided healthcare services to underprivileged populations in disaster-prone areas.
2. Over 200,000 people have benefited, leading to improved health outcomes and reduced disease burden.
3. Medical camps have played a crucial role in early detection and treatment of illnesses, preventing them from becoming severe.
4. The project has also raised awareness about preventive healthcare measures, including vaccinations and regular check-ups.

5. Ambulance Service

The project provides affordable and accessible ambulance services in rural areas of West Bengal. Launched in response to the Covid-19 pandemic, it addresses the lack of emergency medical care access. Mukti operates a fleet of fully equipped ambulances available 24/7 to respond to emergency calls. The project has saved lives and bridged the gap between rural communities and emergency medical care. The project is presently running at Mathurapur-II block of South 24 Pgs district covering 14 villages and Egra-1 block of East Medinipur district covering 21 villages.

Main objectives of the Ambulance Service project:

1. Rural areas in West Bengal face limited access to emergency medical care, especially in backward regions.
2. Affordable ambulance services are crucial to ensure timely hospital transportation and avoid serious consequences or fatalities.
3. Mukti aims to improve access to affordable ambulance services for underprivileged communities.
4. This initiative will enable people in underprivileged areas to receive prompt emergency medical attention, enhancing their chances of survival and recovery.

Key milestones achieved:

1. The project extends its coverage to 2 districts, 6 Gram Panchayats, and 35 villages.
2. Timely medical assistance has been provided to those in need, resulting in approximately 288 lives saved.
3. The project focuses on addressing emergency situations and accidents, ensuring prompt medical attention.

II. EDUCATION & ENRICHMENT

The Mukti has launched following projects under the Trust “Education & Enrichment:

1. Mukti Kishalaya Support School (MKSS)

The Kishalaya Schools project provides basic education to underprivileged primary students. Educated and unemployed female teachers from the local community are hired to ensure quality education. Systematic monitoring and regular teacher training are implemented to maintain education standards. The initiative supports disadvantaged children in the post-pandemic era and those at risk of dropping out due to poverty. First-generation learners receive guidance and support at a nominal fee. The project is presently running at Mathurapur II, Joynagar II Kultali block of South 24 Pgs district, Bagnan block in Howrah District and Egra block in East Medinipur district

Main objectives of the Mukti Kishalaya Support School project:

1. Education challenges in rural areas are extensive, presenting vast opportunities for improvement.
2. Shortcomings in the formal school system, such as teacher unavailability and lack of study materials, were recognized.
3. Mukti initiated primary coaching for underprivileged students in marginalized areas of the Sundarbans.
4. The program aimed to provide alternative livelihood sources for impoverished women affected by Covid-19 and natural calamities.
5. The initiative sought to alleviate poverty and hunger among women and their children

Key milestones achieved:

1. MKSS has hired over 70 qualified women to empower more than 730 children with basic education.
2. The initiative has a positive impact on the lives of these children and the wider society.
3. MKSS successfully reduces the number of dropouts and promotes education in the community.

2. Mukti Support School (MSS)

Mukti established the Mukti Support School to help children who are deprived of basic educational services. The Mukti Support School provides supplementary education, which is in the form of coaching the students of government schools. MSS offers coaching support in a group setting of 25-35 students in each centre. It extends its support to students from 5th to 10th standard. And they are charged a minimum fee for the same.

Mukti operates 66 MSS centres across South 24 Parganas due to their previous presence in these areas through other projects. On the other hand, Mukti started the MSS centres by considering the poor socio-economic backgrounds of the students, also, most of the students are first-generation learners.

MSS intended to attract more students to the school and help reduce the dropout rate. According to a government report, the dropout rate at the secondary school level in India is more than 17%, while the dropout rate at upper primary levels VI- VIII and primary level is 1.8% and 1.5% respectively.

MSS teachers and volunteers support underprivileged children through interactive classes. MSS aims to reach more students, promote education, and reduce school dropouts. Mukti introduces mandatory lessons on Value Education, Yoga, and engages students in activities for environmental and social awareness. The goal is to build a responsive society by imparting holistic education to all, including the deprived sections. The project is presently running at Mathurapur-I, Mathurapur II, Jaynagar-II, Mandirbazar, Magrahat 1, Kultali, PatharPratima, Canning, Basanti, Namkhana, Kakdwip, Sagar Blocks under the district of South 24 Parganas; Kolaghat, Egra, Datan I, Datan II blocks under the districts of East & West Medinipur and Gopiballavpur –II, Binpur 1, Nayagram, Sankrail under the district of Jhargram.

Main objectives of the Mukti Support School project:

1. Mukti launched the Mukti Support School (MSS) to provide basic education facilities to underprivileged children.
2. MSS offers affordable supplementary education coaching to government school students.
3. The program aims to enhance academic performance through well-educated youth who receive training.
4. MSS creates employment opportunities and reduces the financial burden for parents.
5. It addresses the dropout problem in rural areas.

Key milestones achieved:

1. Over 350 qualified teachers are empowered annually.
2. Educational support is provided to 4800+ children with secondary education.
3. Positive impact on student's lives and society as a whole.
4. Students achieve their dreams with our help.
5. Mukti Support School project successfully reduces dropouts.

3. Talented Students Sponsorship (TSS)

TSS programme supports underprivileged, meritorious students in higher education Addresses affordability challenges for lower-income students Facilitates success in future careers. Donors and students interact to foster cooperation. Alumni engagement promotes awareness and involvement in benevolent activities The project is presently running across the state of West Bengal.

Main objectives of the Talented Students Sponsorship project:

1. Mukti's flagship program since 2006
2. Nurturing exceptional yet underprivileged young talents
3. Providing financial support to pursue academic goals without difficulty

Key milestones achieved:

1. Project started with ten students and now has 1500 alumni
2. Alumni have established themselves in various fields
3. Assistance provided to 230 medical students, 227 engineering students, 470 science students, and 473 general students
4. Alumni engaged in social work and providing educational aid
5. Belief in education's power to bring positive change
6. Commitment to empowering students to make a difference in the world

4. Mukti Institute of Technology (MIT)

MIT empowers young people with practical skills for employment or self-employment ventures. The program aims to bridge the gap by imparting technical skills to rural youths for self-reliance. The Mukti Institute of Technology (MIT) is located in Kumrapara (Raidighi). The center provides desktop computers (1:1 ratio), a digital classroom, and high-speed internet. Infrastructure and limited access to information are addressed through the MIT center. The project is presently running at Raidighiin Mathurapur-II block of South 24 Pgs district.

Main objectives of the Mukti Institute of Technology project:

1. Mukti established the Mukti Institute of Technology (MIT) in Sundarbans to address economic and social challenges.
2. MIT provides computer skills training to vulnerable youths through designed courses.
3. The initiative aims to create job opportunities and overcome poverty and marginalization.
4. MIT helps youths complete technical education and gain meaningful occupations.
5. It focuses on the Raidighi area of Sunderban, known for high youth unemployment and geo-climatic events

Key milestones achieved:

1. Over 1300+ students trained since 2016.
2. 150+ trained students successfully placed in different organizations.

5. Mukti Academy

Free digital learning platform aimed at teachers and students which focus on making education more affordable and accessible and bridging the gap in education resources and qualified teachers. The project is digitally available to all MSS across West Bengal.

Main objectives of the Mukti Academy project:

1. Mukti's aim is to provide support to students and teachers beyond the traditional classroom setting
2. Access to study materials, relevant audio-video presentations, and activities in the digital platform
3. Making education more accessible, affordable, and widely available
4. Focus on reaching all those who seek to learn

Key milestones achieved:

Initial survey indicated very positive feedback of the initiative.

6. Value Education Program

Mukti Support School (MSS) initiative establishes connections with over 5000 students and 350 teachers. The program focuses on teachers and students, with teachers undergoing positive practices training. Teachers play a key role in

imparting learnings to students and fostering a positive mindset. Mukti aims to create a transformative educational experience promoting values, self-discovery, and personal growth. The project is currently running at Mathurapur I, II, Patharpratima, Sagar, Kakdwip, Namkhana, Canning, Bagnan, East Midnapore, West Midnapore and Jhargram.

Main objectives of the Value Education Program project:

1. Lack of focus on developing a child's value system in formal education system
2. Absence of positive values among individuals accepted by society
3. Mukti aims to address this gap by introducing value education to the conventional education system.
4. Goal is to bring about holistic development of children and create awareness about the significance of human life.

Key milestones achieved:

1. Collaborated with 66 schools for seamless integration of value education into the formal curriculum.
2. Emphasized holistic development as a core focus.
3. Conducted workshops and awareness programs on positive values, ethics, and community responsibility.
4. Recognition and honors for outstanding students who exemplify these values.

III. AGRICULTURE REFORM

The Mukti has launched following projects under the Trust "Agriculture Reform:

1. Sustainable Agricultural Movement (SAM)

SAM project promotes sustainable agriculture among rural farmers. It aims to improve food security, productivity, and mitigate negative environmental impacts, enhances soil fertility and socio-economic development through initiatives like alternative cropping, farming equipment provision, vermicomposting, grafting, etc and promotes integrated farming practices to maximize resource efficiency and minimize waste. Emphasizes cyclical use of produce and excess for long-term sustainability. The project is currently running at Block- Mathurapur – II, G.P-kankandighi&Nagendrapur, P.S- Raidighi, Dist- 24 pgs(s).

Main objectives of the Sustainable Agricultural Movement project:

1. SAM project initiated by Mukti in 2010 after cyclone Aila
2. Aims to reclaim flooded land and promote sustainable farming practices.
3. Provides farmers with a sustainable means of livelihood through organic agriculture
4. Addresses issues of migration and poverty-alleviation after natural disasters

Key milestones achieved:

1. The exclusion of chemical fertilizers and pesticides improves soil health, reduces cultivation costs, and increases profitability.
2. Farming families experience approximately a 30% rise in income.
3. Previously hesitant farmers are now more willing to participate in cultivation.
4. The project contributes to socio-economic development among farmers.
5. Mukti Fresh, a community business unit of Mukti, links over 8,000 farmers to the market, providing new economic opportunities.

2. Kitchen Gardening

Landless farmers cultivate diverse vegetables and fruits for household consumption where critical resources provided viz a viz seasonal vegetable seeds, organic fertilizers, and pesticides. Compact space enables meeting daily food needs and ensuring household food security. Small-scale cultivation demonstrates a significant contribution to food self-sufficiency. The project is currently running at Kakdwip, Patharpratima, Namkhana, Mathurapur -I and Mathurapur - II blocks of South 24 Pgs district.

Main objectives of the Kitchen Gardening project:

1. Low-income and disadvantaged communities rely on agriculture for livelihoods.
2. Mukti's initiative enhances food and livelihood security in river basin communities.
3. Training provided to establish organic kitchen gardens for nutritional supplementation.
4. Landless families successfully create gardens using simple techniques and materials.
5. Organic kitchen gardens proliferate through organic growth.

Key milestones achieved:

1. Training, equipment, and seed support provided to 1,000 farmers.
2. Access to fresh, chemical-free fruits and vegetables.
3. Reduced expenses on buying produce.
4. Superior taste compared to market-bought items.
5. Efficient utilization of kitchen wastewater and waste materials.

3. Organic Farming & Training Support

The primary goal of this project was to enhance soil fertility while promoting the socio-economic development of farmers. This objective was accomplished through a range of initiatives, including providing organic training to farmers on modern techniques of organic farming. Additionally, vermi-compost pits were introduced to enable farmers to produce their own high-quality organic fertilizers, reducing their dependence on the market. Furthermore, drums were distributed to facilitate the creation of other organic fertilizers and pesticides, empowering farmers to adopt sustainable and environmentally friendly practices in their agricultural endeavors. The project is currently running at Block- Mathurapur, G.P- Kankandighi & Nagendrapur, P.S- Raidighi, Dist- South 24 pgs.

Main objectives of the Organic Farming & Training Support project:

1. Prolonged use of chemical fertilizers and pesticides led to a decline in soil fertility
2. Farmers experienced lower yields despite extensive fertilizer and pesticide application
3. Significant losses in cultivation and increased risk of farmer migration
4. Mukti initiated the project to improve soil health through organic farming
5. Aims to promote socio-economic development of farmers

Key milestones achieved:

1. Farmers acquired the ability to prepare over 22 types of organic manures and plant protection materials
2. Large-scale arable land revived under organic farming
3. Enhancement of soil quality through application of organic fertilizers and microorganisms
4. Decreased production costs and substantial increase in farmers' income (approximately 30%)
5. Approximately 8,500 farmers actively practicing sustainable farming methods
6. Improved standard of living for farmers
7. 121 Mt of vermi-compost produced by farmers
8. 70 MT of other organic manures produced by farmers

4. Mukti Fresh

Mukti Fresh ensures fair prices for local farmers' organic produce. It offers a range of fresh organic fruits, vegetables, herbs, spices, and value-added goods and promotes healthy living, sustainability, and supports regional communities. Choosing Mukti Fresh means making a healthier choice and contributing to an equitable food system. Our store is located at Canal Side Road, Garia, Kolkata – 700084, Near Kavi Nazrul Metro Station.

Main objectives of the Mukti Fresh project:

1. Mukti Fresh connects eco-conscious consumers with ethical farmers for fresh, organic produce.
2. Provides farmers with a reliable income and fair price for their organic crops.
3. Emphasizes chemical-free and preservative-free food.
4. Creates a community of health-conscious individuals valuing sustainability.
5. Aims to enhance the health and well-being of consumers and the planet to make a positive impact on

promoting a healthier and more sustainable way of life.

Key milestones achieved:

2. Mukti Fresh promotes organic farming methods to protect the environment and provide customers with nutritious and wholesome products.
3. The project ensures fair prices for farmers, empowering them to focus on cultivating high-quality organic produce.
4. Customers appreciate the variety of fresh fruits, vegetables, herbs, and spices sourced from local farmers practicing ethical and sustainable farming.
5. Mukti Fresh's innovative approach is making a positive impact on the environment and promoting a healthier way of living.

IV. LIVELIHOOD & ENABLEMENT

The Mukti has launched following projects under the Trust "Livelihood & Enablement:

1. Mukti Community Development Fund (MCDF)

The Project aims to harness the capabilities of rural population by imparting knowledge, skill sets, tools, and finance to empower rural communities to enable decent livelihood through self-employment and also increase chances of securing employment in different sectors. The project is presently running at Sundarbans and adjoining areas Mathurapur-I, Mathurapur-II, Kultali, PatharPratima, Canning, Basanti, Namkhana, Kakdwip, Sagar Blocks in South 24 Parganas District and Egra-1, Datan-I, Datan-II, Keshiary, Narayangarh, Nayagram Blocks in East and West Midnipur and in Jhargram Districts

Main objectives of the Mukti Community Development Fund project:

1. MCDF is an autonomous microcredit-based community program
2. Aimed at creating women entrepreneurs in villages
3. Addresses self-help income generation by rural women
4. Expanding to promote social and environmental awareness and address women's rights issues
5. Utilizes the Self-Help Group (SHG) structure for implementation
6. Multiple service layers include micro-banking, skills training, counseling, information dissemination, domestic violence prevention, family health, women's rights, and empowerment

Key milestones achieved:

1. The MCDF project was initiated in 2014 as a pilot initiative, starting with one Forum Branch at Village Purbasridharpur under the Raidighi block of South 24 Parganas district in West Bengal.
2. Due to its success, the programme was replicated in six other areas, covering 369 SHGs and involving 3,610 women in total.
3. The programme has been expanding since 2016, with a portion of group savings reinvested as loans for members to initiate Income Generating Activities (IGAs).
4. The attached table indicates the present status of the MCDF programme. Currently, MCDF involves 30,000 women, has created 2,850 SHG groups, and has established 30+ branches across West Bengal.

2. Skill & Enterprise Development

Under this project Mukti aims to promote economic empowerment of vulnerable socio-economic groups in West Bengal and provides free skill development trainings to women and youth covering various trades including soft toy making, candle making, jute bags, jute sandals, handicrafts, food processing, etc. It empowers individuals to earn independently and contribute to the vision of Aatmanirbhar Bharat (self-reliant India). The project is presently running at South24Parganas, Jtragachi New Town, East & West Medinipur, Jhargram District.

Main objectives of the Skill & Enterprise Development project:

1. Sundarbans region is one of the most vulnerable and economically deprived areas in India
2. Limited access to education and training opportunities for youth and women in the area
3. Struggles to find stable employment, leading to unsafe and exploitative work
4. Vocational and skill training program can provide them with skills and knowledge
5. Pursue better livelihood options and improve socio-economic status
6. Enable contribution to economic growth of the region
7. Uplift communities and create a more sustainable and prosperous future

Key milestones achieved:

Over 8000 individuals have been trained across 18 diverse fields, with more than 3500 of them having established successful businesses through market linkages.

3. Swavalamban Accelerator in Sundarban (SWAS)

This Project was started in January 2021. Under SWAS project financial support is provided to Mukti for promoting economic empowerment of vulnerable SHGs in Sunderbans. Under this project start-up kits are provided to SHG members for microenterprises after training and it facilitated linkages with potential buyers or markets through the organization. The project aimed to empower 1000 SHG members in handicraft and food processing trades and Livelihood Incubation Center was set up in Kankandighi as a training hub where training was provided to 1000 women, including women from minorities, SCs, STs, and OBCs. The project is presently running at Mathurapur I, Mathurapur II, Kultali, Pathar Pratima, Blocks in South 24 Parganas District.

Main objectives of the SWAS project:

1. Poverty in the Sundarbans region of West Bengal leads to social injustices and adversities
2. Women are particularly vulnerable to domestic violence, trafficking, early marriages, and girl child mortality
3. Economic activity is concentrated in the coastal strip, neglecting locally available resources for livelihoods
4. Mukti aims to contribute to “Aatm Nirbhar Bharat Abhiyan” and “Vocal for Local” initiatives
5. Provides income generation opportunities to villagers
6. Supports sustainable livelihoods, preserves artistic traditions, and protects local environmental biodiversity

Key milestones achieved:

1. Under the project, we have trained 1000 SHG women and established a Common Facility Centre (CFC) at Kankandighi to support MCDF members by supplying raw materials for their products.
2. Mukti, in association with the Small Industries Development Bank of India (SIDBI), started the CFC in the village, and some women entrepreneurs have already started selling their products.
3. Women are now participating in state-level fairs and exhibitions, and an income increase has been witnessed among 450 SHG women.
4. So far, we have successfully completed over 40 Udyam registrations and helped 30 women obtain the Artisan Card, while one woman beneficiary received the FSSAI certificate.

4. Chick Rearing Program for Marginalized Women

The Project promotes economic empowerment of Covid-19 affected families in Purba and Paschim Medinipur districts, West Bengal, India. It provides support for chick rearing as an alternate livelihood source for impoverished women and aims to make participants self-reliant. It offers capacity-building training on enterprise management, business dynamics, and rural markets with dedicated team of project managers and field supervisors working for project success. The project is presently running at Egra, Dantan-I, Dantan-II, Keshiary, Narayangarh Block, East & West Medinipur District.

Main objectives of the Chick Rearing Program for Marginalized Women project:

1. Project area is culturally enriched but backward with limited decision-making roles for girls and women.
2. Women occupy the lowest position in the family hierarchy due to a lack of income, making them vulnerable.
3. Covid-19 and Climate Change worsened the problem, leaving people jobless with few livelihood

- opportunities.
- 4. Mukti supports through Chick Rearing Program to empower women.
- 5. Program identifies potential leaders as entrepreneurs for sustainable livelihoods.

Key milestones achieved:

- 1. Distributed 17,000 chicks to 1700 SHG women.
- 2. Formed 170 self-help groups
- 3. Conducted 25 Participatory Rural Appraisal (PRA) sessions
- 4. Conducted 34 Capacity Building Training Workshops

5. Mukti Employment Exchange (MEE)

India has a population of over 1.3 billion, including a large number of educated unemployed youth and lack of job opportunities is a common cause of educated unemployment. There is a trend of occupation shift from elementary sectors to service sectors. Mukti is focused on enabling aspiring youths in Sundarbans and other rural areas of the state to explore opportunities in emerging areas associated with digital adoption.

Main objectives of the Mukti Employment Exchange project:

- 1. Sundarbans is one of the most neglected areas in West Bengal, suffering from disastrous climatic effects
- 2. Students from underprivileged backgrounds and remote places face obstacles in their job search
- 3. Obstacles include lack of quality education, limited financial resources, and limited opportunities
- 4. Many promising students are unable to overcome these adversities and face difficulties in finding employment
- 5. Mukti Employment Exchange (MEE) prioritizes finding jobs that provide sustenance and support for families
- 6. MEE provides a platform for connecting with the development of society

Key milestones achieved:

- 1. Over 1300+ students trained since 2016
- 2. Training includes vocational and professional skills
- 3. 150+ students successfully placed in different organizations

6. Mukti Craft

Mukti Craft supports marginalized women in West Bengal, it Offers alternative livelihood opportunities and provides comprehensive training in various crafts and the products are sold through an online platform. Training programs aim to enhance skills and knowledge which enables women to create high-quality and marketable products and develops skills and craftsmanship in traditional crafts and generates income and improves economic well-being of women. It also preserves traditional crafts and cultural heritage The project is presently running at District : South 24 Pgs, East Medinipur, Kolkata.

Main objectives of the Mukti Craft project:

- 1. Mukti Craft initiative supports and empowers marginalized women
- 2. Provides a sustainable source of income for women
- 3. Aims to revive and promote traditional crafts
- 4. Preserves local cultural heritage
- 5. Provides training and support to enhance skills, knowledge, confidence, and self-esteem of women
- 6. Creates market linkage platforms for showcasing women's crafts
- 7. Generates income for women through their talents
- 8. Crafts have market demand and cultural significance
- 9. Contributes to the preservation of local heritage

Key milestones achieved:

- 1. Mukti Craft is bringing a change in society by establishing itself a one-stop trusted platform for varieties of handcraft products.

2. The online platform – one of its kind in Sundarbans – effectively provides WB’s peerless artisans with a platform to showcase their extraordinary talent and to connect with lovers of their craft while introducing a whole new generation of people to our country’s beautiful legacy.
3. Mukti is able to challenge traditional gender roles and promote gender equality.
4. This approach has been effective in empowering women and promoting their participation in decision-making processes, which is essential for sustainable development.

7. Mukti Kitchen

Mukti Kitchen emphasizes using the finest organic ingredients in every meal and ensures that the food is delicious, healthy, and free from harmful chemicals and additives. The talented chefs take pride in creating tasty, nutritious, and balanced meals. The project is presently running at Canal Side Road, Garia, Kolkata – 700084, Near Kavi Nazrul Metro Station.

Main objectives of the Mukti Kitchen project:

1. Mukti Kitchen is a unique and innovative food service provider that is dedicated to providing organic meals customized to individual preferences.
2. With a focus on sustainability and healthy eating, Mukti Kitchen is a trailblazer in the food industry.

Key milestones achieved:

Mukti Kitchen provided free food packets to the covid-19 patients at their doorstep who were in isolation and was unable to cook food for themselves and for their family.

V. ENVIRONMENT & RESILIENCE

The Mukti has launched following projects under the Trust “Environment & Resilience:

1. Sundarbans Greens (Sun-G)

The project aims to strengthen and sustain the river embankment system of Purba Shridharpur village by planting Mangrove, Vetiver Grass, and Dragon Fruits in a three-layer protection system. This project will also provide local Self-Help Group members with livelihood opportunities. By engaging SHG members in the task of riverbank protection, the project contributes towards social empowerment. The project aligns with Sustainable Development Goals 1 (No Poverty), 2 (Zero Hunger), 13 (Climate Action), and 15 (Life on Land). The project is presently running at Nagendrapur Gram Panchayat, Mathurapur-II block, South 24 Pgs district, West Bengal, India.

Main objectives of the Sun-G project:

1. In the Sundarbans, the mangrove forests have been destroyed and degraded by unsustainable harvesting, as well as by numerous coastal development activities.
2. The present river embankments have failed to prevent cyclones or tidal surges, resulting in the flooding of agricultural lands and human habitats with saline water.
3. It will take two to three years to make these inundated agricultural lands cultivable again.
4. Salinity intrusion in groundwater is also common in the southern part of the Sundarbans region.
5. The river often changes its course due to various reasons, causing people to leave their homes and farming lands.
6. Additionally, the emergence of new islands between different waterways has disrupted the transportation system.

Key milestones achieved:

1. The project has provided regular food support to 250 women who are involved in the initiative.
2. The team has strengthened a 7 km stretch of the river embankment and planted over 2,20,000 Mangrove trees, 2,20,000 Vetiver Grass, and 21,000 Dragon fruit plants till date.
3. The project has also created 400 jobs at the ground level.

2. Cyclone Tolerant House

Initiative aims to offer resilient people of the Sundarbans access to affordable housing that withstands cyclones and floods. Prototype houses engineered to withstand 150km/hr cyclones and 15ft of water, safeguarding lives. The houses are 350 sq. ft with two bedrooms, symbols of hope in uncertain times which are built using locally sourced materials, embracing eco-friendliness and sustainability and reduces carbon footprint and promotes economic prosperity in the local community. The project is presently running at Purbashridharpur village of Mathurapur-II block in South 24 Pgs district.

Main objectives of the Cyclone Tolerant House project:

1. Sundarbans region faces challenges from rising sea levels, salinity, climate change, cyclones, and man-made disasters.
2. Mukti emerges as a beacon of hope, committed to forging a new path.
3. Endeavours to construct affordable and resilient housing solutions that defy cyclones and floods
4. Safeguards lives and well-being, and champions utilization of natural materials for sustainability.
5. Ignites progress, breathes life into the local economy, and creates livelihood opportunities.

Key milestones achieved:

1. Affordable, cyclone-flood tolerant housing provides resilience against natural disasters.
2. Completed houses offer safer living conditions for families.
3. Use of local materials boosts the local economy and creates livelihood opportunities.
4. High demand for this type of housing is evident through applications received.
5. Construction of 100 cyclone-tolerant houses completed, paving the way for a brighter future.
6. Project fosters a self-sustaining ecosystem benefiting people and the environment

3. Climate Resilience River Embankment

The project address vulnerabilities of Sundarbans to climate change effects and natural disasters through nursery preparation and management. SHG women collects seedlings and nurture saplings to prepare plants for sowing and protect river embankments using vetiver grass, mangrove, dragon fruit, and fruit/flower plantation which reduces impact of disasters on agriculture, settlements, and infrastructure and helps in combating mangrove degradation caused by unsustainable harvesting and coastal development. It involve women from MCDF in vegetation planting and maintenance and create sustainable and resilient solution for safety, livelihoods, and well-being of Sundarbans communities. The project is presently running at Nagendrapur Gram Panchayat, Mathurapur-II block, South 24 Pgs district, West Bengal, India.

Main objectives of the Climate Resilience River Embankment project:

1. Embankments in Sundarbans preserve the delicate balance of the mangrove ecosystem by preventing saltwater intrusion into freshwater habitats.
2. Sundarbans acts as a natural shield against cyclones and storm surges, reducing the risk of flooding and protecting densely populated areas.
3. Sundarbans serves as a crucial carbon sink, playing a vital role in mitigating climate change impacts.
4. Millions of people rely on the resources of Sundarbans for their livelihoods, including fishing, agriculture, and tourism.
5. Protecting the embankments safeguards the region's cultural heritage and promotes eco-tourism, attracting visitors worldwide and benefiting local communities.

Key milestones achieved:

1. The project enhances the region's resilience to natural disasters, reducing vulnerability to flooding and erosion.
2. It effectively protects the soil from erosion caused by river waves, ensuring its stability and fertility.
3. The establishment of mangrove layers not only preserves the delicate ecosystem of the Sundarbans but also supports biodiversity and ecological balance.
4. The project empowers women from the MCDF, providing them with employment opportunities and fair

compensation, thereby supporting local livelihoods.

5. Through community involvement and sustainable practices, the project paves the way for a resilient and sustainable future for the Sundarbans region.

4. Mukti Green Defense in Sundarbans

The project involves plantation of four types of mangrove trees and cultivation of dragon fruit, coconut trees, and fruit-bearing trees on the embankment and plantation of napier grass for cattle fodder enhances local resources and sustainability with aim to mitigate distress migration from rural to urban areas by protecting livelihoods and the environment and to empower the community through the engagement of Self-Help Group (SHG) members in riverbank protection efforts, to provide livelihood opportunities for local SHG women, ensuring economic stability and to raise environmental awareness among the local population, fostering a sense of responsibility towards ecological preservation. It aligns with Sustainable Development Goals 1, 2, 5, 13, and 8 for holistic and sustainable development. The project also involve women from MCDF in vegetation planting and maintenance and create sustainable and resilient solution for safety, livelihoods, and well-being of Sundarbans communities. The project is presently running at Kankandighi & Nagendrapur Gram Panchayat of Mathurapur-II block, South 24 Pgs district, West Bengal, India.

Main objectives of the Mukti Green Defense in Sundarbans project:

1. In the Sundarbans, the mangrove forests have been destroyed and degraded by unsustainable harvesting, as well as by numerous coastal development activities.
2. The present river embankments have failed to prevent cyclones or tidal surges, resulting in the flooding of agricultural lands and human habitats with saline water.
3. It will take two to three years to make these inundated agricultural lands cultivable again.
4. Salinity intrusion in groundwater is also common in the southern part of the Sundarbans region.
5. The river often changes its course due to various reasons, causing people to leave their homes and farming lands.
6. Additionally, the emergence of new islands between different waterways has disrupted the transportation system.
7. Millions of people rely on the resources of Sundarbans for their livelihoods, including fishing, agriculture, and tourism.
8. Protecting the embankments safeguards the region's cultural heritage and promotes eco-tourism, attracting visitors worldwide and benefiting local communities.

Key milestones achieved:

1. The project has provided regular food support to 250 women who are involved in the initiative.
2. The team has strengthened a 7 km stretch of the river embankment and planted over 2,20,000 Mangrove trees, 2,20,000 Vetiver Grass, and 21,000 Dragon fruit plants till date.
3. The project has also created 400 jobs at the ground level.

5. Pond Rejuvenation

Mukti started work on 3R's i.e Repair, Renovation and Restoration of Water Bodies in the proposed region. Total 250 water bodies/ ponds will be targeted where 5 to 10 katta of Ponds were rejuvenated or newly excavated to restore the rain water and revive the ground water belt. Individuals with smaller ponds that have limited water holding capacity may benefit from rejuvenating their ponds to increase their rainwater storage capacity, thereby enabling them to utilize the water for secondary crops such as paddy. The organization did a pre-study & mapping along with that that weed removal and desilting of ponds and re-construction of the existing pond (Staircase, embankment formation, main bund strengthening, surface leveling etc). The project is presently running at Mathurapur-II Block, South24 Parganas.

Main objectives of the Pond Rejuvenation project:

1. Coastal communities depend on ponds and groundwater for their daily needs, but salinity intrusion is causing these ponds to dry up and become contaminated.
2. The flooding and saline water also have a negative impact on the aquatic flora and fauna, killing sweet water fish like rohu, kalta, and pangash. Two days after a cyclone, dead fish were seen floating in the ponds of Purbashridharpur village in Kakdwip.
This water crisis is a recurring problem in the Sundarbans region, as devastating storms hit the coastal areas

every year.

3. Cyclones have destroyed dozens of pipelines that supply drinking water to the islands surrounded by rivers that are fed with saline tidal water from the sea.
4. Drinking water scarcity is increasing in the Sundarbans region, with water gradually turning from brackish to saline.
5. Climate change exacerbates the situation with rising sea levels, erratic rainfall, high rates of evaporation, and various disasters like cyclones and floods, leading to increased downstream saline water flow instead of upstream freshwater water flow, and also due to shrimp farming.

Key milestones achieved:

1. The comprehensive improvement of water bodies has increased the availability of drinking water and has developed agricultural activities in the Sundarban region.
2. The people and animals in the area now have access to plenty of water for daily use. The increased water level has also brought environmental benefits through groundwater recharge.
3. Additionally, the community is now better off as they no longer have to depend on groundwater for their water needs

6. Mukti Green

Mukti Green collaborates provided a market to the SHG women from the Sundarbans region, who nurture and cultivate healthy plants. These women supply their plant products to Mukti Green, the team carefully selects the plants based on market demand, quality, and suitability. They ensure that the plants meet certain standards and are of high quality to attract potential buyers. Mukti Green takes responsibility for marketing and promoting the plants nurtured by the horticulture farmers, this includes showcasing the plants through various channels such as their website, social media platforms, local events, and collaborations with retailers. The project is presently running at Canal Side Road, Garia, Kolkata – 700084, Near Kavi Nazrul Metro Station.

Main objectives of the Mukti Green project:

1. SHG women in Sundarbans region established a horticulture nursery with Mukti's support, implementing unique cultivation methods.
2. Despite their efforts, they faced challenges selling plants and generating income.
3. In response, Mukti established a community business unit, connecting women's plant products with buyers.
4. This unit ensures a viable income source, bridging the gap between the women's nurtured plants and the market.
5. It promotes their entrepreneurial endeavors and empowers them economically.

Key milestones achieved:

1. Mukti Green has empowered underprivileged women by helping them fulfill their dreams.
2. The initiative provides a sustainable source of income, enabling women to meet their daily requirements and improve their standard of living.
3. It establishes a socially responsible business model that benefits the community.
4. Mukti Green promotes sustainable farming practices and offers high-quality, locally grown plants.

VI. RIGHTS & SPECIAL NEEDS

The Mukti has launched following projects under the Trust "Rights & Special Needs:

1. Project Prerana

The project aims to provide visually impaired students with equal access to educational resources. Audiobooks are a crucial tool in leveling the playing field for these students, by offering audiobooks, visually impaired students can learn and progress at their own pace. The goal is to help them achieve their full potential and pursue their dreams. The project is presently running at Guma, 24 Parganas, West Bengal.

Main objectives of the Project Prerana:

1. People with visual impairment face challenges in achieving education parity and accessing books.
2. Limited availability of writers during standard examinations is a major challenge.
3. India has the highest disability rates (2.2%) and lowest literacy rate, but there is no systematic support for visually impaired students.
4. Braille books are expensive and limited in availability.
5. Audio books are hard to find, posing challenges in learning for visually impaired individuals.

Key milestones achieved:

Hundreds of visually impaired students are sending their exam/text books to record and library is constantly creating audio books for them to build their career or get good score in higher studies.

