



The Living Equation

People. Planet. Purpose.



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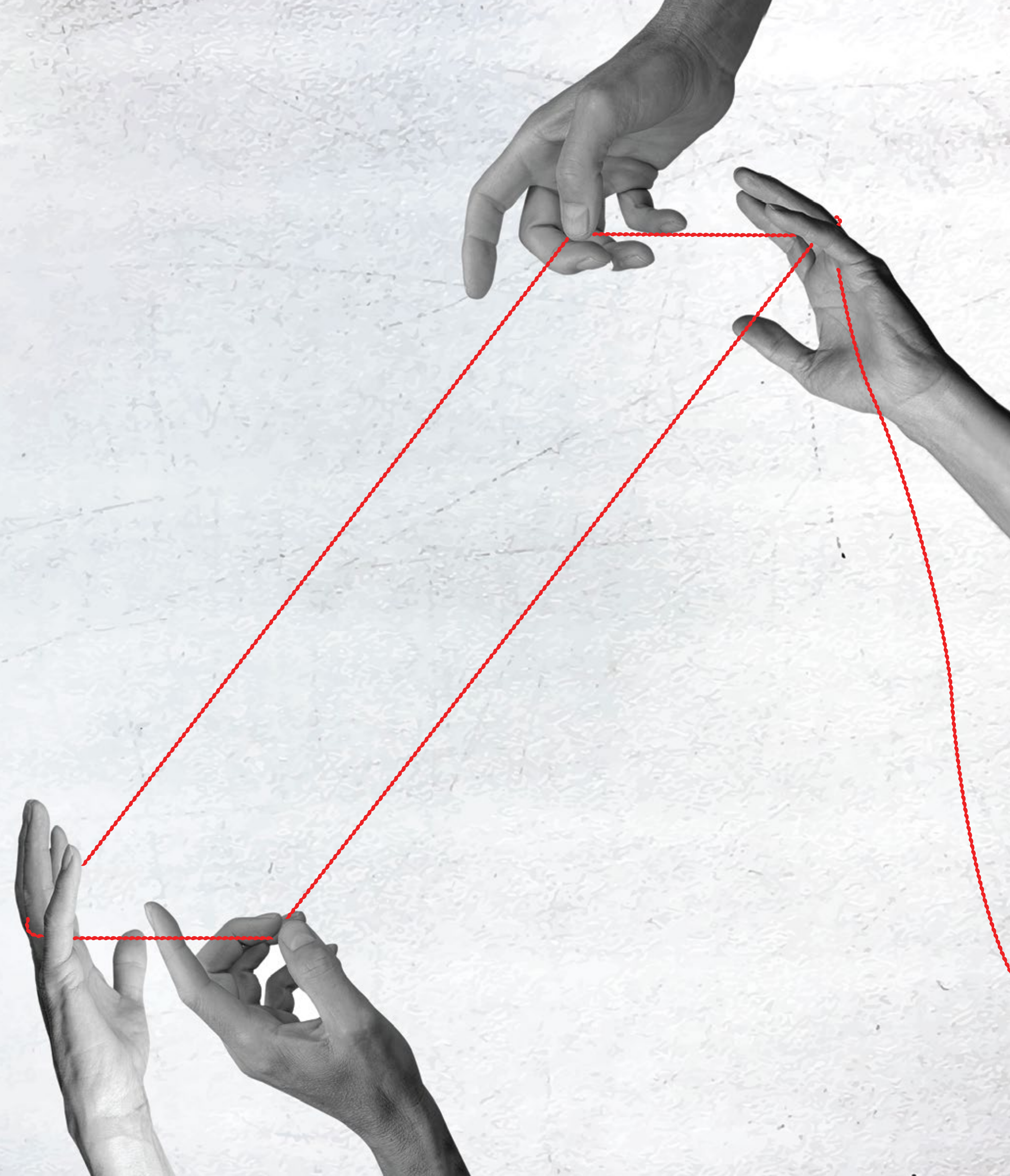


In every act, a larger story

At AXA Global Business Services, Corporate Social Responsibility (CSR) is not just an initiative; it is a living thread that connects our people, our planet, and our purpose. This thread begins with the belief that our responsibility extends beyond business and runs through every act of care, every effort to uplift, and every moment spent rebuilding what has been overlooked.

Structured around key pillars, this book highlights our efforts to empower persons with disabilities, support underprivileged children and women, and restore natural ecosystems. Each chapter reveals how our collective actions converge to create a lasting, meaningful impact.

The evolving thread seen throughout these pages reflects our approach: continuous, connected, and committed. From employee volunteering to strategic partnerships, every hand that holds the thread is part of a larger equation that defines who we are and what we stand for. This is The Living Equation — where purpose is not promised, but practiced.





Foreword

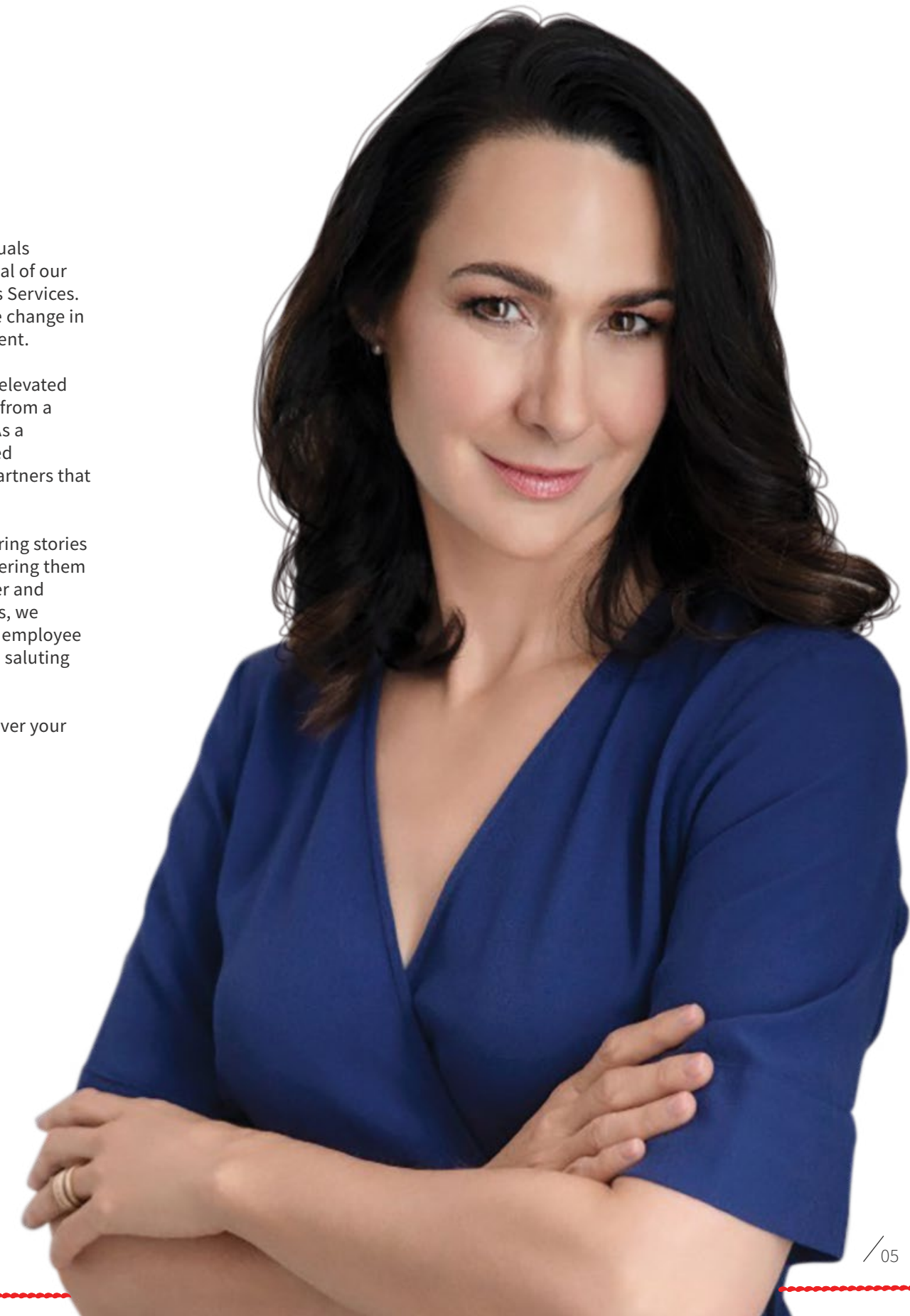
A cleaner, greener planet. Skilled women. Educated children. Individuals empowered beyond their physical and mental abilities. This is the goal of our Corporate Social Responsibility (CSR) strategy at AXA Global Business Services. We are guided by our belief that our efforts can create transformative change in the communities we serve and contribute positively to the environment.

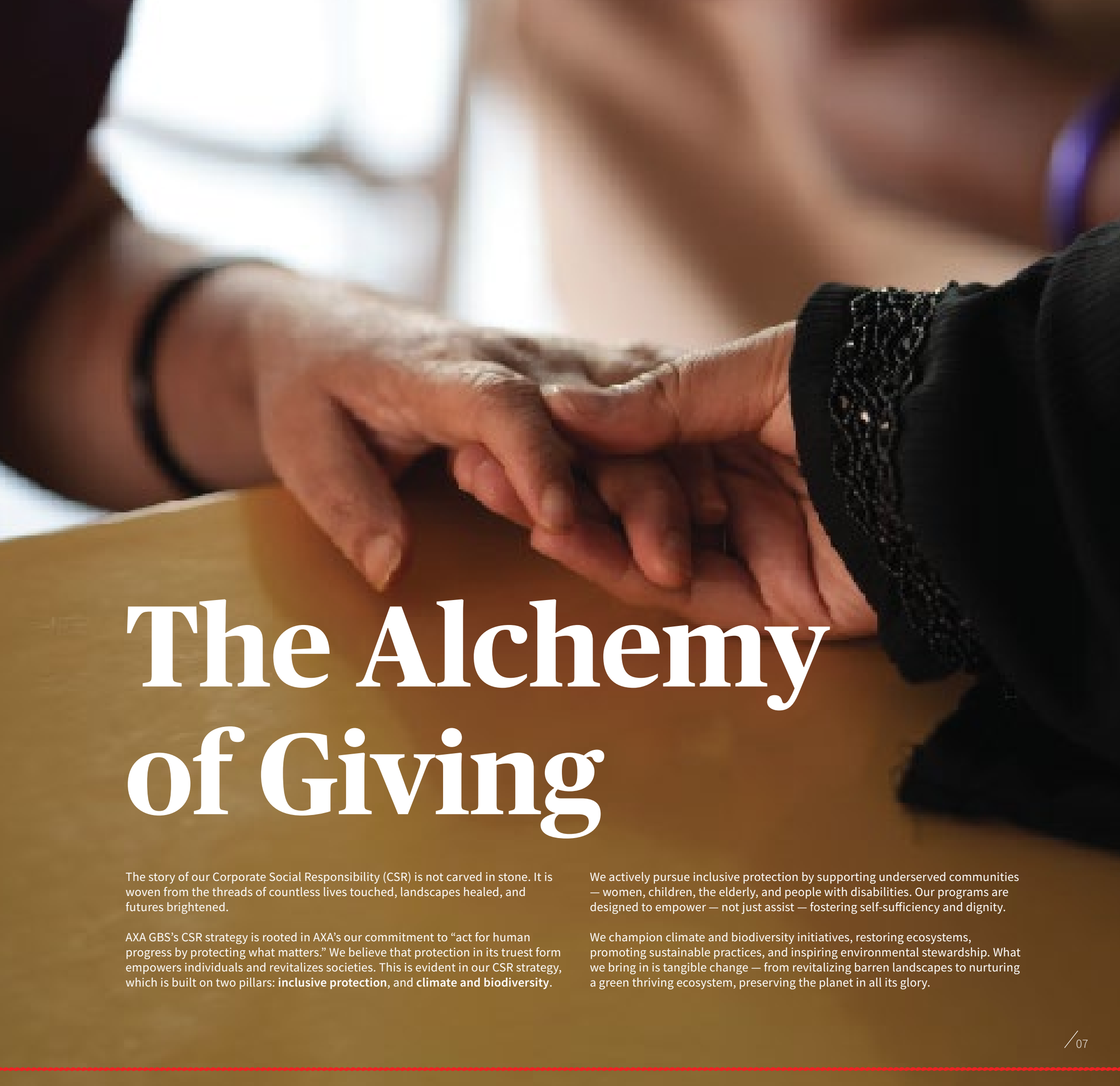
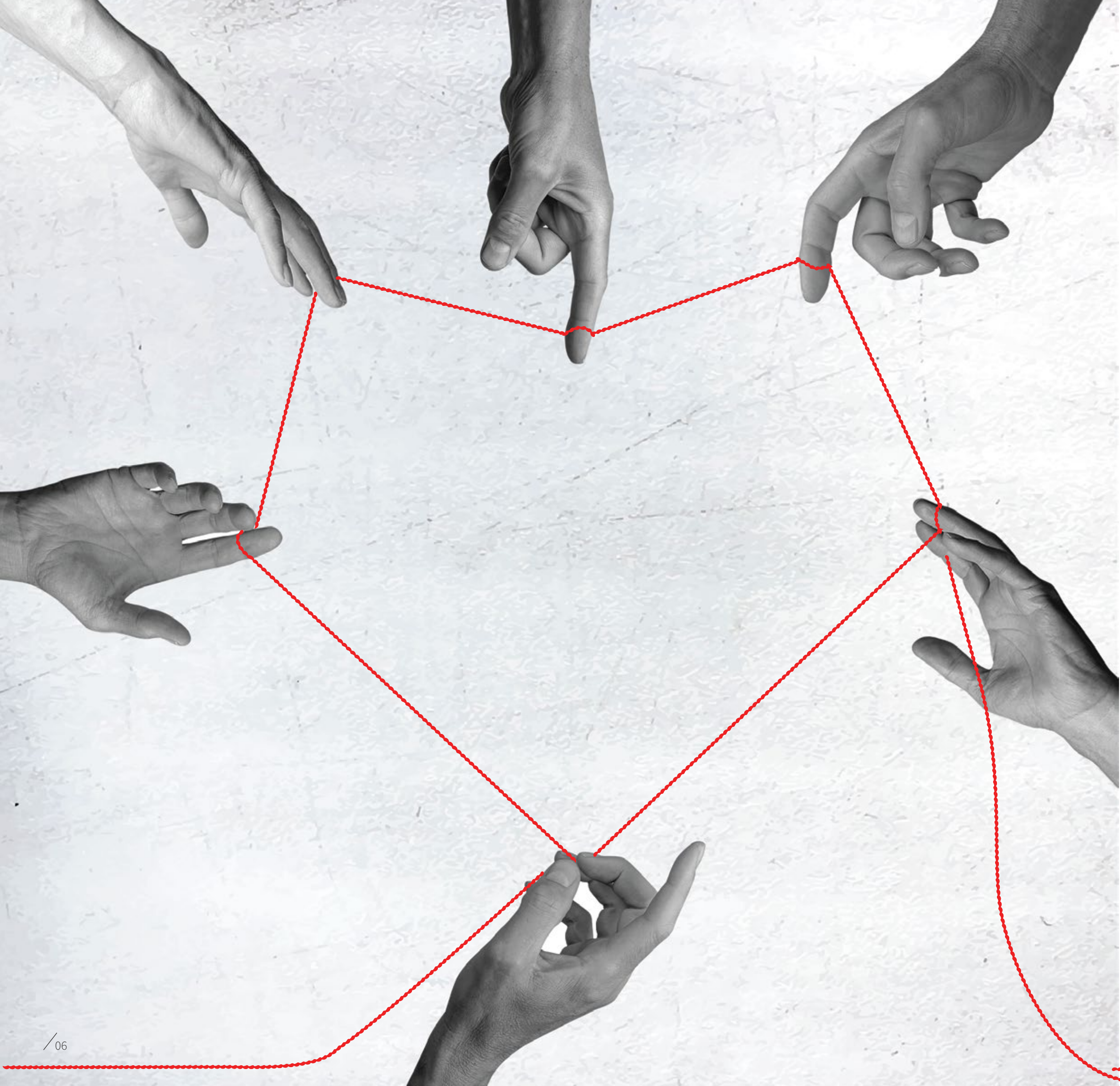
Which is why in 2024, our AXA Hearts in Action initiative significantly elevated our employee volunteering efforts, more than doubling our targets – from a target of 30% to an impressive 67% employees (58% were unique!). As a growing, evolving organization, AXA GBS' 4400+ exceptionally talented employees take pride in this milestone, along with the leaders and partners that accelerate our commitment forward.