2. Voice

Primary objective of Mukti Voice is introducing the concept of gender and gender discrimination among women groups in Sundarbans that the women can take collective actions to reduce gender based issues (such as child marriage, trafficking, school dropout, gender violence etc) in their locality. The project is organized into two layers. The first layer comprises a woman action group consisting of 20 women. In the second layer, village-level women groups are formed. Training and orientation programs are initially conducted with the woman action group, who then replicate the process with the village-level groups. Each Voice member oversees a village-level group, typically composed of 10-12 women members. Over the course of the first and second phases of the project, gender sensitization workshops have been conducted to cultivate a Trustal understanding of gender among the woman action group members. The project is presently running at Mathurapur II block, South 24 Parganas, Sundarbans.

Main objectives of the Project Voice:

1. Poverty is the root cause of various social injustices and adversities in the Sundarbans region of West Bengal.
2. In this culturally enriched but backward region, girls and women are not considered active decision-makers and often occupy the lowest position in the family hierarchy due to low or no income.
3. The lack of income is a major push factor that makes women and children more vulnerable.
4. It is crucial to protect women and children from further vulnerability and create a safe environment for them.
5. Access to basic rights such as survival, protection, participation, and development is essential in ensuring their well-being.

Key milestones achieved:

1. Suffered and tortured women and children of proposed underdeveloped villages are now sufficiently aware and conscious about their democratic and human rights.
2. Women are now started to enjoy their social justice rights, the domestic violence against women has reduced.
3. Women are now participating in decision making affairs and involving themselves in the development activities.

3. Amplifying Community Voices

The project aimed at developing community leadership. The project was designed based on 4 pillars: Participation, Inclusion, Gender equity, and Community-led. First phase focuses on developing the community's understanding of rights, capacitating the community to identify and address local issues through Participatory Action Research, community-led advocacy, awareness programs, and training. The project is presently running at Heramba Gopalpur Gram Panchayat, Patharpratima block, South 24 Parganas district of Sundarbans region.

Main objectives of the Amplifying Community Voices Project:

1. Evidence of livelihood dearth and increasing vulnerability in Sundarbans region due to recent climatic changes.
2. Local organizations and government schemes' interventions have been detrimental to the area's development.
3. Growing dependence on immediate support instead of participating in sustainable processes of growth and development.
4. Patharpratima block faces critical social issues including human trafficking, increasing migration, insufficient

livelihood alternatives, and frequent disasters with severe consequences for all inhabitants.

Key milestones achieved:

1. Over 230 capacity-building workshops, 20+ awareness programs, and numerous trainings by Mukti.
2. Empowered communities with knowledge and skills to thrive in challenging environments.
3. Transformative platforms enabling individuals to build resilient futures.
4. Focus on capacity-building, cultivating a network adept at adapting to change and embracing sustainable practices.
5. Impact reverberates through communities, translating knowledge into enhanced livelihoods and sustainable agriculture.
6. Strengthening self-reliance and fostering collective empowerment for a brighter and sustainable future.

4. Sahosini

The Project is structured in 2 layers; first layer focuses on ToT model to train a cohort of women on gender, discrimination, and violence issues. In Second layer, our focus is to foster a Trustal understanding of gender within the village-level men's group through trained women. Trained women will disseminate their learning and address these issues in their family, networks, and village. Training includes outreach processes, campaign planning, and identifying allies. The project is presently running at Mathurapur I & II, Patharpratima, Canning, Jaynagar I & II block, South 24 Parganas, Sundarbans.

Main objectives of the Sahosini Project:

1. To train a group of women from across Sundarbans to be changemakers in their communities regarding gender issues.
2. To train the women on mobilizing their communities and train others in the village on the similar issues
3. To train the cohort to identify the instance of gender discrimination and violence and to act as point of contact or referral

Key milestones achieved:

Till date, we have benefitted approx. 1000 women, conducted 100+ gender level workshops and 10+ awareness camps in different block of Sundarbans.

VII.AWARENESS & EMPOWERMENT

The Mukti has launched following projects under the Trust "Awareness & Empowerment:

1. Vocational Training

The Project aims to empower and uplift women in the Sundarbans region through personal and economic growth and to offer initiatives and programs like tailoring, food processing, soft toy, Plumbing, Computer Training, Electrician training, candle making, pickle making etc. depending upon the interest of the beneficiaries and to drive focus on enhancing skills, promoting financial independence, and supporting overall well-being. Keeping livelihood as a primary goal, Mukti decided to address the unemployment issue by providing various vocational trainings to the youth and women for their future establishment. The project is presently running at South 24 Pgs, East Medinipur district and Kolkata region of West Bengal, India.

Main objectives of the Vocational Training Project:

1. Women in the Sundarbans face vulnerabilities due to limited financial contribution, lack of decision-making autonomy, and societal barriers.
2. Traditional gender roles and social norms restrict economic opportunities and perpetuate unequal power dynamics.
3. Social morality acts as a barrier, limiting women's choices and independence.
4. Women are at risk of violence and discrimination, hindering their well-being and potential.
5. Vocational training plays a vital role in empowering rural youth by providing them with the necessary skills, opportunities, and resources to thrive in their communities, contribute to local development, and improve

their quality of life.

6. To address these challenges, we promote gender equality and empower women and youth through education and vocational training

Key milestones achieved:

1. Ranging from economic empowerment and entrepreneurship to social transformation and community development
2. It improves the lives of women, strengthens their position in society, and contributes to the sustainable growth of the specified area.
3. Till date, we have empowered youth, women, men who are talented but yet devoid of basic facilities and jobs.
4. 3000 trainings were conducted where we able to empowered 7100 people including youth, men and women

2. Observance Days Celebration

A wide range of Observance Days Celebration related to health, education, agriculture, livelihood, awareness, and environment are celebrated to encourage and empower students, youth, and the rural community. Special ceremonies or rituals, such as lighting lamps, offering prayers, or conducting symbolic gestures, are performed to mark these occasions. The educational observance days include Independence Day, International Yoga Day, SwachtaPakhwada, Youth Day, Republic Day, Netaji's birth anniversary, Rabindranath Tagore's birth anniversary, Teachers' Day, Children's Day, Women's day, World Environment Day, Mangrove Days etc. The establishment day of Mukti is celebrated as 'SankalpaDiwas' throughout Purbashridharpur. The project is presently running at South 24 Pgs, East Medinipur, West Medinipur and Howrah district of West Bengal.

Main objectives of the Observance Days Celebration Project:

1. Observance days raise awareness, educate students and community members, and promote positive behavior change.
2. They help preserve cultural heritage and honor inspiring role models, motivating individuals to strive for excellence.
3. Observance days provide platforms for advocacy and action, raising public awareness, mobilizing support, and inspiring individuals.
4. They foster community participation and engagement, bringing people together and fostering social connections.

Key milestones achieved:

1. By learning about their culture and tradition, students and villagers gain a deeper understanding of their roots, heritage, and customs.
2. Exploring cultural and traditional values can contribute to the moral and ethical development of students
3. Community engagement activities provide students and youth with opportunities to interact with different community members, exchange knowledge, and contribute to community development.
4. By actively involving communities, observance days we create unity and encourage collective efforts towards common goals.

3. Awareness Drives

Mukti's awareness drive includes conducting programs on health, education, women empowerment & rights, and environmental sustainability. It organizes campaigns to engage and inform local communities in the Sundarbans area and aims to break stereotypes by engaging both men and women. It conducts capacity-building program which includes expert-led training sessions and utilizes engaging activities, role-playing, and mindful games for an enjoyable learning experience. The project is presently running at Purbashridharpur, Patharpratima, Mathurapur-I, Mathurapur-II & Kolkata.

Main objectives of the Awareness Drives Project:

1. Sundarbans area faces social and environmental challenges due to lack of awareness and education.
2. Challenges include health, education, women's empowerment, rights, gender issues, and environmental sustainability.
3. Marginalized women often lack decision-making power in families.
4. Mukti's awareness campaign educates and empowers local communities.
5. Aims to promote sustainable development and address poverty and inequality in the region.

Key milestones achieved:

1. Project raises awareness and understanding of important issues.
2. Equips people, especially marginalized women, to make decisions and improve their lives and environment.
3. Challenges traditional gender roles and promotes gender equality.
4. Empowers women and promote their participation in decision-making processes.
5. Campaigns and awareness programs empower people to make informed decisions and take action.

4. Cultural Programs

Cultural programs have a positive impact on society, raising awareness and promoting sustainable development. Cultural programs effectively spread awareness about important issues in the Sundarbans area and promote community and collaboration for sustainable development. The project is presently running at Purbashridharpur, Patharpratima, Mathurapur I, Mathurapur II & Kolkata.

Main objectives of the Cultural Programs Project:

1. Cultural programs spread awareness and engage local communities.
2. Reflect the community's culture and traditions effectively.
3. Integration of local culture fosters connection and shared purpose.
4. Cultural programs create lasting visual impact, making messages memorable and impactful.
5. Entertainment and learning in cultural programs make learning enjoyable and encourage positive change.

Key milestones achieved:

1. Project raises awareness and understanding of important issues.
2. Equips people, especially marginalized women, to make decisions and improve their lives and the environment.
3. Challenges traditional gender roles and promotes gender equality.
4. Empowers women and promote their participation in decision-making processes.
5. Essential for sustainable development

VIII. INTEGRATED DEVELOPMENT

The Mukti has launched following projects under the Trust "Integrated Development:

1. Mukti Gram- Purbashridharpur

The project seeks to prevent distress migration by improving the socio-economic status of the entire village community by empowering villagers to create self-dependent, self-sufficient, and supportive units that drive rural community development. It focuses on providing equitable access to healthcare, education, and livelihood opportunities, fostering a sense of healthy lifestyle. The model village serves as a development hub, attracting resources for neighboring villages and enabling convenient access to urban markets for agricultural produce. The project also promotes social empowerment, builds essential infrastructure, supports sustainable livelihoods, and enhances community capacity for decision-making and rights exercise. The project is presently running at Purbashridharpur village of Mathurapur-II block of South 24 Pgs district in West Bengal, India.

Main objectives of the Mukti Gram- Purbashridharpur Project:

1. To address the lack of essential infrastructure such as roads, electricity, clean drinking water supply, healthcare facilities, and educational institutions and daily commutes.
2. To address the disconnect between the rising aspirations of the rural population and the lack of development schemes of Indian Government.
3. To ensure self-reliance in education, community health, self-employment, sustainable livelihood, and facilitating easy access to government programs and schemes as these are essential for rural development.
4. To contribute towards social empowerment by engaging all sections of the community in the task of village development.

Key milestones achieved:

1. It helped in reducing poverty, creating sustainable sources of income, and enhancing the overall well-being of community members.
2. Developed essential infrastructure in the village, such as roads, water supply systems, schools, and healthcare facilities.
3. Boosted local economies and income-generating opportunities for farmers and entrepreneurs
4. Improved health and well-being of the community members with more awareness amongst local leading to reduction in migration towards cities

2. Mukti Gram- Egra

The project was started with the primary objective mitigating distress migration by enhancing the socio-economic status of the entire village community, empowering villagers to establish self-reliant, self-sustaining, and cooperative units that drive the development of rural communities at the same time emphasizing equal access to healthcare, education, and livelihood opportunities, the project fosters a culture of healthy living by creating a model village for the integrated development and promoting social empowerment, constructing vital infrastructure, supporting sustainable livelihoods, and enhancing community capacity for decision-making and the exercise of rights, the project facilitates comprehensive development. The project is presently running at Egra village of Purba Medinipur district in West Bengal, India.

Main objectives of the Mukti Gram- Egra Project:

1. Tackling the absence of vital infrastructure, including roads, electricity, access to clean drinking water, healthcare services, and educational institutions, as well as addressing transportation challenges faced by the local community.
2. Bridging the gap between the aspirations of rural residents and the lack of government development initiatives, ensuring that their needs and aspirations are met.
3. Promoting self-sufficiency in education, community health, self-employment, and sustainable livelihoods, while facilitating convenient access to government programs and initiatives that are crucial for rural progress.
4. Promoting social empowerment by involving all segments of the community in the collective effort of village development.

Key milestones achieved:

1. We have acquired two ambulances and two oxygen machines.
2. We have successfully installed 100 street lights to enhance the safety and convenience of the community.
3. Additionally, the women of MCDF have been provided alternative livelihood opportunities, including chick rearing, paper bag making, and the careful maintenance of a dragon nursery.
4. Moreover, we have engaged unemployed youth by offering teaching positions in MKSS and MSS centers, contributing to their livelihood generation.

3. Bio Village-Kankandlghi

The project seeks to prevent distress migration by improving the socio-economic status of the entire village community and empowering villagers to create self-dependent, self-sufficient, and supportive units that drive rural community development. It focuses on providing equitable access to healthcare, education, and livelihood opportunities, fostering a sense of healthy lifestyle. The bio village serves as a development hub, attracting resources for neighboring villages and enabling convenient access to urban markets for agricultural produce. The project also promotes social

empowerment, builds essential infrastructure, supports sustainable livelihoods, and enhances community capacity for decision-making and rights exercise. The project is presently running at Purba Jata and Paschim Jata village under Kankandighi GP, Mathurapur block II of South 24 Pgs district in West Bengal, India.

Main objectives of the Bio Village Project:

1. To address the lack of essential infrastructure such as roads, electricity, clean drinking water supply, healthcare facilities, and educational institutions and daily commutes.
2. To address the disconnect between the rising aspirations of the rural population and the lack of development schemes of Indian Government.
3. To ensure self-reliance in education, community health, self-employment, sustainable livelihood, and facilitating easy access to government programs and schemes as these are essential for rural development.
4. To contribute towards social empowerment by engaging all sections of the community in the task of village development.

Key milestones achieved:

1. Bio Village-Kankandighi: Cultivated exotic vegetables such as Pak Choy, Cherry Tomato, Turnip Purple, Golden Yellow Squash, etc., resulting in a production of 3 tons.
2. Provided support to 150 Self-Help Group (SHG) women involved in the cultivation process.
3. Directly engaged 100 farmers in organic farming practices.
4. Established market links for 54 farmers, facilitating the sale of their produce.

IX. DISASTER RECOVERY

The Mukti has launched following projects under the Trust “Disaster Recovery:

1. Cyclone Relief

Under this project Mukti provides timely assistance, including food, shelter, and healthcare, empowers the local population through capacity building and disaster preparedness, distributes essential items and conduct medical camps for affected people, focuses on sustainable solutions for future resilience against cyclones and climate change and supports cyclone relief activities to rebuild lives and secure a prosperous future. The project is presently running at South 24 Pgs district of West Bengal.

Main objectives of the Cyclone Relief Project:

1. Rural people of Sundarbans face frequent and intense cyclones, leading to devastating floods and storm surges.
2. Natural disasters disrupt lives, destroying homes, infrastructure, and agricultural lands.
3. Vulnerable communities lack the resources and infrastructure to prepare for and recover from such catastrophes.
4. Fragile ecosystem and limited resources make recovery and rehabilitation challenging.

Key milestones achieved:

1. Mukti has directly assisted 900,000 people during disasters.
2. Constructed prototypes of cyclone and flood-tolerant houses, well-received by villagers
3. 100 cyclone and flood-tolerant houses built by rural people.
4. Created livelihood opportunities for locals through ongoing projects
5. Treated over 200,000 people in medical camps

2. Pandemic Support

Under this project Mukti established over 100 Mukti Covid Care Units (MCCUs) across West Bengal to support the healthcare system. These centres provided free oxygen concentrator support to help those affected by the COVID-19 pandemic. The HelloBeta platform was strengthened to provide assistance to the local population in Kolkata during

the second wave of the pandemic. Collaborations with local NGOs were formed to extend the reach and impact of their support. Mukti also offered free oxygen concentrator support to government rural hospitals and public health centres. The goal was to alleviate the suffering caused by the pandemic and provide assistance to vulnerable populations.


Main objectives of the Pandemic Support Project:

1. Mukti initiated COVID-19 pandemic relief support to address the urgent needs of vulnerable communities.
2. The global health crisis resulted in job losses, food shortages, and limited access to healthcare for many people.
3. As a dedicated organization empowering disadvantaged communities, Mukti recognized the need to respond swiftly and efficiently.
4. The relief support included providing free oxygen concentrator support, essential food, and hygiene supplies to those in distress.
5. Mukti also distributed masks and sanitizers to help curb the spread of the virus.
6. Raising awareness about COVID-19 safety measures was an integral part of their relief efforts.

Key milestones achieved:

1. Mukti’s efforts during the COVID-19 pandemic have been nothing short of remarkable.
2. The organization served a total of 228,744 hours of oxygen, providing essential medical assistance support to over 50,000 people through the distribution of oxygen concentrators, free medicine, masks, and oximeters.
3. In addition, Mukti supported over 200 government hospitals by donating free oxygen concentrator support to help combat the shortage of medical resources.

INTELLECTUAL PROPERTY RIGHTS

Sr. No.	Particulars		Status
1.	Trade Name / Logo		Unregistered
2.	Domain name	https://Muktiweb.org	Registered

IMMOVABLE PROPERTIES

Following table provides information regarding corporate office & registered offices used by our Trust in India:

Sr.No.	Property Address	Area	Usage	Own/Rented
1	Village & P.O.Purba Sridharpur, Raidighi, 24 Parganas (South) West Bengal, India, 743383	3,000 sq.ft.	Field Office	Owned
2	22 Canal side Road, Garia, Kolkata-700084 India	1,000 sq.ft.	Corporate Office	Rented

HISTORY AND MAIN OBJECTS

Corporate profile

Mukti ("Trust" or "Issuer"), founded in 2003, is a Public Charitable Trust established in Raidighi, West Bengal. It was officially registered on March 09, 2005, under the Indian Trusts Act, 1882, with registration number IV-104/2005 issued by the Sub-Registrar office, West Bengal ("SR").

Registered Office of our Trust

The Registered Office of our Trust is located at Village & P. O. Purba Sridharpur, Raidighi, 24 Parganas (South) West Bengal, India, 743383 and Corporate office at 22 Canal side Road, Garia, Kolkata-700084, India.

Main objects of our Trust as stated in the Trust Deed:

The objective for which the trust is established is the socio-economic upliftment of disadvantaged and vulnerable sections of society.

The trust intends to achieve this objective through projects designed to address unmet needs in health, hygiene, ecology, education, employment, empowerment and other socio-economic fields. Any and all funds received from partner organizations or generated through the trust's own projects will be utilized in it's entirely for executing further such projects in a self-sustaining manner. The trust will work on Human, Animal and Environment development holistically.

The trust may engage in women empowerment using self-help group and microfinance to stated target sections of society with the purpose of promoting economic self-reliance of these sections. Further, the trust may partner with investors or start of its own any socially responsible businesses which are aligned with the trust's stated objective. As with all other funds, all profits generated through microfinance and community business activities will be channeled back in it's entirely to non-profit socio-economic projects.

Beneficiary Spectrum

Mukti, a non-profit socio-economic organization, has been operating in the Delta region of Sundarbans (a UNESCO World Heritage site) and other parts of West Bengal, India since 2003, making a positive impact on over 10 lakhs+ beneficiaries, covering approximately 1.5 lakhs+ households. This includes 30,000+ Self-Help Group (SHG) women and 4500+ underprivileged children on an annual basis. The organization is dedicated to working in the environmental sector by fortifying river embankments. To date, Mukti has planted more than 60 million trees. Additionally, the organization has provided medical care to over 2 lakh patients through various medical camps, supported local livelihoods, and empowered over 11,000 farmers to engage in organic farming practices.

All projects and activities of the trust will be driven by the overarching principle of "Humanity First", which holds harmony between all peoples and the planet as the highest ideal.

The Specific objectives of the Trust shall be:

Health Water & Sanitation –

Objectives:-

- To enhance and strengthen the rural healthcare system in West Bengal, making it resilient to disruptions caused by calamities and disease outbreaks.
- To launch dedicated health and hygiene education initiatives, targeting malnutrition and prevalent diseases caused by poor living conditions in the Sundarbans.
- To mitigate the health risks associated with high salinity levels in drinking water and ensure.

Name of the Projects:- Swastha Shongini, Gram Clinic, Jal hi Kal, Medical Camp, Ambulance Service.

Education & Enrichment-

Objectives-

- To provide affordable and accessible basic education facilities to underprivileged children, thus reducing the dropout rate in rural areas.
- To integrate value education into the formal education system, fostering the holistic development of children and instilling positive values in them.
- To establish initiatives that provide vocational training to rural youth, preparing them for employment and mitigating

the prevalent unemployment issue.

- To extend the support beyond the traditional classroom setting by providing digital study materials and resources, making education more accessible, affordable, and widely available for all learners.

Name of the projects:- Mukti Kishalaya Support School (MKSS), Mukti Support School (MSS), Talented Student Sponsorship (TSS), Mukti Institute of Technology (MIT), Mukti Academy, Value Education.

Agriculture Reforms –

Objectives-

- To develop and implement sustainable farming practices that help reclaim land affected by natural disasters, and provide a reliable means of livelihood to impacted farmers.
- To design and introduce initiatives that improve food and livelihood security for low-income communities who heavily rely on agriculture.
- To implement reforms that encourage a transition towards organic farming, thereby improving soil health, promoting better crop yields, and enhancing socio-economic conditions for farmers.
- To establish programs that provide training for setting up organic kitchen gardens, enabling even landless families to supplement their nutritional intake and improve their self-sufficiency.

Name of the projects: - Sustainable Agriculture Movement (SAM), Kitchen Gardening, Organic Farming & Training Support.

Livelihood & Enablement –

Objectives-

- To alleviate poverty and related social injustices by providing sustainable livelihood opportunities, thereby reducing vulnerabilities, especially among women and girls.
- To empower rural women by creating self-help income-generating opportunities that boost their socio-economic status and decision-making power.
- To develop tailored livelihood programs that address the unique challenges and needs of the Sundarbans region, promoting job creation and economic development.
- To revive and promote traditional crafts and practices by providing the necessary training and market linkage platforms, ensuring cultural preservation while creating income-generating avenues.

Name of the projects:- Mukti Community Development Fund (MCDF), Skill & Enterprise Development, Swavlamban Accelerator in Sundarbans (SWAS), Chick Rearing Programme for Marginalized Women, Mukti Employment Exchange (MEE).

Environment & Resilience –

Objectives:

- To develop and implement strategies to mitigate the impacts of saline intrusion, preserve freshwater sources, and ensure sustainable access to safe drinking water.
- To establish sustainable practices in fishing, agriculture, and tourism sectors to maintain income sources for local communities without degrading the environment.
- To undertake initiatives for mangrove restoration and the development of resilient infrastructure to adapt to climate change impacts and prevent further environmental degradation.
- To implement strategies to protect and enhance the carbon sequestration capacity of the Sundarbans to contribute to global climate change mitigation efforts.
- To develop comprehensive programs to build community resilience and adaptive capacities to cope with the impacts of climate change.
- To conduct educational programs and awareness campaigns for local communities on the importance of environmental protection and sustainable livelihood practices.

Name of the project- Sun-G (Sundarbans Greens), Cyclone Tolerant Houses, Climate Resilience River Embankment, Pond Rejuvenation

Rights & Special needs –

Objectives:-

- To create awareness and provide resources to help communities withstand and adapt to climatic changes impacting their livelihoods, ensuring long-term sustainability.
- To provide resources and strategies to combat social issues like human trafficking and forced migration, fostering safer communities.

- To empower women by training them to identify and respond to instances of gender discrimination and violence, promoting gender equality.

Name of the projects:- Prerna, A village for independent and enterprising women (A VIEW), VOICE, Amplifying Community Voices, Sahosini.

Key Milestones Achieved:

The table below sets forth Key Milestones Achieved by the Trust:

Financial year	Milestone
2003	Mukti was founded in Purbasridharpur, Sundarbans, West Bengal, India.
2005	Attained registration as a non-profit socio-economic development trust. Initiated Book Bank, Talented Students Sponsorship (TSS), and low-cost sanitation projects.
2006 – 2008	<ul style="list-style-type: none"> • Provided flood relief in 2006. • Expanded educational initiatives and coconut plantation projects. • Initiated projects in the USA and Bankura. • Established a public library in Nagendrapur in 2008. • Expanded globally with chapters in the USA and UK.
2009-2010	<ul style="list-style-type: none"> • Responded to Cyclone Aila with disaster relief and rehabilitation. • Launched the GREEN project. • Expanded to Doha, Qatar.
2011	<ul style="list-style-type: none"> • Started Right-to-Information (RTI) initiatives. • Established Sayambhar Gosti for microfinance. • Initiated projects for women's empowerment.
2012	<ul style="list-style-type: none"> • Expanded globally with Mukti Australia. • Achieved milestones in education, agriculture, and environmental sustainability.
2013	<ul style="list-style-type: none"> • Revised mission statement to align with HEALER. • Emphasized health, education, agriculture, livelihood, environment, and rights.
2014	<ul style="list-style-type: none"> • Expanded operations and received awards including the 'Vivek Samman' Award by 'Vivek Pathe. • Launched Mukti Fresh, a community business. Introduced "Melay Mukti" fair.
2015-2017	<ul style="list-style-type: none"> • Started Mukti Institute of Technology (MIT). • Expanded Mukti Community Development Fund (MCDF). • Registered as a participating NGO in Airtel Hyderabad Marathon 2017.
2018	<ul style="list-style-type: none"> • Established a Seed Bank for local seeds. • Launched Mukti Community Businesses. • Previously awarded the AmriCare Award for Livelihood Activities in 2018.
2019	<ul style="list-style-type: none"> • Organized Sundarban Mukti Exhibition. • MIT received ISO 9001 certification. • Entered Participatory Guarantee System (PGS) for organic vegetables. • Featured on Dadagiri Show in December 2019.

2020	<ul style="list-style-type: none"> • Faced challenges from cyclones, Bulbul and Amphan, and the global pandemic. • Launched HelloBeta initiative. Provided relief and support during the pandemic. • Initiated Swavalamban Accelerator in Sundarbans (SWAS). • Featured on BBC Worldwide in November 2020.
2021	<ul style="list-style-type: none"> • Recognized as the number one NGO in India by FICCI. • Honored with the Humanitarian Excellence Award for exceptional services during the Covid-19 Pandemic in November 2021. • Expanded work with over 40 simultaneous projects. • Refined mission statement to HEALER AID. • Achieved Special Consultative Status by ECOSOC.
2022	<ul style="list-style-type: none"> • Environment Day celebration with new mangrove plantation site inauguration. • MSS School's expansion increased from 19 to 66 establishments. • Granted special consultative status by the UN's Economic and Social Council.
2023	<ul style="list-style-type: none"> • World Environment Day initiative for a bio-village. • Mukti's involvement in climate impact research in collaboration with universities. • Swachhata Hi Seva campaign for community cleanliness. • Reconstruction of river embankments to protect villages from floods. • Planting flood-resistant trees and grass beside river embankments. • Distribution of coconut and dragon fruit saplings to MCDF members for natural balance and protection against natural disasters.

Key awards, accreditations or recognitions

The table below sets forth some of the accreditations or recognitions bagged by the Trust:

Financial year	Milestone
2015	<ul style="list-style-type: none"> • Mukti President Mr. Sankar Halder honored with the "Star of Asia" award by the International Business Council. • Pintu Purkait, a farmer from Mukti, awarded 'Krishi Ratna' for Mathurapur Block II.
2018	<ul style="list-style-type: none"> • Recognition at "The True Legends 2018" by The Telegraph. • Mukti Institute of Technology (MIT) received ISO Certification.
2021	<ul style="list-style-type: none"> • Awarded the First Prize by FICCI for Climate-Resilient Agriculture. • Certificate of Appreciation under Humanitarian Excellence Award (HEA) from "I Can Trust."
2022	<ul style="list-style-type: none"> • Certificate of Appreciation from NGOSTory for selfless service in the health sector. • Certificate of Merit at The World CSR Congress for making a difference in the lives of others. • Transparency Key Award 2022 by GuideStar India, indicating adherence to transparency standards. • Mukti-TCS Volunteer Mr. Soumitra Biswas awarded the Best Social Worker. • Recognized with the NGO Leadership Award by Time Ascent in September 2022. • Received a Certificate of Merit at the World CSR Congress in March 2022.

2023	<ul style="list-style-type: none"> • NGO Leadership Award in the Eastern region by Times Ascent, World CSR Congress. • ICC Social Impact Award 2023 in two categories: Cyclone Tolerant House and Swabalamban Accelerator in Sundarban (SWAS) project. • Earned the nationwide 1st award by Indian Chambers of Commerce (ICC) for Environment Sustainability in March 2023. • Secured nationwide Runner-up position by Indian Chambers of Commerce (ICC) for the SWAS project in March 2023.
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For additional details on the Our Projects and Time Travel of our Trust, see ‘*Our Business*’ on page 27 of this Draft Fund-Raising Document.

OUR MANAGEMENT

Board of Trustees or Governing Body

As of the date of this Draft Fund-Raising Document, we have 12 (Twelve) Trustees on the Board.

Sr. No.	Name, Age, Designation, Date of Appointment and Address
1.	<p>Sankar Halder <i>Age: 49 years</i> <i>Designation: Founder & President</i> <i>Date of Appointment: March 9, 2005</i> <i>Address: Vill and Post: Purbasridharpur, PS: Raidighi, Dist: South 24 Paraganas, Pin – 743383, West Bengal</i></p>
2.	<p>Bishwanath Mandal <i>Age: 60 years</i> <i>Designation: Vice President</i> <i>Date of Appointment: March 9, 2005</i> <i>Address: C/O Late Pravash Chandra Mondal, Rishi Bankim Nagar, Baruipur, South 24 Parganas, West Bengal-700144</i></p>
3.	<p>Satyajit Roy <i>Age: 47 years</i> <i>Designation: Secretary</i> <i>Date of Appointment: March 9, 2005</i> <i>Address: Flat 1D, Block 13, Srijan Midlands, 83 Jessore Road, Madhyamgram(m), North 24, Parganas Ganganagar, West Bengal, Kolkata, 700132</i></p>
4.	<p>Dr. Dulal Krishna Mondal <i>Age: 56 years</i> <i>Designation: Asst. Secretary</i> <i>Date of Appointment: April 1, 2014</i> <i>Address: A-152, Rabindra Pally, Baghajatin, PO Baghajatin, Kolkata - 700086</i></p>
5.	<p>Timir Baran Bhattacharyya <i>Age: 69 years</i> <i>Designation: Treasurer</i> <i>Date of Appointment: April 1, 2019</i> <i>Address: Tapoban, 4th Floor, Flat J/10, 1408, Madurdaha, EKT, Kolkata, 700107</i></p>

6.	<p>Ranitendranath Tagore Age: 46 years <i>Designation: Member of Board of Trustees</i> <i>Date of Appointment: April 1, 2010</i> Address: C-1303 Ajmera Infinity, Doddathogur Mani, Doddathoguru, Electronic city, Bangalore 560100</p>
7.	<p>Dipan Banerjee Age: 47 years <i>Designation: Member of Board of Trustees</i> <i>Date of Appointment: April 1, 2021</i> Address: AL-140,Sec-II, Salt Lake, Sech Bhawan, North 24 Parganas, West Bengal- 700091</p>
8.	<p>Madhu Sudan Bairagi Age: 63 years <i>Designation: Member of Board of Trustees</i> <i>Date of Appointment: March 9, 2005</i> Address: R.N.Bhattacharjee Road, Kumar para 2nd Lane, Kodialia, South 24 Parganas, West Bengal - 700146</p>
9.	<p>Dr. Kasturi Bakshi Age: 65 years <i>Designation: Member of Board of Trustees</i> <i>Date of Appointment: March 20, 2021</i> Address: B-10/114, Kalyani, Nadia, West Bengal-741235</p>
10.	<p>Sohini Mehta Age: 49 years <i>Designation: Member of Board of Trustees</i> <i>Date of Appointment: March 5, 2023</i> Address: B-102 Adarsh Palm Retreat, Tower 1, Bellandur, Bangalore 560103</p>

11.	<p>Shubhankar Basu</p> <p><i>Age: 48 years</i></p> <p><i>Designation: Member of Board of Trustees</i></p> <p><i>Date of Appointment: March 5, 2023</i></p> <p><i>Address: 10 Quartz Way, San Francisco, CA 94131</i></p>
12.	<p>Uttam Mukherjee</p> <p><i>Age: 59 years</i></p> <p><i>Designation: Member of Board of Trustees</i></p> <p><i>Date of Appointment: March 5, 2023</i></p> <p><i>Address: 18 Watt Avenue, Newington, New South Wales- 2127</i></p>

Brief Profile of the Board of Trustees of our Trust

Sankar Halder (Founder President)

Sankar Halder presently assumes the leadership role in the Partnership and Integrated Development division of Mukti. As the founder of Mukti, Sankar originates from the Sundarban region. Professionally, he serves as an IT Consultant for an Indian multinational corporation. Currently residing in Kolkata with his spouse and two daughters, he is an alumnus of the esteemed Jadavpur University.

Emerging from humble beginnings in a financially challenged family, Sankar intimately experienced the adversities faced by the Sundarban populace. His initiation into social service was inspired significantly by a relative who also served as a mentor during his formative years. Sankar firmly holds the belief that every predicament possesses a viable solution, and through sincere endeavors, human efforts can substantially ameliorate our circumstances.

Bishwanath Mandal (Vice-President)

Biswanath Mandal assumes the role of Project Lead for Livelihood Programs at Mukti. A native of the Sundarban region, he spent his formative years in this locale. Having concluded his professional career as a Development Officer, he now contributes his expertise to Mukti's initiatives in fostering sustainable livelihoods.

Satyajit Roy (Secretary)

Satyajit Roy, a founding member of Mukti, oversees the Education, Agriculture, and IT facets of the organization. With an association spanning over a decade, Satyajit, in his professional capacity, serves as an IT Consultant at an esteemed Indian MNC. Recognizing the importance of leveraging individual expertise for societal benefit, he has strategically infused a robust IT focus into Mukti's initiatives. Satyajit has undertaken various pivotal roles within the organization and is deeply committed to the integrated development of society. A native of Sundarban, he is passionate about dedicating his time and intellect to this cause. In his personal life, Satyajit takes pride in being a devoted father to two children and cherishes quality time spent with his wife and kids.