Through this book, “The Living Equation”, we want to share the inspiring stories of those whose lives we have made a small difference to – by empowering them through skills, education, infrastructure development, and a healthier and greener environment through urban afforestation. Through their eyes, we celebrate the dedicated work of our organization and our passionate employee volunteers, while honoring AXA's 40-year legacy of daring greatly and saluting the ONE AXA spirit.

I hope you find in these stories the inspiration to dare better, to discover your calling, and celebrate AXA's purpose – to protect what truly matters.

Michele Rochefort
Chief Executive Officer
AXA Global Business Services





The Alchemy of Giving

The story of our Corporate Social Responsibility (CSR) is not carved in stone. It is woven from the threads of countless lives touched, landscapes healed, and futures brightened.

AXA GBS's CSR strategy is rooted in AXA's our commitment to "act for human progress by protecting what matters." We believe that protection in its truest form empowers individuals and revitalizes societies. This is evident in our CSR strategy, which is built on two pillars: **inclusive protection**, and **climate and biodiversity**.

We actively pursue inclusive protection by supporting underserved communities — women, children, the elderly, and people with disabilities. Our programs are designed to empower — not just assist — fostering self-sufficiency and dignity.

We champion climate and biodiversity initiatives, restoring ecosystems, promoting sustainable practices, and inspiring environmental stewardship. What we bring in is tangible change — from revitalizing barren landscapes to nurturing a green thriving ecosystem, preserving the planet in all its glory.

Inclusive Protection

- Infrastructure development for schools and hospitals
- Health checkups and health awareness drives
- Donation of livelihood tools and resources
- Donation of educational materials and resources
- Donation of assistive devices for the disabled
- Vocational and skills-based training
- Donation of vehicles for ancillary services
- Legal and financial awareness training

Climate and Biodiversity

- Afforestation through Miyawaki forests
- Eco-friendly equipment infrastructure
- Restoration of water bodies
- Augmenting rainwater harvesting
- Climate change awareness training
- Plogging and general cleaning up

AXA Hearts in Action

Yet, none of this would be possible without our greatest driver in our strategy — our exceptional people.

Aptly titled AXA Hearts in Action, our employee volunteering program reflects our culture of giving back to the community and the environment.

The passion and willingness of our employees to roll up their sleeves and make a difference is the driving force behind every CSR activity we drive. In their active volunteering, we see the power of collective action and the transformative potential of shared purpose. This is what forges connections, enriches lives, and strengthens communities.

For the ease of reading, we have divided this book based on our five main beneficiary communities:

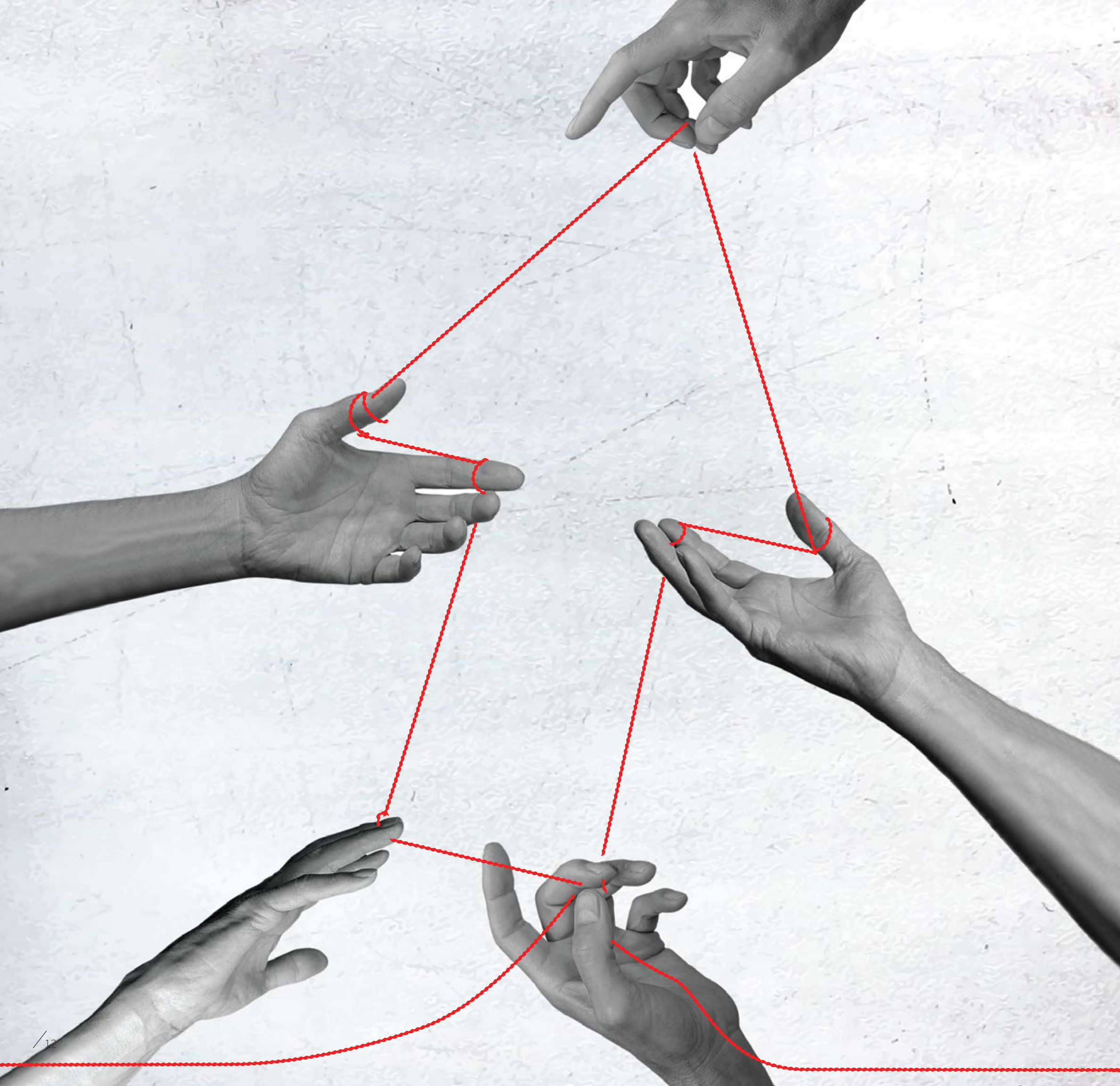
- Persons with Disabilities (PwD)
- Underprivileged Children
- Underprivileged Women
- Tribal Communities
- Environment

As you delve into the book, you will see the profound impact of restoration each activity has on our beneficiaries — restoration of hope, respect, and dignity.

We promise that by the end of it, you will see — and feel — the power of protection, the importance of inclusivity, and the imperative of sustainability.

Welcome to the heart of human experience.





Access. Ability. Empowerment.

We reject the notion of "less than." Potential, in our view, cannot be confined by physical or intellectual limitations. This conviction fuels our CSR programs, which equip Persons with Disabilities (PwD) with the tools to redefine ability and navigate daily life with greater ease.

Our community-based support empowers those with physical and intellectual challenges, unlocking their potential and creating a world where success or happiness is not defined by limitations.

Rise and Walk

Learning to walk is an experience we forget by the time we form memories. That instant when one foot leaves the ground, wobbling in the air uncertain, hoping the other one will carry your weight. For a lot of children, this is an experience they need to have much later in life. And together with **Rise Bionics** and **Institute of Public Health Bengaluru**, we ensure that this is an experience they will never forget.

Children living with locomotor disabilities like cerebral palsy, nerve paralysis, and limb deficiencies, among many others, often nurse the dream of walking, even with supporting devices to get integrated into the larger community. And thus, an assistive device becomes more than just a tool that helps them walk. It becomes the passport that helps them return to the world — to contribute, work, and live.

A huge part of our CSR portfolio, the “**Help Lives Walk**” initiative is designed to improve the lives of physically challenged children from Below the Poverty Line (BPL) families in Karnataka. This program provides them custom-made assistive devices like prosthetics and orthotics to help them regain their mobility and walk — in most cases, for the first time in their lives.

Rise Bionics and AXA GBS create a mobile world through a comprehensive approach, which does not end at device distribution. Challenges are unique, so are our approaches. Central to our mission is a meticulous needs assessment that guides the creation of personalized assistive devices, expertly crafted to fit each child's unique requirements. With ongoing support and training, we empower these young individuals with the confidence and knowledge to use their devices effectively.



Rise Bionics: Redefining Possibilities in Mobility

Imagine a future where the loss of a limb is not met with limitation, but with empowerment. Rise Bionics embodies this vision, crafting advanced prosthetic solutions that seamlessly integrate into the lives of their users.

In a world where the boundaries of human potential are continually stretched, Rise Bionics champions the remarkable combination of resilience and innovation. With a steadfast commitment to transforming lives, Rise Bionics marries cutting-edge technology with empathetic design to create affordable bionic prosthetics that are not just assistive devices, but gateways to reclaimed freedom.

At the heart of Rise Bionics is a profound understanding of the human experience. Their mission transcends the mere provision of prosthetic limbs; it is about restoring dignity, enhancing mobility, and inspiring confidence. Each bionic limb is designed not only to replicate movement but to rekindle the spirit of adventure, allowing individuals to reclaim their passions and engage with the world around them.

Using technology, Rise Bionics makes high-end devices for athletes to run at the Para Olympics, and also entry level devices with essential configurations so that a common man can afford to get back to their life.

It is truly a moment when metal meets mettle, as these innovative devices blend the strength of advanced materials with the extraordinary resilience of the human spirit.



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Our Help a Child Walk and Help Lives Walk programs, with support from AXA GBS, have given a fighting chance to more than a thousand truly disenfranchised people to get up and walk and live their lives with dignity.

Arun Cherian, Founder,
Rise Bionics



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To see the smile and the confidence in the faces of those we help shows us the impact of what we do. It allows us to sleep peacefully at night. With just an iPad, we are able to assess the needs of each and every patient, and the hope on their faces is a beautiful thing to see.

Sneha and Manisha,
Prosthetics and Orthotics
Engineers, Rise Bionics



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When we were told that our son would never walk, it was a daunting reality in front of us. Each doctor we visited gave us the same grim prognosis. Yet, everything changed with the orthotics from Rise Bionics. Through consistent practice and the remarkable support of their engineers, who tailored the device to his unique needs, I now see my son taking steps on his own, improving with each passing day. It's a transformation that brings not only the strength to walk but also the hope to dream.

Abrar Khan
with wife Neha
Khanam and son,
Abbas Khan



“

The day I lost my leg in a tragic accident, I lost my wife too, leaving me with two young children who needed me more than ever. I had no time to dwell on my physical or emotional pain; I had to get back to life and raise my children. The countless prosthetics I tried left me with bruises and wounds, but then I found Rise Bionics. This prosthesis changed my life. I can walk, sprint, drive, and even jump again. With each step, I reclaim my strength – not just for myself, but for my children. It's a new lease on life, one that allows me to be the father they deserve.

Munavar



“

I remember the day she was born; her tiny feet curled in ways I couldn't understand. The doctors spoke of surgery, but I dreaded that option. Then came the orthotics from Rise Bionics. Now, every time she stands up, she is unsteady but proud. Now, she can wander off to eat, play, or draw by herself, being on her own – something I was told would never be possible. These moments are priceless, because I see that she will be able to embrace her freedom, and that fills me with hope.

Mohan and Rajani with
their daughter, Pavitra



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My daughter is 10 years old, and she can't speak, walk, or sit up on her own or without constant support. Her hands and legs are bent in ways that made everyday movements a challenge. With the orthotics we received, I've seen her arms become straighter and her movements grow a little more flexible and stronger. Each small improvement fills me with joy and hope for her quality of life. It brings me comfort to know she has this opportunity, and I'm eager to spread the word, as many people are unaware of this life-changing support, which comes at no cost. I wish the same opportunities for every child, so they too can experience a better, more comfortable life.

Mohan and Hemavati with
their daughter, Ishika







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AK



Essential
The Great
Woman

AK



Essential
Beauty & Style

AK



Art. Edition
Get Unique & Comfort Cottons

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Elegant
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Essential
The Great
Woman





From Sacrifice to Sanctuary

There are times when the road to recovery seems insurmountable. The injured veterans at the Pune Spinal Cord Injury Center at the Military Hospital in Khadki will beg to differ. Because here, they find their sanctuary and reclaim their lives.

This facility is dedicated to transforming the lives of military veterans who have faced the devastating consequences of spinal cord injuries, offering a comprehensive approach to healing that encompasses medical treatment, rehabilitation, and emotional support. Many of the patients are military personnel and veterans who have bravely served the nation, facing unique challenges in their recovery journey.

To enhance the support and services offered to paraplegic and tetraplegic patients, the center requires additional resources and assistance. As part of our association, we have successfully installed several pieces of equipment designed to facilitate speedy recovery and rehabilitation. This includes a multi-gym specifically for paraplegics, enabling patients to engage in various levels of physical therapy, including a motion therapy system that allows those in a supine position to train passively, with or without assistance from a bed or couch.

Through these efforts, we aim to empower veterans on their path to recovery and help them regain their independence.



From Injury to Independence

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As the orthopedic and spinal cord surgeon here at Military Hospital, Khadki, I'm proud of the remarkable journey of our spinal cord injury center – one of a kind in Asia and the only facility of its kind within the Indian Armed Forces. Through the various services we offer, we rehabilitate soldiers who have sustained spinal cord injuries, whether in combat or other accidents. We support them on their journey of recovery, empowering them to reclaim their lives and reintegrate into society with strength and purpose.

Today, we are home to 79 paraplegic and quadriplegic soldiers, each of whom is on their own path to recovery. Over the past two years, I have witnessed a landmark transformation in the care we provide. Thanks to the support from AXA GBS, we have developed this center into a state-of-the-art facility, significantly enhancing the rehabilitation experience for our patients.

In my role as a spine surgeon, I perform open surgeries on the spine, but my vision goes beyond just surgical interventions. Our future goal is to advance both surgical techniques and our infrastructure simultaneously, ensuring that we can offer our patients the best possible care and rehabilitation.

The addition of multigyms has been a game-changer, allowing paraplegic patients to build upper body strength in a wheelchair-friendly environment. Moreover, our active-passive trainers keep joints supple and help strengthen them, while the Bobath couch supports those in the early stages of rehabilitation, allowing them to begin their recovery process even while in bed.

Together with AXA GBS, we are making a profound difference in the lives of our soldiers. We are empowering them to overcome their challenges and reclaim their independence, demonstrating that with the right support and resources, recovery is not a dream, but a possibility.

”

Sgt. Commander Sanjay Puri,
Spinal and Orthopedic Surgeon,
M.H. Khadki



Empowerment Through Rehabilitation

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Being in charge of the spinal cord injury center, my mission is to guide our patients through their rehabilitation journey, a transformative process that unfolds over two years. The golden phase of recovery spans from six months to one year, during which we focus on rebuilding their strength and independence.

Our initial priority is to support their sitting balance and strength. Once they achieve this pivotal milestone, we progress to helping them find their standing balance. The next step is encouraging them to walk again, whether with assistance or independently. Each achievement, no matter how small, is a testament to their resilience and determination.

Rehabilitation begins at home. We emphasize domicile activities to empower our patients to navigate their daily lives within the comfort of their homes. Once they master these skills, we shift our focus to community rehabilitation, enabling them to venture beyond their front doors and engage with the world around them. We also prioritize psychosexual and vocational rehabilitation, offering our patients the opportunity to pursue various courses – both in-person and online – providing them the support they need as they embark on this educational journey.

Understanding the emotional toll of their situation, we ensure that families remain closely involved in the rehabilitation process. We strive to provide accommodations and resources that foster familial support, recognizing that a strong support system is vital for recovery.

Our patients often rely on assistance for even the most basic tasks. To meet their needs, we offer 24/7 support through dedicated attendants. For some, even changing positions in bed can be a challenge. Simple activities like using the washroom or taking a shower can feel monumental. It's essential to remember the reality faced by a young soldier – at just 21 or 22 years old – who suddenly finds himself unable to walk, move his hands, or even sit up. This shift creates profound physical and psychological impacts that we are committed to addressing.

Our team excels in this mission, supported by exceptional staff and advanced equipment. The outcomes we achieve speak volumes about our dedication and expertise. However, rehabilitation has its limits. Through careful assessment, we can determine the likelihood of a patient regaining the ability to walk.

Yet, the spirit of our patients is unyielding. Each morning, they gather in anticipation outside the gym, eager to exercise and reclaim their independence. The determination is palpable, with equipment often in high demand as they strive for recovery.

Moreover, we believe that educating families is crucial. We equip them with the knowledge and skills needed to support their loved ones once they leave our care, ensuring they are prepared for the journey ahead.

At the spinal cord injury center, in the process of treating physical disabilities, we are nurturing hope, resilience, and the pursuit of a fulfilling life. Together, we walk this path of recovery, one step at a time.

”

Lt. Col. Ashish Kumar Singh,
M.H. Khadki



Art in Adversity

“

I hail from Kolkata, West Bengal, and I belong to the 113 Engineer Regiment in the Indian Army. I used to be a gymnast, and was quite accomplished, soaring through the air and embracing the thrill of athleticism. My life took a dramatic turn in January 2021, when a sports injury left my entire body paralyzed, confining me to a hospital bed, and forcing me to consider an unimaginable reality.

When I arrived at the hospital, I was unable to move, but I was determined to reclaim my life. With relentless support from my caregivers and a deep reservoir of inner strength, I began the slow journey of recovery. Each day brought new challenges, but I was resolute in my determination to overcome them.

As I started to regain my strength, I discovered a passion for mouth painting, inspired by a friend's suggestion. This creative outlet became my lifeline, allowing me to express my emotions and share my journey through art. With each brushstroke, I found a sense of freedom and purpose, steadily improving my skills and channeling my experiences onto the canvas.

The equipment at M.H. Khadki has played a vital role in my recovery. The wheelchair I use, for example, has been a crucial tool in my journey. Without it, I would have been confined to my bed, feeling lost and disconnected from the world. This wheelchair has given me the mobility to explore my surroundings and engage with life again, allowing me to move independently.

As I prepare to transition from M.H. Khadki to another hospital for further rehabilitation, I am excited to continue my mouth painting. I will delve deeper into my artistry and explore new techniques, fully embracing the creative journey ahead.

Despite these challenges, I am certain of one thing: I will never accept defeat. Life may have grounded me, but I will find new and inspiring ways to soar again.

”

Sukumar Dhali,
113 Engineer Regiment,
Indian Army



From Skydiver to Scholar

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I am from Maharashtra and a proud soldier in the Special Forces.

During a skydiving episode, in a heart-stopping moment, my parachute failed to open, and I plummeted to the ground. The accident left me paralyzed from the waist down, dramatically altering the course of my life.

Arriving at M.H. Khadki for rehabilitation, I faced the reality of my injuries. It became clear that the road to recovery would be long and challenging. However, I was determined not to let my circumstances define me. With a strong resolve, I decided to utilize my time productively by preparing for the Civil Service exams. A good friend encouraged me to take advantage of the supportive environment here for my studies.

Now, I dedicate around 12 to 15 hours each day to my education. I also commit two hours to physical exercise, recognizing the importance of maintaining my health and strength. Every moment I can spare is devoted to my studies, taking online classes and participating in mock tests to sharpen my skills.

As a paraplegic, I find a manual wheelchair easy to navigate, but I recognize that others, like tetraplegic patients, require electric wheelchairs for greater mobility. The availability of such equipment allows them to explore the hospital and campus, fostering human interaction and uplifting their spirits. This is why I believe that the rehabilitation equipment available at M.H. Khadki has been instrumental in not just my recovery, but for a lot of others. It has allowed us to regain strength and improve our mobility, which is crucial for our journey back to independence.

Through my journey, I have learned that determination and a positive mindset can lead to remarkable achievements, even in the face of adversity. I am committed to pursuing my dream of civil service and turn my life around, rising above my challenges and reclaiming my freedom.

”

Umesh Agbote,
Special Forces,
Indian Army









A Forgotten Flock Finds a Home

In the heart of India, a group of long forgotten women have found a haven. Mentally challenged and marginalized, they were once lost souls, drifting aimlessly. Then, the Daughters of C.M.C. extended a hand of compassion, offering them a home, a family, and a purpose.

Located in the Carmalodaya Province, Wardha, Maharashtra, the Daughters of C.M.C. are involved in a variety of ministries, including education, healthcare, and social work. Committed to serving the poor and the marginalized, the sisters work to promote the dignity of all people and to create a more just and equitable society.

In this home, under the loving care of the sisters, they are happy. Lovingly called children despite their age, they live a normal life, spending productive time learning life skills. Now they excel in activities like gardening, cooking, creating greeting cards, jewelry, candles, artificial decorative flowers, painting pots, and stitching woolen clothing to name a few.

Since 2010, AXA GBS has been their unrelenting partner in ensuring a better life for the residents. Our support has been both financial and moral. We have been a pillar of support for the Daughters of C.M.C., through trying times like the COVID outbreak in 2020.

Quarantine was not an option for the residents as, not being able to understand solitary confinement, they found it extremely stressful. AXA GBS came forward to provide them with oxygen concentrators, and an abundant supply of essentials like gloves and sanitizers. We helped them in building sick rooms as well, so that the infected residents could recover in peace.

With infrastructure support like streetlights, sanitary blocks, and water filters, our support has been crucial in the continued care of the residents. Quite recently, AXA GBS donated a 7-seater vehicle, which can be converted into an ambulance, should the need arise.

The Daughters of C.M.C. are committed to living a life of prayer and contemplation. But for those of us who understand the work that they do, it would seem like providing unconditional love and care for these marginalized women manifests as an answer to their prayers.



Never Alone, Never Forgotten

In this quiet orphanage run by a devoted group of nuns, love, and compassion flow as freely as the clean water now available from a once-polluted well. This water sustains not just the needs of the 40 residents but nurtures an entire ecosystem of hope and resilience.

Among the residents, the oldest is a wise 65-year-old, while the youngest is just 35. Here, they are not defined by their pasts but celebrated for their spirits. The nuns have transformed this space into a sanctuary filled with joy, laughter, and a growing sense of independence, driven by their supreme belief that “God will provide.”

As visitors walk through the grounds, they are greeted by the cheerful sounds of a pet shed bustling with life. Rabbits hop playfully, dogs wag their tails in delight, and the calls of roosters and turkeys fill the air. These animals provide companionship and comfort to the residents, reminding them that they are never alone.

The once-abandoned land has been revitalized into a vibrant garden flourishing with flowers, vegetables, and fruits—testaments to the hard work and love poured into this place. With cows providing fresh milk and the well supplying water for irrigation, the residents have cultivated a sustainable way of living, allowing them to thrive rather than merely survive.

The Bolero B6 vehicle has revolutionized their transportation needs, connecting them with the outside world and ensuring access to essential resources. Inside the orphanage, an automated sewing machine has transformed their ability to create and maintain uniforms, significantly reducing expenses and fostering a sense of accomplishment among the residents.

Music fills the air as the residents skillfully play band instruments, their coordinated melodies bringing infectious joy to every guest visit. Jyoti More captivates all with her singing talent, breaking into a beautiful Marathi song that resonates with the spirit of the home. The sounds of laughter and gratitude echo around, with residents expressing heartfelt thank yous, their smiles illuminating the space.

Among the residents is Manjula Patil, a gentle soul and devoted pet carer, who tenderly looks after the animals’ needs. Her deep connection to these creatures is palpable, and it is heartbreaking to learn of her devastation following the loss of a beloved dog—a poignant reminder of the deep bonds formed within this community.

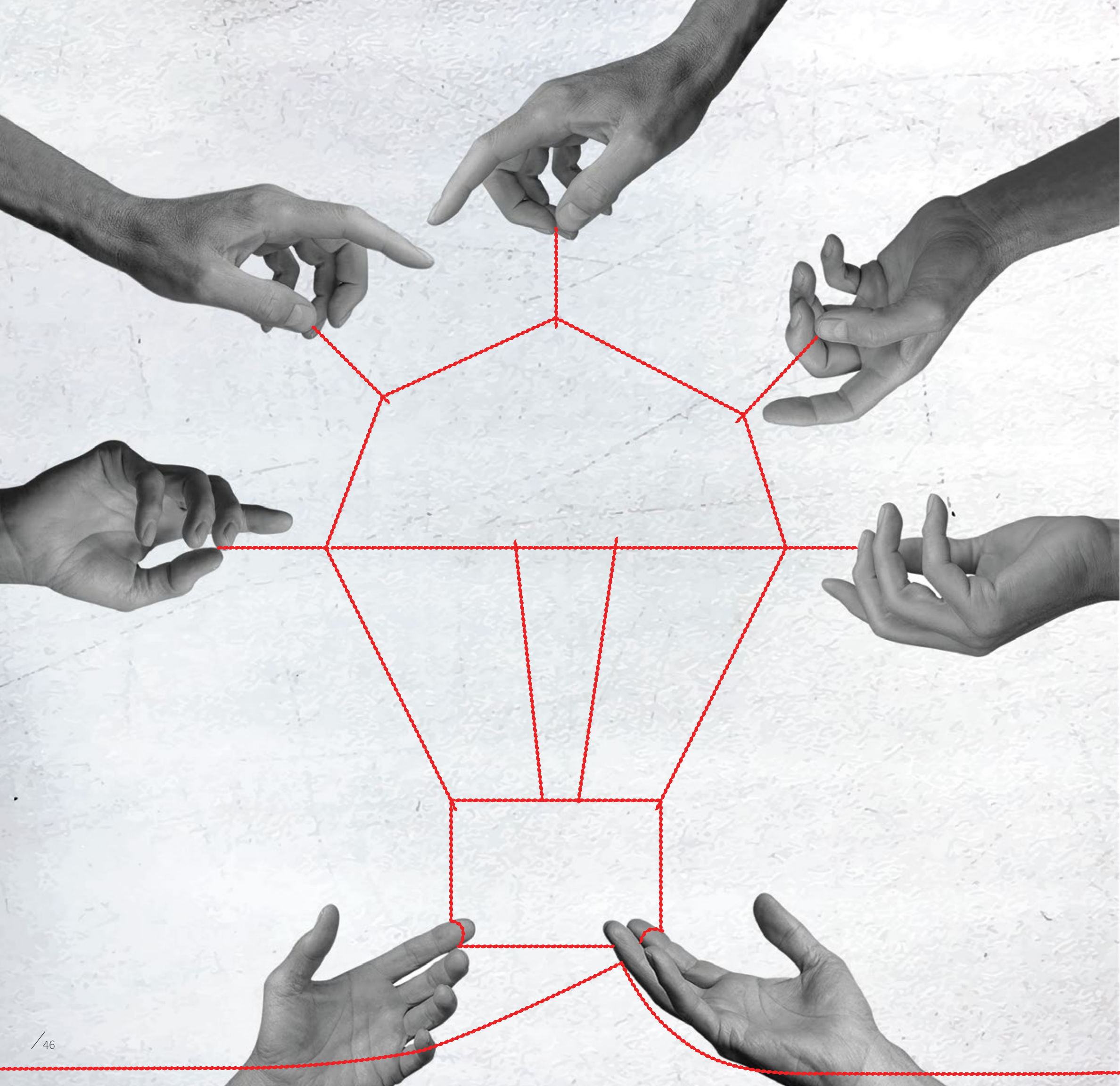
In this home, twins Manda and Nanda navigate their days together in wheelchairs, embodying the essence of companionship and resilience as they grow old side by side, forever young at heart. Their laughter and camaraderie remind everyone that family extends beyond bloodlines, thriving in the bonds created through love and support.