Dr. Dulal Krishna Mondal (Asst. Secretary)

Dr. Dulal Krishna Mandal oversees the audit and accounts functions of the organization. Presently serving as a professor in the Mechanical Engineering department at Jadavpur University, Dr. Mandal has made significant contributions to the field of engineering education. Despite his demanding schedule, he holds a deep love for societal service and has been associated with Mukti for over five years. Actively engaging with Mukti's initiatives, he frequently visits various project sites, providing inspiration and motivation to volunteers and beneficiaries alike.

Timir Baran Bhattacharyya (Treasurer)

Timir Baran Bhattacharyya is responsible for overseeing the audit and accounts functions within the organization. Currently retired, he brings a wealth of experience from a distinguished career spanning over 40 years, where he held various positions in prestigious multinational companies. A graduate of Jadavpur University with a Bachelor of Engineering degree, his professional journey included significant roles in pharmaceutical and marine engineering companies. Timir's last position before retirement was as Deputy General Manager of a multinational corporation. Post-retirement, driven by a desire to contribute meaningfully to society, he was drawn to Mukti's philosophy, thoughts, and approach to work. He is an active volunteer and holds a crucial position as a board member within Mukti.

Ranitendra Nath Tagore (Member of Board of Trustees)

Ranitendranath Tagore oversees the news, publication, and annual report functions within the organization. Associated with Mukti since approximately 2004, he is deeply moved by the inspiring stories of the beneficiaries, volunteers, and workers of Mukti. In his professional life, he serves as an R&D professional in the bio-pharmaceutical industry. Pursuing his passion, he also engages in teaching and performing Indian vocal music at various venues.

Dipan Banerjee (Member of Board of Trustees)

Dipan Banerjee is spearheading the MIT and Mukti Academy projects. Mr. Dipan Banerjee received his schooling from the prestigious Hindu School. He earned a degree in Civil Engineering from B.E. College, Shibpore (currently IEST), followed by a Master's in Structural Engineering from Jadavpur University. With a two-decade tenure at TCS, he has garnered valuable experience, including international assignments in the USA, UK, and Mexico. Committed to environmental conservation, he has been associated with Mukti for the past three years. Initially involved with the Mukti Green Project, he now leads the Mukti Study Portal and Android App Development project.

Madhusudan Bairagi (Member of Board of Trustees)

Madhusudan Bairagi oversees the Kishlaya School and Skill Development programs at Mukti. Mr. Madhusudan Bairagi hails from Purba Shridharpur village in the Mathurapur II block and Raydighi Police Station of South 24 Parganas. Having worked at the Central Bank of India, he retired in 2020. Throughout his career, he exhibited a strong commitment to assisting underprivileged individuals in completing their studies. A pivotal member of Mukti, he held an office bearer position within the organization from its inception until 2010.

Dr. Kasturi Bakshi (Member of Board of Trustees)

Dr. Kasturi Bakshi spearheads the health interventions at the organization. Dr. Kasturi Bakshi is an esteemed medical practitioner with a wealth of experience. She holds the position of a founder member and Executive Secretary at KINSPARC (Kalyani Institute for Study, Planning, and Action for Rural Change). Her role at KINSPARC is dedicated to conducting programs focused on research, training, and development aimed at enhancing the overall quality of life.

Sohini Mehta (Member of Board of Trustees)

Sohini Mehta oversees the Right and Special Needs programs at Mukti. A longstanding member since the early days of Mukti, Sohini Mehta has played a pivotal role, sponsoring numerous students through the Talented Students Sponsorship (TSS) program. Residing in Bangalore, she is an accomplished IT professional and holds a senior leadership position at Wipro. Throughout her career, Sohini has actively participated in various women empowerment and mentorship initiatives. She has also served on committees dedicated to the Prevention of Sexual Harassment in the workplace. Sohini advocates strongly for societal progress through the creation of equal opportunities for women across education, livelihood, health, and financial decision-making.

Shubhankar Basu (Member of Board of Trustees)

Dr. Subhankar Basu spearheads Mukti's operations in the United States. As the founding president of Mukti's USA chapter, Dr. Subhankar Basu brings a wealth of entrepreneurial experience to the organization. Residing in San Francisco, California, he has amassed over 25 years in the tech industry, founding multiple startups and leading global teams. Dr. Basu holds a BE(Hons) Degree in Electronics and Telecommunication Engineering from Jadavpur University in Kolkata, as well as a Doctoral Degree in Computer Engineering from the University of Cincinnati in the USA. Engaged in non-profit and social entrepreneurship for more than two decades, he has actively contributed to organizations such as Asha, AID, Habitat for Humanity, and Rebuilding Together. Dr. Basu remains an integral part of Mukti, playing a key role in welcoming new members and integrating new projects into the Mukti platform.

Uttam Mukherjee (Member of Board of Trustees)

Uttam Mukherjee holds responsibility for the Board Governance and Environment wing at Mukti. As one of the founding members of Mukti in Australia, Uttam is driven by strong values, anchoring his commitment to Mukti for the past 14 years. Leveraging his professional expertise gained in the corporate sector in both India and Australia, he believes in contributing to Mukti's impactful work. In Australia, his recent career has been marked by leadership roles in risk management, strategy, and business continuity. Uttam's passion for the arts is evident in his filmmaking endeavors, where he has produced both short and feature films. This creative skill is employed to craft films that showcase Mukti's stories. The continuous flow of positive stories from beneficiaries serves as a profound motivation for Uttam to sustain his engagement with Mukti.

Remuneration of Trustees

The Trustees of the Trust do not receive any remuneration from the Trust.

Interest of the Trustees

- No Trustees are interested in the promotion of our Trust.
- No contribution has been made by the Trustees as part of the Issue or separately in furtherance of the objects of the Issue.
- Our Trustees have no interest in any property acquired or proposed to be acquired by our Trust in the preceding two years of filing this Draft Fund-Raising Document.
- No benefit/interest will accrue to our Trustees out of the objects of the Issue.
- None of our Trustees have any financial or material interest in the Issue.

Other understanding and confirmations

Our Trust confirms that the permanent account number of our Trustees has been submitted to the Stock Exchange at the time of filing this Draft Fund-Raising Document.

Details of change in Trustees of our Trust for the financial years ended March 31, 2023, March 31, 2022, March 31, 2021, and till the date of this Draft Fund-Raising Document:

Name of the Director	Designation	Date of Appointment/ Re-Appointment	Date of Cessation	Reason for Change/Appointment
Sankar Halder	President	March 9, 2005	-	Since Inception as President as per Trust Deed
Bishwanath Mandal	Vice-President	March 5, 2023	-	Change in Designation due to rotation of terms
Satyajit Roy	Secretary	March 5, 2023	-	Change in Designation due to rotation of terms
Dr. Dulal Krishna Mondal	Asst. Secretary	March 5, 2023	-	Change in Designation due to rotation of terms
Timir Baran Bhattacharyya	Treasurer	March 5, 2023	-	Change in Designation due to rotation of terms
Ranitendranath Tagore	Member of Board of Trustee	March 5, 2023	-	Change in Designation due to rotation of terms
Dipan Banerjee	Member of Board of Trustee	March 5, 2023	-	Change in Designation due to rotation of terms
Madhu Sudan Bairagi	Member of Board of Trustee	March 5, 2023	-	Change in Designation due to rotation of terms
Dr. Kasturi Bakshi	Member of Board of Trustee	March 5, 2023	-	Change in Designation due to rotation of terms
Sohini Mehta	Member of Board of Trustee	March 5, 2023	-	Appointment as per Trust deed
Shubhankar Basu	Member of Board of Trustee	March 5, 2023	-	Appointment as per Trust deed
Uttam Mukherjee	Member of Board of Trustee	March 5, 2023	-	Appointment as per Trust deed

Meetings of our Governing Body between April 01, 2023 till December, 2023:

Set forth below are the details of the meeting held of our Governing Body:

S.NO	Date	Key items covered in the meeting
1	April, 12, 2023	Sankar Halder proposes the acquisition of 5 Bigha of strategically located land near Mukti campus, costing 30 Lacs, with a favorable recommendation
2	April 17, 2023	Resolution to register the organization under the Social Stock Exchange
3	July 16, 2023	Mukti discussed successful networking in the US, established new partnerships, addressed financial matters and enhanced child safeguarding policies, with a focus on inclusivity and clarity
4	November 19, 2023	The board emphasizes a top-down approach, Soumitra Bose (advisor to the Board) to review governance compliance, Mukti Gram's success, and proposes four annual programs for strategic impact and sustainability and approving Financials for year ended March 2023.

Roles and responsibilities of staff and volunteers:

1. Satayajit Roy, Secretary

The individual holds a pivotal position in the leadership and management of administrative functions, with responsibilities including ensuring organizational efficiency, effective communication, and team leadership. Additionally, the role encompasses policy development and strategic planning aligned with the overall objectives of the organization. The individual is tasked with establishing and overseeing ethical practices, transparent decision-making processes, and strategic direction. This is to ensure accountability in effectively fulfilling the organization's mission and serving its beneficiaries.

2. Debabrata Halder, Director Projects

The individual is responsible for supervising all agricultural-related implementations within the Trust. This involves regular monitoring and evaluation of projects, with the provision of reports and feedback to funders. Additionally, the role plays a vital part in shaping and disseminating a positive public image for the organization. This includes managing crisis communication and fostering effective relationships with stakeholders. Furthermore, the individual contributes to building brand reputation and maintaining transparent communication channels.

3. Ankita Kothiyal, Senior Manager Partnership Development and Communication

The responsibilities include conducting periodic board meetings, delivering weekly communications to the board, and keeping the board informed about ongoing projects. Additionally, the role involves securing financial support for the organization's mission and programs. This entails executing strategies to attract donations, grants, and sponsorships while fostering relationships with donors to ensure sustained support for the organization's goals and initiatives.

4. Dr. Sandeep Ghosh, Head – Education

The role encompasses overseeing all educational programs, including MSS, MKSA, TSS, MIT, MEE, and MA projects. It involves implementing and consistently monitoring and evaluating these programs. Additionally, the responsibility includes providing reports and feedback to funders regarding the progress and impact of these educational initiatives.

5. Monami Mitra, HR & Admin Head

The position involves managing personnel, overseeing recruitment processes, and cultivating a positive workplace culture. Additionally, it includes building the capacity of staff and contributing to organizational success through effective human resource management.

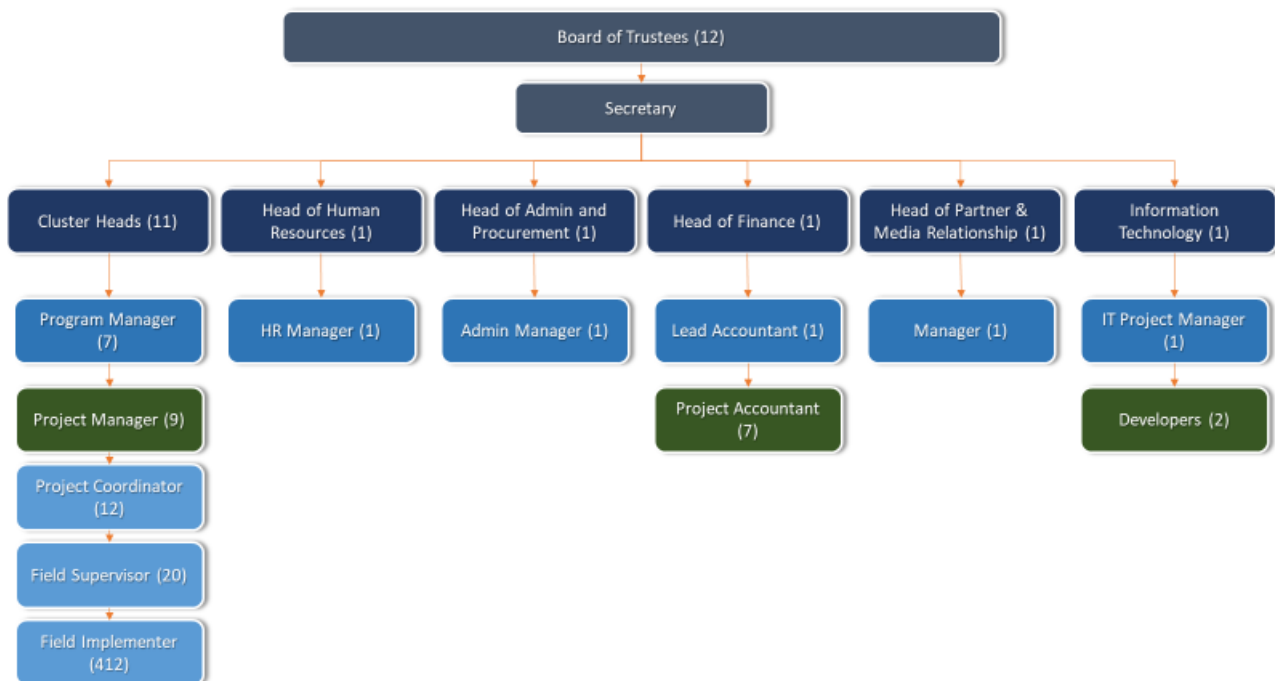
6. Paramita Panja, Lead Accountant

With a total experience of 14 years, Paramita Panja is a seasoned Cost and Management Accountant. She has garnered over 11 years of expertise in the manufacturing and automobile sectors, excelling in the role of Manager-Accounts. Additionally, Paramita brings 3 years of valuable experience in the social sector as Lead Accountant. Her diverse skill set and strong foundation make her a valuable professional.

7. Ujjwal Maity, Program Manager – Livelihood



Ujjwal Maity, having completed a Master's in Rural Studies & Community Development, is a competent and diligent professional with a decade of proven excellence. He has successfully led Livelihood and Government projects, providing guidance and mentorship to teams. His expertise includes Operations Management and extensive experience in working with NGOs in remote locations. He is currently looking after the livelihood interventions of Mukti in West Bengal.

Organogram of MUKTI:



OUR LIFETIME TRUSTEES

The profiles of our Life time/Permanent Trustees are given below:

	<p>Sankar Halder <i>Age: 49 years</i> <i>Designation: Founder & President</i> <i>Date of Appointment: March 9, 2005</i> <i>Address: Vill and Post: Purbasridharpur, PS: Raidighi, Dist: South 24 Paraganas, Pin – 743383, West Bengal</i></p>
	<p>Madhu Sudan Bairagi <i>Age: 63 years</i> <i>Designation: Member of Board of Trustees</i> <i>Date of Appointment: March 9, 2005</i> <i>Address: R.N.Bhattacharjee Road, Kumar para 2nd Lane, Kodalía, South 24 Parganas, West Bengal - 700146</i></p>

For additional details on the background, experience of our Trustees, see 'Our Management' on page 60 of this Draft Fund-Raising Document.

SECTION IV – FINANCIAL STATEMENTS
FINANCIAL STATEMENTS
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INDEPENDENT AUDITOR'S REPORT

To the Trustees,

MUKTI

Vill & Post : Purbasridharpur, PS: Raidighi,

Dist: 24 Parganas(South)

Pin: 743383, West Bengal, India

Opinion

We have audited the financial statements of **MUKTI** which comprise the Balance Sheet as at March 31, 2021, the Receipts and Payments Account and the Income and Expenditure Account for the year ended on that date and notes on accounts with the summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us and aforesaid financial statements give the information in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India.

- (i) In the case of Balance Sheet, of the state of affairs of the Trust at 31st March, 2021;
- (ii) In the case of Statement of Income & Expenditure, of the surplus for the year ended on that date; and
- (iii) Receipts and Payments for the said year ended on 31st March 2021.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report.

We are independent of the Trust in accordance with the Code of Ethics issued by the Institute of



Chartered Accountants of India together with the ethical requirements and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Board of Trustees (i.e. the Management) is responsible for the preparation of the financial statements and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, management is responsible for assessing the entity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the entity or to cease operations, or has no realistic alternative but to do so. Those charged with governance are responsible for overseeing the entity's financial reporting process.

Auditor's Responsibility for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

We report that

- a. We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit;



- b. In our opinion proper books of account as required have been kept by the Trust so far as appears from our examination of those books;
- c. The Balance Sheet, Income & Expenditure Account and Receipts and Payments along with the schedules dealt with by this report are in agreement with the books of accounts

For A. MUKHOPADHYAY & CO
Chartered Accountants



(CA Animesh Mukhopadhyay)

Partner

ICAI Membership No: 060477

UDIN: 21060477AAAAEK7499

FRN: 324457E

Place: Kolkata

Date: Dec 10, 2021



MUKTI
 VIII & Post : Purbasridharpur, PS: Raidighi, Dist: 24 Parganas(South)
 Pin: 743383, West Bengal, India
BALANCE SHEET
 As at 31st March 2021

Particulars	Schedule	Amount (Rs.)	Amount (Rs.)
Sources of Funds			
Capital Fund			
Balance as per last year accounts		4438940	4438940
Reserves & Surplus			
Opening Reserves & Surplus		3651413	
Add: Surplus (Excess of income over expenditure)		6095233	
Add: Income Tax Refund		2560	9749206
Loan Fund			
Collection from loan			43580740
Investment in MCDF Central			3350000
Loan From Central			1817519
			62936405
Application Of Funds			
Fixed Assets	23		7278612
Investment			
Mukti Beverage			340750
Mukti Cloud Kitchen			150000
Mukti Fresh			2060052
Fixed Deposit			5183825
Current Assets, Loans and Advances			
Current Assets			
Cash in hand	24	409328	
Bank Accounts	25	13828732	
Security Deposit		131669	
Lease Rent		100000	
TDS		115395	
Loans and advances	26	14585124	
Less:-Current Liabilites & Provisions		39584537	54169661
Current Liabilities			
Outstanding Audit Fees		35400	
Creditors for Expense	27	6122661	
Book Bank Caution Money		88434	6246495
Net Current Assets			47923166
			62936405
Significant Accounting Policies and Notes on Accounts	28 & 29		

The Schedules referred to above forms an integral part of the Balance Sheet

This is the Balance Sheet referred to in our report of even date

For and on behalf of
A. MUKHOPADHYAY & CO
 Chartered Accountants

Animesh Mukhopadhyay
 (CA Animesh Mukhopadhyay)
 Partner

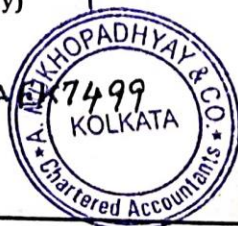
Membership No: 060477

UDIN: 21060477AAAA07499

FRN : 324457E

Kolkata,

Dated : Dec 10, 2021



For and on behalf of
MUKTI

MUKTI
 (A TRUST ORGANISATION)
 Regd. No.- IV-104, Estd-2003)

Shalini
 President

MUKTI
 (A TRUST ORGANISATION)
 (Regd.No.-IV-104, Estd-2003)

Satyajit Roy

MUKTI
 (A TRUST ORGANISATION)
 (Regd.No.-IV-104, Estd-2003)

B. Bhattacharya
 Treasurer

MUKTI
 Vill & Post : Purbasrldharpur, PS: Raldighi, Dist: 24 Parganas(South)
 Pin: 743383, West Bengal, India
RECEIPTS AND PAYMENTS ACCOUNT
 For the year ended 31st March, 2021

Particulars	Schedule	Amount (Rs.)	Amount (Rs.)
Receipts			
Opening Balance			
Cash in Hand			
Foreign Contribution		0	
Local Contribution		0	
Cash		16494	
Project Cash		18564	
Petty Cash		1846	
MCDF Branch Cash		1068119	1105023
Cash At Bank			
CBI-1861885076		4763242	
SBI-30599000811		763513	
SBI-37986912105		137779	
MCDF-Branch		1510686	7175220
Collection from loan			39176539
Current Liabilities			
Loans and Advances			
Sale of Assets			
Bank Interest		419727	419727
Foreign Contributions	1	24895890	
Local Contribution	2	15929885	
Fees/Collection From Projects	3	529216	
Income Tax Refund		2560	
Operating Profit from Branches			41357551
			89234060
Payments			
Loans (Liability)			
Current Liabilities			
Project Payment	4	31953925	
Other Payment	5	43042076	74996001
Closing Balance			
Cash in Hand			
Cash		65	
Project Cash		58875	
Foreign Contribution		0	
Local Contribution		0	
Petty Cash		0	
MCDF Branch Cash		350388	409328
Cash At Bank			
CBI-1861885076		2783589	
SBI-30599000811		718900	
MCDF-Branch		9364077	
SBI-37986912105		524021	
State Bank Of India-39463440174		129627	
State Bank Of India-39938238612		0	
Axis Bank		308518	13828732
			89234061


Significant Accounting Policies and Notes on Accounts


The Schedules referred to above form an integral part of the Receipts and Payments Account

This is the Receipts and Payments Account referred to in our report of even date

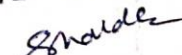
For and on behalf of
A. MUKHOPADHYAY & CO
 Chartered Accountants

For and on behalf of
MUKTI

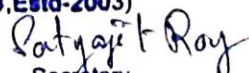

 (CA Animesh Mukhopadhyay)
 Partner
 Membership No: 060477
 UDIN: 21060477AAAAEK7499KATA
 FRN : 324457E
 Kolkata,
 Dated : Dec 10, 2021



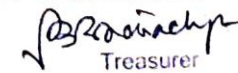
MUKTI
 (A TRUST ORGANISATION)
 Regd. No.- IV-104, Estd-2003)


 President

MUKTI
 (A TRUST ORGANISATION)
 (Regd.No.-IV-104, Estd-2003)


 Secretary

MUKTI
 (A TRUST ORGANISATION)
 (Regd.No.-IV-104, Estd-2003)


 Treasurer

MUKTI

Vill & Post : Purbasridharpur, PS: Raidighi, Dist: 24 Parganas(South)
Pin: 743383, West Bengal, India

SCHEDULES TO BALANCE SHEET, STATEMENT OF INCOME AND EXPENDITURE AND RECEIPTS AND
PAYMENTS ACCOUNT

SCHEDULE 1

DETAILS OF FOREIGN CONTRIBUTION

Particulars	Amount(Rs)	Amount(Rs)
Talented Student Sponsorship (TSS)		
Donation received from Venkata Krishna Upadhyayala	17431	
Donation received from Garden state cultural Association	788725	
Donation received from Surajit Sural & Mohita Tagore	38000	
Donation received from Ramya Nageswaram	14000	
Donation received from Abhijit Parkhe	44000	
Donation received from Mitra Das	42000	
Donation received from Dr. Priyanka Maity	9000	
Donation received from Ranjan Duttagupta	49000	
Donation received from Jayati Roy	9000	
Donation received from Indrani Mukherjee	9000	
Doantion received from Anjan Gupta	9000	
Doantion received from Korpurika Roychowdhury	17000	
Donation received from Dr. Arun Saha	17000	
Donation received from Neena Badhwar	28000	
Donation received from Aiducate Now	229862	
Donation received from Anuradha Basu Ray	26000	
Donation received from Anjan Kumar Ganguly	28000	
Donation received from Paypal Gateway	206090	
Donation received from Sangeeta Bhattacharya	9000	
Donation received from Meredith Pinkerton	9000	
Donation received from Others	121774	1720882
Mukti Community Development Fund (MCDF)		
Donation received from Indians for Collective Action		
Donation received from Mukti Australia		
Donation received from Bengali Association_Taiwan	179430	
Donation received from Association For India's Development	1272650	
Donation received from CC Avenue	814166	
Donation received from BAY Area Prabasi	136587	
Donation received from Benevity Cause	138609	
Donation received from Bengali Association San Diago	187388	
Donation received from Maitree PDX	186988	
Donation received from Silke Kozlowski	126398	3042216
Mukti Support School (MSS)		
Donation received from Asha For Education	2106000	
Donation recived MSS_Kolkata Foundation	192500	
Donation received_Street Children International	108435	
Donation received_for Mama's School	130169	2537104
Book Bank (BB)		
Donation received from Asha For Education		860000
Mukti Institute of Technology (MIT)		
Donation received from Asha For Education		371000
Sustainable Agricultural Movement (SAM)		
Donation received from Association for India's Development	1351384	
Donation received from Uttam Mukherjee		
Donation received form Give Foundation	25513	1376897

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MUKTI
(A TRUST ORGANISATION)
(Regd. No.-IV-104, Estd-2003)
Sarabjit Roy
Treasurer

MUKTI
(A TRUST ORGANISATION)
(Regd. No.-IV-104, Estd-2003)
Sarabjit Roy
Secretary

MUKTI
(A TRUST ORGANISATION)
(Regd. No.-IV-104, Estd-2003)
Sarabjit Roy
President

Go Green		
Donation received for M/s Association for India's Development		1789684
Voice Project		
Donation received from Association for India's Development		362000
Covid-19		
-Asha for Education (USA)	440000	
-GSCA	90787	
-German Consulate Kolkata	2613996	
-Association for India's Development	0	
-TREC	9600	
-Subhankar Basu	14470	
-Mukti Australia	89174	
-Saibal Bhattacharjee	2894	
-V.K.K. Upadhyayula	10612	
-Sarada Namhata	14471	
-Give Foundation	18314	
-Covid-19(Birth)	334561	3638879
Mukti Women Empowerment		
-Uttejona Sports Club-New Jersey		21654
Muktigram-Clinic		
-Kolkata Foundation		347000
Model Village		
<u>Model Village Beautification</u>		
-NACB/CAB for	499608	
<u>Model Village Housing Project</u>		
-NACB/CAB for Model Village Housing Project	1349600	
-Others for Model Village Housing Project	495978	
<u>Mukti Livelihood Project(Chicken Farming)</u>		
-Kolkata Foundation	666329	
-SAIKAT Model Village	140327	3151842
Amphan Cylone Support		
-Asha for Education (USA)	2500000	
-Praxis/OAK	986390	
-Give Foundation	75248	
-GSCA	77082	
-Mukti Social Development	298090	
-NASSCOM Foundation	10000	
-SREESTHI	67136	
-Teem Milaap	45491	
-Utsav Swiz	78000	
-Kolkata Foundation	849570	
-Proyas	61911	
-Utsov USA	74267	
-Adopt A Family	11274	
-Jiv Daya Foundation	400000	
-Misc. Received	120276	
-Razorpay Bulk rec.	21997	5676732
Grand Total		24895890

MUKTI
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Treasurer

MUKTI
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(Regd. No.-IV-104, Estd-2003)

Secretary



MUKTI
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(Regd. No.- IV-104, Estd-2003)

President

MUKTI

Vill & Post : Purbasridharpur, PS: Raidighi, Dist: 24 Parganas(South)
Pin: 743383, West Bengal, India

SCHEDULE 2

DETAILS OF LOCAL CONTRIBUTION

Particulars	Amount(Rs)	Amount (Rs)
Mukti Community Development Fund	2224463	
Talented Student Sponsorship (TSS)	1376366	
Mukti Support School (MSS)	495805	
Book Bank (BB)	6100	
Mukti Institute of Technology (MIT)	14250	
Sustainable Agricultural Movement (SAM)	31840	
General Administration	2435393	
TCS Change Makers (TChM)	205000	
Go Green (GG)	3000	
Covid-19 Donation	1360378	
Amphan Cyclone Support	2784790	
Model Village	3045000	
Mukti Women Empowerment	700000	
SWAS	1247500	15929885
Grand Total		15929885

SCHEDULE 3

DETAILS OF FEES/COLLECTION FROM PROJECT

Particulars	Amount(Rs)	Amount(Rs)
Collection from Book Bank	29604	
Operating Income from MCDF	462020	
MSS Student Fees Received	23570	
Discount Received	1088	
Misc. Receipts	12934	
Grand Total		529216



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Shoude
President

MUKTI
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(Regd.No.-IV-104, Estd-2003)

Satyajit Ray
Secretary

MUKTI
(A TRUST ORGANISATION)
(Regd.No.-IV-104, Estd-2003)

B. K. Chatterjee
Treasurer

MUKTI

Vill & Post : Purbasridharpur, PS: Raidighi, Dist: 24 Parganas(South)

Pin: 743383, West Bengal, India

SCHEDULE 4**PROJECT PAYMENT**

Particulars	Amount(Rs)	Amount(Rs)
Book Bank	1211749	
Go Green	1712978	
Mukti Community Development Fund	3303920	
Mukti Institute of Techonology	609041	
Mukti Support School	2219836	
Sustainable Agriculture Movement	1133813	
Talented Student Sponsorship	2008894	
TCS Changemakers	191359	
General Administration	2028412	
Amphan Relief Expenses	4471968	
Covid-19 Relief Expenses	4634176	
Model Village Expenses	5491196	
Mukti Crafts Expenses	747882	
Mukti Gram Clinic Expenses	71693	
OAK/Praxis-ACV Patharpratima Block Expenses	1233426	
SIDBI Expenses	754677	
Voice Project Expenses	128905	31953925
Grand Total		31953925

SCHEDULE 5**OTHER PAYMENT**

Particulars	Amount(Rs)	Amount(Rs)
Loans & Advances-Asset	32562056	
Security Deposit	100000	
TDS	115395	
Investment -Mukti Fresh	636040	
Investment in Fixed Deposit	5183825	
Asset Purcahsed	4008130	
Payment Made to Creditors	436630	43042076
Grand Total		43042076

SCHEDULE 6**Book Bank Expense**

Particulars	Amount(Rs)	Amount(Rs)
BB Staff Salary		
BB Staff Salary	154749	154749
Provision for Book Bank Expenses		300000
Grand Total		454749



MUKTI
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Shoude
President

MUKTI
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(Regd.No.-IV-104, Estd-2003)

Satyajit Roy
Secretary

MUKTI
(A TRUST ORGANISATION)
(Regd.No.-IV-104, Estd-2003)

Narayan Chandra
Treasurer

MUKTI

Vill & Post : Purbasridharpur, PS: Raidighi, Dist: 24 Parganas(South)
Pin: 743383, West Bengal, India

SCHEDULE 7

Go Green Expense

Particulars	Amount(Rs)	Amount(Rs)
GG Programme Expenses		
GG Labour	5700	
New Plant Purchase	3487	
New Ready Bed/Plant	38920	
GG Seed Purchase	34178	
GG Material Expenses	40031	
GG Pond Cleaning	70210	
GG PP Pot Exp	57874	
GG PP Purchase	67010	317410
GG Staff Salary	248021	248021
GG Tools & Material Expenses		
GG Manures	16525	
GG Other Materials	14570	
GG Tools	7400	
Tub Purchase	3000	41495
GG Other Expenses		
GG Mangrove	126889	
GG Miscellaneous	39581	
GG Telephone & Internet	2050	
GG Travel	10903	
GG Repair & Maintenance	25725	205148
GG Coconut Nursery		248980
GG Horticulture Nursery		651924
Grand Total		1712978

SCHEDULE 8

Mukti Community Development Fund Expense

Particulars	Amount(Rs)	Amount(Rs)
MCDF Staff Salary		1031560
MCDF Training Expenses		
MCDF Trainer Hire Charges	4000	
MCDF Training Travel Expenditure	122246	
MCDF Training Material	0	126246
MCDF Other Expenditure		
Fuel & Lubricant	127591	
MCDF Laptop Maintenance	34798	
MCDF Other Misc. Expenses	4550	
MCDF Repair & Maintenance	36141	
MCDF Telephone & Internet	9947	
MCDF Branch Expenses	883281	
MCDF Programme Expenses	40630	
MCDF Electricity Expenses	26175	
MCDF Honorarium	28000	
MCDF Branch Set up and Maintenance Cost	71499	
MCDF Chick Purchase	420800	1683412
Operating Expenses of MCDF		793993
Provision for MCDF Expenses		880000
Grand Total		4515211

MUKTI
(A TRUST ORGANISATION)
(Regd.No.-IV-104, Estd-2003)
Arjun Kumar
Treasurer



MUKTI
(A TRUST ORGANISATION)
(Regd.No.-IV-104, Estd-2003)

Satyajit Roy
Secretary

MUKTI
(A TRUST ORGANISATION)
Regd. No.- IV-104, Estd-2003

Shouk
President

MUKTI
 Vill & Post : Purbasridharpur, PS: Raidighi, Dist: 24 Parganas(South)
 Pin: 743383, West Bengal, India

SCHEDULE 9
Mukti Institute of Techonology Expense

Particulars	Amount(Rs)	Amount(Rs)
MIT Staff Salary		9041
MIT Other Expenses		
Provision for MIT Expenses		150000
Grand Total		159041

SCHEDULE 10
Mukti Support School Expense

Particulars	Amount(Rs)	Amount (Rs)
MSS Staff Salary		1922856
MSS Other Expenditure		
Admission Expenses		
MSS Annual Programme		
MSS Material Support	79682	
MSS Repair & Maintenance	114055	
MSS Telephone & Internet Expenses	2350	
MSS Travelling and Meeting	46543	
MSS Volenteer Remuneration	33000	
Printing & Stationery	21350	296980
Provision for MSS Expenses		2717070
Grand Total		4936906

SCHEDULE 11
Voice Project Expenses

Particulars	Amount(Rs)	Amount(Rs)
Staff Salary	114677	
Telephone Charges	600	
Misc. Expenses	7641	
Travelling Expenses	5987	128905
Grand Total		128905



MUKTI
 (A TRUST ORGANISATION)
 Regd. No.- IV-104, Estd-2003)

Sandeep
 President

MUKTI
 (A TRUST ORGANISATION)
 (Regd.No.-IV-104, Estd-2003)

Satyajit Roy
 Secretary

MUKTI
 (A TRUST ORGANISATION)
 (Regd.No.-IV-104, Estd-2003)

Prasanna
 Treasurer

MUKTI

Vill & Post : Purbasridharpur, PS: Raidighi, Dist: 24 Parganas(South)
Pin: 743383, West Bengal, India

SCHEDULE 12

Sustainable Agriculture Movement Expense

Particulars	Amount(Rs)	Amount(Rs)
SAM Staff Salary		22744
SAM Training Expenses		
Preparing Training Expenses		
SAM Organised Organic Training	11069	
SAM Staff Training		11069
Provision for SAM Exp.		400000
Grand Total		433813

SCHEDULE 13

Talented Student Sponsorship Expense

Particulars	Amount(Rs)	Amount (Rs)
TSS Student Support Expenses		
Arts and HS Student Support	255825	
Engineering Student Support	440325	
Medical Student Support	389250	
Science & Other Graduates Support	863850	1949250
TSS Other Expenses		
Meeting Expenses	41408	
Repair & Maintenance	3500	
Stationery & Mailings	2006	
Telephone	6900	
Travel Expenses	830	
TSS-Laptop Purchase	0	
TSS-Special Support	5000	
Provision for TSS Expenses	1339300	1398944
Grand Total		3348194