The continued calls of “aai” (mother) reverberate through the halls, serving as a testament to the profound impact these nuns have made. With their sustainable practices, safe surroundings, and the loving guidance, this orphanage is now a home. And with such loving care surrounding them, one must wonder: are they truly orphans?









Impact. Inspire. Ignite.

From the quiet concentration on a young face as they master a new skill in a refurbished computer lab, to the exuberant cheers at a health camp, we see glimpses of a transformed reality. Our work with children in underserved communities is a testament to the power of investing in young lives, celebrating the extraordinary potential that lies within every child.

With the right skills, the right facilities, and the right opportunities — and an abundance of faith — we can ignite this potential when it is needed the most.

The Gift of Chance

Making a living or building a life. This is a daunting choice no child must make. And yet, reality can often be harsher than we want it to be.

Children from underprivileged communities often take the harder path of labor instead of learning, leading to missed opportunities and unfulfilled potential. That's what AXA GBS is trying to correct.

Through the AXA Sponsorship Program for Marginalized Youth, we are helping to bridge the gap between underprivileged communities and the resources they need to succeed.

We run this ambitious program in partnership with Kirubai Project, an NGO based in Bangalore. The comprehensive sponsorship removes the financial burden entirely from these students by covering their tuition fees throughout their educational journey. Most of these children are the first in their families to graduate. This investment in their education equips them with the necessary skills and knowledge, increasing their employability prospects for a secure and brighter future.

Beyond the financial resources, what makes this program even more successful is the volunteering done by our in-house Samaritans — our employees. By providing guidance on career paths, cyber safety, and the transition from academia to the workplace, our volunteers actively engage with these youths to succeed in a highly competitive business world.

Theoretical knowledge is only the tip of the iceberg. Our volunteers approach this program more holistically. We engage with them through sports like football and cricket, helping them grasp the significance of teamwork and interpersonal skills — qualities that are invaluable in today's world.

This program, born out of our combined love of helping communities and building skills, promises to empower marginalized youth by giving them the most important tool to survive — the advantage of education.





The Kirubai Project: The Future Shining Bright

In a world where challenges often overshadow potential, the Kirubai Project, Bangalore, is on a mission to make a meaningful difference in the lives of women, youth, and children from vulnerable and at-risk backgrounds. With a clear vision to “Educate, Equip, and Empower,” they focus on nurturing the strengths of individuals and families, helping them overcome obstacles and build brighter futures.



Here are the core initiatives driving their mission:



Educate, Equip, Empower: Focus on providing education and resources to women, youth, and children from vulnerable and at-risk backgrounds.



Strengthen Family Systems: Support widows and single-mother families to enhance stability and resilience within these households.



De-Institutionalize Youth and Children: Promote sustainable development within families to prevent youth and children from being lost to institutional care.



Support Education: Facilitate access to education for youth and children, nurturing their skills and employability to break the cycle of poverty.



Relationship-Centered Model: Foster meaningful connections among women, youth, and children to create a supportive community environment.



Engage in Strategic Partnerships: Collaborate with other organizations and stakeholders to enhance support for beneficiaries and promote sustainability of their efforts.

Empowered to be an Entrepreneur



My name is Niranjan, and I am currently pursuing my Bachelor of Business Administration (BBA) at Sheshadripuram College, Bangalore. For the past decade, I have been fortunate to receive support from the Kirubai Project, which has played a pivotal role in my academic journey. This has allowed me to focus on my studies with confidence, free from the strain of financial burdens.

After completing my Pre-University education, I got a rank in the CET and initially contemplated pursuing a degree in engineering. However, my true passion has always been entrepreneurship. Recognizing this, I made the conscious decision to choose BBA, a path that will help me lay the foundation for my entrepreneurial aspirations.

Thanks to the Kirubai Project, I am empowered to dream big and pursue my goals with determination. Their support has not only transformed my life but has also inspired me to give back. Just as the Kirubai Project has been a beacon of hope for me, I aspire to become a source of inspiration and support for others in need, one day.



Niranjan C, 21 years



Fuel for the Future



My name is Mahesh Padamala, and I am currently pursuing my Bachelor of Commerce (BCom Professional) at Kristu Jayanti College, Bangalore. My journey with the Kirubai Project began in the 5th grade, a time when my financial circumstances were challenging. I lost my father when I was in the 4th grade. With my mother working as a helper in an office, she had little to no means of paying for my tuition. It was a neighbor who introduced her to the Kirubai Project, encouraging her to seek assistance for my tuition, ensuring I could remain in school.

The Kirubai Project has supported not only me but also my brother, who is now in the 9th grade.

Their belief in my potential and the investment they made in my future have been transformative. Opportunities like these are not available to everyone, and given my financial situation, receiving support from the Kirubai Project felt nothing short of a miracle. Without their assistance, I might have found myself working at a young age to support my family, with little hope for a better future.

I am determined to make the most of this opportunity. I am proud to share that I have cleared my CA First level and have joined the intermediate course. Being sponsored by the Kirubai Project not only boosts my confidence but also fuels my desire to help others, serve the society, and make a meaningful difference.



Mahesh Padamala, 21 years



Blessed to be a Boon



My name is Santhiya, and I became a part of the Kirubai Project when I was just 5 years old. Growing up on this campus, I was a very happy child. During my time here, I witnessed the founders and the caring aunts and uncles helping many children. This experience instilled in me a desire to give back to the community, as I knew I was blessed and wanted to be a blessing to others.

When I was pursuing my bachelor's degree, AXA began their collaboration with the Kirubai Project. I was one of the fortunate children whose education AXA sponsored.

After graduating in 2017, I went on to pursue my master's in social work. Today, I have the privilege of working for the Kirubai Project alongside AXA. Together, we educate numerous children, primarily those of widowed or single mothers. We currently support five major communities.

The children we sponsor remain with their parents, under their loving care, while we bridge the gap by covering their tuition fees. We also provide medical assistance and focus on building their moral values and character.

Currently, I head the project, which involves 250 children. We operate a tailoring and computer center for girls who had to drop out of school. We have completed three batches, and the fourth is underway. Additionally, we run three after-school tuition centers that offer extra educational support, helping with homework and providing a nutritious snack every day, as many parents are not educated enough to assist them.

I know that throughout my life, I have been blessed. I am deeply grateful to AXA for sponsoring my education, enabling me to give back and help other children.

Santhiya Masi
Project Manager



FUEL Business School: Empowering Futures Through Education

The spark of potential meets the power of opportunity at the FUEL Business School. Nestled in the vibrant city of Pune, yet far from its busy life, FUEL empowers the future of children from underprivileged communities through skill-based education.

By offering a comprehensive curriculum designed to foster entrepreneurial spirit and innovation, FUEL equips its students with the skills necessary to navigate the complexities of the business world. Here, young minds are inspired to think creatively and act boldly. If not for FUEL, quality education would be a distant dream for many of these children. The institution bridges the gap by providing free education and boarding, ensuring that financial constraints do not hinder their aspirations. Through mentorship and hands-on learning experiences, students gain invaluable insights into real-world challenges, preparing them to become not just job seekers, but job creators.

In a way, the impact of FUEL Business School extends beyond individual success. It reverberates through families and communities. By empowering the youth, FUEL is cultivating a new generation of leaders who are poised to drive social change and economic growth by breaking the cycle. By investing in the future and championing the potential of those who might otherwise be overlooked, FUEL Business School, in association with AXA GBS, is building a brighter future for individuals and communities, while creating a skilled talent for the business world.

Small Town, Big Dreams



I come from Bihar, a state often associated with manual labor rather than corporate leadership. Biharis are not typically known for holding positions as CXOs in the business world, and I aspire to change that narrative for myself.

After completing my graduation, I took the CMAT, which led me to discover FUEL Business School. Joining FUEL was a turning point in my life. The skills I've gained here are essential for stepping into the corporate world. Currently, I am learning Python, SQL, Power BI, and Tableau - tools that are crucial for my career aspirations.

My goal is to become a Business Analyst, a role where these skills are extremely essential. The fact that FUEL provides this training for free is a remarkable opportunity that I am incredibly grateful for.

Thanks to FUEL, I feel equipped with all the tools I need to build a successful future in the corporate world. I truly have FUEL to thank for this journey and the possibilities that lie ahead.

Ritesh Kumar Pandey, 23



A Mix of Education and Experience



As someone hailing from a small village in Maharashtra and coming from an agricultural background, I never imagined that I would have the opportunity to explore the world of technology and business. With a bachelor's degree in computer science, I found my way to the FUEL Business School, and it has truly been a transformative experience for me.

At FUEL, I completed my Core JAVA training, a course that has been incredibly helpful in building my technical skills. The practical knowledge I gained here is something I had not received from any other institution. Beyond the technical training, FUEL also provided me with essential soft skills and aptitude training, which have been invaluable in my personal and professional development.

Currently, I am doing my internship as a Supply Chain Operator, where I get to apply the skills I acquired at FUEL. This hands-on experience is not only reinforcing what I've learned but also giving me a glimpse into the professional world.

Looking ahead, my aspiration is to become a software developer. I am excited about the future and grateful for the opportunities that FUEL has opened up for me. The journey has just begun, and I am eager to see where it leads.

Vaishnavi Ranganathrao Joshi, 23



Modern Heroes to Fight Modern Crimes

In the post-pandemic world, cybercrime rates have seen an alarming surge. This reality is particularly concerning given the vast number of internet users globally. It is safe to say that we feel a collective sense of infuriation as we read news article after news article about our vulnerable population including senior citizens, underprivileged community members, and even young adults, being the victim of scammers, sometimes wiping out an entire life's savings.

Across the globe, while digitalization has rapidly advanced, digital literacy is an issue we must address. And that's why we formed our own volunteer crime fighters — Cybervengers — to protect the vulnerable part of our population and defend them against cyber scams, which have evolved to include threats of arrest and reputation ruin.

Cybervengers was born as an AXA Hearts in Action initiative in 2023, in line with AXA Group Operations that aims to raise awareness on cyber fraud, empowering employees, their families and the communities to protect themselves against cybercrime.

To promote cyber awareness, Cybervengers rely on two channels — employee volunteers and NGO partners. The first step of the initiative was to train the trainers — equipping them with both the modules and the means.

AXA GBS employees are given cyber awareness training through self-learning, instructor-led sessions, and floor discussions, while employees' families leverage virtual instructor-led sessions. We also offer training for our support staff through an in-person session by an expert, ensuring they have the necessary tools to be vigilant against fraudsters.

Our NGO partners have joined hands with our employee volunteers in this mission to provide in-person training to vulnerable communities. We have customized the training module in regional languages so that no one gets left behind in our battle against cybercrime.

Modern-day battles are no longer fought on battlefields; they are fought in the hazy, convoluted, sophisticated world wide web. And when threats arise, the heroes aren't always superhuman — sometimes, they're just ordinary individuals doing the extraordinary.

That is what Cybervengers create — an army of people remarkable in their ordinariness but equipped to fight just the same.



The Impact We Made

Till now, Cybervengers have empowered:

2130  AXA GBS employees

200  Housekeeping, security, and driving staff

210  Employees' family members

61  Schools

5627  Students



Technical
Upskilling

78



Health-related
activities

99



School
infrastructure

12



A Digital Awakening

Lying in comparative slumber far from the bustling city of Pune, the village of Jaulke doesn't seem to be in a hurry to wake up. Connected to the city by rural roads, surrounded by a mix of fields and hills, the lulled pace here is a stark contrast to the relentless rush of urban life.

The Jaulke Zilla Parishad School is a one-story building, whose humble interior holds enormous potential – potential in the form of eager young minds who are excited to unlock the possibilities that digital literacy offers.

With the computers AXA GBS has installed in the school, 66 highly motivated students now receive the basics of a digital education, sometimes advancing to coding. They learn how to make pictographs and how to navigate Microsoft Excel.

The school, with its 33 boys and 33 girls, educated by 4 teachers, has now become a place where the parents can get their queries answered. Because the students are now digitally literate, digital accessibility is a step closer to their parents – which, in turn, translates to continuous development.

As the students of Jaulke embrace these new skills, they not only pave the way for their own future, but also inspire a ripple effect of knowledge and growth throughout their community. With each young mind that learns to navigate the digital world, the village awakens to new possibilities, moving steadily toward a brighter and more connected future.

When Will Meets Skill



As a Primary School teacher at the Zilla Parishad School, I have been able to witness the transformative power of digital literacy. Until recently, our school lacked a computer lab. Thanks to AXA GBS, we now have one where the students have started to pick up essential digital skills.

This initiative has opened new horizons for our students. They are now learning the basics of computers and, under our guidance, are beginning to operate them independently. I love to see the joy on their faces as they explore Microsoft Paint and navigate fundamental tools like Microsoft Word. This computer lab has also ignited a passion for technology among our students.

To further empower our students, we are introducing coding into our curriculum, a necessary skill for them as they grow up. The possibilities for our students are expanding and I'm eager to help them on this journey.