SCHEDULE 14

TCS Changemakers Expense

Particulars	Amount(Rs)	Amount (Rs)
TChM Staff Salary		22500
TChM Other Expenses		
Mobile & Internet Expenses	349	
Programme Support Expenses	76810	
Distribution Expenses	10333	
Room Rent	77000	
Stationery Expenses	3338	
Travelling Expenses	1029	168859
Grand Total		191359



MUKTI
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Snigdha
President

MUKTI
(A TRUST ORGANISATION)
(Regd.No.-IV-104, Estd-2003)

Satyajit Roy
Secretary

MUKTI
(A TRUST ORGANISATION)
(Regd.No.-IV-104, Estd-2003)

Pranab Roy
Treasurer

MUKTI

Vill & Post : Purbasridharpur, PS: Raidighi, Dist: 24 Parganas(South)
Pin: 743383, West Bengal, India

SCHEDULE 15**General Administration Expense**

Particulars	Amount(Rs)	Amount(Rs)
Bank Charges	6608	
Computer Hardware/Software	12257	
Cleaning Expenses	23587	
Electricity Charges	12350	
Internet Cable	8667	
Meeting Expenses	27517	
Miscellaneous Expenses	54323	
Office Pantry, Tolitries, Water Expenses	20056	
Office Rent	150316	
Printing	114949	
Repair & maintenance	94208	
Stationery and Mailings	29971	
Subscriptions Paid	3502	
Telephone	25740	
Travel Expenses	133868	
Website Development	119518	
GA Staff Salary	862957	
Medical Expenses	695	
Professional Fees	14040	
AGM Expenses	207983	
Bag Purchase	96800	
Programme & Tranning Expenses	8500	
Profession Tax Facilitation Charges		2028412
Grand Total		2028412

SCHEDULE 16**Amphan Relief Expenses**

Particulars	Amount(Rs)	Amount (Rs)
Amphan Relief Distribution Expenses	845859	
Amphan Relief Material Purchase	1972733	
Amphan Relief Programme Expenses	630249	
Oak-Pandemic Support Expenses	1023127	4471968
Grand Total		4471968

SCHEDULE 17**Covid-19 Expenses**

Particulars	Amount(Rs)	Amount (Rs)
Covid-19 Birth Expenses	1428280	
Covid-19 Relief Expenses (German Conso)	2528531	
Covid-19- Essential Commodity Purchase	489673	
Sanitizer Purchase	6500	
Promotional Expenses	161192	
General Expenses	20000	4634176
Grand Total		4634176



MUKTI
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S. Ghosh
President

MUKTI
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Satyajit Roy
Secretary

MUKTI
(A TRUST ORGANISATION)
(Regd.No.-IV-104, Estd-2003)

R. Chandra
Treasurer

MUKTI

Vill & Post : Purbasridharpur, PS: Raidighi, Dist: 24 Parganas(South)
Pin: 743383, West Bengal, India

SCHEDULE 18

Model Village Expenses

Particulars	Amount(Rs)	Amount (Rs)
Model Village-KF-FCRA-Project Expenses		
Mukti Livelihood Project: Chicken Farming Expenses	346746	
MV-Beautification Expenses	496987	
MV-Housing Project	1014292	1858025
Architectural Drawings Exp.	29000	
Central Garden	21520	
Consultancy Charges for Architech	700000	
General Expenses	67152	
Honorarium	221500	
Housing Expenses	701567	
Lighting Expenses	265970	
Poultry Farm	771157	
Programme Expenses	55949	
Road Repair Expneses	117200	
Road Side Landscape	150734	
Room Rent	8700	
Staff Salary	271750	
Travelling	28264	
Bhumi Puja	36425	
Consultancy Charges	50000	
Labour Payment	3200	
Telephone Charges	4403	
Misc. Expenses	128680	3633171
Grand Total		5491196

SCHEDULE 19

Mukti Women Empowerment Expenses

Particulars	Amount(Rs)	Amount (Rs)
Marketable Handicraft Expenses	150994	
Electricity Expenses	1370	
General Expenses	3610	
Sanitary Napking Packing Expenses	89908	
Sanitary Napking Packing Purchase	484000	
Staff Salary	18000	747882
Grand Total		747882



MUKTI
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Regd. No.- IV-104, Estd-2003)

Shoude
President

MUKTI
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(Regd.No.-IV-104,Estd-2003)

Satyajit Roy
Secretary

MUKTI
(A TRUST ORGANISATION)
(Regd.No.-IV-104,Estd-2003)

Prasenjit
Treasurer

MUKTI

Vill & Post : Purbasridharpur, PS: Raidighi, Dist: 24 Parganas(South)
Pin: 743383, West Bengal, India

SCHEDULE 20

Mukti Gram Clinic Expenses

Particulars	Amount(Rs)	Amount (Rs)
Medical Camp Expenses	39693	
Staff Salary	32000	71693
Grand Total		71693

SCHEDULE 21

OAK/Praxis-ACV-Patharpatima Block-Exp

Particulars	Amount(Rs)	Amount (Rs)
Programme Expenses	36104	
Community Level Meetings	31528	
General Expenses	49633	
Staff Salary	885072	
Travelling & Conveyance	27443	
Office Rent	125000	
Participatory diagnosis of vulnerabilities	12551	
Participatory Micro Level Planing	18959	
Telephone & Internet Charges	9804	
Travel from City to Field	37332	1233426
Grand Total		1233426

SCHEDULE 22

SIDBI Expenses

Particulars	Amount(Rs)	Amount (Rs)
Kits Support to Potential SHG Entreneurens	107370	
Administration Charges	80451	
Trainer Cost	25778	
Project Advance	60000	
Food Processing Materials	348182	
Room Rent	28500	
Trainee Tiffin Cost	15000	
Training Materials	76056	
Transportation & Delevary Cost	2440	
Travelling Cost of Trainee	10900	754677
Grand Total		754677



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Shalade
President

MUKTI
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(Regd.No.-IV-104, Estd-2003)

Satyajit Roy
Secretary

MUKTI
(A TRUST ORGANISATION)
(Regd.No.-IV-104, Estd-2003)

Prabir
Treasurer

MUKTI

Vill & Post : Purbasridharpur, PS: Raidighi, Dist: 24 Parganas(South)

Pin: 743383, West Bengal, India

SCHEDULE 23

FIXED ASSETS (2020-21 FY)

Assets	Opening Balance	Added before 180 days	Added after 180 days	Disposal of assets	Gross Total	Rate of Depreciation	Depreciation During the Year	Closing Balance
Land & Building	2822580	1907100	1153000	0	5882680			5882680
Fencing	248006	0	0	0	248006	10%	24801	223205
Infrastructure	158230	0	0	0	158230	40%	63292	94938
Furniture & Fixtures	282989	17801	35000	0	335790	10%	31829	303961
Refrigerator	11664	0	0	0	11664	10%	1166	10498
Motorbike	11328	83130	0	0	94458	40%	37783	56675
Computer Hardware & Peripherals	60850	191039	154739	0	406628	40%	131702	274926
Mobile Phone	4334	19499	4049	0	27882	15%	3879	24003
Office Equipment	0	0	15900	0	15900	15%	1193	14707
CCTV	0	0	19354	0	19354	15%	1452	17902
Bicycle	0	12600	4500	0	17100	15%	2228	14872
Van	0	11900	0	0	11900	15%	1785	10115
Machinery	0	0	378519	0	378519	15%	28389	350130
Total	3599981	2243069	1765061	0	7608111		329499	7278612

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S. Mondal
President

MUKTI
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(Regd. No.-IV-104, Estd-2003)

S. S. Chowdhury
Treasurer

MUKTI
(A TRUST ORGANISATION)
(Regd. No.-IV-104, Estd-2003)

S. Jayjit Roy
Secretary

MUKTI

Vill & Post : Purbasridharpur, PS: Raidighi, Dist: 24 Parganas(South)
Pin: 743383, West Bengal, India

SCHEDULE 24

Cash in hand

Particulars		
Cash	65	
Project Cash	58875	
MCDF Branch Cash	350388	409328
Grand Total		409328

SCHEDULE 25

Bank Accounts

Particulars		
MCDF Bank Accounts		
MCDF Central Bank A/c	2298360	
MCDF Herembo Gopalpur	315171	
MCDF Kultali	274440	
MCDF Purbasridharpur	1420392	
MCDF Radhakantapur	452630	
MCDF Raidighi	725499	
MCDF Sonatikari	142791	
MCDF G Plot	121564	
MCDF Basanti	571772	
MCDF Canning	21500	
MCDF Debipur	63274	
MCDF Deubari	360033	
MCDF Jalaberia	190778	
MCDF Jaynagar	153273	
MCDF Kakdwip	282915	
MCDF Koutala	181341	
MCDF Krishnachandrapur	707873	
MCDF Lakshminarayanpur	111229	
MCDF Patharpratima	47126	
MCDF Purnachandrapur	438731	
MCDF Sridharnagar	483385	9364077
MCDF Raidighi Current A/c		524021
Central Bank-1861885076		2783589
State Bank Of India-30599000811		718900
State Bank Of India-39463440174		129627
State Bank Of India-39938238612		0
Axis Bank		308518
Grand Total		13828732



MUKTI
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S. Shoude
President

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Satyajit Roy
Secretary

MUKTI
(A TRUST ORGANISATION)
(Regd.No.-IV-104, Estd-2003)

S. Shoude
Treasurer

MUKTI

Vill & Post : Purbasridharpur, PS: Raidighi, Dist: 24 Parganas(South)
Pin: 743383, West Bengal, India

SCHEDULE 26
Loans & Advances (Asset)

Particulars	Amount(Rs)	Amount(Rs)
MCDF Branch Loan		
MCDF Raidighi Loan	6552100	
MCDF Kultali Loan	3735455	
MCDF Purbasridharpur SHG Loan	6736420	
MCDF Sonatikari SHG Loan	2547466	
MCDF Radhakantapur Loan	2806200	
MCDF G Plot	984888	
MCDF Herambagopal Pur	2728040	
MCDF Basanti	202820	
MCDF Deubari	15500	
MCDF Jayanagar	199300	
MCDF Debipur	145600	
MCDF Jalberia	6000	
MCDF Kakdwip	510400	
MCDF Koutala	409900	
MCDF Krishnachandrapur	3339770	
MCDF Lakshminarayanpur	622800	
MCDF Patharpratima	1633800	
MCDF Purnachandrapur	1384200	
MCDF Kumropara	145705	
MCDF Sridharnagar	22200	34728564
Loan to Mukti Central	4543622	
Loan to Mukti Fresh	30616	
Advance for Go Green	69181	
Advance for Bulbul Cyclone General	28403	
Advance for Bulbul Relief Kakdwip	3772	
Advance for General Project	14000	
Advance for MCDF	2130	
Advance for MIT	4300	
Advance for Model Village Project	42882	
Advance for OAK Project	4324	
Advance for Community Kitchen	9840	
MIT Fees Receivable	2550	4755620
Advance to Metro Cash & Carry		1755
Laptop Loan		15390
Book Bank Caution Money Receivable		12208
Staff Vehicle Loan		
-Bimal Khan	8000	
-Harisadhan Mondal	4000	
-Laxmikanta Sardar	23000	
-Sourabh Kayal	18000	
-Susanta Purkait	18000	71000
Grand Total		39584537



MUKTI
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Shalder
President

MUKTI
(A TRUST ORGANISATION)
(Regd.No.-IV-104, Estd-2003)

Satyajit Roy
Secretary

MUKTI
(A TRUST ORGANISATION)
(Regd.No.-IV-104, Estd-2003)

Parashuram
Treasurer

MUKTI

Vill & Post : Purbasridharpur, PS: Raidighi, Dist: 24 Parganas(South)
Pin: 743383, West Bengal, India

SCHEDULE 27

Sundry Creditors

Particulars	Amount(Rs)	Amount(Rs)
SME Sundry Creditors		
Manabendra Purkait		
Susanta Kapat	5000	5000
Community Kitchen Expenses Payable		
Branch Expnses Payable		
-Radhakantapur	23800	
-Purbasridharpur	30411	
-Raidighi	2224	
-Kultali	3200	
-Sonatikari	1700	
-Jaynagar	200	
-Kakdwip	3287	
-Patharpratima	30	
-MCDF Central	10000	74852
Expenses Payable		256439
Provision for Expenses		
-Provision for Book Bank expenses	300000	
-Provision for SAM expenses	400000	
-Provision for MIT expenses	150000	
-Provision for TSS expenses	1339300	
-Provision for MSS expenses	2717070	
-Provision for MCDF expenses	880000	5786370
Grand Total		6122661

Significant Accounting Policies and Notes on Accounts

28. Basis of preparation of Financial Statements

- Accounts are maintained on accrual basis under the historical cost convention.
- The Financial Statements have been prepared in accordance with Generally Accepted Accounting Principles
- Accounting Standards issued by the Institute of Chartered Accountants of India, as applicable have been complied with.
- Depreciation has been calculated as per rates prescribed under the Income Tax Act,1961.

29. Revenue Recognition

All revenues are recognised on accrual basis.

Notes On Accounts

- Figures have been rounded off to nearest rupee.
- During the year donation in kind received form "Kolkata Gives" for Bulbul disaster relief. The value of such material approximately 32.8 lacs which was not disclosed in accounts as these donation received in 'kind'.
- Provision for Expenses of Rs. 27.57 lacs has been booked in accounts on approximate basis, as the actual expenditure could not assartained under the audit period due to COVID-19.



MUKTI
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Shankar
President

MUKTI
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(Regd.No.-IV-104, Estd-2003)

Satyajit Roy
Secretary

MUKTI
(A TRUST ORGANISATION)
(Regd.No.-IV-104, Estd-2003)

Subodh Chatterjee
Treasurer

INDEPENDENT AUDITOR'S REPORT

To the Trustees,

MUKTI

Vill & Post : Purbasridharpur, PS: Raidighi,

Dist: 24 Parganas(South)

Pin: 743383, West Bengal, India

Opinion

We have audited the financial statements of **MUKTI** which comprise the Balance Sheet as at March 31, 2022, the Receipts and Payments Account and the Income and Expenditure Account for the year ended on that date and notes on accounts with the summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us and aforesaid financial statements give the information in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India.

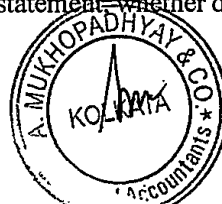
- (i) In the case of Balance Sheet, of the state of affairs of the Trust at 31st March, 2022;
- (ii) In the case of Statement of Income & Expenditure, of the surplus for the year ended on that date; and
- (iii) Receipts and Payments for the said year ended on 31st March 2022.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Trust in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Board of Trustees (i.e. the Management) is responsible for the preparation of the financial statements and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing



the financial statements, management is responsible for assessing the entity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the entity or to cease operations, or has no realistic alternative but to do so. Those charged with governance are responsible for overseeing the entity's financial reporting process.

Auditor's Responsibility for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

We report that

- a. We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit;
- b. In our opinion proper books of account as required have been kept by the Trust so far as appears from our examination of those books;
- c. The Balance Sheet, Income & Expenditure Account and Receipts and Payments along with the schedules dealt with by this report are in agreement with the books of accounts.

For A. MUKHOPADHYAY & CO
Chartered Accountants


(CA Animesh Mukhopadhyay)

Partner

ICAI Membership No: 060477

UDIN: 22060477BDGUMJ3844

FRN: 324457E

Place: Kolkata

Date: September 24, 2022



MUKTI

Vill & Post : Purbasridharpur, PS: Raidighi, Dist: 24 Parganas(South)

Pin: 743383, West Bengal, India

BALANCE SHEET

As at 31st March 2022

Particulars	Schedule	Amount (₹)	Amount (₹)
Sources of Funds			
Capital Fund			
Balance as per last year accounts			4438940
General Reserves			
Opening Reserves & Surplus		9749206	
Add: Surplus (Excess of income over expenditure)		6698660	16447866
Specific Reserves	27		8889670
Loan Fund			
Collection from loan			1406888
Investment in MCDF Central			3350000
Loan From Central			962519
Loan From Purbasridharpur			210000
			35705883
Application Of Funds			
Fixed Assets	22		8027067
Investment			
Mukti Beverage			340750
Mukti Cloud Kitchen			150000
Mukti Fresh			2194036
Mukti Craft			300000
Fixed Deposit			11499437
Current Assets, Loans and Advances			
Current Assets			
Cash in hand	23	59780	
Bank Accounts	24	9337792	
Security Deposit		231669	
Lease Rent		77500	
TDS Receivable		159554	
Other Current Assets		1291	
		9867586	
Loans and advances	25	3908744	
		13776330	
Less:-Current Liabilities & Provisions			
Current Liabilities			
Outstanding Audit Fees		35400	
Outstanding TDS		56895	
Creditors for Expense	26	391473	
Book Bank Caution Money		97969	
Net Current Assets			13194593
			35705883

Significant Accounting Policies and Notes on Accounts 28 & 29

The Schedules referred to above forms an integral part of the Balance Sheet

This is the Balance Sheet referred to in our report of even date

For and on behalf of

A. MUKHOPADHYAY & CO

Chartered Accountants

(CA Animesh Mukhopadhyay)

Partner

Membership No: 060477

UDIN: 22060477

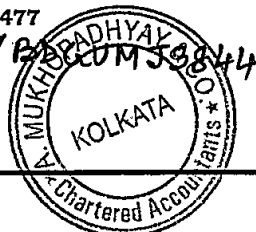
FRN : 324457E

Kolkata,

Dated : 24/4/22

MUKTI(A TRUST ORGANISATION)
(Regd. No.-IV-104, Estd-2003)Satyajeet Roy
Secretary**MUKTI**(A TRUST ORGANISATION)
(Regd. No.-IV-104, Estd-2003)

Treasurer



MUKTI

VIII & Post : Purbasridharpur, PS: Raidighi, Dist: 24 Parganas(South)

Pin: 743383, West Bengal, India

STATEMENT OF INCOME AND EXPENDITURE

For the year ended 31st March, 2022

Particulars	Schedule	Amount (₹)	Amount (₹)
INCOME			
Foreign Contributions	1		39261455
Local Contributions	2		17382782
Fees/ Collection from Projects	3		2399384
Bank Interest			656572
Total			59700193
EXPENDITURE			
Book Bank Expenses	6	20985	
Go Green Expenses	7	1671288	
Mukti Community Development Fund Expenses	8	1428916	
Mukti Institute of Technology Expenses	9	272159	
Mukti Support School Expenses	10	5223590	
Voice Project Expenses	11	119290	
Sustainable Agriculture Movement Expenses	12	2773869	
Talented Student Sponsorship Expenses	13	2467760	
Jatragachhi Development Centre Expenses	14	467183	
General Administration Expenses	15	3682216	
Cyclone Relief & Recovery Expenses	16	2283434	
Covid-19 Relief Expenses	17	15132834	
Model Village Expenses	18	10498407	
KF and Other Health Development Support Expenses	19	716620	
OAK/ Praxis-ACV-Patharpratima Block Expenses	20	2949314	
Swavalamban Accelerator in Sundarbanis Expnses	21	1803584	
Promotional & Fund Raising Cost		699996	52211445
Covid-19 General Expnses			
Audit Fee		41772	
Depreciation on Fixed Asset		748316	790088
Surplus (Excess of income over expenditure)			6698660
Total			59700193

Significant Accounting Policies and Notes on Accounts 28 & 29

The Schedules referred to above form an integral part of the Statement of Income and Expenditure

This is the Statement of Income and Expenditure referred to in our report of even date

For and on behalf of
A. MUKHOPADHYAY & CO
Chartered AccountantsFor and on behalf of
MUKTI

(CA Animesh Mukhopadhyay)

Partner

Membership No: 060477

UDIN: 22060477BDCUMJ3844

FRN: 324457E

Kolkata

Dated: 24/9/22

**MUKTI**
(A TRUST ORGANISATION)
(Regd. No.-IV-104, Estd-2003)
Secretary**MUKTI**
(A TRUST ORGANISATION)
(Regd. No.-IV-104, Estd-2003)
Treasurer

MUKTI
 Vill & Post : Purbasridharpur, PS: Raldighi, Dist: 24 Parganas(South)
 Pin: 743383, West Bengal, India
RECEIPTS AND PAYMENTS ACCOUNT
 For the year ended 31st March, 2022

Particulars	Schedule	Amount (₹)	Amount (₹)
Receipts			
Opening Balance			
Cash in Hand			
Cash		65	
Project Cash		58875	
MCDF Branch Cash		350388	409328
Cash At Bank			
CBI-1861885076		2783589	
SBI-30599000811		718900	
SBI-37986912105		524021	
State Bank Of India-39463440174		129627	
Axis Bank A/c no. 921020003919651		308518	
MCDF-Branch		9364077	13828732
Collection from loan			210000
Current Liabilities			113760
Loans and Advances			40216951
Sale of Assets			10000
Bank Interest		187982	187982
Foreign Contributions	1	39261455	
Local Contribution	2	17382782	
Fees/Collection From Projects	3	2399384	
Income Tax Refund			
Operating Profit from Branches			59043621
			114020374
Payments			
Loans (Liability)			
Current Liabilities			
Project Payment	4	43321776	
Other Payment	5	61301026	104622802
Closing Balance			
Cash in Hand			
Cash		0	
Project Cash		1071	
Petty Cash		8709	
MCDF Branch Cash		50000	59780
Cash At Bank			
CBI-1861885076		250045	
SBI-30599000811		3814525	
MCDF-Branch		2037012	
State Bank Of India-39463440174		268450	
State Bank Of India-39938238612		285570	
Axis Bank A/c no. 921020003919651		157080	
State Bank Of India-40094643499		1112331	
Axis Bank A/c no. 921010019092655		1412779	9337792
			114020374

Significant Accounting Policies and Notes on Accounts

The Schedules referred to above form an integral part of the Receipts and Payments Account

This is the Receipts and Payments Account referred to in our report of even date

For and on behalf of
A. MUKHOPADHYAY & CO
 Chartered Accountants

For and on behalf of
MUKTI

Animesh Mukhopadhyay
 (CA Animesh Mukhopadhyay)
 Partner

Membership No: 060477
 UDIN: 22060477BDCMJS864
 FRN : 324457E
 Kolkata,
 Dated: 24/9/22



MUKTI
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 (Regd. No.-IV-104, Estd-2003)
Satyajit Roy
 Secretary

MUKTI
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P. S. Chakrabarti
 Treasurer

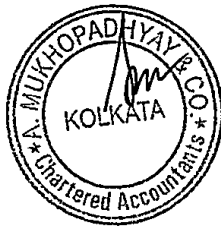
MUKTI

Vill & Post : Purbasridharpur, PS: Raidighi, Dist: 24 Parganas(South)

Pin: 743383, West Bengal, India

SCHEDULE 22**FIXED ASSETS (2021-22 FY)**

Assets	Opening Balance	Added before 180 days	Added after 180 days	Disposal of assets	Gross Total	Rate of Depreciation	Depreciation During the Year	Closing Balance
Land & Building	5882680	0	0	0	5882680			5882680
Fencing	223205	0	0	0	223205	10%	22321	200884
Infrastructure	94938	0	0	0	94938	40%	37975	56963
Furniture & Fixtures	303961	82197	157950	10000	534108	10%	45513	488595
Refridgerator	10498	0	0	0	10498	10%	1050	9448
Motorbike	56675	0	0	0	56675	40%	22670	34005
Computer Hardware & Peripherals	274926	185561	272262	0	732749	40%	238647	494102
Mobile Phone	24003	0	0	0	24003	15%	3600	20403
Office Equipment	14707	0	0	0	14707	15%	2206	12501
Tally-Software	0	0	40695	0	40695	40%	8139	32556
CCTV	17902	0	0	0	17902	15%	2685	15217
Bicycle	14872	0	0	0	14872	15%	2231	12641
Van	10115	0	0	0	10115	15%	1517	8598
Ambulance		768106	0	0	768106	40%	307242	460864
Machinery	350130	0	0	0	350130	15%	52520	297610
Total	7278612	1035864	470907	10000	8775383		748316	8027067



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Abhishek Chakrabarti
Treasurer

MUKTI
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SCHEDULES TO BALANCE SHEET, STATEMENT OF INCOME AND EXPENDITURE AND RECEIPTS
AND PAYMENTS ACCOUNT

SCHEDULE 1
DETAILS OF FOREIGN CONTRIBUTION

Particulars	Amount (₹)	Amount (₹)
Talented Student Sponsorship (TSS)		
Garden state cultural Association	155525	
Mukti California	28602	
CC Avenue	16400	
Surajit Sural & Mohita Tagore	36660	
Mukti Australia	492897	
Azad Rahaman Sk.	17000	
Abhijit Parkhe	44000	
Biswajit Banerjee	14000	
Ranjan Dasgupta	40000	
Mamisha Bhattacharya	17002	
Others	0	862086
Mukti Support School (MSS)		
Asha For Education	3757000	
EGRA	1275385	
MSS_Kolkata Foundation	160000	5192385
Book Bank (BB)		
CC Avenue -Book Bank	10822	10822
Mukti Institute of Technology (MIT)		
Asha For Education		1235000
Sustainable Agricultural Movement (SAM)		
Give Foundation	2565999	
Benevity Cause SAM	210114	2776113
Go Green		
Association for India's Development	1475000	
CITRIX GRANT-Ireland Office	296500	1771500
Voice Project		
Benevity Cause-Voice	125000	125000
Covid-19		
-Asha for Education (USA)	1067000	
-GSCA	224419	
-Association for India's Development	455611	
-Indian for Collective Action	367751	
-Subhankar Basu	100650	
-Anjan Gupta	5710	
-Samir Dutta	9863	
-Mukti Australia	272220	
-Mukti California	344229	
-Sewa International	786565	
-Street Children International-Covid	214929	
-Tagore Beyond Boundaries	213960	
-Team-Milap	773303	
-UK Online	146542	
-University of Oxford South Asian Society	216675	
-Utsov	513030	
-Varosha	557260	
-Give Foundation	570431	
-Give India-Cash Relief Support	222834	
Covid-19 Breath Health Initiative		
-Bay Area Prabashi-Breath	3575157	10638139

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Treasurer

Mukti Women Empowerment		
-Crains Indian Association	532048	532048
KF and Other Health Development Support		
<u>Muktigram-Clinic</u>		
-Gharoaa	358260	
-Kolkata Foundation	299257	
<u>Telemedicine Project</u>		
-Kolkata Foundation	140000	797517
Model Village		
<u>Cyclone & Flood Tolerent Housing</u>		
Cultural Association of Bengal-North America-NABC		1442894
<u>Adopt a Family</u>		
Mukti California		246637
<u>Others Donation</u>		
-Ipobono	6000000	
-Mukti Australia	595820	
-Mukti California	562111	
-NABC	709838	
-Benevity Cause	41105	
-CC Avenue	179048	8087922
		0
OAK-ACV-Pratharpratima		
-OAK-/Praxis-ACV		3246714
Cyclone Relief & Recovery		
-Asha for Education	700000	
-Bay Area Prabasi-Yaas	291541	
-Give Foundation-Yaas-FC	202232	
-Impact Guru-Western Union	60969	
-Varosha-Yaas	1041936	2296678
Grand Total		39261455

**SCHEDULE 2
DETAILS OF LOCAL CONTRIBUTION**

Particulars	Amount (₹)	Amount (₹)
Woman Empowerment-MCDF	835000	
Talented Student Sponsorship (TSS)	2274501	
Mukti Support School (MSS)	809370	
Sustainable Agricultural Movement (SAM)	15000	
General Administration.	159145	
Go Green (GG)	300	
Covid-19 Donation	9243786	
Mukti Village Purba Sridharpur	788044	
Cyclone Relief & Recovery	1100636	
Promotional and Fund Raising Cost	660000	
Swavalamban Accelerator in Sundarban	1497000	17382782
Grand Total		17382782

**SCHEDULE 3
DETAILS OF FEES/COLLECTION FROM PROJECT**

Particulars	Amount (₹)	Amount (₹)
Collection from Book Bank	12505	
MIT Student Fees Received	58800	
MSS Student Fees Received	2225966	
Misc. Receipts	63176	
Exhibition Sales-TCHM	15937	
Collection from Trainee-SIDBI	23000	2399384
Grand Total		2399384



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Prasenjit Roy
Treasurer

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SCHEDULE 4**PROJECT PAYMENT**

Particulars	Amount (₹)	Amount (₹)
Book Bank	20985	
Go Green	1671288	
Mukti Community Development Fund	1428916	
Mukti Institute of Techonology	272159	
Mukti Support School	1914412	
Sustainable Agriculture Movement	2773869	
Talented Student Sponsorship	1111760	
Jatragachhi Development Centre	467183	
General Administration	3682216	
Cyclone Relief & Recovery Expenses	2283434	
Covid-19 Relief Expenses	15132834	
Mukti Village	8498407	
KF and Other Health Development Support Expenses	455408	
OAK/Praxis-ACV Patharpratima Block Expenses	986035	
Swavalamban Accelerator in Sundarbans	1803584	
Voice Project Expenses	119290	
Promotional & Fund Raising Cost	699996	43321776
Grand Total		43321776

SCHEDULE 5**OTHER PAYMENT**

Particulars	Amount (₹)	Amount (₹)
Loan Repaid	39337186	
Loans & Advances-Asset	7237727	
TDS	531380	
Investment -Mukti Fresh	133984	
Investment in Fixed Deposit	6000000	
Asset Purchased	1506771	
Payment Made to Creditors	6553978	61301026
Grand Total		61301026

SCHEDULE 6**Book Bank Expense**

Particulars	Amount (₹)	Amount (₹)
BB Consultancy Charges	5184	
BB Electricity Charges	3763	
BB Labour Charges	794	
BB Telephone & Internet Charges	1250	
BB Traveling Charges	200	
BB Honorarium	4000	
BB Stationery Charges	5794	20985
Grand Total		20985



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Abhaya Chatterjee
Treasurer

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SCHEDULE 7**Go Green Expense**

Particulars	Amount (₹)	Amount (₹)
GG Programme Expenses		
New Plant Purchase	145850	
GG Seed Purchase	165265	
GG Material Expenses	230590	
GG PP Pot Exp	53050	
GG Consultancy Charges	85066	
GG Volunteer Remuneration	77280	757101
GG Tools & Material Expenses		
GG Other Materials		9100
GG Other Expenses		
GG Fertiliser Purchase	94310	
GG Mangrove	40250	
GG Miscellaneous	2255	
GG Travel	17078	
GG Coconut Nursery	424425	
GG Horticulture Nursery	84325	
Dragon Fruits	216470	
GG Dragon Fruits Cultivation Cost	14874	
GG Godown	6600	
GG Construction Expenses	4500	905087
Grand Total		1671288

SCHEDULE 8**Mukti Community Development Fund Expense**

Particulars	Amount (₹)	Amount (₹)
MCDF Other Expenditure		
MCDF Consultancy Charges	993437	
MCDF Volunteer Remuneration	150653	
MCDF Other Misc. Expenses	121550	
MCDF Repair & Maintenance	6547	
MCDF Printing & Stationery	8136	
MCDF Meeting Expenses	11155	1291478
Operating Expenses of MCDF		137438
Grand Total		1428916



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Treasurer

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SCHEDULE 9
Mukti Institute of Technology Expense

Particulars	Amount (₹)	Amount (₹)
MIT Other Expenses		
MIT Consultancy Charges	226012	
MIT Volunteer Remuneration	42010	
MIT Printing Charges	1287	
MIT Stationery & Mailings	850	
MIT Telephone Charges	2000	272159
Grand Total		272159

SCHEDULE 10
Mukti Support School Expense

Particulars	Amount (₹)	Amount (₹)
MSS Staff Salary		507449
MSS-EGRA		
MSS Egra-Tiffin for Students	82028	
MSS Egra- Printing & Stationery	9100	
MSS Egra- Travelling, Fuel & Conveyance and others exp	2494	
MSS Egra- Volunteer Remuneration	131200	224822
MSS Other Expenditure		
MSS Consultancy Charges	329092	
MSS Annual Programme	24811	
MSS Material Support	104820	
MSS Repair & Maintenance	129321	
MSS Telephone & Internet Expenses	4750	
MSS Travelling and Meeting	51456	
MSS Volunteer Remuneration	116243	
Printing & Stationery	69190	
MSS Honorarium	193570	
Kisholey School Honorarium	83670	
MSS Soulace Visit Expenses	1685	
MSS Special Coaching Camp	10773	
MSS Study Portal App Purchase	62760	1182141
Specific Reserve for MSS Expenses	0	3309178
Grand Total		5223590

SCHEDULE 11
Voice Project Expenses

Particulars	Amount (₹)	Amount (₹)
Consultancy Charges	69672	
Trainer Charges	8000	
Football Coaching Charges	14406	
Programme Expenses	22009	
Telephone Charges	1900	
Travelling Expenses	3303	119290
Grand Total		119290



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 [Signature]
 Treasurer

MUKTI

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Pin: 743383, West Bengal, India

SCHEDULE 12

Sustainable Agriculture Movement Expense

Particulars	Amount(₹)	Amount(₹)
Kitchen Garden Exp		
-Equipment Purchase	1367708	
-Delivery Charges	13630	
-KGP Consultancy Charges	776162	
-KGP/SAM Meeting Expenses	11551	
-Printer	15099	
-SAM/KGP Internet Charges	5080	
-SEED Purchase	179832	2369062
SAM Staff Salary		4500
SAM Training Expenses		
SAM Organised Organic Training		16663
SAM Other Expenses		
-Consultancy Charges	182384	
-Fodder Purchase	37619	
-Meeting Expenses	15626	
-Miscellaneous Expenses	7331	
-Organic Farming	11723	
-Telephone Internet	8319	
-Honorarium	1500	
-Room Rent & Electricity	4254	
-Programme Expenses	12920	
-Seed Bank Expenses	98807	
-Repair & Maintenance	1800	
-Vegetable Cultivation	1361	383644
Grand Total		2773869

SCHEDULE 13

Talented Student Sponsorship Expense

Particulars	Amount(₹)	Amount(₹)
TSS Student Support Expenses		
Arts and HS Student Support	101400	
Engineering Student Support	261675	
Medical Student Support	401725	
Science & Other Graduates Support	149450	914250
TSS Other Expenses		
Repair & Maintenance	3200	
Telephone	8550	
Travel Expenses	1046	
Consultancy Charges	66666	
Printing	6780	
Volunteer Remuneration	50000	136242
TSS Annual Programme Expenses		61268
Specific Reserve for TSS Expenses	1356000	1356000
Grand Total		2467760

SCHEDULE 14

Jatragachhi Development Centre

Particulars	Amount(₹)	Amount(₹)
TChM Staff Salary		440
TChM Other Expenses		
Mobile & Internet Expenses	2000	
Office Cleaner Expenses	2750	
Printing Expenses	2800	
Programme Support Expenses	3684	
Repair & Maintenance	13625	
Room Rent	138000	
Stationery Expenses	1500	
Tiffin Charges	3979	
Electricity Charges	3880	
Consultancy Charges	90000	
Volunteer Remuneration	88000	
Travelling Expenses	2438	352656
TChM Women Empowerment Programme Expenses		
Material Purchase for training	8042	
Handicrafts Expenses	90882	
Sanitary Napking Packing Expenses	2951	
Staff Salary	12212	114087
Grand Total		467183



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SCHEDULE 15
General Administration Expense

Particulars	Amount(₹)	Amount(₹)
Bank Charges	47098	
Office Maintenance Expenses	291741	
Miscellaneous Expenses	154183	
Mobile Phone Purchase	14320	
Office Rent	309434	
Repair & maintenance	101099	
Stationery and Mailings	20955	
Travel Expenses	221755	
Videography Expnses	57780	
Water Charges	1500	
Website Development	9060	
GA Staff Salary	1490	
Volunteer Remuneration	381743	
Professional Fees	9440	
KCS Expenses	29142	
AGM Expenses	320483	
Consultancy Charges	690137	
Programme & Tranning Expenses	389911	
Data Base Expnses	10800	
Books Purchase	19237	
CSR Summit Expenses	31310	
Garrage Rent	1000	
Gust House Expenses	399742	
Loading / Unloading	2000	
Incentive	25381	
Interest on TDS	4305	
Rent for Exhibition	100000	
Software-Rental	37170	3682216
Grand Total		3682216

SCHEDULE 16
Cyclone Relief & Recovery Expenses

Particulars	Amount (₹)	Amount (₹)
Amphan-Relief Expenses		
Amphan Relief Distribution Expenses		44000
Yash-Cyclone Relief Expenses		
Community Kitchen-Grocery	110609	
Misc. Expenses	32175	
Godown Rent	2000	
Book Purchase	98928	
Cow Food Distribution Cost	66749	
De-Watering Expenses	39500	
Electricity & Rent	22295	
Fertilizer Support	16380	
General Expenses	28263	
Honorarium	32000	
Incentive	2000	
Loading & Unloading	104265	
Mukti Event	25000	
Printing & Stationery	94010	
Promotional Expenses	41234	
Relief Support Expenses	899351	
TA & Tiffin Expenses	4150	
Tarpulin Purchase	240000	
Water Tank Purchase	29315	
Bleaching Powder	182310	
Lime Powder Purchase	168900	2239434
Grand Total		2283434



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SCHEDULE 17**Covid-19 Expenses**

Particulars	Amount (₹)	Amount (₹)
Covid 19 Breath Health Initiative Expenses		
Consultancy Charges	18000	
Ambulance Expenses	13150	
App Development Expenses	233640	
Call Centre Expenses	60180	
General Expenses	42735	
Incentive Expenses	7500	
Miscellaneous Expenses	1000	
Printing & Stationery Expenses	45898	
Rider & Supervisor Salary	315000	
Sanitizer Purchase	27541	
Travelling & Delivery Expenses	200067	
Oxyzen Concentrator Expenses	8793880	
Covid Breating Centre "Maya Bhavan"	148897	9907488
Give India-Cash Relief Support Expenses		300000
Mask purchase	357000	
Sanitizer purchase	6200	
Bed and Pillow cover purchase	24500	
Delivery & Loading & Unloading Expenses	102566	
Godown Rent	63000	
Covid Infrastructure of Interim Relief Centre	1374133	
Labour Charges	1452141	
LED TV	20990	
Maslandapur Covid Care	5072	
Medicine Purchase	33709	
Oxyzen Pipeline Installation Expenses	41500	
PP Kit Purchase	2300	
Printing Expenses	40007	
Promotional Expenses	13280	
Covid 19 Relief purchase	3266	
Poultry Farming	425441	3965105
Cloud Kitchen Programme Expense		
Food Distribution Programme	765142	
Printing & Stationery Expenses	5972	
Volunteer Remuneration	6000	
Software Development	122947	
SR Numbering-Rental Charges	60180	960241
Grand Total		15132834



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Pradeep Chatterjee
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SCHEDULE 18**Model Village Expenses**

Particulars	Amount(₹)	Amount(₹)
MV-Housing Project		
MV-Housing Project-KF FCRA	377019	
MV-Housing Project-IPPOBONO Expenses	3299876	3676895
Cyclone and Flood Tolarant Housing Expenses		1300000
Architectural Drawings Exp.		
Central Garden	467563	
Consultancy Charges	683670	
Bedding Metersials	26780	
Computer Accessories	7245	
Soil Investigation Expenses	40603	
Guest Resection & Kitchen Maintenance	10000	
Model Village Acquaguard	32600	
Model Village Electricity Expenses	104784	
General Expenses	85979	
Volunteer Remuneration & Honoranium	662685	
Housing Expenses	1292070	
Model Village Play Materials	135700	
Programme, Guest Visit and sankalpa Diwas exp	145499	
Road Repair,Landscape & Lighting Expnses	464646	
Room Rent	19000	
Model Village Stationery Expenses	23507	
Model Village Submarshall Exp	384529	
MV-Advertisement Expenses	3400	
MV-Equipment Purchase	34498	
MV-Housing-Arcititct Fees	120635	
MV-Medicinal Garden Expenses	49965	
MV-Mukti Sathi	29750	
MV-Repairs & Maintenance	205241	
MV-River Embankment	15000	
MV-Water Tank	30000	
Room Rent-Poultry Godown	1500	
Travelling	268142	
Consultancy Charges	125000	
Telephone Charges	13799	
Misc. Expenses	37722	5521512
Grand Total		10498407



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Treasurer

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SCHEDULE 19

KF and Other Health Development Support Expenses

Particulars	Amount (₹)	Amount (₹)
Mukti Gram Clinic Expenses		
Medical Camp Expenses	38160	
Staff Salary	181500	
Dotcor's Honorarium	12000	
Medicine Purchase	112514	
Travelling Expenses	4828	
Off Hour Home Visit	1500	
Transportation Cost	3600	
Consultancy Charges	28200	
Reserve for Mukti Gram Clinic	195149	
Telemedicine Project		577451
Conveyance	1336	
Data Entry Operator Expenses	10000	
Local Healer REM-Telemed	13800	
Mobile	47970	
Specific Reserve for Telemed Programme	66063	139169
Grand Total		716620

SCHEDULE 20

OAK/Praxis-ACV-Patharpatima Block-Exp

Particulars	Amount(₹)	Amount(₹)
Community Level Meetings	8370	
General Expenses	130	
Travelling & Conveyance	18940	
Office Rent	156000	
Participatory Micro Level Planning	260	
Telephone & Internet Charges	17740	
Event Involving Key Influencer/Hub Level	20331	
Laptop Procurement & Maintenance	2345	
Meeting with Young & Adolesents-Garden Sentizatio	7480	
Oak Field Activity Fuel-Maintenance & Travel	45151	
Oak Incentive	4000	
Oak Pantry Items	80	
Oak Printing & Stationery	3065	
Other Expenses	2400	
Project Furnitures	4100	
Provide Sanitization Workshop & Training to Pote	19101	
Tranning on organic farming	3200	
Volunteer Remuneration	96733	
Consultancy Charges	576609	
Specific Reserve for OAK Programme & Meeting Expenses	1963279	2949314
Grand Total		2949314

SCHEDULE 21

Swavalamban Accelerator in Sundarbans Expenses

Particulars	Amount (₹)	Amount (₹)
Kits Support to Potential SHG Entreprereurs	19088	
Administration Charges	258205	
Trainer Cost	43314	
Food Processing Materials	707066	
Room Rent	114000	
Trainee Tiffin Cost	111715	
Training Materials	103951	
Travelling Cost of Trainee	42325	
Canning Kettle	208820	
Incubation Centre	15000	1623484
SIDBI Assets		
Poha Machine (inc. installation charges)		180100
Grand Total		1803584



MUKTI
(A TRUST ORGANISATION)
(Regd. No.-IV-104, Estd-2003)

Satyajit Ray
Secretary

MUKTI
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(Regd. No.-IV-104, Estd-2003)

Pranab Chatterjee
Treasurer

MUKTI

Vill & Post : Purbasridharpur, PS: Raidighi, Dist: 24 Parganas(South)
Pin: 743383, West Bengal, India

SCHEDULE 23**Cash in hand**

Particulars	Amount (₹)	Amount (₹)
Petty Cash	8709	
Project Cash	1071	
MCDF Branch Cash	50000	59780
Grand Total		59780

SCHEDULE 24**Bank Accounts**

Particulars	Amount (₹)	Amount (₹)
MCDF Bank Accounts		
MCDF Central Bank A/c		2037012
Other Bank Accounts		
Central Bank-1861885076	250045	
State Bank Of India-30599000811	3814525	
State Bank Of India-39463440174	268450	
State Bank Of India-39938238612	285570	
State Bank Of India-40094643499	1112331	
Axis Bank A/c no. 921020003919651	157080	
Axis Bank A/c no. 921010019092655	1412779	7300780
Grand Total		9337792

SCHEDULE 25**Loans & Advances (Asset)**

Particulars	Amount (₹)	Amount (₹)
MCDF Branch Loan		
MCDF Purbasridharpur SHG Loan	200000	
Others MCDF Advances	900000	1100000
Loan to Mukti Central	1492516	
Loan to Mukti Fresh	30616	
Loan to Mukti Kitchen	450000	
Loan to Hello Beta	300000	
Advance to Cloud Kitchen	4395	
Advance to Guest House	17965	
Advance for Mukti Women Empowerment	7940	
Advance for Yaas Cyclone	130030	
Advance for MB Printer	2820	
Advance for Go Green	69119	
Advance for General Project	19352	
Advance for MCDF	1115	
Advance for MIT	5800	
Advance for Model Village Project	195136	
Advance for OAK Project	4036	
Advance for Community Kitchen	9840	
Advance for SAM Project	12603	
Advance for Committee Meeting	6558	
Advance for Vehicle Repair	9000	
MIT Fees Receivable	550	
Advance to Metro Cash & Carry	1755	
Advance for Purchase of Land	10000	
Laptop Loan	3390	
Book Bank Caution Money Receivable	208	2784744
Staff Vehicle Loan		
-Bimal Khan		
-Harisadhan Mondal	1000	
-Laxmikanta Sardar	11000	
-Sourabh Kayal	6000	
-Susanta Parkait	6000	24000
Grand Total		3908744



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Sourabh Kayal
Treasurer

MUKTI

Vill & Post : Purbasridharpur, PS: Raidighi, Dist: 24 Farganas(South)
Pin: 743383, West Bengal, India

**SCHEDULE 26
Sundry Creditors**

Particulars	Amount (₹)	Amount (₹)
SME Sundry Creditors		
Manabendra Purkait		
Susanta Kapat	5000	
Nepal Das	-1308	
Ramjan Molla	123740	
Others Creditors	3260	130692
Branch Expenses Payable		
-MCDF Central	10000	10000
Expenses Payable		250781
Grand Total		391473

**SCHEDULE 27
Specific Reserves**

Particulars	Amount (₹)	Amount (₹)
-Reserve for Model Village expenses	2000000	
-Reserve for MSS expenses	3309178	
-Reserve for TSS expenses	1356000	
-Reserve for OAK Programme & Meeting expenses	1963279	
-Reserve for Health expenses	261213	8889670
Grand Total		8889670

Significant Accounting Policies and Notes on Accounts**28. Basis of preparation of Financial Statements**

- Accounts are maintained on accrual basis under the historical cost convention.
- The Financial Statements have been prepared in accordance with Generally Accepted Accounting Principles
- Accounting Standards issued by the Institute of Chartered Accountants of India, as applicable have been complied with.
- Depreciation has been calculated as per rates prescribed under the Income Tax Act, 1961.

29. Revenue Recognition

All revenues are recognised on accrual basis.

Notes On Accounts

- Figures have been rounded off to nearest rupee.
- During the year, donations in kind were received towards Covid 19 & Yaas Relief. The estimated value of such materials were Rs 4.30 Crore which are not disclosed in the accounts being donations in kind.
- Specific Reserves have been created for Rs. 88,89,670 to carry forward donations against particular programmes whose expenditure will continue in FY 2022-23.
- The Mukti Community Development Fund (MCDF) Project is being run to support Self Help groups (SHGs) run by women. While in incubation stage, the accounts of the SHG branches were consolidated with Mukti Accounts. However, from this financial year, these branches are operating independently and hence their accounts are no longer consolidated with Mukti.



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Satyajit Roy
Secretary

MUKTI
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(Regd. No.-IV-104, Estd-2003)
Treasurer

INDEPENDENT AUDITOR'S REPORT

To the Trustees,

MUKTI

Vill & Post : Purbasridharpur, PS: Raidighi,

Dist: 24 Parganas(South)

Pin: 743383, West Bengal, India

Opinion

We have audited the financial statements of **MUKTI** which comprise the Balance Sheet as at March 31, 2023, the Receipts and Payments Account and the Income and Expenditure Account for the year ended on that date and notes on accounts with the summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us and aforesaid financial statements give the information in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India.

- (i) In the case of Balance Sheet, of the state of affairs of the Trust at 31st March, 2023
- (ii) In the case of Statement of Income & Expenditure, of the surplus for the year ended on that date.
- (iii) Receipts and Payments for the said year ended on 31st March 2023.



Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Trust in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Board of Trustees (i.e. the Management) is responsible for the preparation of the financial statements and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, management is responsible for assessing the entity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the entity or to cease operations, or has no realistic alternative but to do so. Those charged with governance are responsible for overseeing the entity's financial reporting process.

Auditor's Responsibility for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.



We report that

- a. We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit;
- b. In our opinion proper books of account as required have been kept by the Trusts o far as appears from our examination of those books;
- c. The Balance Sheet, Income & Expenditure Account and Receipts and Payments along with the schedules dealt with by this report are in agreement with the books of accounts

For A. MUKHOPADHYAY & CO
Chartered Accountants



(CA Animesh Mukhopadhyay)

Partner

ICAI Membership No: 060477

UDIN: 23060477BGYTEF9952

FRN: 324457E

Place: Kolkata

Date: 30-10-2023



MUKTI

Vill & Post : Purbasridharpur, PS: Raidighi, Dist: 24 Parganas (South) Pin: 743383, West Bengal, India
 Balance Sheet as at 31st March, 2023

Particulars	Schedules	Amount (₹)	Amount (₹)
SOURCES OF FUNDS			
Capital Fund			
Balance as per last year accounts			44,38,940
Reserves & Surplus			
Opening Reserves & Surplus		1,64,47,866	
Add:- Surplus (Excess of income over expenditure)		91,56,442	
		2,56,04,308	
Specific Reserves	35	39,48,502	2,95,52,810
Loan Fund			
Investment in MCDF Central		33,50,000	33,50,000
Total			3,73,41,750
APPLICATION OF FUNDS			
Fixed Assets	27		90,45,748
Current Assets, Loans and Advances			
Current Assets			
Sundry Debtors	31	9,03,402	
Fixed Deposit		51,05,885	
Cash in hand	28	83,600	
Bank Accounts	29	1,72,76,958	
Security Deposit		2,46,669	
Lease Rent		77,500	
TDS		78,595	
Other Current Assets	32	42,29,856	
		2,80,02,465	
Loans and advances	30	13,27,965	
		2,93,30,430	
Less:- Current Liabilities & Provisions			
Current Liabilities			
Outstanding Audit Fees		35,400	
Sundry creditors	33	7,64,745	
Duties & Taxes	34	90,360	
Book Bank Caution Money		1,43,923	
Net Current Assets			2,82,96,002
Total			3,73,41,750
Significant Accounting Policies and Notes on Accounts	36 & 37		

The Schedules referred to above forms an integral part of the Balance Sheet

This is the Balance Sheet referred to in our report of even date

For and on behalf of
A. MUKHOPADHYAY & CO
 Chartered Accountants

FRN: 324457E

Animesh Mukhopadhyay
 (CA Animesh Mukhopadhyay)

Partner

ICAI Membership No: 060477

UDIN: 23060477BGLYTEF9952

Kolkata,

Dated : 30-10-2023.

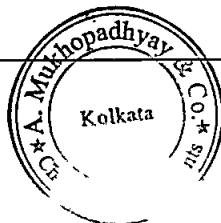
For and on behalf of
MUKTI

MUKTI
 (A TRUST ORGANISATION)
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MUKTI
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 (Regd.No.-IV-104, Estd-2003)

Satyajit Roy
 Secretary

Manish Chatterjee
 Treasurer



MUKTI

VIII & Post : Purbasridharpur, PS: Raidighi, Dist: 24 Parganas (South) Pin: 743383, West Bengal, India
Statement of Income & Expenditure for the year ended 31st March, 2023

Particulars	Schedules	Amount (₹)	Amount (₹)
INCOME			
Foreign Contributions	1	17,099,256	
Local Contributions	2	41,833,625	
Fees/ Collection from Projects	3	5,308,698	
Interest on IT Refund		472	
Bank Interest		613,718	
Total			64,855,769
EXPENDITURE			
Book Bank Expenses	5	355,413	
Go Green Expenses	6	2,887,130	
Mukti Community Development Fund Expenses	7	2,921,657	
Mukti Institute of Techonology Expenses	8	502,481	
Mukti Support School Expenses	9	9,041,561	
Voice Project Expenses	10	427,166	
Sustainable Agriculture Movement Expenses	11	659,760	
Talented Student Sponsorship Expenses	12	2,865,194	
Jatragachhi Development Centre Expenses	13	799,346	
General Administration Expenses	14	4,411,264	
Mukti Gram Expenses Expenses	15	16,055,361	
KF Health And Other Development Support Expenses	16	1,606,314	
OAK/ Praxis-ACV-Patharpratima Block Expenses	17	2,088,496	
Kisholay Expenses	19	772,018	
Prerana	20	225,802	
Adopt A Village Proj Exp	21	678,457	
Climate Resilience Embarkment Livelihood	22	3,806,497	
Climate Resilience Embarkment Livelihood- Mukti Supp	23	339,626	
Chick Rearing Proj Expenses	24	1,067,391	
Geo Nutri Expenses	25	180,376	
swavalamban accelerator in sundarbans expneses	18	2,050,220	
promotional & fund raising cost	26	990,089	
			54,731,619
Audit Fee		41,772	
Depreciation on Fixed Asset		925,936	
			967,708
Surplus (Excess of income over expenditure)			9,156,442
Total			64,855,769
Significant Accounting Policies and Notes on Accounts		36 & 37	

The Schedules referred to above form an integral part of the Statement of Income and Expenditure

This is the Statement of Income and Expenditure referred to in our report of even date

For and on behalf of
A. MUKHOPADHYAY & CO
Chartered Accountants

For and on behalf of
MUKTI

FRN: 324457E

Animesh Mukhopadhyay
(CA Animesh Mukhopadhyay)
Partner

MUKTI
(A TRUST ORGANISATION)
(Regd.No.-IV-104, Estd-2003)

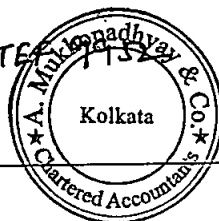
MUKTI
(A TRUST ORGANISATION)
(Regd. No.-IV-104, Estd-2003)

ICAI Membership No: 060477

UDIN: 23060477B6Y T

Kolkata

Dated: 30-10-2023.



Satyajit Roy
Secretary

Animesh Mukhopadhyay
Treasurer

MUKTI

Vill & Post : Purbasridharpur, PS: Raidighi, Dist: 24 Parganas (South) Pin: 743383, West Bengal, India

Statement of Receipts & Payments for the year ended on 31.03.2023

Particulars	Schedule	Amount in ₹	
Receipts:			
Opening Balance			
Cash in Hand	28A	59,780	
Cash at Bank	29A	9,337,792	9,397,573
Foreign Contributions	1		17,099,256
Local Contributions	2		41,833,625
Collections from Project	3		5,308,698
Interest on IT Refund			472
Income Tax Refund			124,838
Bank Interest		613,718	-
Less: Accrued Interest		403,282	210,436
Loans and Advances Recovered			-
Laptop Loan			3,390
Vehicle Advance			24,000
FD Matured			6,389,793
Book Bank Caution Money Received (Net)			46,162
			80,438,243
Payments:			
Project Expenses	4		53,094,219
General & Administrative Expenses			4,411,264
Outstanding Salary Paid			250,781
Audit Fees			41,772
Payment of TDS			924,010
Payment to Creditors			207,073
Purchase of Fixed Assets			1,944,617
Advances Paid during the year (Net Figure)			2,188,949
Security Deposit Paid			15,000
Closing Balance:			-
Cash in Hand	28	83,600	-
Cash at Bank	29	17,276,958	17,360,558
			80,438,243
Significant Accounting Policies and Notes on Accounts	36 & 37		

The Schedules referred to above form an integral part of the Receipts and Payments Account

This is the Receipts and Payments Account referred to in our report of even date

For and on behalf of

A. MUKHOPADHYAY & CO

Chartered Accountants

FRN: 324457E

Animesh Mukhopadhyay

(CA Animesh Mukhopadhyay)

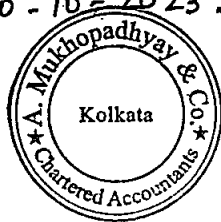
Partner

ICAI Membership No: 060477

UDIN: 23060477 B6YTEF 9952

Kolkata

Dated: 30-10-2023.



MUKTI
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(Regd.No.-IV-104, Estd-2003)

Satyajit Roy
Secretary

MUKTI
(A TRUST ORGANISATION)
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Animesh Mukhopadhyay
Treasurer

MUKTI

Vill & Post : Purbasridharpur, PS: Raidighi, Dist: 24 Parganas(South)
Pin: 743383, West Bengal, India

SCHEDULE 1**DETAILS OF FOREIGN CONTRIBUTION**

Particulars	Amount (₹)	Amount (₹)
Talented Student Sponsorship (TSS)		
Donation received from Mukti California (USA)	99,848	
Donation received from Mukti Australia	660,777	
Donation received from Somak Roy	100,000	
Donation received from Abhijit Parkhe	48,000	
Donation received from Meghnath Mukherjee	19,001	
Donation received from UK Online Giving Foundation	38,309	
Donation received from Saikat Banerjee	20,200	
Donation received from Ranjan Dasgupta	18,005	
		1,004,140
Mukti Support School (MSS)		
Donation received from Asha For Education	3,254,000	
Donation received from Mukti USA_EGRA	2,588,122	
Donation received from Asha For Education_MTT	397,000	
		6,239,122
Mukti Institute of Technology (MIT)		
Donation received from Asha For Education	-	1,236,000
Go Green		
Donation received for M/s Association for India's Development	2,745,500	
Donation received from Benevity Cause GG	34,663	
Donation received from Give Foundation-GG	5,936	
		2,786,099
OAK/Praxis ACV		
Donation received Amplifying Community Voices		2,118,052
Voice Project		
Donation received from Association for India's Development	-	968,310
Mukti Women Empowerment		
Donation received from Agomoni-MCDF	348,178	
Donation received from Give Foundation-MCDF	13,465	
Donation received from Mukti Australia-MCDF	77,577	
Donation received from Utsov	81,081	
		520,301
KF Health and Other Development Support		
Mukti Gram Clinic	200,000	
Swastha Sangini	650,000	
Sahosini	750,000	
		1,600,000
General & Administration		
General Donation	20,000	
Give Foundation-General	4,071	
UK Online Giving Foundation-General	220,216	
		244,287
Kishalaya		
Agomoni-Kishalaya	136,932	
Give Foundation-Kishalaya School	764	
UK Online Giving Foundation-Kishalaya	4,724	
		142,420
PRERANA-AUDIO BOOK PROJECT		
Audio Book Project		240,525
Total		17,099,256



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Satyajit Roy
Secretary

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Arjun Ghosh
Treasurer

MUKTI

Vill & Post : Purbasridharpur, PS: Raidighi, Dist: 24 Parganas(South)

Pin: 743383, West Bengal, India

SCHEDULE 2**DETAILS OF LOCAL CONTRIBUTION**

Particulars	Amount (₹)	Amount (₹)
Mukti Gram Project	13,179,570	
General Administration	1,875,550	
MCDF Receipts	202,485	
Kisholay School	833,644	
Mutki Support School	5,490,158	
Talented Students Sponsorship	2,619,725	
Adopt A Village	2,726,900	
Donation For Vehicle Purchase-SBI	2,504,855	
Geo Nutri Foods Pvt Ltd	352,382	
Chick Rearing Support-Coal India	1,208,400	
Submersible Pump-Jal Hi Kaal	2,000,000	
Sung Sundarban Green Project	6,338,500	
Jatragachhi Development Centre	639,116	
Swavalamban Accelerator in Sundarban	1,862,340	
		41,833,625
Total		41,833,625

SCHEDULE 3**DETAILS OF FEES/COLLECTION FROM PROJECT**

Particulars	Amount (₹)	Amount (₹)
Collection from Book Bank	54,115	
Administrative Income	108,390	
MCDF Receipts	542,218	
Mukti Gram Clinic Income	53,615	
MSS Student Fees Received	4,407,711	
MIT Student Fees Received	57,100	
Exhibition Sales-TCHM	53,549	
Collection from Trainee-SIDBI	32,000	
		5,308,698
Total		5,308,698

SCHEDULE 5**BOOK BANK EXPENSE**

Particulars	Amount (₹)	Amount (₹)
Book Bank -Stationery	4,841	
Book Bank Travelling	4,825	
Book Bank- Books Purchased	307,623	
Book Bank Children Day Celebration	1,504	
Book Bank- Mobile Allowance	1,050	
Book Bank- Transportation	2,570	
Book Bank -Volunteer	33,000	
		355,413
Total		355,413



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Satyajit Ray
Secretary

MUKTI
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(Regd. No.-IV-104, Estd-2003)

[Signature]
Treasurer

MUKTI

Vill & Post : Purbasridharpur, PS: Raidighi, Dist: 24 Parganas(South)

Pin: 743383, West Bengal, India

Schedule 4**Project Expenses**

Particulars	Amount (₹)	
Project Expenses:		
OAK/ Praxis-ACV- Patharpratima-Block-Exp	2,088,496	
Model Village Expenses	16,055,361	
Book Bank Expenses	355,413	
KF Development Support	1,516,862	
Go Green Expenses	2,887,130	
Mukti Community Development Fund Exp	2,921,657	
Mukti Institute of Technology	502,481	
Mukti Support School	9,041,561	
Voice Project Expenses	427,166	
Sustainable Agricultural Movement Expenses	659,760	
Talented Student Sponsorship Expenses	2,865,194	
TCS Changemakers-Jatragacchi-Exp	50,000	
Kisholay Expenses	772,018	
Perana	225,802	
C.H.Robinson Worldwide FI Pvt. Ltd	678,457	
Climate Resilience Embarkment Livelihood	4,146,123	
Coal India Expenses	1,067,391	
Geo Neutri Expenses	180,376	
Mukti Gram Clinic (MGC)	89,452	
Promotional & Fund Raising Expenses	990,089	
SIDBI-Expenses	2,050,220	
TCHM Expenses	749,346	
	50,320,355	
Add: Previous year Provisions Reversed	8,889,670	
	-	59,210,025
Less: Provision for Expenses		
Reserve for OAK Prog & Meeting Expenses	1,218,752	
Reserve for Mukti Gram Clinic	1,010,000	
Reserve for Go Green	1,225,500	
Reserve for Perana	54,000	
Reserve for SIDBI-Climate Resilient	440,250	
	-	3,948,502
Less: Adjustment of Earlier year Advances		
Cloud Kitchen	4,395	
Committee Meeting	25,909	
Vehicle Repairs	9,000	
Model Village Housing Expenses	195,136	
Community Kitchen	9,840	
Go Green Enviro	69,119	
Guest House	17,965	
Advance for MIT	5,800	
Advance for Mukti Woman Empowerment	7,940	
Advance for OAK Projects	4,036	
Advance for SAM Projects	12,603	
Advance to Metro Cash and Carry	1,755	
Advance for MB Printer	2,820	
MIT Students Fees Receivable	550	
		366,868
Less: TDS Payable	957,475	
Less: Expenses Payable	842,961	1,800,436
		53,094,219



MUKTI
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Satyajit Ray
Secretary

MUKTI
(A TRUST ORGANISATION)
(Regd. No.-IV-104, Estd-2003)
Sourav
Treasurer

MUKTI

VIII & Post : Purbasridharpur, PS: Raidighi, Dist: 24 Parganas(South)

Pin: 743383, West Bengal, India

SCHEDULE 6**GO GREEN EXPENSE**

Particulars	Amount (₹)	Amount (₹)
New Plant Purchase	151,343	
GG Staff Remuneration	339,320	
GG Other Materials	16,203	
GG Indirect Expenses	154,018	
GG Program Expenses	115,850	
GG-Carrying Cost	8,967	
GG-Exposer Visits	13,730	
GG -Printing /Banner Etc	39,464	
GG Seddling	1,604	
Grocery & Hygine Product-Go Green	577,232	
Reserve For Go Green	1,225,500	
Enviroment Day Celebration	178,960	
GG Travel	7,349	
GG Horticulture Nursery	57,590	
		2,887,130
Total		2,887,130

SCHEDULE 7**MUKTI COMMUNITY DEVELOPMENT FUND EXPENSE**

Particulars	Amount (₹)	Amount (₹)
MCDF Staff Remuneration	1,942,058	
MCDF Indirect Expenses Expenses	89,605	
MCDF Training Expenses	176,803	
MCDF Electricity	22,624	
MCDF-Fuel& Travelling	331,402	
MCDF Mobile & Internet Charges	9,550	
MCDF-Printing	30,715	
MCDF-Program Expenses	19,220	
MCDF Rent	50,100	
MCDF-Software Cost	119,180	
MCDF-Staff Welfare	47,715	
MCDF-Software Development	79,060	
MCDF Repair & Maintenance	3,625	
		2,921,657
Total		2,921,657

SCHEDULE 8**MUKTI INSTITUTE OF TECHNOLOGY EXPENSES**

Particulars	Amount (₹)	Amount (₹)
Office Rent	159,000	
Printing	5,800	
MIT Indirect Expenses	74,304	
MIT-ISO Renewal & Visit Exp	10,690	
MIT-Meeting Expenses	4,597	
MIT -Training	15,115	
MIT-Certification Programme	2,442	
MIT-Computer Accessories	6,430	
MIT-Workshop	10,178	
MIT Staff Remuneration	213,925	
		502,481
Total		502,481



MUKTI
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Sahajit Roy
Secretary

MUKTI
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Amarendra
Treasurer

MUKTI
 Vill & Post : Purbasridharpur, PS: Raidighi, Dist: 24 Parganas(South)
 Pin: 743383, West Bengal, India

**SCHEDULE 9
 MUKTI SUPPORT SCHOOL EXPENSES**

Particulars	Amount (₹)	Amount (₹)
MSS Staff Remuneration	1,757,743	
MSS-EGRA-Sahara Support School	778,774	
MSS Indirect Expenses	502,801	
MSS-Electricity Maintenance	20,481	
MSS- Lights & Fans	43,165	
MSS-Books & Stationeries	237,639	
MSS-Independent Day Celebration	50,475	
MSS-Infrastructural Cost	358,048	
MSS- New Office Set Up Expenses with Work station & Chairs	149,255	
MSS Rent	261,103	
MSS- Repairing of Laptop Etc	15,350	
MSS-Value Education Training	168,443	
MSS-Teacher'S Remuneration	4,478,553	
MSS Special Coaching Camp	45,225	
MSS- Guardians Meeting	2,704	
MSS Fuel, Travelling and Meeting and Transportation	171,802	
		9,041,561
Total		9,041,561

**SCHEDULE 10
 VOICE PROJECT EXPENSES**

Particulars	Amount (₹)	Amount (₹)
Voice- Printing & Stationery	22,950	
Voice Staff Remuneration	266,036	
Voice Programme Expenses	112,594	
Travelling Expenses	25,586	
		427,166
Total		427,166

**SCHEDULE 11
 SUSTAINABLE AGRICULTURE MOVEMENT EXPENSES**

Particulars	Amount (₹)	Amount (₹)
Fodder Purchase	239,829	
SAM Indirect Expenses	43,386	
SAM Electricity, Fuel & Travelling	68,203	
SAM- Printing & Stationery	9,849	
SAM- Staff Welfare	2,200	
SAM- Staff Remuneration	216,180	
SAM- Eggs Purchased	19,115	
Telephone Internet	3,000	
Room Rent & Godown Fare	25,500	
Repair & Maintenance	32,498	
		659,760
Total		659,760



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Satyajit Roy
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Prabir Roy
 Treasurer

MUKTI

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Pin: 743383, West Bengal, India

SCHEDULE 12

TALENTED STUDENT SPONSORSHIP EXPENSES

Particulars	Amount (₹)	Amount (₹)
TSS Student Support Expenses	2,504,580	
TSS-Promotion Expenses	15,600	
TSS-Software Development/Maintenance	10,620	
TSS Other Exp	12,340	
Travel Expenses	12,533	
Staff Remuneration	258,409	
TSS Annual Programme Expenses	51,112	
		2,865,194
Total		2,865,194

SCHEDULE 13

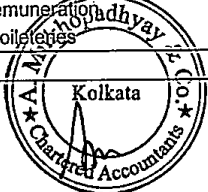
JATRAGACHHI DEVELOPMENT CENTRE EXPENSES

Particulars	Amount (₹)	Amount (₹)
Office Cleaner Expenses	13,000	
Housekeeping Expenses-Tchm	7,259	
Labour Charges-Soft Toy	13,401	
Repairing Of Sewing Machine	4,550	
Sole Cutting Machine	33,040	
Mobile Allowance	2,000	
Refreshment	116,718	
Sewing Machine	14,560	
Room Rent	149,000	
Electricity Charges	10,170	
Staff & Trainer Remuneration	303,160	
Travelling & Mike Campaigning Expenses	9,755	
Training Expenses Including Material	122,733	
		799,346
Total		799,346