Santosh Baburao Hande
Zilla Parishad Primacy School Teacher
and Computer Coach



Advancing with Each Key Stroke



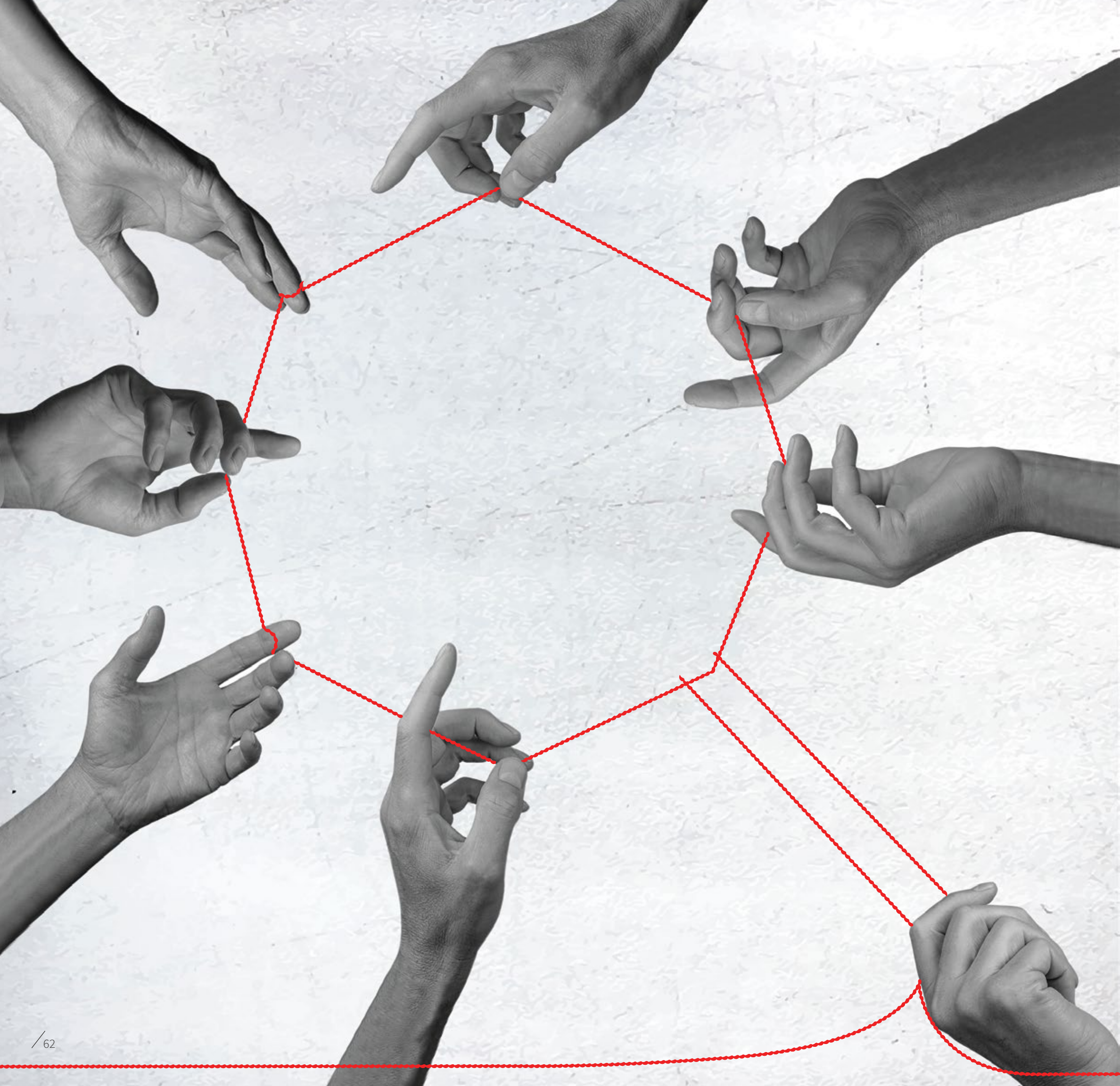
Our computer lab is a special place where I get to learn important things. Under the guidance of Hande Sir, we are discovering how to use computers, which I never had the chance to do before. He has taught us how to do digital painting, and I love creating pictures using the computer.

Hande Sir also showed us how to type on the keyboard. I feel proud when I can write my name and simple words. In our community, we don't have many chances to use computers, so this is a big opportunity for us. I'm eager to learn more skills because that will change my life.



Gaurav Kailash Borate
Class 7





Opportunity. Rights. Resilience.

There is a determination in a woman's eyes as she learns to manage her finances and gains control over her economic future. The confidence you see in her as she understands her legal rights. The self-reliance that sparks in her as she becomes empowered to generate her own income and the collective strength resonating in a room where survivors of domestic abuse find support and understanding. This is the resilience we witness as we lend support that helps women break down barriers and build lives of dignity and independence.

Our work with women from underserved communities provides them with the tools and resources they need to thrive, an ode to their inherent strength, which steels when given the chance.

A Period of Change

There is a silent struggle being waged across India, which remains in the periphery because people refuse to talk about it. Millions of young girls face a challenge that is often hidden, misunderstood, and stigmatized: menstruation.

Despite significant strides made in various fields, menstrual health continues to be a neglected issue. A staggering 71% of girls in India lack basic knowledge about menstruation before their first period, leading to feelings of shame, fear, and confusion. Moreover, only 36% of India's 355 million menstruating women use sanitary napkins, while the rest use old rags, leaves, coconut husk, and other life-threatening materials to manage their periods.

Recognizing the urgent need, AXA GBS decided to break the silence. Partnering with various NGOs across Pune and Bangalore, we launched a mission to empower young women through menstrual hygiene awareness.

The initiative is more than just distributing sanitary pads. It is about dispelling myths, breaking taboos, and providing the knowledge and resources needed to manage periods with dignity and confidence.

In schools across Bangalore and Pune, AXA GBS has conducted workshops to educate young girls about the biological process of menstruation, the importance of hygiene, and the correct usage of sanitary pads. The atmosphere has always been one of openness and understanding, as girls share their experiences and learn from each other.

This is not just a story of menstrual hygiene; it's a story of hope, empowerment, and the power of human compassion. It's a story of breaking the silence, challenging the status quo, and creating a brighter future for young women where they are not ostracized but a thriving part of a community.

By the end of 2023-24:

210+



Girls benefited in Bangalore.

100+



Women benefited in Bangalore.

In 2024 (alone):

340+



Girls reached across Pune and Bangalore.

Target:

400



Girls by year-end.





With the Right Tools



I am grateful for what I have learned in my menstrual hygiene awareness class. My teacher educated me about the menstrual cycle, explaining its causes and emphasizing the importance of maintaining proper menstrual hygiene.

She also guided me on how to keep a healthy diet during my periods, encouraging me to focus on nutritious foods and to limit spicy items. This advice has made a big difference in how I feel during my periods.

She also introduced me to some Yogasanas, which have been incredibly helpful in reducing the pain I used to experience during my menstrual cycles. Practicing these exercises has not only alleviated my discomfort but has also made me feel more empowered and in control of my body.



Prapti Malhari Malgunde
14 (years old), Pune



Dispelling Myths



My teacher provided us with invaluable education about the menstrual cycle, explaining its causes and the importance of maintaining proper menstrual hygiene. She emphasized the significance of eating healthy, nutritious foods and advised us to avoid spicy items during our periods to help manage discomfort.

She taught us some Yogasanas that have significantly reduced the pain I used to experience during my menstrual cycles. She also stressed the importance of hygiene during menstruation, recommending that we change our sanitary pads 3 to 4 times a day to ensure cleanliness and comfort. Wearing loose-fitting clothes was another piece of advice she shared, ensuring both comfort and proper hygiene.

She informed us that the typical age for menstruation to begin is between 10 and 16 years. If anyone hasn't started their period by the age of 18, she encouraged us to consult a doctor for further guidance.

One of the most impactful aspects of her lessons was how she challenged and removed the taboos surrounding menstruation. She emphasized that menstruation is a natural part of life and should not be a source of shame or embarrassment. By encouraging open discussions and making us feel comfortable asking questions, she helped us understand that every woman experiences menstruation.

I now feel more informed, empowered, and confident in taking care of my health during this natural process.



Shrusti Parshuram Handgar
15 (years old), Pune



Health at Your Doorstep



"I am an ASHA (Accredited Social Health Activist) from Kamakshipalya, Bangalore. My journey as a health worker began when my sister, who was a nurse, suggested that I become a link worker since I was home all the time, with no real source of income. I followed her advice and have spent the last 20 years working as a link worker, eventually becoming an ASHA worker, a job that I love.

I have always been passionate about serving my community and this profession has given me the opportunity to do that in a meaningful way. Now I share essential information related to Urban Primary Healthcare Centers (UPHC) on a daily basis. My focus is on educating women, new mothers, and pregnant women about the numerous benefits available to them, including various health tests, access to free medicines, and the importance of an Aadhar card.

I also emphasize the critical role of vaccinations for newborns and provide information on menstrual hygiene. It brings me immense satisfaction to empower my community with knowledge and support, and I take great pride in the meaningful work I do.



Manjula N., 54
ASHA Worker, Kamakshipalya Urban Primary Healthcare Center,
Bangalore



One of Their Own



I have been working as an ASHA social worker at the Srirampura Urban Primary Healthcare Center since 2019. When I first started, many people didn't even know who an ASHA worker was or about our role to bring health awareness to the doorsteps. But we persevered, going door-to-door to spread awareness about immunization and the importance of timely vaccinations.

There were times when people would shut their doors in our faces, but we overcame those challenges. We provide crucial information about fertility plans and family planning, and through this work, I have learned so much.

Today, the community has embraced us; they now invite us for breakfast and seek our advice. I feel like a daughter in their homes, and increasingly, people come to me to discuss their health concerns, such as blood pressure and diabetes.

Once a month, we hold meetings for new mothers, and thanks to the kits provided by AXA GBS, we are able to monitor diabetes, blood pressure, and other health issues at home for elderly individuals who cannot visit the clinic. This support has made a significant difference in our ability to care for our community.



Padmaja S., 47
ASHA worker, Srirampura Urban Primary Healthcare Center,
Bangalore



Many Spokes, One Wheel



My name is Dr. Satyavathi, and I serve as the Medical Officer of Health (MOH) in Srirampura UPHC. Our focus is on reproductive health, child health, and addressing non-communicable diseases. We work closely with Primary Health Care Officers (PHCOs) and ASHA workers, who play a vital role in our community.

ASHA workers are often the first point of contact for mothers, guiding them through their pregnancy journeys and supporting them until their children are born. After delivery, they continue to assist with child vaccinations, which is crucial in a country where population health is a significant concern.

We also collaborate with the Mahila Arogya Samithi (MAS), a self-help group that meets once a month to promote community health and drive ongoing awareness programs. Together, we operate as a team, combining the efforts of UPHC, MAS, ASHA workers, and Anganwadi workers.

In addition to maternal and child health, we face the challenge of non-communicable diseases. ASHA workers are instrumental in our efforts to address these issues, assisting with breast cancer screenings and providing support to women with anemia.

AXA GBS has generously donated health check kits for our ASHA workers, for which I am truly grateful. These kits have greatly enhanced our ability to serve the community, making a significant impact on the health and well-being of the people we assist.



Dr. Satyavati
MOH, Srirampura Urban Primary Healthcare Center



From Practice to Purpose

Opportunities are not always easy to come by in this world, and if you are from an often-overlooked section of society, even more so. But when you have the resources to know right from wrong, and the skills to carve out a living, then the future is yours to mold.

Partnering with Don Bosco Development Society, AXA GBS has unfolded a series of transformative sessions that encompass vital awareness training in financial literacy, legal rights, and health education for women, alongside specialized skill development in beauty and sewing for adolescent girls.

These sessions are not lectures. They are gateways to empowerment. For the women, the financial literacy workshops illuminate the path to economic independence, providing them with the tools to manage finances and make informed decisions. The legal awareness sessions empower them to understand their rights, instilling in them a sense of agency and confidence. Health education workshops offer essential knowledge that enables them to prioritize their well-being and that of their families.

The beauty and sewing training for adolescent girls serves as a catalyst for change. These young women learn not only the art of beauty and craftsmanship but also the invaluable lesson of self-worth. As they master these skills, their confidence flourishes, igniting aspirations for a future where they can earn a living and contribute meaningfully to their communities.

What makes this initiative truly special is the sense of sisterhood it fosters. Participants bond over shared experiences, supporting and uplifting one another through challenges and triumphs. Mentorship plays a crucial role, as experienced trainers guide them on their journey, instilling strength, and resilience.

And AXA GBS is proud to be part of this transformative journey where education and skill development converge to create a brighter future.

Don Bosco Development Society: Empowering Communities through Education and Development

The Don Bosco Development Society (DBDS) works with the mission to foster the development of disadvantaged groups by providing them with the necessary tools and opportunities to lead better lives. The organization envisions a society where every individual, regardless of their background, has access to quality education, vocational training, and essential resources that enable them to thrive.

DBDS implements a variety of programs aimed at addressing the pressing needs of the community:

- **Educational Programs:** Treating education as a fundamental right, DBDS runs formal and informal educational programs that cater to children from underprivileged backgrounds, ensuring they have access to quality learning opportunities.
- **Vocational Training:** Recognizing the importance of skill development in today's job market, DBDS offers vocational training in various trades, equipping women and young adults with the skills necessary to secure employment and achieve financial independence.
- **Health and Nutrition:** DBDS conducts health awareness campaigns and provides nutritional support to families in need.
- **Community Development:** DBDS engages in various community development activities, including awareness programs on social issues, women's empowerment initiatives, and efforts to foster social cohesion.



More Than Homemakers



As homemakers, our lives revolve around our families – our husbands, children, and in-laws. While we cherish our roles as wives and mothers, we have always had the yearning to do more.

Recently, we had the opportunity to participate in a series of awareness training sessions focused on legal rights and empowerment for women. It was a revelation for us. We learned about the process to follow in an unjust situation or during conflict, particularly how to support women who face challenges at home. For instance, if a mother-in-law is verbally or physically abusing her daughter-in-law, we now have the knowledge to help the daughter-in-law understand her rights and how to seek justice.

This newfound awareness has been truly empowering. We now feel like we have a voice, not only for ourselves but for others who may be suffering in silence. We have expanded our circle of friends in the community, connecting with other women who share similar challenges and aspirations. Together, we discuss our experiences, support each other, and uplift one another.

We no longer see ourselves solely as homemakers. We want to do more, to be advocates for women who may not know their rights or who feel trapped in their circumstances. We want to empower them to stand up for themselves and pursue a life filled with dignity and respect.



Tanuja Shivraj Kanade (28)
and **Komal Sunny Bhalerao (28)**
Homemakers, Pune



Fortifying Their Future



When we joined the financial literacy training program, it turned out to be an opportunity that would empower us in ways we had never imagined.

Before this training, we were unsure of managing our finances. The sessions enlightened us about various banking and investment options, and their importance. We have opened investment policies in our daughters' names, and we manage this online without apprehension. This has helped us secure our children's future and ensure that they receive the kind of opportunities they deserve.

Both of us learned about financial fraud, which was eye-opening. We now understand the different types of fraud that can occur and how to protect ourselves and our families. This awareness has made us vigilant and proactive in our financial dealings, empowering us to make informed decisions.

We have both become active managers of our family finances. We also support each other, share advice, and celebrate our achievements, big and small.



Vanita Gaekwad (22), Homemaker, Pune
Pranani Prakash Sarmalkar (42), Anganwadi Teacher, Pune



Their Health in Their Hands



One of the most important moments in the health awareness trainings we attended was when a doctor shared insights about cancer. She told us in some cases, cancer can be cured, which we didn't know before. This knowledge has encouraged us to be more proactive about our health and seek regular check-ups.

The sessions also addressed uterine health, an area where we had a lot of false beliefs. We learned that many conditions can be managed with proper knowledge and care. For instance, we discovered that with the right information and guidance, it is possible to avoid unnecessary procedures like hysterectomy and ovariectomy. Now, we can ask the right questions when consulting with healthcare providers.

We also learned about the significance of nutrition and a balanced diet to maintain our overall health. These sessions have made us more informed and more confident in taking charge of our health.