SCHEDULE 14

GENERAL ADMINISTRATION EXPENSES

Particulars	Amount (₹)	Amount (₹)
AGM Expenses		
AGM-Food Water Expenses	108,099	
Conveyance Charges-Agm 23	111,210	
Gifts And Others	101,488	
Misc-AGM	24,620	
Rent For Auditoriums	40,000	
Video Camera Led & Mixing	18,000	403,417
General Software Development		278,003
Incentive		24,000
GA Indirect Expenses		70,257
GA-General Fuel & Travelling		205,478
GA- Advertisement & Publicity		55,051
GA- Consultants Return Filing		11,100
GA-Electrical Expenses		42,834
GA- Medical Camp At Jhargram & Medinipur		89,800
GA- Printing & Stationery/Mailings		98,561
GA-Repairs & Maintenance		121,972
Support For Medical Emergency		56,339
Programme Visit & Meeting Exp		67,154
Rent		376,417
Videography		188,485
General-Mobile & Laptop Allowance		84,300
GA-General Expenses		279,375
Bank Charges		15,193
Sankalpa Diwas Expenses		400,750
Insurance Charges		38,112
Books For Library-Siliguri College		19,500
GA- Staff Remuneration		1,441,111
Pantries & Toiletries		44,055
Total		4,411,264



MUKTI

TRUST ORGANISATION) 4,411,264
(Regd.No.-IV-104, Estd-2003)

Satyajit Roy
Secretary

MUKTI

TRUST ORGANISATION)
(Regd. No.-IV-104, Estd-2003)

Treasurer

MUKTI

Vill & Post : Purbasridharpur, PS: Raidighi, Dist: 24 Parganas(South)
Pin: 743383, West Bengal, India

SCHEDULE 15

MUKTI GRAM EXPENSES

Particulars	Amount (₹)	Amount (₹)
Grocery And Hygiene Products	1,841,519	
Staff Remuneration	1,414,715	
Architect Fees Including Travelling	358,860	
MV Environment	680,155	
MV-Canteen Expenses	24,184	
MV-Honey Bee	243,361	
MV - General Expenses	54,316	
MV- Housing Expenses	5,199,891	
Soil Cutting Exp	2,519,187	
GA-Guest Visit Expenses	105,954	
MV- Independence Day Celebration Expenses	23,805	
MV- Printing & Stationery	14,312	
MV-Road Repair	33,600	
MV-Submarshal Expenses	237,285	
MV-Guest Expenses	47,188	
MV-Tree Painting Expenses-Beautification	28,000	
MV- Working Committee Meeting	35,324	
MV-Rent	12,500	
MV-Labour Charges	2,302,947	
MV-Poultry Farm	91,542	
MV-Telephone & Internet	7,150	
MV-Cultural Expenses	38,826	
MV-Electricals	100,294	
MV-Repair And Maintainance	107,800	
MV-Travel, Delivery & Transportation Cost	365,246	
MV-Watering Expenses	167,400	
Total		16,055,361

SCHEDULE 16

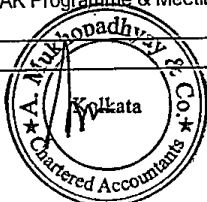
KF HEALTH AND OTHER DEVELOPMENT SUPPORT EXPENSES

Particulars	Amount (₹)	Amount (₹)
Telemedicine Project	28,393	
Mukti Gram Clinic Expenses	167,025	
Sahosini Proj Exp	706,934	
Swasthasangini Proj Exp	614,510	
		1,516,862
MGC-Doctor Fees	36,000	
MGC Travel Expenses	8,301	
MGC- Fuel & Travel	21,674	
MGC-Medicines	16,801	
MGC-Mobile	1,067	
MGC-Printing, Stationery & Others	5,609	
Total		1,606,314

SCHEDULE 17

OAK/PRAXIS-ACV-PATHARPATIMA BLOCK-EXP

Particulars	Amount (₹)	Amount (₹)
Community Level Meetings	43,003	
Travelling & Conveyance	139,664	
Office Rent, Mobile and Other Exp	43,200	
OAK -Programme Expenses	224,390	
Identify Potential Leaders	1,055	
OAK- Repair & Maintenance	3,000	
OAK Printing & Stationery	3,619	
Staff Remuneration	411,813	
Reserve for OAK Programme & Meeting Expenses	1,218,752	
Total		2,088,496



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Treasurer

MUKTI

Vill & Post : Purbasridharpur, PS: Raidighi, Dist: 24 Parganas(South)
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**SCHEDULE 18
SWAVALAMBAN ACCELERATOR IN SUNDARBANS EXPNESES**

Particulars	Amount (₹)	Amount (₹)
Kits Support to potential SHG Entrepreneurs	1,287,584	
Administration Charges	167,696	
Trainer Cost	36,800	
Trainee Tiffin Cost	42,875	
Training Materials	93,100	
Incubation Centre	84,000	
CFC	338,165	
		2,050,220
Total		2,050,220

**SCHEDULE 19
KISHOLAY EXPENSES**

Particulars	Amount (₹)	Amount (₹)
Kishalaya Staff Remuneration and Teachers Salary	595,086	
Kishalaya Other Expenses	153,702	
Kishalaya Travelling	23,230	
		772,018
Total		772,018

**SCHEDULE 20
PRERANA**

Particulars	Amount (₹)	Amount (₹)
Staff Remuneration	76,511	
Books	6,537	
Office Set Up Costs	76,054	
Prerana-Office Meeting	2,700	
Prerana Room -Rent	10,000	
Reserve For Prerana Proj	54,000	
		225,802
Total		225,802

**SCHEDULE 21
ADOPT A VILLAGE PROJ EXP**

Particulars	Amount (₹)	Amount (₹)
Expenses CH Robinson	364,686	
Kishalaya-CH Robinson	16,616	
Community Meeting Place Development	143,675	
Play Materials	153,480	
		678,457
Total		678,457

**SCHEDULE 22
CLIMATE RESILENCE EMBARKMENT LIVELIHOOD**

Particulars	Amount (₹)	Amount (₹)
Staff Remuneration	392,699	
Program Cost	1,694,000	
Reserve For SIDBI-Climate Resilent Embarkment Livelihood	440,250	
SIDBI-Labour Charges	186,452	
SIDBI-SHG Women For Maintenance	1,093,096	
		3,806,497
Total		3,806,497

**SCHEDULE 23
CLIMATE RESILENCE EMBARKMENT LIVELYHOOD- MUKTI SUPP**

Particulars	Amount (₹)	Amount (₹)
Dragon Food- Post, Iron Ring and Accessories	116,760	
Fertilizer For Dragon Fruit	74,910	
Pond Water Purchase	31,500	
PP-Dragon Fruits	16,500	
SIDBI- Expenses	59,856	
Vertiver Grass	46,100	
		339,626
Total		339,626



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Treasurer

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SCHEDULE 24

CHICK REARING SUPPORT

Particulars	Amount (₹)	Amount (₹)
Formation of SHGs	102,135	
Office Set Up Cost	79,190	
Promotion Strategy	30,000	
Staff Remuneration	237,374	
Training & Mobilization	162,622	
Other Expenditure	4,720	
Chicken Purchased	401,350	
Skill Mapping Identification And Selection Of Benef	50,000	
		1,067,391
Total		1,067,391

SCHEDULE 25

GEO NUTRI EXP

Particulars	Amount (₹)	Amount (₹)
Rent	19,044	
Medical Camp	20,806	
MSS Expenses	20,674	
Office Set Up	33,505	
Staff Remuneration	79,000	
Management Travel	7,347	
		180,376
Total		180,376

SCHEDULE 26

PROMOTIONAL & FUND RAISING EXPENSES

Particulars	Amount (₹)	Amount (₹)
Fund Raiser-Consultant	791,003	
Fundraising /CSR Summit	143,626	
Mukti Campaign-Software Development	55,460	
		990,089
Total		990,089

SCHEDULE 28 A

OPENING BALANCE OF CASH IN HAND (ON 01.04.2022)

Particulars	Amount (₹)	Amount (₹)
Project Cash	1,071	
Petty Cash	8,709	
MCDF Branch Cash	50,000	
		59,780
Total		59,780

SCHEDULE 29 A

OPENING BALANCE OF BANK (ON 01.04.2022)

Particulars	Amount (₹)	Amount (₹)
Central Bank-1861885076	250,045	
State Bank Of India-30599000811	3,814,525	
State Bank Of India-39463440174	268,450	
MCDF Bank A/c	2,037,012	
State Bank Of India-40094643499	1,112,331	
Axis Bank A/c no. 921020003919651	157,080	
Axis Bank A/c no. 921010019092655	1,412,779	
State Bank Of India-37986912105	285,570	
		9,337,792
Total		9,337,792



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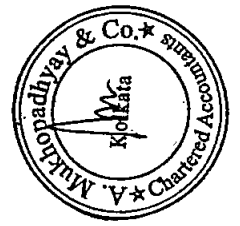
Satyajit Roy
Secretary

MUKTI
(A TRUST ORGANISATION)
(Regd. No.-IV-104, Estd-2003)

Amritaj
Treasurer

MUKTI
Vill & Post : Purbasridharpur, PS: Raidighi, Dist: 24 Parganas (South)
SCHEDULE 27
FIXED ASSETS

Assets	Opening Balance as on 01.04.2022	Added before 180 days	Added after 180 days	Disposal of assets	Gross Total	Rate of Depreciation	Depreciation During the Year	Closing Balance as on 31.03.2023
Land & Building	5,882,680	-	-	-	5,882,680	-	-	5,882,680
Fencing	200,884	-	-	-	200,884	10%	20,088	180,796
Infrastructure	56,963	-	-	-	56,963	40%	22,785	34,178
Furniture & Fixtures	488,595	50,550	181,392	-	720,537	10%	62,984	657,553
Refrigerator	9,448	-	20,139	-	29,587	10%	1,952	27,635
Motorbike	34,005	-	-	-	34,005	40%	13,602	20,403
Tally Software	32,556	-	-	-	32,556	40%	13,022	19,534
Computer Hardware &	494,102	246,700	165,000	-	905,802	40%	329,321	576,481
Mobile Phone	20,403	-	-	-	20,403	15%	3,060	17,343
Office Equipment	12,501	-	100,156	-	112,657	15%	9,387	103,270
CCTV	15,217	-	21,000	-	36,217	15%	3,858	32,359
Bicycle	12,641	-	-	-	12,641	15%	1,896	10,745
Van	8,598	-	-	-	8,598	15%	1,290	7,308
Ambulance	460,864	-	950,000	-	1,410,864	40%	374,346	1,036,518
AC	-	-	117,480	-	117,480	10%	5,874	111,606
TV	-	-	80,000	-	80,000	40%	16,000	64,000
Machinery	297,610	12,200	-	-	309,810	15%	46,471	263,339
Total	8,027,067	309,450	1,635,167	-	9,971,684		925,936	9,045,748



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Satyajit Ray
 Treasurer

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VIII & Post : Purbasridharpur, PS: Raidighi, Dist: 24 Parganas(South) Pin: 743383, West Bengal, India

SCHEDULE 28
CLOSING BALANCE OF CASH IN HAND (ON 31.03.2023)

	Amount (₹)	Amount (₹)
Petty Cash	8,379	
Project Cash	1,071	
MCDF Central Cash	74,150	
		83,600
Total		83,600

SCHEDULE 29
CLOSING BALANCE OF BANK (ON 31.03.2023)

Particulars	Amount (₹)	Amount (₹)
Central Bank-1861885076	2,57,314	
State Bank Of India-30599000811	1,04,25,299	
State Bank Of India-39463440174	11,00,375	
MCDF Central Bank A/c	7,60,316	
State Bank Of India-40094643499	16,00,101	
Axis Bank A/c no. 921020003919651	11,200	
Axis Bank A/c no. 921010019092655	20,72,527	
Axis Bank A/c no. 4897	7,54,994	
State Bank Of India-37986912105	2,94,832	
		1,72,76,958
Total		1,72,76,958

SCHEDULE 30
LOANS & ADVANCES (ASSET)

Particulars	Amount (₹)	Amount (₹)
MCDF Branch Advances		
MCDF Purbasridharpur SHG Advance	50,000	
Others MCDF Advances	9,00,000	
		9,50,000
Advance Rent (Coal India)	4,000	
Staff Advance	23,984	
Advance to Chhaya Prakashani Ltd.	3,49,981	
		3,77,965
Total		13,27,965

Schedule 31
SUNDRY DEBTORS

Particulars	Amount (₹)	Amount (₹)
Advance for land purchase	5,10,000	
Advance for Yaas cyclone	1,30,030	
Advance to Central	2,57,872	
Advance for AGM	5,500	
		9,03,402
Total		9,03,402

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Satyajit Roy
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Treasurer

MUKTI
VIII & Post : Purbasridharpur, PS: Raidighi, Dist: 24 Parganas(South) Pin: 743383, West Bengal, India

SCHEDULE 28
CLOSING BALANCE OF CASH IN HAND (ON 31.03.2023)

	Amount (₹)	Amount (₹)
Petty Cash	8,379	
Project Cash	1,071	
MCDF Central Cash	74,150	
		83,600
Total		83,600

SCHEDULE 29
CLOSING BALANCE OF BANK (ON 31.03.2023)

Particulars	Amount (₹)	Amount (₹)
Central Bank-1861885076	2,57,314	
State Bank Of India-30599000811	1,04,25,299	
State Bank Of India-39463440174	11,00,375	
MCDF Central Bank A/c	7,60,316	
State Bank Of India-40094643499	16,00,101	
Axis Bank A/c no. 921020003919651	11,200	
Axis Bank A/c no. 921010019092655	20,72,527	
Axis Bank A/c no. 4897	7,54,994	
State Bank Of India-37986912105	2,94,832	
		1,72,76,958
Total		1,72,76,958

SCHEDULE 30
LOANS & ADVANCES (ASSET)

Particulars	Amount (₹)	Amount (₹)
MCDF Branch Advances		
MCDF Purbasridharpur SHG Advance	50,000	
Others MCDF Advances	9,00,000	
		9,50,000
Advance Rent (Coal India)	4,000	
Staff Advance	23,984	
Advance to Chhaya Prakashani Ltd.	3,49,981	
		3,77,965
Total		13,27,965

Schedule 31
SUNDRY DEBTORS

Particulars	Amount (₹)	Amount (₹)
Advance for land purchase	5,10,000	
Advance for Yaas cyclone	1,30,030	
Advance to Central	2,57,872	
Advance for AGM	5,500	
		9,03,402
Total		9,03,402

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[Signature]
Treasurer

MUKTI

Vill & Post : Purbasridharpur, PS: Raidighi, Dist: 24 Parganas(South) Pin: 743383, West Bengal, India

SCHEDULE 32**OTHER CURRENT ASSETS**

Particulars	Amount (₹)	Amount (₹)
Accrued interest on FD	3,61,071	
Accrued interest on savings account	3,383	
		3,64,454
Advances for Incubations		
Mukti Brevarege	3,40,750	
Mukti Cloud Kitchen	7,00,000	
Mukti Fresh	22,24,652	
Mukti Craft	3,00,000	
Helo Beta	3,00,000	
Total		38,65,402
		42,29,856

SCHEDULE 33**SUNDRY CREDITORS**

Particulars	Amount (₹)	Amount (₹)
Other Sundry Creditors	7,745	
SME Sundry Creditors	5,000	
Maa Narayani Builders	7,42,000	
Branch Expenses Payable		
-MCDF Central	10,000	
		7,64,745
Total		7,64,745

Schedule 34**DUTIES & TAXES**

Particulars	Amount (₹)	Amount (₹)
TDS on Professional Services	85,147	
TDS @ 2% Technical Services	2,780	
TDS on Payment to Contractor	2,433	
		90,360
Total		90,360

SCHEDULE 35**SPECIFIC RESERVES**

Particulars	Amount (₹)	Amount (₹)
Reserve for OAK Prog & Meeting expenses		12,18,752
Reserve for SIDBI climate resilient		4,40,250
Reserve for KF Health and Other Development Support Expenses		
Mukti Gram clinic	95,000	
Mukti Swastha Sangini	3,65,000	
Mukti Sahosini	5,50,000	10,10,000
Reserve for Go Green		12,25,500
Reserve for Prerana project		54,000
Total		39,48,502

Significant Accounting Policies and Notes on Accounts**36. Basis of preparation of Financial Statements**

- Accounts are maintained on accrual basis under the historical cost convention.
- The Financial Statements have been prepared in accordance with Generally Accepted Accounting Principles
- Accounting Standards issued by the Institute of Chartered Accountants of India, as applicable have been complied with.
- Depreciation has been calculated as per rates prescribed under the Income Tax Act, 1961.

37. Revenue Recognition

All revenues are recognised on accrual basis.

Notes On Accounts

- Figures have been rounded off to nearest rupee.



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Sahajit Roy
Secretary

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Momen Chhaya
Treasurer

MATERIAL DEVELOPMENTS

Since March 31, 2023 till the date of filing this Draft Fund-Raising Document, there has been no material event/ development or change having implications on the operations of the Trust/ trust at the time of the Issue which may affect the Issue or the investor's decision to invest / continue to invest in the ZCZP Instruments.

SECTION V – LEGAL AND OTHER INFORMATION

OUTSTANDING LITIGATION

None of our Trust and Trustees ("Relevant Parties") are party to any:

- (i) **Pending Litigation:** There is no ongoing litigation or potential material adverse effects on our Trust's financial position, influencing investor decisions in the current or subsequent investment phases.
- (ii) **Default or Non-payment:** Our Trust has not defaulted on any statutory dues, ensuring financial integrity and adherence to regulatory obligations.
- (iii) **Disciplinary Action:** No disciplinary action has been taken by SEBI or Stock Exchange against our Promoters or Trust in the past five financial years, and there are no outstanding actions.

Additional Confirmations:

- (iv) **Civil Litigations:** None of our Trust and Trustees ("Relevant Parties") are party to any Civil Litigations.
- (v) **Criminal Litigations:** None of our Trust and Trustees ("Relevant Parties") are party to any Criminal Litigations.
- (vi) **No Pending Proceedings:** There are no pending proceedings initiated against the social enterprise for economic offenses, ensuring compliance with legal and ethical standards.
- (vii) **Fund Utilization Consistency:** There have been no variations in the utilization of funds previously raised by the social enterprise, maintaining transparency and consistency in financial management.
- (viii) **Government Approvals:** We confirm that all material and necessary government approvals essential for the smooth operations of the social enterprise are in place, reflecting our commitment to regulatory adherence and compliance.

OTHER REGULATORY AND STATUTORY DISCLOSURES

Issuer's Absolute Responsibility

“The Issuer, having made all reasonable inquiries, accepts responsibility for and confirms that this Draft Fund-Raising Document contains all information with regard to the Issuer and the Issue which is material in the context of the Issue, that the information contained in the Draft Fund-Raising Document is true and correct in all material aspects and is not misleading, that the opinions and intentions expressed herein are honestly stated and that there are no other facts, the omission of which make this document as a whole or any of such information or the expression of any such opinions or intentions misleading.”

Authority for the Issue

At the meeting of the Board of Trustees of our Trust held on January 01, 2024, the Board of Trustee approved the issuance of ZCZP Instruments to the public.

The ZCZP Instruments will be issued on terms and conditions as set out in this Draft Fund Raising Document, the issue of which is being made as decided by the Board of Trustee.

Eligibility of our Trust for the Issue

1. Mukti ("Trust" or "Issuer"), founded in 2003, is a Public Charitable Trust established in Raidighi, West Bengal. It was officially registered on March 09, 2005, under the Indian Trusts Act, 1882, with registration number IV-104/2005 issued by the Sub-Registrar office, West Bengal ("SR")
2. Our Trust and any of its Trustees or Members of Board of Trustees are not debarred from accessing the securities market by SEBI.
3. None of our Trustees of our Trust is a Founder or Trustee of another Trust which has been debarred from accessing the securities market or dealing in securities by SEBI.
4. Our Trust and Trustees have not been categorized as a wilful Defaulter or a fraudulent borrower.
5. Neither our Trust nor any of our Trustees have been declared as a fugitive economic offender.
6. Neither our Trust nor any of our Trustees has been debarred from carrying out its activities or raising funds by the Ministry of Home Affairs or any other ministry of the Central Government or State Government or Charitable Commissioner or any other statutory body
7. Our Trust is eligible to undertake this Issue in compliance with Regulation 292E of the SEBI ICDR Regulations, as follows:
 - a) Our Trust act as a HEALER- AID for our society in the area of Health, Water & Sanitation, Education, Education & Enrichment, Agriculture Reforms, Livelihood & Enablement, Environment & Resilience, Rights and Special Needs, Awareness & Empowerment, Integrated Development and Disaster Recovery irrespective of caste, creed, age and gender.
 - b) Our Trust targets underserved or less privileged population segments or regions recording lower performance in the development priorities of central or state governments; and
 - c) At least 67% of the immediately preceding 3-year average of expenditure has been incurred for providing eligible activities to members of the target population.
8. Our Auditors pursuant to their certificate dated December 31, 2023 have confirmed the eligibility of our Trust under Regulation 292E of the SEBI ICDR Regulations.

DISCLAIMER CLAUSE OF SEBI

IT IS TO BE DISTINCTLY UNDERSTOOD THAT FILING OF THE ISSUE DOCUMENT TO THE SECURITIES AND EXCHANGE BOARD OF INDIA (“SEBI”) SHOULD NOT IN ANY WAY BE DEEMED OR CONSTRUED TO MEAN THAT THE SAME HAS BEEN CLEARED OR APPROVED BY SEBI. SEBI DOES NOT TAKE ANY RESPONSIBILITY EITHER FOR THE FINANCIAL SOUNDNESS OF ANY SCHEME OR THE PROJECT FOR WHICH THE ISSUE IS PROPOSED TO BE MADE OR FOR THE CORRECTNESS OF THE STATEMENTS MADE OR OPINIONS EXPRESSED IN THE ISSUE DOCUMENT. THIS REQUIREMENT IS TO FACILITATE INVESTORS TO TAKE AN INFORMED DECISION FOR MAKING INVESTMENT IN THE PROPOSED ISSUE.

DISCLAIMER CLAUSE OF NSE

AS REQUIRED, A COPY OF THIS ISSUE DOCUMENT HAS BEEN SUBMITTED TO THE NATIONAL STOCK EXCHANGE OF INDIA LIMITED (HEREINAFTER REFERRED TO AS NSE). NSE HAS GIVEN VIDE ITS LETTER REF.: [●] DATED [●], PERMISSION TO THE ISSUER TO USE THE EXCHANGE'S NAME IN THIS ISSUE DOCUMENT AS ONE OF THE STOCK EXCHANGE ON WHICH THIS ISSUER'S SECURITIES ARE PROPOSED TO BE LISTED. THE EXCHANGE HAS SCRUTINISED THIS ISSUE DOCUMENT FOR ITS LIMITED INTERNAL PURPOSE OF DECIDING ON THE MATTER OF GRANTING THE AFORESAID PERMISSION TO THIS ISSUER. IT IS TO BE DISTINCTLY UNDERSTOOD THAT THE AFORESAID PERMISSION GIVEN BY NSE SHOULD NOT IN ANY WAY BE DEEMED OR CONSTRUED THAT THE ISSUE DOCUMENT HAS BEEN CLEARED OR APPROVED BY NSE; NOR DOES IT IN ANY MANNER WARRANT, CERTIFY OR ENDORSE THE CORRECTNESS OR COMPLETENESS OF ANY OF THE CONTENTS OF THIS OFFER DOCUMENT; NOR DOES IT WARRANT THAT THIS ISSUER'S SECURITIES WILL BE LISTED OR WILL CONTINUE TO BE LISTED ON THE EXCHANGE; NOR DOES IT TAKE ANY RESPONSIBILITY FOR THE FINANCIAL OR OTHER SOUNDNESS OF THIS ISSUER, ITS PROMOTERS, ITS MANAGEMENT OR ANY SCHEME OR PROJECT OF THIS ISSUER. EVERY PERSON WHO DESIRES TO APPLY FOR OR OTHERWISE ACQUIRE ANY SECURITIES OF THIS ISSUER MAY DO SO PURSUANT TO INDEPENDENT INQUIRY, INVESTIGATION AND ANALYSIS AND SHALL NOT HAVE ANY CLAIM AGAINST THE EXCHANGE WHATSOEVER BY REASON OF ANY LOSS WHICH MAY BE SUFFERED BY SUCH PERSON CONSEQUENT TO OR IN CONNECTION WITH SUCH SUBSCRIPTION/ACQUISITION WHETHER BY REASON OF ANYTHING STATED OR OMITTED TO BE STATED HEREIN OR ANY OTHER REASON WHATSOEVER.

DISCLAIMER IN RESPECT OF JURISDICTION

THE ISSUE IS BEING MADE IN INDIA, TO INSTITUTIONAL AND NON-INSTITUTIONAL INVESTORS. THIS DRAFT FUND-RAISING DOCUMENT AND THE OFFER DOCUMENT WILL NOT, HOWEVER CONSTITUTE AN OFFER TO SELL OR AN INVITATION TO SUBSCRIBE FOR THE ZCZP INSTRUMENTS OFFERED HEREBY IN ANY JURISDICTION OTHER THAN INDIA TO ANY PERSON TO WHOM IT IS UNLAWFUL TO MAKE AN OFFER OR INVITATION IN SUCH JURISDICTION. ANY PERSON INTO WHOSE POSSESSION THIS DRAFT FUND-RAISING DOCUMENT AND THE OFFER DOCUMENT COMES IS REQUIRED TO INFORM HIMSELF OR HERSELF ABOUT, AND TO OBSERVE, ANY SUCH RESTRICTIONS.

DISCLAIMER STATEMENT FROM THE ISSUER

THE ISSUER ACCEPTS NO RESPONSIBILITY FOR STATEMENTS MADE OTHER THAN IN THIS DRAFT FUND-RAISING DOCUMENT OR ANY OTHER MATERIAL ISSUED BY OR AT THE INSTANCE OF OUR TRUST AND THAT ANYONE PLACING RELIANCE ON ANY OTHER SOURCE OF INFORMATION WOULD BE DOING SO AT THEIR OWN RISK.

UNDERTAKING BY THE ISSUER

INVESTORS ARE ADVISED TO READ THE RISK FACTORS CAREFULLY BEFORE TAKING AN INVESTMENT DECISION IN THIS ISSUE. FOR TAKING AN INVESTMENT DECISION, INVESTORS MUST RELY ON THEIR OWN EXAMINATION OF THE ISSUER AND THE ISSUE INCLUDING THE RISKS INVOLVED. THE SECURITIES HAVE NOT BEEN RECOMMENDED OR APPROVED BY ANY REGULATORY AUTHORITY IN INDIA, INCLUDING THE SECURITIES AND EXCHANGE BOARD OF INDIA ("SEBI") NOR DOES SEBI GUARANTEE THE ACCURACY OR ADEQUACY OF THIS DOCUMENT. SPECIFIC ATTENTION OF INVESTORS IS INVITED TO THE STATEMENT OF THE "RISK FACTORS" CHAPTER ON PAGE 8 OF THIS DRAFT FUND- RAISING DOCUMENT.

OUR TRUST, HAVING MADE ALL REASONABLE INQUIRIES, ACCEPTS RESPONSIBILITY FOR, AND CONFIRMS THAT THIS ISSUE DOCUMENT CONTAINS ALL INFORMATION WITH REGARD TO THE OUR TRUST AND THE ISSUE, THAT THE INFORMATION CONTAINED IN THIS DRAFT FUND-RAISING DOCUMENT IS TRUE AND CORRECT IN ALL MATERIAL ASPECTS AND IS NOT MISLEADING IN ANY MATERIAL RESPECT, THAT THE OPINIONS AND INTENTIONS EXPRESSED HEREIN ARE HONESTLY HELD AND THAT THERE ARE NO OTHER FACTS, THE OMISSION OF WHICH MAKE THIS DRAFT FUND-RAISING DOCUMENT AS A WHOLE OR ANY OF SUCH INFORMATION OR THE EXPRESSION OF ANY SUCH OPINIONS OR INTENTIONS MISLEADING IN ANY MATERIAL RESPECT.

THE ISSUER HAS NO SIDE LETTER WITH ANY ZCZP INSTRUMENT HOLDERS. ANY COVENANTS LATER ADDED SHALL BE DISCLOSED ON THE STOCK EXCHANGE'S WEBSITES WHERE THE ZCZP INSTRUMENTS ARE LISTED.

Listing

The ZCZP instruments are proposed to be listed only on the NSE Social Stock Exchange which is the Designated Stock Exchange.

Our Trust shall ensure that all steps for the completion of the necessary formalities for listing at the Stock Exchange mentioned above are taken within 10 (ten) trading days from the Issue Closing Date.

Consents

Consents in writing of: (a) the Trustees & Other Board Members, (b) the Registrar to the Issue, (c) Advisors to the Issue and (d) Auditor have been obtained from them. Further, such consents have not been withdrawn up to the time of delivery of this Draft Fund-Raising Document with the Stock Exchange.

Minimum Subscription

In terms of the SEBI ICDR Regulations, for an issuer undertaking a public issue of zero coupon zero principal instruments the minimum subscription for such public issue of zero coupon zero principal instruments shall be 75% of the Issue Size.

If our Trust does not receive the minimum subscription of 75% of Issue Size, prior to the Issue Closing Date, the entire Application Amount shall be refunded to the Applicants.

Further, no separate arrangements have been made in case of subscription above 75% of the Issue Size but below 100% of the Issue Size.

In case the subscription above 75% of the Issue Size but below 100% of the Issue Size is not arranged, the impact on achieving social objectives is as follows:

Impact of Under-Subscription on NGO's Social Mission:

For HEALER-AID, committed to holistic societal well-being in Health, Water & Sanitation, Education, Education & Enrichment, Agriculture Reforms, Livelihood & Enablement, Environment & Resilience, Rights and Special Needs, Awareness & Empowerment, Integrated Development, and Disaster Recovery, under-subscription presents significant hurdles:

1. **Project Delays:** Insufficient capital may impede timely project implementation, disrupting schedules for delivering vital social benefits and services.
2. **Reduced Project Scope:** The organization might need to scale down the scale and scope of its impactful initiatives, limiting the ability to comprehensively address diverse community needs.
3. **Impact on Beneficiary Communities:** Under-subscription directly affects the NGO's outreach to intended beneficiary communities, potentially slowing the rate of improvement in living conditions and overall well-being.
4. **Resource Allocation Challenges:** Inadequate funds may force a reassessment of resource allocation, potentially diverting resources from critical projects to cover operational costs.

5. **Community Disappointment:** Continuous under-subscription can lead to community disappointment, eroding confidence in the organization's capacity to bring about meaningful and sustainable positive change.

Underwriting

The Issue is not required to be underwritten.

Issue Related Expenses

The expenses of the Issue include, inter alia, fees payable to the Registrar to the Issue, printing and distribution expenses, Advisor fees, advertisement expenses and listing fees. The Issue expenses and listing fees will be paid by our Trust.

Utilisation of Issue Proceeds

Our Board of Trustees certifies that:

- i. all monies received out of the Issue of the ZCZP Instruments to the public shall be transferred to a separate bank account maintained with a scheduled bank.
- ii. details of all monies utilised out of the Issue referred to in sub-item (i) shall be disclosed under an appropriate separate head in our balance sheet indicating the purpose for which such monies were utilised;
- iii. details of all unutilised monies out of the Issue referred to in sub-item (i), if any, shall be disclosed under an appropriate separate head in our balance sheet indicating the form of financial assets in which such unutilised monies have been invested; and
- iv. we shall utilize the Issue proceeds only after (a) receipt of the minimum subscription of 75% of the Issue Size pertaining to the Issue; and (b) receipt of listing approval from the Stock Exchange.

Mechanism for redressal of investor grievances

The Registrar Agreement dated [●] between the Registrar to the Issue and our Trust will provide for retention of records with the Registrar to the Issue for a period of at least eight years from the last date of dispatch of the Allotment Advice and demat credit to enable the investors to approach the Registrar to the Issue for redressal of their grievances.

All grievances relating to the Issue may be addressed to the Registrar to the Issue, giving full details such as name, address of the Applicant, number of ZCZP Instruments applied for and amount paid on application.

The contact details of Registrar to the Issue are as follows:



Bigshare Services Private Limited

S6-2, Pinnacle Business Park, Next to Ahura Centre, Mahakali Caves Road, Andheri East,

Mumbai – 400093 Maharashtra, India Tel: +91 22 6232 8200

Facsimile: +91 22 6263 8299

Email: info@bigshareonline.com

Investor Grievance Email: investor@bigshareonline.com

Website: www.bigshareonline.com

Contact Person: Mr. Babu Rapheal C

SEBI Registration No.: INR000001385

CIN: U99999MH1994PTC076534

The Registrar shall endeavor to redress complaints of the investors within three (3) days of receipt of the complaint and continue to do so during the period it is required to maintain records under the RTA Regulations and our Trust shall extend necessary co-operation to the Registrar for its complying with the said regulations. However, the Registrar shall ensure that the time taken to redress investor complaints does not exceed seven (7) days from the date of receipt of complaint. The Registrar shall provide a status report of investor complaints and grievances on a quarterly basis to our Trust. Similar status reports should also be provided to our Trust as and when required by our Trust.

Investors may contact the Registrar to the Issue or the Trust Contact Person in case of any pre-issue or post Issue related issues such as non-receipt of Allotment Advice, demat credit, etc.

Details of Auditor to the Issuer:

Name of the Auditor	Address
M/s. A Mukhopadhyay & Co.	Flat 4C, 4th Floor , 25/1A Syndicon Residency, Naktala Road, Kolkata-47

Change in auditors of our Trust

There is no change in Auditors during the last three Financial Years immediately preceding this Draft Fund-Raising Document.

Auditors' Remarks

There are no reservations or qualifications or adverse remarks in the auditors' report on the financial statements of our Trust in the last three Fiscals immediately preceding this Draft Fund-Raising Document.

Trading

The ZCZP Instruments of our Trust are proposed to be listed on the National Stock Exchange. The ZCZP Instruments shall not be made available for trading in the secondary market.

Disclaimer in respect of Jurisdiction

Exclusive jurisdiction for the purpose of the Issue is with the competent courts of jurisdiction in Kolkata, West Bengal, India.

SECTION VI - ISSUE RELATED INFORMATION

ISSUE STRUCTURE

The key common terms and conditions of the ZCZP Instruments are as follows:

Issuer	Mukti
Type/ Nature of instrument	Zero Coupon Zero Principal Instruments ('ZCZP')
Mode of the Issue	Public Issue
Depositories	NSDL and CDSL
Registrar	Bigshare Services Private Limited
Issue	Public issue of ZCZP instruments of our Trust of face value of ₹1/- each aggregating up to ₹ 1.75 crore, on the terms and in the manner set forth herein.
Minimum Subscription	Minimum subscription is 75% of the Issue, i.e., [●] crore.
Issue Size	₹ 1.75 crore
Eligible Investors	Please see "Issue Procedure – Who can apply?" on page 139 of this Draft Fund-Raising Document
Objects of the Issue	Please see "Objects of the Issue" on page 18 of this Draft Fund-Raising Document.
Details of Utilization of the Proceeds	Please see "Objects of the Issue" on page 18 of this Draft Fund-Raising Document.
Tenor	The tenure of the ZCZP Instruments will be the date on which the object for which the funds were raised has been achieved and a certificate to this effect is submitted to the NSE Social Stock Exchange. For further details, please see "Objects of the Issue" on page 18 of this Draft Fund-Raising Document.
Face Value	₹ 1/- per ZCZP Instrument
Issue Price	₹ 1/- per ZCZP Instrument
Minimum Application size	₹ 10,000 or such other amount as may be permitted under extant regulation and in multiples of ₹ 10,000.
Market Lot / Trading Lot	The ZCZP Instruments are not tradable in the secondary market.
Listing	The ZCZP Instruments are proposed to be listed on the Stock Exchange. The ZCZP Instruments shall be listed within 10 (ten) trading days from the Issue Closing Date. NSE Social Stock Exchange has been appointed as the Designated Stock Exchange.
Modes of payment	Please see "Issue Structure – Terms of Payment of Application Amount" on page 134 of this Draft Fund-Raising Document.
Issuance mode of the Instrument	In dematerialized form only
Issue opening date	[●]
Issue closing date*	[●]
Issue Documents**	This Draft Fund-Raising Document, the Offer Document, read with any notices, corrigendum, addendum thereto and other documents, if applicable, and various other documents/ agreements/ undertakings, entered or to be entered by our Trust with the other intermediaries for
Risk factors pertaining to the Issue	Please see section titled "Risk Factors" on page 8 of this Draft Fund-Raising Document.
Governing law and Jurisdiction	The governing law and jurisdiction for the purpose of the Issue shall be Indian law, and the competent courts of jurisdiction in Kolkata, West Bengal respectively.

Notes:

* The subscription list shall remain open at the commencement of banking hours and close at the close of banking hours for the period as indicated, with an option for early closure or extension by such period, as may be decided by the Board of Trustee of our Trust. Applications Forms for the Issue will be accepted only from 10:00 a.m. till 5.00 p.m. (Indian Standard Time) or such extended time as may be permitted by the Stock Exchange, on Working Days during the Issue Period. On the Issue Closing Date, Application Forms will be accepted only from 10:00 a.m. till 3.00 p.m. (Indian Standard Time). For further details please see "General Information" on page 15 of this Draft Fund-Raising Document.

** For the list of documents executed/ to be executed, please see "Material Contracts and Documents for Inspection" on page 155

Terms of payment of Application Amount

Applicants may pay their Application Amounts by direct credit / NACH / NEFT / RTGS or may issue cheque / demand draft in respect of their Application:

Escrow Account Details: *

Bank Name: [●]

Account No.: [●]

Account Name: [●]

IFSC Code: [●]

Account Type: [●]

**To be populated in the Offer Document.*

In case of payment by way of cheque / demand draft, the same shall be attached to the Application Form. In case the Applicant has transferred the Application Amount by way of an electronic transfer to the Escrow Account, then the Applicant shall necessarily mention the UTR no. and date of transfer in the Application Form.

All Applications where payment is being made by cheque / demand draft should be submitted to the Registrar to the Issue before the Issue Closing Date. Further, Applications where payment is being made by electronic bank transfer should reach the Registrar to the Issue within up to 3 (three) Working Days from the Issue Closing Date, provided that such extended time shall be available only if the Application Amount has been received in the Escrow Account prior to the Issue Closing Date.

Participation by any of the investor classes as mentioned in this Draft Fund Raising Document in the Issue will be subject to applicable statutory and/or regulatory requirements. Applicants are advised to ensure that applications made by them do not exceed the investment limits or maximum number of ZCZP Instruments that can be held by them under applicable statutory and/or regulatory provisions.

Applications should be made in single name. Applications should be made by Karta in case the Applicant is an HUF. If the depository account is held in joint names, the Application Form should contain the name and PAN of the person whose name appears first in the depository account and signature of only this person would be required in the Application Form.

This Applicant would be deemed to have signed on behalf of joint holders and would be required to give confirmation to this effect in the Application Form. Please ensure that such Applications contain the PAN of the HUF and not of the Karta.

Termination of listing of the ZCZP Instruments (Maturity)

The tenure of the ZCZP Instruments will be the date on which the object for which the funds were raised has been achieved and a certificate to this effect is submitted to the NSE Social Stock Exchange. For further details, please see "Objects of the Issue" on page 18 of this Draft Fund Raising Document.

Our Trust shall submit a certificate to this extent to the Stock Exchange.

TERMS OF THE ISSUE

Authority for the Issue

At the meeting of the Board of Trustees of our Trust held on January 01, 2024, the Board of Trustees approved the issuance of ZCZP Instruments of the face value ₹ 1 each, for an amount up to ₹ 1.75 crores.

The ZCZP Instruments pursuant to this Issue will be issued on terms and conditions as set out in the Issue Document.

Principal Terms & Conditions of the Issue

The ZCZP Instruments being offered as part of the Issue are subject to the provisions of the SEBI ICDR Regulations read with the NSE Norms, the SSE Framework Circular, the Act, the Trust Deed of our Trust, the terms of this Draft Fund Raising Document, the Fund Raising Document, the Application Forms, other applicable statutory and/or regulatory requirements including those issued from time to time by SEBI/the Government of India/NSE, and/or other statutory/regulatory authorities relating to the offer, issue and listing of securities and any other documents that may be executed in connection with the ZCZP Instruments.

Face Value

The face value of each ZCZP Instrument shall be ₹ 1/-.

ZCZP Instrument Holder not a Trustee

The ZCZP Holders will not be entitled to any of the rights and privileges available to the Trustee of our Trust.

Investments in ZCZP shall not be eligible for 80G exemption under the Income Tax Act, 1961.

Jurisdiction

Exclusive jurisdiction for the purpose of the Issue is with the competent courts of jurisdiction in Kolkata, West Bengal, India.

Application in the Issue

Applicants shall apply in the Issue in physical form only, through a valid Application Form filled in by the Applicant along with attachment, as applicable and shall be submitted to the Registrar to the Issue.

Form of Allotment and Denomination of ZCZP Instruments

As per the NSE Norms, the listed ZCZP Instruments will not be made available for trading in secondary market. Allotment in the Issue to all Allottees, will be in electronic form i.e., in dematerialized form and in multiples of one ZCZP Instrument.

For details of allotment refer to chapter titled "Issue Procedure" beginning on page 139 of this Draft Fund Raising Document.

Transfer/Transmission of ZCZP Instruments

The ZCZP Instruments can be transmitted to the legal heirs of the Allottees, subject to and in accordance with the rules/procedures as prescribed by NSDL/CDSL and the relevant DPs of the transfer or transferee and any other applicable laws and rules notified in respect thereof.

Title

The ZCZP Holder(s) for the time being appearing in the record of beneficial owners maintained by the Depository shall be treated for all purposes by our Trust as the holder thereof and its absolute owner for all purposes.

Succession

In the event of demise of the sole or first holder of the ZCZP Instruments, our Trust will recognize the executors or administrator of the deceased ZCZP Instrument Holders, or the holder of the succession certificate or other legal representative as having title to the ZCZP Instruments only if such executor or administrator obtains and produces probate or letter of administration or is the holder of the succession certificate or other legal representation, as the case may be, from an appropriate court in India. Where ZCZP Instruments are held in joint names and one of the joint holders dies, the survivor(s) will be recognized as the ZCZP Instrument Holder(s). It will be sufficient for our Trust to delete the name of the deceased ZCZP Instrument Holder after obtaining satisfactory evidence of his death. Provided, a third person may call on our Trust to

register his name as successor of the deceased ZCZP Holder after obtaining evidence such as probate of a will for the purpose of proving his title to the ZCZP Instruments. The directors of our Trust in their absolute discretion may, in any case, dispense with production of probate or letter of administration or succession certificate or other legal representation.

Joint holders

Where two or more persons are holders of any ZCZP Instruments, they shall be deemed to hold the same as joint holders with benefits of survivorship.

Applications should be made in single name. If the depository account is held in joint names, the Application Form should contain the name and PAN of the person whose name appears first in the depository account and signature of only this person would be required in the Application Form.

This Applicant would be deemed to have signed on behalf of joint holders and would be required to give confirmation to this effect in the Application Form.

All communications will be addressed to the first named Applicant whose name appears in the Application Form and at the address mentioned therein.

Period of subscription

ISSUE SCHEDULE	
ISSUE OPENS ON	As stated in the Final Fund Raising Document
ISSUE CLOSES ON	As stated in the Final Fund Raising Document
PAY IN DATE	Application Date. The entire Application Amount is payable on Application
DATE OF ALLOTMENT	The date on which the Board of Trustees approves the Allotment of the ZCZP Instruments for the Issue or such date as may be determined by the Board of Trustees thereof and the Stock Exchange.

Application Forms for the Issue will be accepted only between 10.00 a.m. and 5.00 p.m. (Indian Standard Time) or such extended time as may be permitted by the Stock Exchange, during the Issue Period as mentioned above on all days between Monday and Friday (both inclusive barring public holiday). On the Issue Closing Date, Application Forms will be accepted only between 10.00 a.m. to 3.00 p.m. (Indian Standard Time). For further details please refer to “*Issue Procedure*” on page 139 of this Draft Fund-Raising Document.

Mode of payment of Interest to ZCZP Instrument Holders

The Issue, being an issue of zero coupon zero principal instruments in terms of Chapter X-A of the SEBI ICDR Regulations, there is no coupon rate, or redemption amount applicable.

Application Size

Each Application should be for a minimum of ₹ 10,000, i.e., 10,000 ZCZP Instruments or such other amount as per the extant regulations and in multiples of ₹ 10,000 (10,000 ZCZP Instrument) thereafter. Applicants can apply for the ZCZP Instruments offered hereunder provided the Applicant has applied for minimum application size using the same Application Form.

Applicants are advised to ensure that applications made by them do not exceed the investment limits or maximum number of ZCZP Instruments that can be held by them under applicable statutory and or regulatory provisions.

Pre-closure

Our Trust reserves the right to close the Issue at any time prior to the Issue Closing Date, subject to receipt of minimum subscription or as may be specified in this Draft Fund-Raising Document. Our Trust shall Allot ZCZP Instruments with respect to the Applications received until the time of such pre-closure in accordance with the Basis of Allotment as described hereinabove and subject to applicable statutory and/or regulatory requirements.

Minimum subscription

In terms of the SEBI ICDR Regulations, for an issuer undertaking a public issue of zero coupon zero principal instruments the minimum subscription for such public issue of zero coupon zero principal instruments shall be 75% of the Issue Size.

If our Trust does not receive the minimum subscription of 75% of Issue Size, prior to the Issue Closing Date, the entire Application Amount shall be refunded to the Applicants.

Further, no separate arrangements have been made in case of subscription above 75% of the Issue Size but below 100% of the Issue Size.

If the stated minimum subscription amount is not received within the specified period, the application money received is to be credited only to the bank account from which the subscription was remitted. To the extent possible, where the required information for making such refunds is available with our Trust and/or the Registrar, refunds will be made to the account prescribed. However, where our Trust and/or the Registrar does not have the necessary information for making such refunds, our Trust and/or the Registrar will follow the guidelines prescribed by SEBI in this regard.

Impact of Under-Subscription on NGO's Social Mission:

For HEALER-AID, committed to holistic societal well-being in Health, Water & Sanitation, Education, Education & Enrichment, Agriculture Reforms, Livelihood & Enablement, Environment & Resilience, Rights and Special Needs, Awareness & Empowerment, Integrated Development, and Disaster Recovery, under-subscription presents significant hurdles:

1. **Project Delays:** Insufficient capital may impede timely project implementation which is mentioned in the “**Object of the Issue**” Chapter, disrupting schedules for delivering vital social benefits and services.
2. **Reduced Project Scope:** The organization might need to scale down the scale and scope of its impactful initiatives, limiting the ability to comprehensively address diverse community needs.
3. **Impact on Beneficiary Communities:** Under-subscription directly affects the NGO's outreach to intended beneficiary communities, potentially slowing the rate of improvement in living conditions and overall well-being.
4. **Resource Allocation Challenges:** Inadequate funds may force a reassessment of resource allocation, potentially diverting resources from critical projects to cover operational costs.
5. **Community Disappointment:** Under-subscription can lead to community disappointment, eroding confidence in the organization's capacity to bring about meaningful and sustainable positive change.

Utilizations of Application Amount

The sum received in respect of the Issue will be kept in the Escrow Account and we will have access to such funds only upon Allotment or refunds, whichever is later of the ZCZP Instruments and on receipt of listing approval from the Stock Exchange as per applicable provisions of law(s), regulations and approvals.

Utilization of Issue Proceeds

- a) All monies received pursuant to the issue of ZCZP Instruments to public shall be transferred to a separate bank account;
- b) Our Trust shall submit to the Stock Exchange a statement in respect of utilization of the Net Proceeds and balance amount remaining unutilized, until the utilization of the Net Proceeds in accordance with this Draft Fund- Raising Document;
- c) Our Trust confirms that the unutilized amounts from the Net Proceeds shall be kept in a separate bank account and shall not be co – mingled with other funds;
- d) Our Trust shall utilize the Issue proceeds only up on (i) receipt of minimum subscription; and (ii) receipt of listing approval from Stock Exchange;

Listing

The ZCZP Instruments offered through this Draft Fund-Raising Document are proposed to be listed on the National Stock Exchange. Our Trust has obtained 'in-principle' approval for the Issue from NSE vide its letter dated [●]. For the purposes of the Issue, NSE Social Stock Exchange shall be the Designated Stock Exchange.

Our Trust will use best efforts to ensure that all steps for the completion of the necessary formalities for listing at the Stock Exchange are taken within 10 (ten) trading days of the Issue Closing Date.

Monitoring and Reporting of Utilisation of Issue Proceeds

There is no requirement for appointment of a monitoring agency in terms of the SEBI ICDR Regulations. Our Trust shall monitor the utilization of the proceeds of the Issue as prescribed under the SEBI Listing Regulations.

ISSUE PROCEDURE

This section applies to all Applicants. Please note that all Applicants are required to pay the full Application Amount while making an Application. Applicants should note that they shall submit their Applications to the Registrar to the Issue as mentioned on the Application Form. Applicants are advised to make their independent investigations and ensure that their Applications do not exceed the investment limits or maximum number of ZCZP Instruments that can be held by them under applicable law or as specified in this Draft Fund-Raising Document.

Our Trust does not accept any responsibility for the completeness and accuracy of the information stated in this section and are not liable for any amendment, modification or change in the applicable law which may occur after the date of this Draft Fund-Raising Document. Investors are advised to make their independent investigations and ensure that their Applications are submitted in accordance with applicable laws.

OUR TRUST SHALL NOT BE RESPONSIBLE OR LIABLE FOR ANY ERRORS OR OMISSIONS ON THE PART OF THE REGISTRAR TO THE ISSUE IN CONNECTION WITH THE COLLECTION OF APPLICATION FORMS IN RESPECT OF THE ISSUE. FURTHER, THE REGISTRAR TO THE ISSUE WILL BE RESPONSIBLE FOR ADDRESSING INVESTOR GRIEVANCES ARISING FROM APPLICATIONS.

Please note that for the purposes of this section, the term “Working Day” shall mean all days excluding Sundays or a holiday of commercial banks in Mumbai, except with reference to Issue Period, where Working Days shall mean all days, excluding Saturdays, Sundays and holiday of commercial banks in Mumbai & Kolkata. Furthermore, for the purpose of post issue period, i.e., period beginning from Issue Closing Date to listing of the ZCZP Instruments, Working Days shall mean all trading days of Stock Exchange excluding Saturdays, Sundays, and bank holidays in Mumbai.

Availability of this Draft Fund-Raising Document, Offer Document and Application Forms

The copies of this Draft Fund-Raising Document, the Offer Document, together with Application Forms may be obtained from our Registered Office and the Registrar to the Issue. Additionally, the Fund Raising Document and the Application Forms will be available for download on the website of NSE at www.nseindia.com and of NSE at www.nseindia.com. A unique application number (“UAN”) will be generated for every Application Form downloaded from the website of the Stock Exchange i.e at www.nseindia.com.

The Issuer may also provide Application Forms for being downloaded and filled at such websites as it may deem fit.

Who can apply?

The following categories of persons are eligible to apply in the Issue.

Institutional Investors

- a mutual fund, venture capital fund and alternative investment fund registered with SEBI;
- a public financial institution;
- a scheduled commercial bank;
- a state industrial development corporation;
- an insurance Trust registered with the Insurance Regulatory and Development Authority of India;
- a provident fund with minimum corpus of twenty five crore rupees;
- a pension fund with minimum corpus of twenty five crore rupees registered with the Pension Fund Regulatory and Development Authority established under sub-section (1) of section 3 of the Pension Fund Regulatory and Development Authority Act, 2013;
- National Investment Fund set up by resolution no. F. No. 2/3/2005-DDII dated November 23, 2005, of the Government of India published in the Gazette of India;
- insurance funds set up and managed by army, navy or air force of the Union of India;
- insurance funds set up and managed by the Department of Posts, India; and

- systemically important non-banking financial companies.

Non-institutional Investors

- Any investor other than a retail individual investor and Institutional Investors, except for investors who are not eligible to invest in ZCZP Instruments. For further details, see “*Issue Procedure*” on page 106 of this Draft Fund-Raising Document.

Foreign investors and retail individual investors are not permitted to participate in the Issue.

Note: Participation of any of the aforementioned categories of persons or entities is subject to the applicable statutory and/or regulatory requirements in connection with the subscription to Indian securities by such categories of persons or entities.

APPLICATIONS BY VARIOUS APPLICANT CATEGORIES

Applications by Mutual Funds

A separate Application can be made in respect of each scheme of an Indian mutual fund registered with SEBI and such Applications shall not be treated as multiple Applications. Applications made by the AMCs or custodians of a Mutual Fund shall clearly indicate the name of the concerned scheme for which the Application is being made. An Application Form by a mutual fund registered with SEBI for Allotment of the ZCZP Instruments must be also accompanied with the certified true copies of (i) its SEBI registration certificates (ii) the Incorporation document in respect of such mutual fund (ii) a resolution authorizing investment and containing operating instructions and (iii) specimen signatures of authorized signatories.

Application by Scheduled Commercial Banks

Scheduled Commercial Banks can apply in the Issue based upon their own investment limits and approvals. Applications by them for Allotment of the ZCZP Instruments must be accompanied with the certified true copies of (i) memorandum and articles of association/charter of constitution; (ii) power of attorney; (iii) a board resolution authorizing investment; and (iv) a letter of authorization. Failing this, our Trust reserves the right to accept or reject any Application for Allotment of the ZCZP Instruments in whole or in part, in either case, without assigning any reason therefor.

Failing this, our Trust reserves the right to accept or reject any Application in whole or in part, in either case, without assigning any reason therefor.

Application by Insurance Companies

Insurance companies registered with the IRDAI can apply in the Issue based on their own investment limits and approvals in accordance with the regulations, guidelines and circulars issued by the IRDAI. The Application Form must be accompanied with the certified true copies of their (i) memorandum and articles of association/charter of constitution; (ii) power of attorney; (iii) resolution authorizing investments/containing operating instructions; and (iv) specimen signatures authorized signatories.

Failing this, our Trust reserves the right to accept or reject any Application in whole or in part, in either case, without assigning any reason therefor.

Applications by Alternative Investments Funds

Applications made by alternative investment funds eligible to invest in accordance with the Securities and Exchange Board of India (Alternative Investment Fund) Regulations, 2012, as amended (the “**SEBI AIF Regulations**”) for Allotment of the ZCZP Instruments must be accompanied with the certified true copies of (i) SEBI registration certificate; (ii) a resolution authorizing investment and containing operating instructions; and (iii) specimen signatures authorized persons. The Alternative Investment Funds shall at all times comply with the requirements applicable to it under the SEBI AIF Regulations and the relevant notifications issued by SEBI.

Failing this, our Trust reserves the right to accept or reject any Application in whole or in part, in either case, without assigning any reason therefor.

Applications by Associations of persons and/or bodies established pursuant to or registered under any central or state statutory enactment

In case of Applications made by Applications by Associations of persons and/or bodies established pursuant to or registered under any central or state statutory enactment, must submit a (i) certified copy of the certificate of registration or proof of constitution, as applicable, (ii) Power of Attorney, if any, in favour of one or more persons thereof, (iii) such other documents evidencing registration thereof under applicable statutory/regulatory requirements. Further, any trusts applying for the ZCZP Instruments pursuant to the Issue must ensure that (a) they are authorized under applicable statutory/regulatory requirements and their constitution instrument to hold and invest in ZCZP Instruments, (b) they have obtained all necessary approvals, consents or other authorisations, which may be required under applicable statutory and/or regulatory requirements to invest in

ZCZP Instruments, and (c) Applications made by them do not exceed the investment limits or maximum number of ZCZP Instruments that can be held by them under applicable statutory and/ or regulatory provisions.

Failing this, our Trust reserves the right to accept or reject any Applications in whole or in part, in either case, without assigning any reason, therefore.

Applications by Trusts

In case of Applications made by trusts, settled under the Indian Trusts Act, 1882, as amended, or any other statutory and/or regulatory provision governing the settlement of trusts in India, must submit a (i) certified copy of the registered instrument for creation of such trust, (ii) power of attorney, if any, in favour of one or more trustees thereof, (iii) such other documents evidencing registration thereof under applicable statutory/regulatory requirements. Further, any trusts applying for the ZCZP Instruments pursuant to the Issue must ensure that (a) they are authorized under applicable statutory/regulatory requirements and their constitution instrument to hold and invest in ZCZP Instruments, (b) they have obtained all necessary approvals, consents or other authorizations, which may be required under applicable statutory and/or regulatory requirements to invest in ZCZP Instruments, and (c) Applications made by them do not exceed the investment limits or maximum number of ZCZP Instruments that can be held by them under applicable statutory and or regulatory provisions.

Failing this, our Trust reserves the right to accept or reject any Applications in whole or in part, in either case, without assigning any reason therefor.

Applications by Public Financial Institutions, which are authorized to invest in the ZCZP Instruments

The Application must be accompanied by certified true copies of: (i) any Act/ Rules under which they are incorporated; (ii) board resolution authorizing investments; and (iii) specimen signature of authorized person.

Failing this, our Trust reserves the right to accept or reject any Applications in whole or in part, in either case, without assigning any reason therefor.

Applications made by companies, bodies corporate and societies registered under the applicable laws in India

The Application must be accompanied by certified true copies of: (i) any act/ rules under which they are incorporated; (ii) Board Resolution authorizing investments; and (iii) Specimen signature of authorized person.

Failing this, our Trust reserves the right to accept or reject any Applications in whole or in part, in either case, without assigning any reason therefor.

Partnership firms formed under applicable Indian laws in the name of the partners and Limited Liability Partnerships formed and registered under the provisions of the Limited Liability Partnership Act, 2008

Applications made by partnership firms and limited liability partnerships formed and registered under the Limited Liability Partnership Act, 2008 must be accompanied by certified true copies of: (i) the partnership deed for such Applicants; (ii) any documents evidencing registration of such Applicant thereof under applicable statutory/regulatory requirements; (iii) a resolution authorizing the investment and containing operating instructions; and (iv) specimen signature of authorized persons of such Applicant.

Failing this, our Trust reserves the right to accept or reject any Applications for Allotment of the ZCZP Instruments in whole or in part, in either case, without assigning any reason therefor.

Applications under a power of attorney by limited companies, corporate bodies and registered societies

In case of Applications made pursuant to a power of attorney by Applicants, a certified copy of the power of attorney or the relevant resolution or authority, as the case may be, along with a certified copy of the memorandum of association and articles of association and/or bye laws must be lodged along with the Application Form.

Failing this, our Trust reserves the right to accept or reject any Application in whole or in part, in either case, without assigning any reason therefor.

In case of Applications made pursuant to a power of attorney by Applicants, a certified copy of the power of attorney must be lodged along with the Application Form.

Failing this our Trust, reserves the right to reject such Applications. Our Trust, in its absolute discretion, reserves the right to relax the above condition of attaching the power of attorney along with the Application Forms subject to such terms and conditions that our Trust may deem fit.

Applications by provident funds, pension funds, which are authorized to invest in the ZCZP Instruments

Applications by provident funds, pension funds, superannuation funds and gratuity funds which are authorized to invest in the ZCZP Instruments, for Allotment of the ZCZP Instruments must be accompanied by certified true copies of: (i) any act/rules under which they are incorporated; (ii) a power of attorney, if any, in favour of one or more trustees thereof, (ii) a board resolution authorizes investments; (iii) such other documents evidencing registration thereof under applicable statutory/regulatory requirements; (iv) specimen signature of authorized person; (v) a certified copy of the registered instrument for creation of such fund/trust; and (vi) any tax exemption certificate issued by Income Tax authorities.

Failing this, our Trust reserves the right to accept or reject any Applications for Allotment of the ZCZP Instruments in whole or in part, in either case, without assigning any reason therefor.

Applications by National Investment Funds

Application made by a National Investment Fund for Allotment of the ZCZP Instruments must be accompanied by certified true copies of: (i) a resolution authorizes investment and containing operating instructions; and (ii) specimen signatures of authorized persons.

Failing this, our Trust reserves the right to accept or reject any Applications for Allotment of the ZCZP Instruments in whole or in part, in either case, without assigning any reason therefor.

Applications by Systematically Important Non-banking financial companies

Applications made by systematically important non-banking financial companies registered with the RBI and under other applicable laws in India must be accompanied by certified true copies of: (i) memorandum and articles of association/charter of constitution; (ii) power of attorney;(iii) board Resolution authorizes investments; and (iii) specimen signature of authorized person.

Failing this, our Trust reserves the right to accept or reject any Applications in whole or in part, in either case, without assigning any reason therefor.

Applicants are advised to ensure that Applications made by them do not exceed the investment limits or maximum number of ZCZP Instruments that can be held by them under applicable statutory and or regulatory provisions.

Applicants are advised to ensure that they have obtained the necessary statutory and/or regulatory permissions/consents/approvals in connection with applying for, subscribing to, or seeking allotment of ZCZP Instruments pursuant to the Issue.

Escrow Mechanism

We shall open an Escrow Account with the Escrow Collection Bank in whose favour the Applicants shall transfer through direct credit / NACH / NEFT / RTGS or shall issue cheque / demand draft in respect of their Application. Cheques or demand drafts received for the application Amount from investors would be deposited in the respective Escrow Account. The Escrow Collection Bank will act in terms of this Draft Fund-Raising Document and the Escrow Agreement. The Escrow Collection Bank shall not exercise any lien whatsoever over the monies deposited therein. Upon completion of the Allotment or refunds, whichever is later, the Escrow Collection Bank shall transfer the monies from the Escrow Account to the bank account of our Trust as per the terms of the Escrow Agreement. Payments of refund to the Applicants shall also be made from the Escrow Account as per the terms of the Escrow Agreement and this Draft Fund-Raising Document.

The information below is given for the benefit of Applicants. Our Trust is not liable for any amendment or modification or changes in applicable laws or regulations, which may occur after the date of this Draft Fund-Raising Document.

How to apply?

Copies of the Fund Raising Document together with Application Form may be obtained from our Registered Office/ corporate office and the Registrar to the Issue. Additionally, the Offer Document and the Application Forms will be available for download on the website of NSE at www.nseindia.com.

Application Forms will also be available on the website of the Stock Exchange. A unique application number (“UAN”) will be generated for every Application Form downloaded from the websites of the Stock Exchange.

Please note that there is a single Application Form.

Method of Application

An eligible investor desirous of applying in this Issue can make Applications through the physical mode only.

Applicants intending to subscribe in the Issue shall submit a duly filled Application Form to the Registrar to the Issue.

All Applications where payment is being made by cheque / demand draft should be submitted to the Registrar to the Issue before the Issue Closing Date. Further, Applications where payment is being made by electronic bank transfer should reach the Registrar to the Issue within up to 3 (three) Working Days from the Issue Closing Date, provided that such extended time shall be available only if the Application Amount has been received in the Escrow Account prior to the Issue Closing Date.

All Application Forms duly completed together with cheque/demand draft, if applicable for the amount payable on application must be delivered before the Issue Closing Date to the Registrar to the Issue. In case the Applicant has transferred the Application Amount by way of an electronic transfer to the Escrow Account, then the Applicant shall necessarily mention the UTR no. and date of transfer in the Application Form.

Application Size

Each Application should be for a minimum of ₹ 10,000, i.e., 10,000 ZCZP Instruments and in multiples of ₹ 10,000 (10,000 ZCZP Instrument) thereafter. Applicants can apply for the ZCZP Instruments offered hereunder provided the Applicant has applied for minimum application size using the same Application Form.

Applicants are advised to ensure that applications made by them do not exceed the investment limits or maximum number of ZCZP Instruments that can be held by them under applicable statutory and or regulatory provisions.

Applications cannot be made by:

Retail individual investors and foreign investors (including persons resident outside India, foreign nationals, non-resident Indians, overseas citizens of India, foreign institutional investors, foreign portfolio investors, foreign venture capital investors).

Terms of Payment

The entire issue price for the ZCZP Instruments is payable on application only. In case of allotment of lesser number of ZCZP Instruments than the number applied, our Trust shall refund the excess amount paid on application to the applicant.

Payment instructions for Applicants

Our Trust shall open an Escrow Account with the Escrow Collection Bank for the collection of the application amount payable upon submission of the Application Form.

Payment shall be made only by way of direct credit / NACH / NEFT / RTGS / cheque / demand draft. Outstation cheques /demand drafts drawn on banks not participating in the clearing process will not be accepted and applications accompanied by such cheques or demand drafts are liable to be rejected. Any payment by way of cash will not be accepted. In case payment is effected in contravention of the conditions mentioned herein, the Application is liable to be rejected and application money will be refunded and no interest will be paid thereon.

All Application Forms received with outstation cheques, post-dated cheques, cheques / demand drafts drawn on banks not participating in the clearing process shall be rejected and the Registrar shall not be responsible for such rejections.

The Escrow Collection Bank shall transfer the funds from the Escrow Account, as per the terms of the Escrow Agreement, into a separate bank account after the completion of the Allotment or refunds, whichever is later.

All cheques / demand drafts enclosed to the application should be crossed "A/c payee only" and must be made payable to [●].

The Applicants shall ensure that the bank account linked with the Depositories is used for making the payment for Application.

Payment mechanism for Applicants

An Applicant may submit the completed Application Form to Registrar to the Issue along with cheque / demand draft.

The Applicants may also pay their Application Amounts by direct credit / NACH / NEFT / RTGS or may issue cheque / demand draft in respect of their Application to the below bank account:

Escrow Account Details:*

Bank Name: [●]

Account No.: [●]

Account Name: [●]

IFSC Code: [●]

Account Type: [●]

**To be populated in the Offer Document.*

In case of payment by way of cheque / demand draft, the same shall be attached to the Application Form. In case the Applicant has transferred the Application Amount by way of an electronic transfer to the Escrow Account, then the Applicant shall necessarily mention the UTR no. and date of transfer in the Application Form.

All Applications where payment is being made by cheque / demand draft should be submitted to the Registrar to the Issue before the Issue Closing Date. Further, Applications where payment is being made by electronic bank transfer should reach the Registrar to the Issue within up to 3 (three) Working Days from the Issue Closing Date, provided that such extended time shall be available only if the Application Amount has been received in the Escrow Account prior to the Issue Closing Date.

Additional information for Applicants

1. Application Forms submitted by Applicants whose beneficiary accounts are inactive shall be rejected.
2. All applications Forms duly completed and accompanied by account payee cheques / demand drafts shall be submitted with the Registrar to the Issue before the Issue Closing Date. The Registrar to the Issue will not accept payments made in cash. However, Application Forms duly completed together with cheque/demand draft drawn on/payable at a local bank in Mumbai for the amount payable on application, if applicable, shall be sent by Registered Post or by hand delivery to the Corporate Office of the Registrar, so as to reach the Registrar prior to the Issue Closing Date. Applications where payment is being made by electronic bank transfer should reach the Registrar to the Issue within up to 3 (three) Working Days from the Issue Closing Date, provided that such extended time shall be available only if the Application Amount has been received in the Escrow Account prior to the Issue Closing Date. No separate receipts will be issued for the money to be paid on the submission of Application Form.
3. Application Forms submitted by Applicants shall be for allotment of ZCZP Instruments only in dematerialized form.

Instructions for completing the Application Form

1. Applications must be made in the prescribed Application Form.
2. Application Forms are to be completed in full, in BLOCK LETTERS in ENGLISH and in accordance with the instructions contained in *the* Offer Document and the Application Form. Incomplete Application Forms are liable to be rejected. Applicants should note that the Registrar will not be liable for errors in data entry due to incomplete or illegible Application Forms.
3. Applications are required to be for a minimum of 2,00,000 ZCZP Instruments and in multiples of 10,000 ZCZP Instruments thereafter as specified in the Issue Documents.
4. Thumb impressions and signatures other than in the languages specified in the Eighth Schedule in the Constitution of India must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate under official seal.
5. Applications should be in single name. Applicants are required to ensure that the PAN Details of the HUF are mentioned and not those of the Karta.
6. Applicants applying for Allotment must provide details of valid and active DP ID, Client ID and PAN clearly and without error. On the basis of such Applicant's active DP ID, Client ID and PAN provided in the Application Form, the Registrar to the Issue will obtain from the Depository the Demographic Details. Invalid accounts, suspended accounts or where such account is classified as invalid or suspended may not be considered for Allotment of the ZCZP Instruments.
7. Applicants must ensure that their Application Forms are made in a single name.
8. The minimum number of Applications and minimum application size shall be specified in the Offer Document. Applicants may apply for ZCZP Instruments Applied for in a single Application Form.
9. All Applicants are required to tick the relevant column in the "Category of Investor" box in the Application Form.