Sakuntala Vasmale (53)
Anganwadi Sevika, Pune

Usha Kambli (57)
Anganwadi Helper, Pune

Zahida Sheikh (52)
Tailor, Pune

Vainta Shantaram Bhosale (58)
Homemaker, Pune

Mangal Dounde (60)
Homemaker, Pune



Courage in Calamity



For most of my life, I lived with very little exposure to the outside world. I was a homemaker, but my life changed dramatically when my husband, a talented fashion designer, fell sick after an accident. He began experiencing seizures, which made it impossible for him to work. Suddenly, I found myself in a situation where I needed to step up and support our family.

This is when I enrolled for the sewing training program by the Don Bosco Development Society in partnership with AXA GBS. I was always interested in sewing and this came at the perfect time. Through the program, I learned to stitch all kinds of women's clothes, from simple dresses to more intricate designs. When I finished the training, I received a sewing machine and all the essentials I needed to get started.

What has been truly wonderful is that, despite his condition, my husband still supports me – he shares his ideas for designs and encourages me to explore my creativity, helping me grow.

Now, I earn around INR 3000 a month from my sewing work, which I do from home. This is a significant step for us as it helps us sustain our family. My goal is to expand my skills and ultimately earn more, not just for us but to create a better future.



Subrina Mohsin Sheikh (24)
Self-Employed Seamstress, Pune



Confidence in Every Stitch



I live in a joint family, with my husband, children, and in-laws. While my husband is employed in a private firm, I found myself confined to my home without a source of income, even being a BCOM graduate. This situation left me wanting to contribute to my family and find fulfillment in my daily life. That's when I decided to join a sewing machine training program run by the Kirubai Project.

Before joining the program, I had no experience with stitching at all. The training opened my eyes to a new world of creativity and skill. I learned how to stitch clothes and soon began making outfits for my mother-in-law and my children. Every time I see them wear the clothes I stitched, it fills me with happiness and pride. I find my motivation in the satisfaction of creating something for my family.

With the skills I have learned, I want to run my own stitching center one day, where I can run my own business and continue doing what I love. With every stitch, I'm gaining confidence and discovering my potential. I'm quite excited about the future!



Jayashree, 37
Self-Employed Seamstress, Bangalore



Unshackled by Age or Gender



I have been stitching purses and selling them in the KR Puram Market for a while now. I have a sewing machine at home and have always wanted to improve my stitching skills. However, when I reached out to various stitching classes, I often faced rejection. Many places only offered training to women, leaving me feeling discouraged.

Then I discovered the stitching training program run by the Kirubai Project that welcomed both men and women, primarily aimed at teaching women from underprivileged backgrounds. The program offered free classes with no age restrictions, which excited me. I knew this was my chance to finally learn the craft I was passionate about.

As I grow older, I realize that selling purses in the market all day will become increasingly difficult. By learning more advanced stitching techniques, I hope to generate a sustainable income for my family while working from home at my own pace. I also dream of passing these skills on to my children in the future, providing them with opportunities and knowledge that can benefit their lives.

This experience has taught me that learning knows no boundaries of age or gender. If you have the interest and determination, you can pursue anything at any stage of life.



Mohammad Pasha, 52
Tailor, Bangalore



Enabling Through Skilling



I am a counselor in the Chamrajanagar constituency. My passion for social service has always driven me to find ways to help those in need. I've seen many women in my community who stay at home, longing for opportunities to improve their lives and contribute to their families. That's when I had the idea to start tailoring classes for these women, so they could learn to stitch at home and generate an income.

With support from AXA GBS and the Kirubai Project, I was able to act on my vision. They generously donated sewing machines, which made it possible to launch the program. I am thrilled to share that so far, 60 women have learned tailoring through our classes, and many of them have started earning money from their newfound skills. The joy and gratitude expressed by these women have been truly heartwarming.

I cannot thank AXA enough for their support and for believing in us. Their contribution has not only provided us with the necessary tools but has also instilled a sense of confidence in the women who participated. Knowing that they can now contribute financially to their families has changed their lives for the better.

Through this initiative, I have witnessed firsthand the positive impact that empowerment and skill development can have on a community. I am excited to continue this journey and help even more women gain independence through tailoring.



Kokila Chandrashekar
Counselor, Chamrajanagar Constituency





Women Empowerment Project

SKILL TRAINING PROGRAM

SUPPORTED BY

AIA BUSINESS PARTNERS

MENTED







Health. Hope. Help.

In the dense, verdant forests of Chamarajanagar district, Karnataka, there is a tribe that has learned to live in the shadows. The Soliga tribe has lived in close harmony with nature for centuries and their traditions are as ancient as the trees themselves. Worshippers of wildlife, keepers of the woods, guardians of the forest's secrets, the rhythm of their lives beats in tune with that of their forest home.

But sometimes, the depths of the forest prove to be a tough destination when emergency help is much needed. The Soliga can vouch for that too. Despite the availability of ambulance services, the tricky paths to their home tend to compromise the response times.

AXA GBS is proud to have eased this challenge by addressing the very root of the matter — enhancing their immediate emergency healthcare access. In partnership with the Institute of Public Health (IPH), Bengaluru, our NGO partner, and AXA XL, we donated a state-of-the-art ambulance to the Hosa Jeevana Clinic. The clinic, run by IPH, provides de-addiction-based healthcare services to the Soliga community.

The Need for Improved Healthcare Access

Despite advancements in healthcare, the Soliga tribe continues to grapple with a host of health issues, including malnutrition, anemia, and infectious diseases. Geographical isolation, poor infrastructure, and limited healthcare facilities pose significant challenges in accessing essential medical services.

Many Soliga settlements are located in remote areas, making it difficult for healthcare providers to reach them. The absence of proper roads hampers timely transportation of patients to healthcare facilities. Large ambulances which provide modern healthcare are only equipped to travel on all-weather metalled roads.

There is a scarcity of primary health centers and sub-centers in the region, and the lack of ASHAs (Accredited Social Health Activist) exacerbates the problem.

Addressing the Healthcare Gap

The new ambulance from AXA GBS will now effortlessly traverse the winding roads and muddy paths that lead into the forests of Chamarajanagar, home to the Soliga. The ambulance service essentially covers the needs of around 4000 individuals across 93 settlements across 2 taluks of the Chamarajanagar district. By improving the response time in times of critical health needs, the Hosa Jeevana clinic is now empowered in their efforts to reduce the mortality rates among the Soliga community arising from healthcare emergencies.

By racing across the mud and stone-laden forest paths with ease, this ambulance service could well become the difference between mortality and a miracle.

The impact of this initiative also extends beyond emergency care. The ambulance will also support ongoing health programs, such as sickle cell disease screening and treatment, and malnutrition prevention. By enhancing access to these vital services, this initiative has the potential to create a healthier and more prosperous future for the Soliga community.

Lives Saved:

- **Emergency Response:** The ambulance will enable timely response to medical emergencies, reducing mortality rates.
- **Community Health Programs:** It will facilitate the implementation of community-based health programs, such as immunization campaigns and health education initiatives.
- **Healthcare Access:** The ambulance will improve access to specialized healthcare services, including maternal and child health care.
- **Immediate Beneficiaries:** Approximately 1,000 households (around 4,000 individuals) residing in 93 tribal settlements across 2 talukas of Chamarajanagar district will directly benefit from enhanced emergency care and community health services.
- **Wider Community:** The entire forest-dwelling Adivasi population of Chamarajanagar, including the Soliga, Jenu Kuruba, and Betta Kuruba tribes (over 40,000 individuals), will indirectly benefit from improved mobile health services and emergency hospital services.

The Soliga tribe once fought and won a legal battle to stay in their own land after they were evicted and relocated after the forests near BR Hills, Karnataka were declared a wildlife sanctuary. Calling for unity among themselves and through the power of rigorous campaigning, they won the rights to return home, where generations had lived and died.

With a healthier future becoming a reality, this resilience will now live on in the Soliga tribe.



The Institute of Public Health, Bangalore: Partnering for a Healthy Tomorrow

The Institute of Public Health (IPH) is a tireless advocate for a healthier, more equitable society, driven by a profound commitment to the wellbeing of all.

They are quiet architects of change, with their work transcending the sterile walls of laboratories and reaching out to the very pulse of our communities. Through groundbreaking research, IPH delves deep into pressing health issues, illuminating the often-overlooked links between socio-economic factors and health outcomes. Their studies not only inform policy but also empower communities to take charge of their health narratives.

Education is another pillar of IPH's work. By offering comprehensive training programs and workshops, the institute nurtures the next generation of public

health professionals, equipping them with the knowledge and skills necessary to enact meaningful change. Their commitment to capacity building ensures that local leaders and health workers are not just participants but champions of public health.

IPH also actively works to influence health policy, striving to ensure that the voices of marginalized communities are heard and considered in decision-making processes. They partner with NGOs, governmental bodies, and international organizations, fostering a collective approach to health challenges.







Winding Roads, Constant Help



My name is Dr. Joshua, and I serve as the Medical Officer at the Vivekananda Girijana Kalyana Kendra (VGKK) Hospital in BR Hills. We are located in a tribal region that is resource-limited within the state, supporting approximately 17 hamlets nestled deep within the forest. To effectively reach these communities, we rely on essential support, such as the ambulance we received from AXA. It's significance cannot be overstated; the patients living in these remote areas have no other means of assistance, as medical services do not extend to where they reside.

Our team ventures into these hamlets every day and throughout the week, conducting health camps to serve the patients. The two ambulances function as our extended arms, enabling us to reach those in need. We serve not only the BR Hills region but also the wider Chamrajanagar district. With the aid of these ambulances, we run a cohort team to effectively respond to emergencies faced by our patients.

When we are alerted to an emergency, we promptly dispatch our vehicles to pick up those in need of immediate care.

Recently, we encountered a case of uncontrolled diabetes mellitus in a 14-year-old girl living in a remote hamlet. The road to her home was perilous due to inclement weather, but our ambulance was able to navigate an alternate route, reach her, and provide the necessary treatment. I am pleased to report that she is now completely fine.

None of this would have been possible without the support of these two ambulances. For the tribal members, reaching the hospital typically requires hours of walking or reliance on two-wheelers along treacherous roads.

While they often depend on their traditional indigenous medicines, these vehicles have allowed us to demonstrate that a modern health system is also available for their assistance, should they need it. We provide them with this option while respecting their rich traditional knowledge.

Thanks to the trust we have built, we now see patients coming in daily seeking our help.



Dr. Joshua
Medical Officer,
VGKK Hospital



Strengthening Trust



My name is Prabhu, and I work as a Field Supervisor at IPH. During one of my field visits, I learned about a tribal mother who had given birth at home at 4:00 am. Having been accustomed to home births, she was initially reluctant to come to the hospital for postnatal care.

Understanding the importance of building trust in our community, I took the time to speak with her, providing reassurance and addressing her concerns. After our conversation, she agreed to seek the medical attention she needed.

Thanks to the ambulance AXA GBS donated, we were able to transport her safely to the hospital, ensuring she received the care she deserved. This is one of the many examples of how the ambulance service has helped us strengthen the trust the Soliga tribe has in us.



Prabhu
Field Supervisor, IPH



Enhancing Tribal Healthcare



My name is Santhosh, and I am a Clinical Research Training Program Fellow at the Institute of Public Health (IPH). I work within the Center for Training, Research, and Innovation, focusing on Tribal Health. Our project is dedicated to enhancing the existing healthcare systems in adivasi communities, with a particular emphasis on maternal health.

I joined this initiative two years ago, and since then, I have been managing and leading the ancillary care team locally. Over the past two years, we have handled 492 cases related to ancillary care, with 272 cases reported in the last year alone.

We categorize the cases we receive into three types:

1. **Medical cases** that require attention from medical or paramedical professionals.
2. **Health system** cases that do not involve a medical professional, such as blood donations and vaccinations.
3. **Social cases** where we assist with basic documentation needs, like Aadhar cards and birth certificates.

Throughout these two years, our ambulances have been instrumental in addressing medical cases.

For instance, two months ago, we encountered a postnatal mother who developed complications. Unfortunately, there was no ambulance available at the medical college. Her family reached out to us through their assigned Tribal Health Navigator. We were able to provide our ambulance service to transport her to a specialized hospital in Mysore.

Given the urgency of the situation, the absence of an ambulance would have imposed significant transportation costs on the patient's family, which they could ill afford.

Typically, government ambulances provide transportation for follow-up visits, picking patients up from their homes and taking them to the hospital. However, they often do not cover the return journey, and we have been able to bridge this crucial gap.

In the more remote regions, mobile network issues can make it challenging to call for an ambulance. However, since VGKK hospital has been serving these communities for the last 40 years, residents from these interior areas often come directly to us for any health support they need.

One of our primary focus areas is neonatal care for both mothers and their newborns. After delivery, our medical interns visit the patient's home to provide ancillary care, closely monitoring the health of both mother and child. They are trained to manage minor healthcare challenges, and in cases requiring more significant intervention, they ensure that patients are referred to the appropriate specialists.



Santhosh Sogal
Clinical Research Training Program Fellow, IPH



Tribal Health Navigators



I am Dr. Deepak, a trained Ayurveda doctor with two decades of experience in public health. My journey in this field has been deeply intertwined with the tribal communities in Chamrajanagar, beginning with IPH's partnership with them in 2014. This collaboration started with an open discussion between IPH representatives and tribal leaders, laying the foundation for a shared commitment to improve tribal health.

Our initial project, titled "Participation for Local Action," marked the first step in our efforts to support these communities. One key aspect we sought to understand was why many women in the region preferred to give birth at home, often bypassing available healthcare facilities.

During this period, we piloted the Tribal Health Navigator project as part of our ancillary care services. The Tribal Health Navigators serve as vital support systems for the tribal communities, helping them navigate the complexities of modern healthcare. Many community members feel overwhelmed by the healthcare processes, which can lead to them opting out of seeking care or discontinuing treatment midway. The navigators provide essential financial and social support, with the ultimate goal of transforming public hospitals into friendly environments for tribal communities. They guide individuals through the healthcare process, answering questions such as where to obtain medicines, where to get lab tests done, and when to schedule follow-ups.

By serving as the crucial link between tribal communities and the public healthcare system, the Tribal Health Navigators have been instrumental in establishing trust and improving access to care. We have appointed community members with nursing backgrounds to facilitate positive hospital experiences for tribal patients. These navigators also act as liaisons for their respective wards, assisting patients who need specialized treatment at other hospitals.

To date, they have successfully assisted around 400 individuals, significantly impacting their health outcomes.

Currently, we are conducting a study titled "Equity and Transformative Action on Tribal Health." Our research has revealed that tribal communities are disproportionately affected by malnutrition compared to other disadvantaged groups in Chamrajanagar. We collect data periodically to support this research, which provides us with valuable insights into their developmental journey and helps us tailor our interventions more effectively.

Through these initiatives, we strive to empower tribal communities and create a sustainable framework for improved health and well-being.



Dr. Deepak
Ayurvedic Doctor, Cohort Leader



An Essential Link



My name is Asha, and I am from Hannur Taluk, working as a data collector in the Chiguru Birth Cohort team. Each day, we engage in fieldwork to support our community. Initially, we relied on buses for our travels, but thanks to the availability of the ambulance, we can now visit many households to assist patients, pregnant women, and newborns.

The ambulance has proven invaluable, especially in areas with poor network connectivity. It allows us to reach remote locations, transporting senior citizens and pregnant women in need of care. Additionally, it provides critical support for transferring bodies of individuals attacked by animals in the forest and assists with emergency accident cases, even during odd hours.

Our work has become more effective and impactful because of this essential resource, enabling us to better serve our community's needs.



Asha S.
Chiguru Adivasi Birth Cohort Data Collector, IPH



A Difference That Matters



My name is Kollore Gowda, and I have always lived in the forest. When I constructed my house in 1963, there were only four families residing here. Over time, we began sharing information about the forest, and now around 150 families call this area home.

Our primary occupations involve gathering resources from the forest, such as honey, coffee, and soap nuts. However, we face significant challenges, particularly during the six months when work is scarce. Many of our community members travel to Coorg, Kerala, and other areas to find daily wage work to support their families. Unfortunately, not everyone has land; only about 60 individuals own a piece of land.

We are extremely grateful to the Institute of Public Health (IPH) and Dr. Sudarshan for bridging healthcare gaps and spreading awareness about the various benefits and schemes available to us. Their support has made a significant difference in our lives.



Kollore Gowda
Soliga Tribal Leader



Empowered and Empowering



My name is Jayasheela, and I am a member of the Soliga tribal community. When I was born with limb deficiencies, my parents were understandably worried about my disability. In fact, my father refused to see me at first. My mother, though loving, often resorted to tough love; she would discipline me frequently, not out of a lack of affection, but because she wanted me to learn independence and the skills needed to support myself as I grew older.

For a long time, I was unaware of the government benefits available to me as a member of a tribal community and as a person with a disability. However, I have since dedicated myself to helping others in my community understand their rights and the resources available to them.

There are 60 differently-abled individuals in my community, representing 21 types of disabilities. I have successfully assisted each of them in obtaining UDID cards, caste certificates, and pensions, empowering them to access the support they deserve.



Jayasheela
Soliga Community Worker





Land. Life. Legacy.

A Story Written in Green

Spring usually comes once a year. But in Anandvan, it stays all year round.

Once a barren land, with nothing but mud and trash, the place now stands proud as a ~500-acre forest, with more than 55,000 trees. It now sparkles with life — a wide variety of birds, animals, and everything in between, thriving among the trees and fresh water sources.

And we are both humbled and proud to be part of this revival project.

The partnership between Anandvan Foundation and AXA Global Business Services is a long-standing one. It forms the backbone of our corporate social responsibility initiatives. It is a “place of pilgrimage” for every employee and leader, every time they visit Pune.



The Emerald Embrace

We are committed to preserving biodiversity, supporting local communities, and promoting environmental sustainability — values that perfectly align with Anandvan.











Beginning with the humble planting of 30 saplings in 2018, our commitment to environmental sustainability in Anandvan has evolved into a diverse portfolio of impactful projects. This journey of growth and expansion has seen us diversify our efforts, from the donation of solar panels, pumps, water ponds, and drip irrigation systems to the support of mega tree plantation drives and the establishment of urban biodiversity eco trails.

One of the most notable projects was the successful planting of 6000 saplings in 2023-24, marking a significant increase in our scale of impact. Looking ahead, we plan to support Anandvan in their ambitious endeavor to plant 10,000 saplings in the year 2024-25, further magnifying the reach and depth of our environmental initiatives.

The innovation introduced through the "Multi-Sensory Eco Trail" at Anandvan exemplifies a groundbreaking approach to environmental education and engagement. This unique initiative transforms the traditional concept of forest exploration by enabling individuals, including those with disabilities, to experience nature through all their senses. By incorporating elements such as the Rope Guided Trail, multi-sensory experiences, and information boards designed for multi-lingual and Braille accessibility, the Eco Trail creates an inclusive and immersive learning environment.



Here are a few highlights that testify to the scale of the project:

-  Commenced with the planting of 30 saplings.
-  Facilitated donation and installation of solar panels, pumps, and water ponds.
-  Implemented drip irrigation systems and borewells to support sustainable agriculture.
-  Supported the plantation of numerous saplings and the maintenance of existing green spaces.
-  Contributed to the establishment and maintenance of 3 water ponds, including providing necessary tools and pipelines.
-  Orchestrated a mega tree plantation drive, resulting in the planting of 5000 trees.
-  Installed a water tank, pipeline, and entrance gate to enhance environmental infrastructure.
-  Expanded our impact with the development of Urban Biodiversity Eco Trail Phase 1 and Phase 2, encompassing the plantation of 2000 saplings.
-  Achieved a remarkable milestone by planting 6000 saplings in 2023-24.
-  Continuing our commitment by supporting Anandvan to plant 10,000 saplings for the year 2024-25, reflecting our dedication to scaling our impact for a sustainable future.



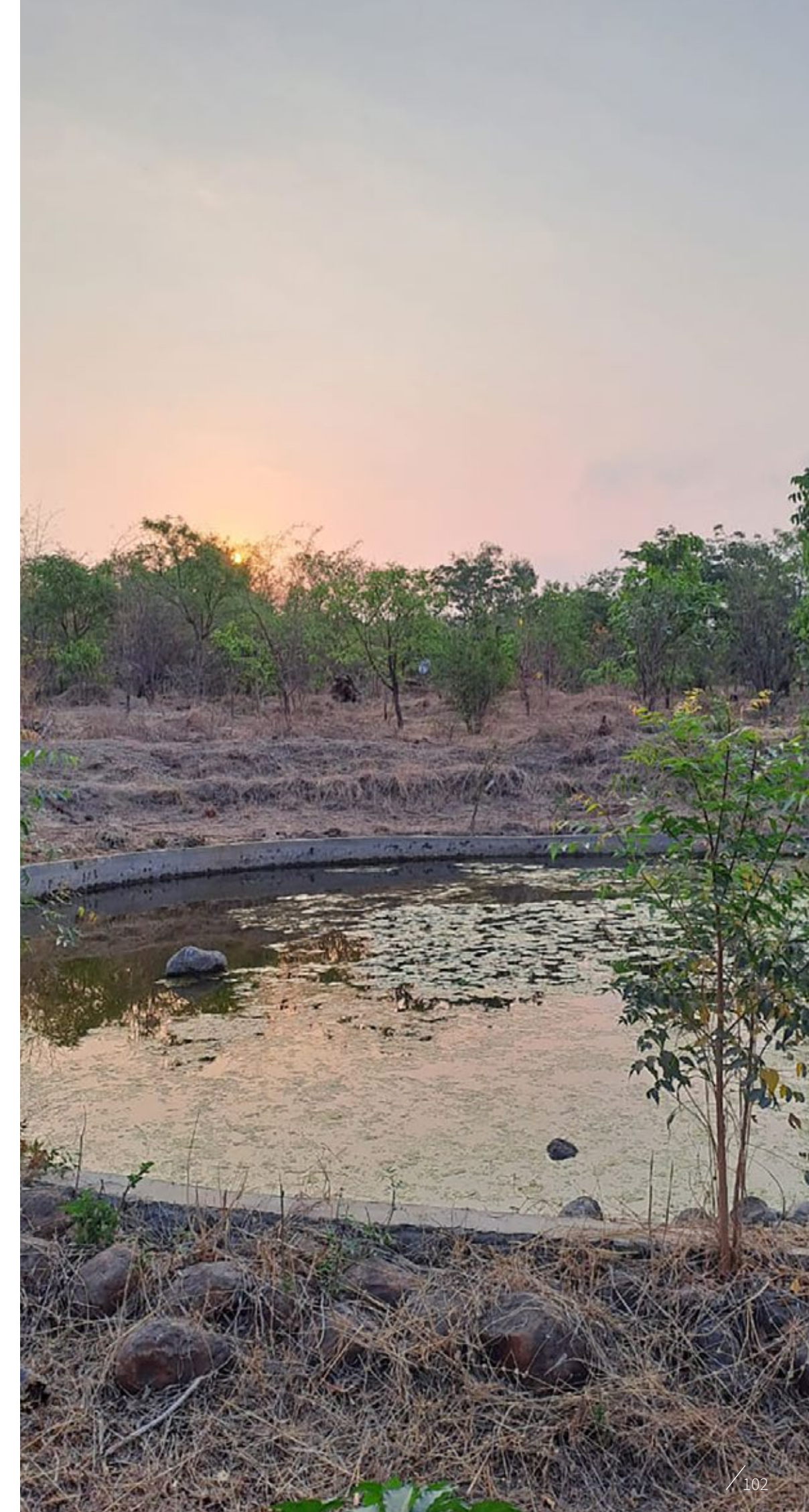
The Renewed Earth

What was once a wasteland is now teeming with life – the green of the trees and pulses of the birds and animals. This is how it was done:

-  **Habitat Creation:** The native tree plantation initiative has resulted in the creation of valuable habitats for various wildlife species, such as birds, insects, and small mammals, thereby increasing urban biodiversity.
-  **Temperature Regulation:** The presence of native trees has provided a cooling effect through shade, reducing the urban heat island effect and making urban areas more comfortable during hot seasons.
-  **Air Quality Improvement:** Native trees release oxygen and absorb carbon dioxide, effectively improving air quality and combating heat-related health issues in cities.
-  **Climate Change Mitigation:** The carbon sequestration capability of native trees has contributed to mitigating climate change by capturing and storing carbon, reducing greenhouse gas concentrations in the atmosphere.
-  **Improved Water Management:** Tree plantations have reduced rainwater runoff, minimizing the risk of flooding and erosion in urban areas. These trees have also helped recharge local groundwater, essential for urban water supply and mitigating drought effects.
-  **Air Pollution Reduction:** Trees have helped filter and reduce air pollution, leading to better respiratory health for urban inhabitants.
-  **Wildlife Corridors:** The native tree plantation initiative enabled creation of wildlife corridors, allowing animals to move within urban areas, maintaining genetic diversity and enhancing the population of local wildlife.

As each of us keeps planting saplings in Anandvan year after year, we are claiming Earth back from wanton destruction and neglect, one tree at a time. We are writing this story in green.

Spring usually comes once a year. But in Anandvan, spring lasts all year round. Because we make it so.



Anandvan Foundation: Rewilding the Urban Spirit

There is an old, famous rock song from the 1980s that has this powerful line:

“Can you build an emerald city with these grains of sand?”

For Anandvan Foundation, the answer would be a resounding “yes.” Because they can and they have.

Rarely does a city – powered by concrete veins and metallic nerves – hold a beating heart of green. Pune, India can prove to be the exception because of Anandvan Foundation’s vision. With every tree they plant, they are weaving a green thread back into the city’s fabric.

They are the patient hands that coax life from parched earth. They are the pied pipers that call birds and butterflies home. They are the shelter that keeps snakes safe. Every tree they plant is a promise towards a greener, cooler future, keeping barrenness at bay.

Anandvan is not a manicured park. It’s a Miyawaki-inspired lush forest alive with native plants and trees, teeming with biodiversity, a stark and beautiful contrast to the surrounding urban sprawl. Anandvan Foundation doesn’t plant a tree and walk away. They welcome, educate, and nurture adults and children on the significance of having a forest right in the middle of a fast-growing city.

- **Urban Forest Movement:** Their primary goal is to revive and conserve forests within urban areas. They work towards transforming neglected and barren land into thriving urban forests.

- **Green Advocacy:** They promote sustainable living practices, including reducing single-use plastic, preventing pollution, and addressing other environmental issues.
- **Community Involvement:** Anandvan Foundation strongly emphasizes community participation through volunteering, events, and educational programs. They invite individuals and communities to actively contribute to their mission.
- **Environmental Education:** They organize on-field training and activities like seed collection, seed-ball making, nursery management, tree plantation, and more, to educate people about environmental conservation.

One would often find a mix of people in Anandvan in the morning, engaged in a variety of activities. There is the regular jogger on their journey to a healthier life. There is the quiet introvert meditating in one of the sanctuaries. There is the older couple walking hand in hand through the mud trail, each ensuring the other one has sure footing. There is the dedicated volunteer watering the trees one cluster at a time. Then there are the dogs that live out their whole lives here, hunting and foraging, exactly like nature intended them to do.

With all the green grass and the pure air and the quiet peace, what Anandvan truly offers to a city dweller is a moment of profound connection with nature amidst the urban chaos.



How One Man’s Quest Became a Crusade

“

Born and brought up in the serene towns of Dehradun and Haridwar, I moved to Delhi for work, where I quickly rose to the position of General Manager of Marketing for North India at IDPL. Having lived in Delhi for a while, I yearned for a change — something more tranquil and green. That’s when, in 2013, I decided to relocate to Pune, drawn by its reputation for serenity and lush landscapes.

However, upon my arrival, I was met with a stark reality. As I walked through the city, I was disheartened to see trash strewn everywhere; the greenery I had envisioned seemed almost non-existent. Each day, I passed through a particular region on my way to work, and one day, curiosity compelled me to explore further.

What I discovered was a stagnant lake, roughly 50 by 50 feet, filled with all kinds of garbage. The sight was appalling, and my wife and I resolved to clean it up. But as soon as we approached, the foul smell overwhelmed us, causing us to vomit. We returned home, showered, and took some medicine, but something inside me sparked a determination to come back.

This is how it all began.

Had I not made that decision to return, perhaps Anandvan would never have come to life. With my background in botany, I recognized the potential in the dried shrubs surrounding that lake. I knew they had been left unattended for far too long. I started watering these plants, nurturing them back to life, while also cleaning the area. Each time I worked in that space, I chanted the Gayatri Mantra (a Hindu prayer), seeking divine intervention in our endeavor.

Six weeks of relentless watering, cleaning, and praying passed, and gradually, I began to see the results. Fresh shoots emerged, and existing trees started to change color, slowly transforming from brown to vibrant green. Today, Anandvan is home to 1,500 varieties of trees.

Even now, I remind my volunteers to clean the dust off the trees, not just water them. Pollution remains a significant barrier to the growth of our trees and their fruit.

In the beginning, there was a severe lack of water to keep the plants hydrated. I would buy cans of water and bring them to the area in my Maruti car — 35 cans of 10 liters each. Due to my chronic asthma, I struggled to carry them from the car to the trees, so I often enlisted the help of passersby.

It was heartening to find that the majority of people I approached were more than willing to assist me. There were days when I would make

multiple trips back and forth, fueled by my passion to revive this forest and ensure it thrived.

Plastic waste was another major issue. After cleaning up, we discovered a staggering 40 tons of plastic littering the area. I would stand at the entrance of Anandvan, inviting joggers and walkers to experience the fresh, clean space we had created. My presence from 6 to 8 every morning seemed to inspire those I spoke to, and remarkably, no one ever declined my invitation.