Applicants should note that the Registrar will not be liable for error in data entry due to incomplete or illegible Application Forms. Our Trust would allot the ZCZP Instruments, as specified in the Offer Document for the Issue to all valid Applications.

Applicants' PAN, Depository Account and Bank Account Details

ALL APPLICANTS APPLYING FOR ALLOTMENT OF THE ZCZP INSTRUMENTS SHOULD MENTION THEIR DP ID, CLIENT ID AND PAN IN THE APPLICATION FORM. APPLICANTS MUST ENSURE THAT THE DP ID, CLIENT ID AND PAN GIVEN IN THE APPLICATION FORM IS EXACTLY THE SAME AS THE DP ID, CLIENT ID AND PAN AVAILABLE IN THE DEPOSITORY DATABASE.

On the basis of the DP ID, Client ID and PAN provided by them in the Application Form, the Registrar to the Issue will obtain from the Depository the Demographic Details of the Applicants including PAN and MICR code. These Demographic Details would be used for giving Allotment Advice, if required, to the Applicants. Hence, Applicants are advised to immediately update their Demographic Details (including bank account details) as appearing on the records of the Depository Participant and ensure that they are true and correct. Please note that failure to do so could result in delays in authorizing, to Applicants, delivery of Allotment Advice at the Applicants' sole risk, and neither the Registrar, nor our Trust shall have any responsibility and undertake any liability for the same.

These Demographic Details would be used for all correspondence with the Applicants including mailing of the Allotment Advice. The Demographic Details given by Applicants in the Application Form would not be used for any other purpose by the Registrar to the Issue except in relation to this Issue. By signing the Application Form, Applicants applying for the ZCZP Instruments would be deemed to have authorized the Depositories to provide, upon request, to the Registrar, the required Demographic Details as available on its records.

Allotment Advice would be mailed by post or e-mail at the address of the Applicants in accordance with the Demographic Details received from the Depositories. Applicants may note that delivery of Allotment Advice, if required, may get delayed if the same once sent to the address obtained from the Depositories are returned undelivered. Further, please note that any such delay shall be at such Applicants' sole risk and neither our Trust, nor the Registrar to the Issue shall be liable to compensate the Applicant for any losses caused to the Applicants due to any such delay or liable to pay any interest for such delay.

In case of Applications made under powers of attorney, our Trust in its absolute discretion, reserves the right to permit the holder of a power of attorney to request the Registrar to the Issue that for the purpose of printing particulars on and mailing of the Allotment Advice through post, the Demographic Details obtained from the Depository of the Applicant shall be used.

With effect from August 16, 2010, the beneficiary accounts of Applicants for whom PAN details have not been verified shall be suspended for credit and no credit of ZCZP Instruments pursuant to this Issue will be made into the accounts of the Applicants. Application Forms submitted by Applicants whose beneficiary accounts are inactive shall be rejected.

Applicants should note that the ZCZP Instruments will be allotted to all successful Applicants only in dematerialized form. The Application Forms which do not have the details of the Applicant's depository account, including DP ID, Client ID and PAN, shall be treated as incomplete and will be rejected.

APPLICATIONS FOR ALLOTMENT OF ZCZP INSTRUMENTS IN THE DEMATERIALIZED FORM

Submission of Applications

All Application Forms duly completed together with cheque/demand draft, drawn on/payable at a local bank in Hyderabad for the amount payable on application, if applicable, shall be sent by Registered Post or by hand delivery to the Corporate Office of the Registrar, so as to reach the Registrar prior to the Issue Closing Date.

In case the Applicant has transferred the Application Amount by way of an electronic transfer to the Escrow Account, then the Applicant shall necessarily mention the UTR no. and date of transfer in the Application Form.

All Applications where payment is being made by cheque / demand draft should be submitted to the Registrar to the Issue before the Issue Closing Date. Further, Applications where payment is being made by electronic bank transfer should reach the Registrar to the Issue within up to 3 (three) Working Days from the Issue Closing Date, provided that such extended time shall be available only if the Application Amount has been received in the Escrow Account prior to the Issue Closing Date.

In case of hand delivery of the Application Form, an acknowledgement shall be issued by Registrar to the Applicant as proof of having accepted the Application.

Applications shall be deemed to have been received by us only when submitted to the Registrar as detailed above and not otherwise.

Online Applications

Our Trust shall not provide any facility to submit applications in online mode.

INSTRUCTIONS FOR FILLING-UP THE APPLICATION FORM

General Instructions

A. General instructions for completing the Application Form

- Applications must be made in prescribed Application Form only;
- Application Forms must be completed in block letters in English, as per the instructions contained in this Draft Fund-Raising Document, the Offer Document and the Application Form;
- Applicants must apply for Allotment in dematerialized form and must provide details of valid and active DP ID, Client ID and PAN clearly and without error. On the basis of such Applicant's active DP ID, Client ID and PAN provided in the Application Form
- The minimum number of Applications and minimum application size shall be specified in the Offer Document.
- Applications should be in single name. If the depository account is held in joint names, the Application Form should contain the name and PAN of the person whose name appears first in the depository account and signature of only this person would be required in the Application Form. This Applicant would be deemed to have signed on behalf of joint holders and would be required to give confirmation to this effect in the Application Form;
- Applications should be made by Karta in case of HUFs. Applicants are required to ensure that the PAN details of the HUF are mentioned and not those of the Karta;
- Thumb impressions and signatures other than in English/Hindi/Gujarati/Marathi or any other languages specified in the 8th Schedule of the Constitution need to be attested by a Magistrate or Notary Public or a Special Executive Magistrate under his/her seal;
- No separate receipts will be issued for the money payable on the submission of the Application Form.
- Every Applicant should hold valid Permanent Account Number (PAN) and mention the same in the Application Form;
- All Applications where payment is being made by cheque / demand draft should be submitted to the Registrar to the Issue before the Issue Closing Date. Further, Applications where payment is being made by electronic bank transfer should reach the Registrar to the Issue within up to 3 (three) Working Days from the Issue Closing Date, provided that such extended time shall be available only if the Application Amount has been received in the Escrow Account prior to the Issue Closing Date.

Our Trust would allot the series of ZCZP Instruments, as specified in the Offer Document to all valid Applications.

B. Applicant's Beneficiary Account and Bank Account Details

Applicants applying for Allotment in dematerialized form must mention their DP ID, Client ID and PAN in the Application Form and ensure that the name provided in the Application Form is exactly the same as the name in which the Beneficiary Account is held. In case the Application Form for Allotment in dematerialized form is submitted in the first Applicant's name, it should be ensured that the Beneficiary Account is held in the same joint names and in the same sequence in which they appear in the Application Form. In case the DP ID, Client ID and PAN mentioned in the Application Form for Allotment in dematerialized form do not match with the DP ID, Client ID and PAN available in the Depository database or in case PAN is not available in the Depository database, the Application Form for Allotment in dematerialized form is liable to be rejected. Further, Application Forms submitted by Applicants applying for Allotment in dematerialized form, whose beneficiary accounts are inactive, will be rejected.

On the basis of the DP ID and Client ID provided by the Applicant in the Application Form for Allotment in dematerialized form, the Registrar to the Issue will obtain from the Depositories the Demographic Details of the Applicant including PAN, address, Magnetic Ink Character Recognition ("MICR") Code and occupation. These Demographic Details would be used for giving Allotment Advice and refunds (including through physical refund warrants, direct credit, NACH, NEFT and RTGS), if any, to the Applicants. Hence, Applicants are advised to immediately update their Demographic Details as appearing on the records of the DP and ensure that they are true and correct, and carefully fill in their Beneficiary Account details in the Application Form. Failure to do so could result in delays in dispatch/credit of refunds to Applicants and delivery of Allotment Advice at the Applicants' sole risk, and neither our Trust, Registrar to the Issue nor the Stock Exchange will bear any responsibility or liability for the same.

The Demographic Details would be used for correspondence with the Applicants including mailing of the Allotment Advice. Allotment Advice would be mailed at the address of the Applicant as per the Demographic Details received from the Depositories.

In case of Applications made under power of attorney, our Trust in its absolute discretion, reserves the right to permit the holder of Power of Attorney to request the Registrar that for the purpose of printing particulars on the mailing of Allotment Advice, the demographic details obtained from the Depository of the Applicant shall be used. By signing the Application Form, the Applicant would have deemed to have authorized the Depositories to provide, upon request, to the Registrar to the Issue, the required Demographic Details as available on its records. The Demographic Details given by Applicant in the Application Form would not be used for any other purpose by the Registrar to the Issue except in relation to the Issue.

The beneficiary accounts of Applicants for whom PAN details have not been verified shall be suspended for credit and no credit of ZCZP Instruments pursuant to the Issue will be made into the accounts of such Applicants. Application Forms submitted by Applicants whose beneficiary accounts are inactive shall be rejected. Furthermore, in case no corresponding record is available with the Depositories, which matches the three parameters, namely, DP ID, Client ID and PAN, then such Application are liable to be rejected.

C. Permanent Account Number (“PAN”)

The Applicant should mention his or her PAN allotted under the IT Act. For minor Applicants, applying through the guardian, it is mandatory to mention the PAN of the minor Applicant. However, Applications on behalf of the Central or State Government officials and the officials appointed by the courts in terms of a SEBI circular dated June 30, 2008, and Applicants residing in the state of Sikkim who in terms of a SEBI circular dated July 20, 2006, may be exempt from specifying their PAN for transacting in the securities market. In accordance with Circular No. MRD/DOP/Cir-05/2007 dated April 27, 2007, issued by SEBI, the PAN would be the sole identification number for the participants transacting in the securities market, irrespective of the amount of transaction. Any Application Form, without the PAN is liable to be rejected, irrespective of the amount of transaction. It is to be specifically noted that the Applicants should not submit the GIR number instead of the PAN as the Application is liable to be rejected on this ground.

However, the exemption for the Central or State Government and the officials appointed by the courts and for investors residing in the State of Sikkim is subject to the Depository Participants’ verifying the veracity of such claims by collecting sufficient documentary evidence in support of their claims. At the time of ascertaining the validity of these Applications, the Registrar to the Issue will check under the Depository records for the appropriate description under the PAN field i.e., either Sikkim category or exempt category.

General Instructions

Do’s

1. Check if you are eligible to apply as per the terms of the Offer Document and applicable law;
2. Read all the instructions carefully and complete the Application Form in the prescribed form;
3. Ensure that you have obtained all necessary approvals from the relevant statutory and/or regulatory authorities to apply for, subscribe to and/or seek Allotment of ZCZP Instruments pursuant to the Issue;
4. Ensure that the DP ID and Client ID are correct and beneficiary account is activated for Allotment of ZCZP Instruments in dematerialized form. The requirement for providing Depository Participant details shall be mandatory for all Applicants;
5. Ensure that you have been given an acknowledgement as proof of the Registrar having accepted the Application Form in case of hand delivery of Application Forms;
6. Ensure that signatures other than in the languages specified in the Eighth Schedule to the Constitution of India are attested by a Magistrate or a Notary Public or a Special Executive Magistrate under official seal;
7. In case of an HUF applying through its Karta, the Applicant is required to specify the name of an Applicant in the Application Form as ‘XYZ Hindu Undivided Family applying through PQR’, where PQR is the name of the Karta. However, the PAN of the HUF should be mentioned in the Application Form and not that of the Karta;
8. Ensure that the Demographic Details including PAN are updated, true and correct in all respects;
9. Ensure that if the depository account is held in joint names, the Application Form should contain the name and PAN of the person whose name appears first in the depository account and signature of only this person would be required

in the Application Form. This Applicant would be deemed to have signed on behalf of joint holders and would be required to give confirmation to this effect in the Application Form;

10. Ensure that your Application Form is submitted with the Registrar to the Issue; and
11. Ensure that you have correctly ticked, provided or checked the authorization box in the Application Form.

Don'ts:

1. Do not apply for lower than the minimum application size;
2. Do not fill up the Application Form such that the ZCZP Instruments applied for exceeds the Issue size and/or investment limit or maximum number of ZCZP Instruments that can be held under the applicable laws or regulations or maximum amount permissible under the applicable regulations;
3. Do not submit the GIR number instead of the PAN as the Application is liable to be rejected on this ground;
4. Do not submit incorrect details of the DP ID, Client ID and PAN or provide details for a beneficiary account which is suspended or for which details cannot be verified by the Registrar to the Issue;
5. Do not submit Applications on plain paper or on incomplete or illegible Application Forms;
6. Do not apply if you are not competent to contract under the Indian Contract Act, 1872;
7. Do not submit an Application in case you are not eligible to acquire ZCZP Instruments under applicable law or your relevant constitutional documents or otherwise;
8. Do not apply if you are a person ineligible to apply for ZCZP Instruments under the Issue;
9. Do not make an application of the ZCZP Instrument on multiple copies taken of a single form;

Depository Arrangements

Our Trust has made depository arrangements with NSDL and CDSL for issue and holding of the ZCZP Instruments in authorized form.

In this context:

1. Tripartite Agreement dated [●], between us, the Registrar to the Issue and CDSL for offering depository option to the Applicants.
2. Tripartite Agreement dated [●], between us, the Registrar to the Issue and NSDL for offering depository option to the Applicants.
3. An Applicant must have at least one beneficiary account with any of the Depository Participants (DPs) of NSDL or CDSL prior to making the Application.
4. ZCZP Instruments Allotted to an Applicant will be credited directly to the Applicant's respective beneficiary account(s) with the DP.
5. Non-transferable Allotment Advice, if any, will be directly sent to the Applicant by the Registrar to the Issue.

For further information relating to Applications for Allotment of the ZCZP Instruments in authorized form, please see the section titled "*Issue Procedure*" on page 106 of this Draft Fund-Raising Document.

Communications

All future communications in connection with Applications made in the Issue should be addressed to the Registrar to the Issue quoting all relevant details as regards the Applicant and its Application.

Applicants can contact our Trust Contact Person or the Registrar to the Issue in case of any pre – Issue related problems and/or post-Issue related problems such as non-receipt of Allotment Advice non-credit of ZCZP Instruments in depository's beneficiary account/ etc.

Undertaking by the Issuer

Statement by the Board:

- (a) All monies received pursuant to the Issue of ZCZP Instruments to public shall be transferred to a separate bank account
- (b) Details of all monies utilized out of Issue referred to in sub-item (a) shall be disclosed under an appropriate separate head in our balance sheet indicating the purpose for which such monies had been utilized.
- (c) Details of all unutilized monies out of issue of ZCZP Instruments, if any, referred to in sub-item (a) shall be disclosed under an appropriate separate head in our Balance Sheet indicating the form in which such unutilized monies have been invested.
- (d) Our Trust shall submit to the Stock Exchange a statement in respect of utilization of the Net Proceeds, on a quarterly basis, containing (a) category-wise amount of monies raised, (b) category-wise amount of monies utilized, (c) balance amount remaining unutilized, until the utilization of the Net Proceeds in accordance with this Draft Fund-Raising Document.
- (e) We shall utilize the Issue proceeds only after (a) receipt of the minimum subscription of 75% of the Issue Size; (b) completion of Allotment and refund process and (c) receipt of listing approval from the Stock Exchange.

Other Undertakings by our Trust

Our Trust undertakes that:

- (a) Complaints received in respect of the Issue will be attended to by our Trust expeditiously and satisfactorily.
- (b) Our Trust will take necessary steps for the purpose of getting the ZCZP Instruments listed within the specified time, i.e., within 10 (ten) trading days of the Issue Closing Date.
- (c) Funds required for dispatch of Allotment Advice will be made available by our Trust to the Registrar to the Issue.
- (d) We shall make necessary disclosures/reporting under any other legal or regulatory requirement as may be required by our Trust from time to time.

Rejection of Applications

As set out below or if all required information is not provided or the Application Form is incomplete in any respect, the Board of Directors of our Trust reserves its full, unqualified and absolute right to accept or reject any Application in whole or in part and in either case without assigning any reason thereof.

Application may be rejected on one or more technical grounds, including but not restricted to:

- Application by persons not competent to contract under the Indian Contract Act, 1872, as amended, (other than minors having valid Depository Account as per Demographic Details provided by Depositories);
- Applications by retail or foreign investors;
- Applications not being signed by the sole Applicant;
- Application Amount blocked being higher or lower than the value of ZCZP Instruments Applied for. However, our Trust may allot ZCZP Instruments up to the number of ZCZP Instruments Applied for, if the value of such ZCZP Instruments Applied for exceeds the minimum application size;
- Applications where a registered address in India is not provided for the Applicant;
- In case of partnership firms (except LLPs), ZCZP Instruments applied for in the name of the partnership and not the names of the individual partners(s);
- DP ID and Client ID not mentioned in the Application Form;
- GIR number furnished instead of PAN;
- Applications for an amount below the minimum application size;
- Applications by persons who are not eligible to acquire ZCZP Instruments of our Trust in terms of applicable laws, rules, regulations, guidelines and approvals;

- In case of Applications under power of attorney or by limited companies, corporate, trust etc., submitted without relevant documents;
- Applications accompanied by Stock invest/cash;
- Signature of sole Applicant missing;
- Applications by persons debarred from accessing capital markets, by SEBI or any other regulatory authority.
- Date of Birth for first/sole Applicant for persons applying for Allotment not mentioned in the Application Form.
- In case no corresponding record is available with the Depositories that matches three parameters namely, DP ID, Client ID and PAN or if PAN is not available in the Depository database;
- Applications for amounts greater than the maximum permissible amount prescribed by the regulations and applicable law;
- Applications by persons prohibited from buying, selling or dealing in shares, directly or indirectly, by SEBI or any other regulatory authority;
- Applications by any person outside India;
- Applications by other persons who are not eligible to apply for ZCZP Instruments under the Issue under applicable Indian or foreign statutory/regulatory requirements;
- Applications uploaded after the expiry of the allocated time on the Issue Closing Date, unless extended by the Stock Exchange, as applicable;
- Application Forms not delivered by the Applicant within the time prescribed as per the Application Form and the Offer Document;
- Applications by Applicants whose demat accounts have been 'suspended for credit' pursuant to the circular issued by SEBI on July 29, 2010, bearing number CIR/MRD/DP/22/2010;
- Where PAN details in the Application Form are not as per the records of the Depositories;
- Applications providing an inoperative demat account number.
- Applications being received post the Issue Closing Date where the payment of Application Amount is being made by cheque / demand draft.
- Applications being received upon expiry of 3 (three) Working Days where the payment of the Application Amount is being done by way of electronic bank transfer, provided the Application Amount was received in the Escrow Account prior to the Issue Closing Date.

Mode of making refunds

The Registrar to the Issue shall make refunds to the relevant bank accounts of the Applicants as per the Demographic details given by the Depositories.

The mode of refund shall be undertaken in the following order of preference:

1. Direct Credit

Applicants having their bank account with the Escrow Collection Bank, shall be eligible to receive refunds, if any, through direct credit. The refund amount, if any, would be credited directly to their bank account with the Escrow Collection Bank.

2. NACH

National Automated Clearing House which is a consolidated system of ECS. Payment of refund would be done through NACH for Applicants having an account at one of the centres specified by the RBI, where such facility has been made available. This would be subject to availability of complete bank account details including Magnetic Ink Character Recognition (MICR) code wherever applicable from the depository. The payment of refund through NACH is mandatory for Applicants having a bank account at any of the centres where NACH facility has been made available by the RBI (subject to availability of all information for crediting the refund through NACH including the MICR code

as appearing on a cheque leaf, from the depositories), except where applicant is otherwise disclosed as eligible to get refunds through NEFT or Direct Credit or RTGS.

3. RTGS

Applicants having a bank account with a participating bank and whose refund amounts exceed ₹200,000, or such amount as may be fixed by RBI from time to time, have the option to receive refund through RTGS. Such eligible Applicants who indicate their preference to receive refund through RTGS are required to provide the Indian Financial System Code (“IFSC”) in the Application Form or intimate our Trust and the Registrar to the Issue at least seven days prior to the Record Date. Charges, if any, levied by the Applicant’s bank receiving the credit would be borne by the Applicant. In the event the same is not provided, refund shall be made through NACH subject to availability of complete bank account details for the same as stated above.

4. NEFT

Payment of refunds shall be undertaken through NEFT wherever the Applicants’ banks have been assigned the IFSC, which can be linked to a Magnetic Ink Character Recognition (“MICR”), if any, available to that particular bank branch. The IFSC Code will be obtained from the website of RBI as on a date immediately prior to the date of payment of refund, duly mapped with MICR numbers. Wherever the Applicants have registered their nine-digit MICR number and their bank account number while opening and operating the demat account, the same will be duly mapped with the IFSC of that particular bank branch and the payment of refund will be made to the applicants through this method.

Basis of Allotment

If the Issue is oversubscribed (i.e. if the subscription received is greater than the Issue Size), the allocation of ZCZP Instruments, in consultation with the Designated Stock Exchange, shall be on a proportionate basis.

Issuance of Allotment Advice

Our Trust shall ensure dispatch of Allotment Advice as per the Demographic Details received from the Depositories within 8-10 Working Days of the Issue Closing Date. Instructions for credit of ZCZP Instruments to the beneficiary account with Depository Participants shall be made within 8-10 Working Days of the Issue Closing Date. Our Trust will provide adequate funds required for dispatch of Allotment Advice, as applicable, to the Registrar to the Issue.

Investor Withdrawals and Pre-closure

Investor Withdrawal: Applicants can withdraw their Applications till the Issue Closing Date by submitting a request for the same to the Registrar, through whom the Application had been placed. In case an Applicant wishes to withdraw the Application after the Issue Closing Date, the same can be done by submitting a withdrawal request to the Registrar to the Issue prior to the finalization of the Basis of Allotment.

Pre-closure: Our Trust reserves the right to close the Issue at any time prior to the Issue Closing Date, subject to receipt of minimum subscription or as may be specified in the Offer Document. Our Trust shall allot ZCZP Instruments with respect to the Applications received until the time of such pre-closure in accordance with the Basis of Allotment as described hereinabove and subject to applicable statutory and/or regulatory requirements.

If our Trust does not receive the minimum subscription of 75% of Issue Size prior to the Issue Closing Date the entire Application Amount shall be refunded to the Applicants.

SECTION VII – KEY PROVISIONS OF TRUST DEED

The following inter-alia contains certain provisions from the Trust Deed executed on March 09, 2005, read with subsequent amendments thereon via supplementary deed dated May 22, 2006, June 27, 2008, & March 16, 2021, and in accordance with the applicable provisions of Indian Trust Act, 1882.

Object Clause

The objective for which the trust is established is the socio-economic upliftment of disadvantaged and vulnerable sections of society.

The trust intends to achieve this objective through projects designed to address unmet needs in health, hygiene, ecology, education, employment, empowerment and other socio-economic fields. Any and all funds received from partner organizations or generated through the trust's own projects will be utilized in its entirety for executing further such projects in a self-sustaining manner. The trust will work on Human, Animal and Environment development holistically.

The trust may engage in women empowerment using self help group and microfinance to stated target sections of society with the purpose of promoting economic self reliance of these sections. Further, the trust may partner with investors or start of its own any socially responsible businesses which are aligned with the trust's stated objective. As with all other funds, all profits generated through microfinance and community business activities will be channeled back in its entirety to non-profit socio-economic projects.

All projects and activities of the trust will be driven by the overarching principle of "Humanity First", which holds harmony between all peoples and the planet as the highest ideal.

Rights of the settler in Trust

Sri Sankar Halder, the settler shall be trustees of the Trust for his life times and shall not be removed under any circumstances.

The Board of Trustees.

The Trust shall be administered by a board of trustee (hereinafter referred to hoard) consisting at any time of not less than five members and not more then seven members including the settler. The board will have office bearers like president, vice president, Treasurer, secretary from amongst the members of the board of trustees.

The first Board of Trustees after constitution of the will be entitled to co-opt two persons in the board form amongst the remaining trustees named in these presents or form amongst the member of public at large having interested to fulfil the objects of the Trust. Provided that two co-opted members in the board will not be entitled to become office bearer of the board.

The settler and the trustees named Sankar Halder and Madhusudan Bairagi will be permanently remain as permanent members of the Board of Trustees. The settler i.e. Sankar Halder will continue as president and other one in deferent position on rotation and requirement basis.

The member of board of Trustees other than Sankar Halder and Madhusudan Bairagi are to retire from the First Board of Trustees with effect from 1" April 2006 and thereafter by rotation at the interval of two years ending on 31" March.

Nomination of members retirement/rotation to Board of Trustees on retirement/rotation

The Trustees before the expiry of the life of the First Board of trustees positively with 14th January, 2006 and thereafter on or before the each succeeding 15th day of January with every block of two years will hold a General Meeting of the Trustees to nominate three members from amongst the trustees other than the Sankar Halder and Madhusudan Bairagi to fill up the vacancies to be created on the retirement of trustees from the board of trustees.

Rights and duties of the Board of Trustees

- i. It shall prepare plans and schemes for carrying out the objects of the Trust from time to time and shall decide upon and resolve various problems that may be cropped up in the implementation of plans and schemes.
- ii. It shall undertake the construction of the charitable Primary health care and other various units and organs of the Trust aimed at carrying into effect the objects of the Trust and may take over the management or appropriation structure of such unit or organs raised by like minded Institutions upon agreed terms.
- iii. It shall appoint such staff and volunteers for various positions and it may deem necessary for the running of the various unit or organs at such staff salaries as it may deem fit. This power to appoint shall include the power to dismiss or reappoint any member

of the staff for reasonable cause. It may take any disciplinary action against any member of the staff appointed by it for committing misconduct. However, it is provided that disciplinary action of such staff will be guided by separate rules framed by the trustees in the general Meeting.

- iv. It shall hold and arrange for seminar, conferences, symposia lectures and film shows to promote and propagate the objects of the trust.
- v. It shall under take such other activity or activities as are found to be inconsonance with and in furtherance of the objects of the trust.
- vi. It shall keep and maintain day-to-day accounts of all the units of organs of the Trust that may be in the control and management of the Board of trustees.
- vii. The Bank account will be operated by the Board of trustees as follows:

The president or the treasurer of the Board with anyone person from a list of trustee will operate bank account.

CHAPTERS

The Trust, Mukti may open its chapters any where within India to extend its social charitable works.

- A. Purpose.** The board, by resolution approved by a majority of the entire board, may create chapters to support and further the cause of the trust in smaller regional area.
- B. Chapter Authority and jurisdiction.** The board may grant the following directives and authority to each chapter on its formation:
 - I. Define the region of its operation which can be political such as a state or city or geographical as defined by a proinent geographical landmark such as a river or mountain.
 - II. Elect one or more person as the officers of the chapter to manage the day to day operation of the chapter
 - III. Make bylaws that are applicable to the chapter; or
 - IV. Maintain own bank accounts and books.

C. Board Authority

The board, by resolution adopted by a majority of the entire board, may take the following actions:

- 1. appoint one or more persons to serve as allemate officer of any chapter, to act in the absence or disability of an officer of any chapter with all the powers of the absent or disabled officer of the chapter.
- 2. appoint one of the trustee who is not a member of the chapter as an election officer to conduct the election of the officer of a chapter;
- 3. appoint the officers of a chapter elected by the chapter members;
- 4. abolish any chapter at its pleasure;
 - 1. remove any officer of a chapter, with or without cause; or
 - 2. amend or repeal any resolution adopted by a chapter.

D. Chapter Bylaws

Chapters shall adopt the trust's bylaws and its future amendments. Chapters can make/amend their by-laws to suit the local laws and requirements. All new and modified by-laws of chapters must be approved by a majority of the board before adoption. In the event of any conflict between the purposes set forth in the bylaws of a chapter and those set forth in the bylaws of trust, the provisions of the bylaws of trust shall prevail.

E. Officers

Each chapter shall elect from among its members a chapter president, a chapter secretary and a chapter treasurer. Each officer shall hold office for a one year term and until his/her successor shall be elected and qualified.

F. Duties of the Chapter President

The president shall preside at all general meetings of the members of the chapter, shall be responsible for the general supervision and direction of the other officers, and for running the day to day activities of the chapter with the help of his/her co-officers. The chapter president may enter into and execute in the name of the trust any contracts or other instruments not in the regular course of business which are authorized specifically by the board and approved by the president of the trust. The chapter president shall keep the board of trustees and the president of the trust fully informed, and shall freely consult with them concerning the activities of the chapter. The chapter president shall perform such other duties as shall, from time to time, be assigned by the board of trustees or the president of the trust. From time to time the chapter president may delegate to any other officer any or all of these duties and authority.

G. Duties of the Chapter Treasurer

The treasurer shall be the chief financial officer for the chapter and shall have oversight responsibility regarding the use and custody of all funds and securities of the chapter. The chapter treasurer shall keep the treasurer of the trust fully informed, and shall freely consult with him/her regarding the finances of the chapter.

H. Duties of the chapter Secretary.

The secretary shall keep minutes of all meetings of the officer's committee and the general body of the chapter. He/she shall attend to the giving and serving of all notices of the chapter in accordance with the chapter by-laws, and shall have charge of such books and papers as the board of trustees may direct; he/she shall perform all the duties incidental to the office. He/she shall keep a current roll containing the names of all members of the chapter.

I. Removal of Chapter officer

Any officer of the chapter may be removed with or without cause by a vote of the majority of the quorum of the board of trustees then in office or by a vote of majority of the members of the chapter.

J. Vacancies

In case of any vacancy in any office, a successor to fill the unexpired portion of the term may be appointed by the board of trustees at a special meeting called for that purpose.

K. Action

A majority of each chapter shall constitute a quorum for the transaction of business and the act of the majority of the chapter members present at a meeting at which a quorum is present shall be the act of that chapter.

L. Records

Actions taken at a meeting of any chapter shall be kept in a record of its proceedings.

M. Meetings

Number of chapter meetings to be held will be decided by the majority of the members or as mandated by the charter of the chapter. The president of the chapter will preside over the meetings. Notice of the place, time and date of meetings shall be given in writing at least three days in advance.

N. Checks and Notes of Chapter

Except as otherwise specifically determined by resolution of the board of trustees, or as otherwise required by law, checks, drafts, promissory notes, orders for the payment of money, and other evidence of indebtedness of the chapter shall be signed by the treasurer and countersigned by the president of the chapter. In case of the absence of the president or the treasurer, the secretary of the chapter may sign on their behalf.

O. Deposit of Chapter Funds

All funds of the chapter shall be deposited from time to time to the credit of the chapter in such banks.

P. Books and other Chapter Documents

There shall be kept at the office of the chapter correct books of account of all activities and transactions of the chapter, checks, drafts, notes and contracts, and all legal documents of the chapter, including a copy of the by-laws, and all minutes of meetings of the members. All documents must immediately be transferred to the corporate office or any other designated place whenever requested by any officer of the trust or the board.

SECTION VIII – MATERIAL CONTRACTS AND DOCUMENTS FOR INSPECTION

The following contracts which are or may be deemed material have been entered into or are to be entered into by our Trust. These contracts and the documents for inspection referred to hereunder, may be inspected at the Corporate Office of our Trust between 10:00 am to 5:00 pm on any Working Day from the date of the filing of this Draft Fund-Raising Document with the Stock Exchange till the date of closure of the Issue.

MATERIAL CONTRACTS

1. Registrar Agreement dated [●] between our Trust and the Registrar to the Issue.
2. Escrow Agreement dated [●] between our Trust, the Registrar to the Issue and the Escrow Collection Bank.
3. Tripartite agreement dated [●], among our Trust, the Registrar to the Issue and CDSL.
4. Tripartite agreement dated [●], among our Trust, the Registrar to the Issue and NSDL.

MATERIAL DOCUMENTS

1. Trust Deed of our Trust, as amended to the date.
2. Copy of the resolution passed by the Board of Trustees on January 01, 2024 approving the issue of ZCZP Instruments.
3. Copy of the resolution passed by the Board of Trustees on January 01, 2024 approving this Draft Fund-Raising Document.
4. Registration certificate as a Not-for-Profit Organization with NSE.
5. Certificate issued under section 12A of the Income-tax Act, 1961.
6. Certificate of registration under the Foreign Contribution (Regulation) Act, 2010.
7. Consents of the Trustees and Board Members, Advisors to the Issue and Registrar to the Issue.
8. Consent dated December 31, 2023 from A Mukhopadhyay & Co, Chartered Accountants to include their name in their capacity as our Statutory Auditors.
9. In-principle listing approval from NSE by its letter no. [●] dated [●]

DECLARATION

We, serving as a Board of Trustees of Mukti, hereby certify that all applicable legal requirements in connection with the Issue, including provisions of Chapter X-A of ICDR Regulations and SEBI Circular dated September 19, 2022, and subject to other applicable laws, if any, under the Securities Contracts (Regulation) Act, 1956, and the rules made thereunder, the Securities and Exchange Board of India Act, 1992, and the rules and regulations made thereunder, each as amended, and the rules/regulations/guidelines/circulars issued by the Government of India, the Securities and Exchange Board of India, and other competent authorities in this respect, from time to time, have been duly complied with, and that no statement made in this Draft Fundraising document contravenes any such requirements.

We further certify that all the disclosures and statements made in this Draft Fundraising document are true, accurate, correct, and complete in all material respects, are in conformity with the applicable provisions of the aforesaid statutes mentioned above, and do not omit disclosure of any material information that may make the statements made herein, in the light of circumstances in which they were made, misleading. This Draft Fundraising document does not contain any misstatements, and no information material to the subject matter has been suppressed or concealed and is as per the original records maintained by our trust under the applicable laws.

Signed by the Trustees of Mukti

<hr/> Sankar Halder Founder, President	<hr/> Bishwanath Mandal Vice President
<hr/> Satyajit Roy Secretary	<hr/> Timir Baran Bhattacharyya Treasurer
<hr/> Dr. Dulal Krishna Mondal Asst. Secretary	<hr/> Ranitendranath Tagore Member of Board of Trustees
<hr/> Dipan Banerjee Member of Board of Trustees	<hr/> Madhu Sudan Bairagi Member of Board of Trustees

<hr/> Dr. Kasturi Bakshi Member of Board of Trustees	<hr/> Sohini Mehta Member of Board of Trustees
<hr/> Shubhankar Basu Member of Board of Trustees	<hr/> Uttam Mukherjee Member of Board of Trustees