It took us four to five years to develop the area fully, ridding it of anti-social elements like drug dealers. During this time, the Forest Department took notice of our efforts at Anandvan.

When I met Vishal and Bupesh, we collaborated on installing pipes throughout the forest to water the trees more efficiently. This teamwork was instrumental in transforming Anandvan into the thriving forest it is today. What started as a personal mission has grown into a movement, leading to the establishment of Anandvan 1 through 6.

Yet, our work is far from over. We must strive to grow the forest as rapidly as the concrete jungle expands around us. The journey continues, and with every small victory, I am reminded of why I embarked on this path in the first place.

Praveen Kumar Anand (fondly called Kumar Uncle by one and all)
Founder, Anandvan Foundation

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Reconnecting with Nature Through Anandvan



At Anandvan, we embarked on an incredible journey to develop the eco trail in partnership with AXA and the Forest Department. Our primary aim? To reconnect human beings with nature – something we believe is now more essential than ever.

I often pose a question to visitors: "When was the last time you walked barefoot in a forest? When did you last touch the soil or play with it? And when was the last time you willingly got drenched in the rain?" These questions serve as a reminder of the simple joys of nature that many have forgotten.

Each tree in Anandvan comes with a QR code that, when scanned, leads to a wealth of information about it. There are plaques with essential details as well.

However, no technology can replicate the actual sensation of touching a tree or feeling the earth beneath your feet. This is the kind of engagement we're striving to cultivate.

We focus a lot on engaging children because they are the next generation, and it's crucial for them to have hands-on experiences with the natural world.

When people volunteer, we ensure their time is spent doing something meaningful. For children, we invite them to assist in the nursery, guiding them through the fascinating process of germination and the entire lifecycle of a tree.

Our eco trail is a natural, all-weather path that we keep open only in the mornings, from 6 to 10 AM. This is a forest, not a park, and the evening belongs to the wildlife, like the peacocks, mongooses, hares, and even snakes that call Anandvan home. We must protect their sanctuary.

Along the 2-kilometer stretch of this eco trail, you'll find various stations, including a nursery and a soil experience center. The soil experience center is particularly unique, providing insights into different soil types and their characteristics.

Up on higher ground, we have an air experience center where visitors can breathe in the pure, fresh air that Anandvan offers. It's an experience like no other.

One of our core principles is that nothing at Anandvan goes to waste. We utilize every type of soil we find to cultivate specific trees, and fallen leaves are collected and transformed into nutrient-rich manure. There are stations where volunteers can create seed balls. These are then scattered throughout the forest, ensuring that future trees will grow.

We are also well-prepared to prevent forest fires, maintaining a vigilant

approach to protect our precious ecosystem.

Here, sandalwood and mulberry grow naturally, and our bamboo lasts for a decade. The temperature in Anandvan is at least five degrees cooler than in the city, providing a refreshing escape from urban heat.

Natural water bodies hydrate the forest, and we take special care to nourish the groundwater during the rainy season. The symphony of birds chirping here is a delightful reminder of the life that thrives in Anandvan; sounds that are increasingly rare in the city. We are home to numerous species of indigenous butterflies, adding to the naturalness of this forest.

The urgent need of our times is to create urban forests, and that is precisely what the Anandvan Foundation aims to achieve. We must give our cities their green lungs and restore the vital connection between people and nature. We are making a difference, one tree, one experience at a time.

Vishal Pawar,
Vice President, Anandvan Foundation



Healing the Wounds of Nature



I joined Kumar Uncle as a volunteer at Anandvan in 2013. At that time, it wasn't yet an NGO; we simply came together to clean and restore this beautiful place. Once the initial cleaning was done, we felt a strong responsibility to ensure that Anandvan remained pristine. We began encouraging more people to volunteer, teaching them how to care for the existing trees and how to grow new ones.

One of the most beautiful aspects of Pune is that almost all free land has the potential to be a forest. Unfortunately, this is also where people often choose to dump their garbage. We realized that the best way to protect these areas was to adopt them. Slowly but surely, we transformed the nearby lands into the first Anandvan, saving them from becoming dump yards.

In 2015, we officially registered Anandvan Foundation as an NGO. This marked a significant milestone in our journey. AXA GBS became our first corporate sponsor, and this partnership provided much-needed momentum for our growth.

In the initial three years of Anandvan, we faced a challenging reality – none of the trees we planted seemed to be thriving. Fortunately, the Forest Department stepped in to guide us on how to eliminate parasitic plant species and to plant native varieties instead. Once we removed the invasive trees, the native ones finally began to receive the sunlight and nutrients they needed to flourish.

The trees we planted way back in 2016 have now grown to a remarkable height of 30 to 40 feet, nourished solely by natural manure. We take pride in the fact that we never use pesticides in our forest.

Today, we have a robust irrigation system in place, a far cry from those early days when Kumar Uncle would carry water cans all by himself to save the trees and plants.

Human activities have severely damaged the natural groundwater system, with roads, pathways, and even house compounds being paved over. Rainwater has no way to seep back into the ground. However, in Anandvan, we are striving to reverse this damage by maintaining a natural environment. Our forest acts as a "recharger" for the groundwater system, which is crucial not just for Anandvan but for the entire city and, indeed, for all cities in India.

There have been alarming instances where people have dug borewells down to 1,000 feet without finding any water. I firmly believe that if borewells within a 6-kilometer radius of Anandvan do not dry up during the

summer months, it is solely because of the efforts we have made here.

Projects like Anandvan address numerous environmental challenges – enhancing greenery, improving air quality, conserving water, and reducing dust pollution.

As we look toward the future, we aspire to replicate the Anandvan model in other cities across India, doing so efficiently and systematically. With the work we have accomplished here, I dream that one day Pune will be recognized as "The City of Urban Forests."

Bupesh Sharma
Co-founder & Secretary, Anandvan Foundation



From Wasteland to Wonderland

While Anandvan has been revitalizing Pune and giving the city green lungs, a similar endeavor is underway in Bangalore.

For years, the name Bingipura landfill evoked images of environmental degradation, a stark reminder of Bangalore's increasing waste management challenges. This sprawling site in the south side of the city became a dumping ground for its refuse, leaving behind a legacy of noxious fumes, contaminated soil, and significant health burden on nearby communities.

The local residents, who had endured years of this environmental assault, repeatedly voiced their anguish, which led to the curtailment of dumping activities. But with the stench of decomposing waste and the danger of methane gas causing fires, it remained, in all essence, a desolate landscape.

In 2021, the state government declared its intent to turn the wasteland into a vibrant forest, recompense for all the harm done. In the urban afforestation project that kicked off, SayTrees and AXA GBS, played a significant part in restoring what was once lost.

SayTrees, our NGO partner, brought to the table not just a passion of trees, but a proven methodology for rapid ecological reforestation – the Miyawaki method, the very same method that Anandvan follows.

Our collaboration with SayTrees at Bingipura began with a shared vision – to transform this barren landscape into a thriving, biodiverse forest. In a significant step towards environmental restoration and sustainability, we planted 15,200 saplings covering an area of over 6150 sq mt across the site.

This initiative, where our employee volunteers consistently plant trees, is playing a vital role in the green recovery of Bingipura. Because it is not only environmental degradation that we are tackling; we are also restoring ecological balance, enhancing air quality, and contributing to a healthier future for surrounding communities.

By ensuring the selection of native and resilient species for optimal survival and ecological impact, we anticipate to:

- **Rehabilitate Biodiversity** by creating microhabitats for birds and insects.
- **Enhance Soil Health** and mitigate erosion.
- **Raise Environmental Awareness** among local residents and employees.

Where life in any form was scarce to find, now the soil is diligently churned by earthworms, the air is made melodious by birdsong, and the flowers and plants host butterflies and bees – a tangible investment in trees, earth, and life.



An Aquifer Rebirth

The fertile lands surrounding Kanhur Mesai, nestled within the Shirur taluk of Pune, Maharashtra, have long sustained generations of agrarian communities. On a good day, you will be greeted by sugarcane, jowar, and onion fields, all in their pompous splendor.

However, this stable agricultural landscape has recently been facing a growing crisis – a consistent depletion of its groundwater resources.

Years of reliance on groundwater for irrigation, coupled with increasingly erratic monsoon patterns and the inherent low water retention capacity of the region's basaltic rock have led to a substantial decline in underground water tables. This trend directly threatens the livelihoods of the predominantly farming community in Kanhur Mesai.

The consequences of this depletion are multifaceted and deeply impactful. Farmers face escalating costs as they are forced to drill deeper borewells and invest in more powerful pumps to access dwindling water reserves. This increased financial burden is often coupled with reduced crop yields due to insufficient and unreliable irrigation, pushing already vulnerable agricultural households towards economic hardship and potential debt cycles.

The cultivation of water-intensive crops like sugarcane, while economically important in the region, further exacerbates the strain on groundwater resources, creating a complex dilemma, a standoff between economic needs and environmental sustainability.



From Silt to Spring

Preserving the delicate balance of water will preserve the lifeline of Kanhur Mesai. This is the mission of hope for which AXA GBS partnered with IAHV – to deepen the wells, so to speak, and make water aplenty.

Our pond desilting project covers more than a hundred natural ponds. By removing accumulated silt from the ponds, the project significantly increases their water storage capacity, allowing them to capture and retain more rainwater during the monsoon season, which in turn helps to replenish the groundwater table.

These revitalized water bodies will provide farmers with a more reliable and sustainable source of water for irrigation, reducing their dependence on deep borewells and lowering their irrigation costs. The increased water availability will contribute to improved crop yields and greater agricultural productivity.

With each scoop of silt removed from these ponds, they will breathe anew, replenishing not just the land of this agrarian community, but its spirit as well.

Reviving Tradition



I am a retired Public Works Department official and have been farming on my family plot for the past seven years. I manage 7 acres where I cultivate onions, custard apples, groundnuts, bajra, and jowar.

I vividly remember that the pond we are currently working to reclaim through desilting was flourishing back in 1972. However, due to the scarcity of rainwater over the years, drinking water has become increasingly limited, and the reliance on expensive tankers has grown.

Once the ponds are restored and functioning optimally, I am optimistic that we will have a reliable water supply for farming, even during the summer months. This would enable me to diversify my crops and enhance my agricultural output.



Baburao Anandrao Nanaware
Farmer, Retired PWD Official



A Sustainable Solution



Summers are harsh, the heat amplifying our existing agricultural challenges. Without adequate irrigation, the onions we cultivate struggle to thrive, leading to reduced weight.

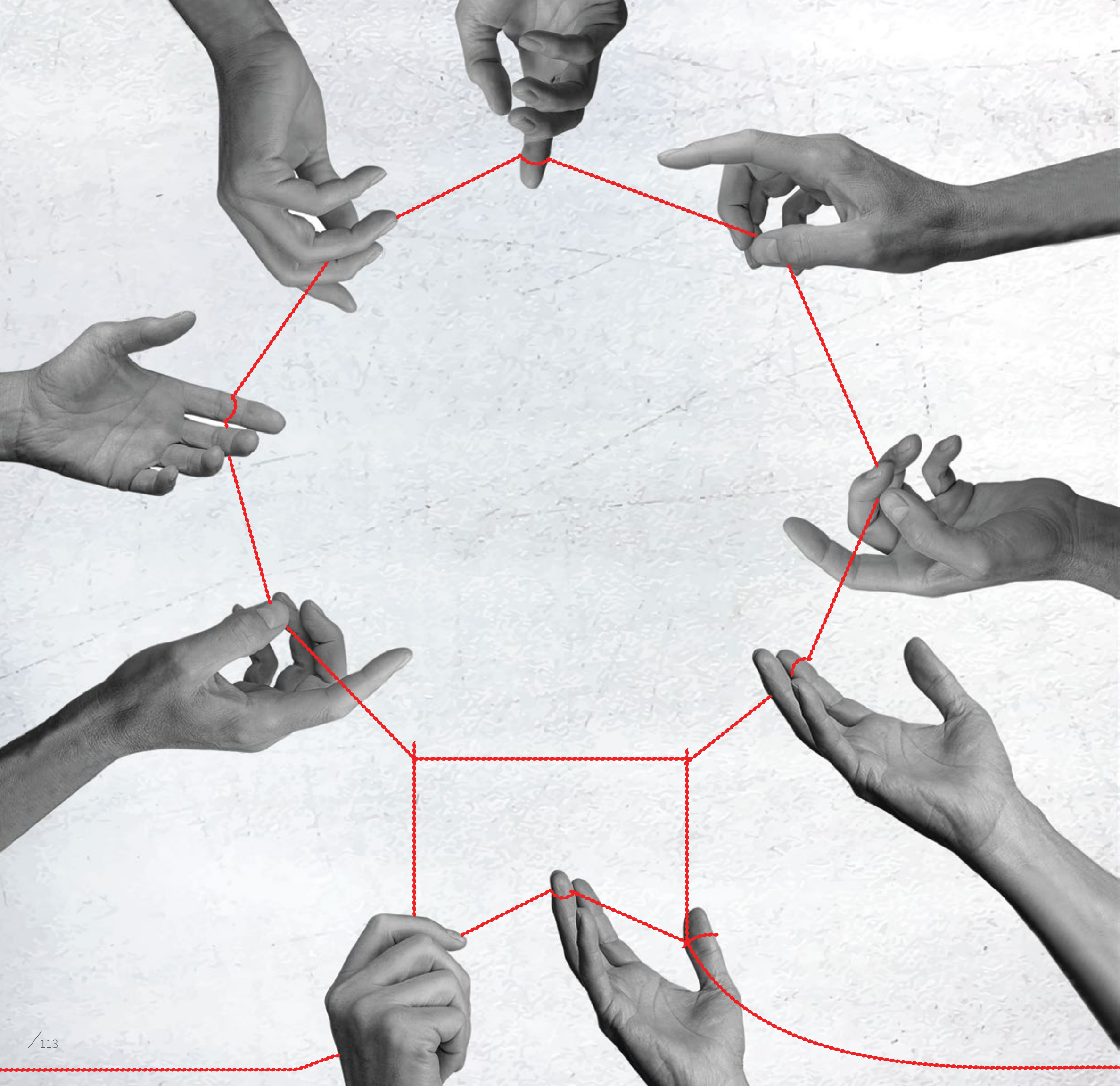
Onions are a water-intensive crop, and currently, the panchayat is providing water through tankers. But it is not a sustainable solution. We have high hopes for the reclaimed ponds, as they are crucial for improving the quality of our produce. With effective use of these ponds, we anticipate a 30% increase in our agricultural income.



Asiya Tamboli,
Sarpanch, Kanhur Mesai Panchayat







The Volunteer Spirit AXA Hearts in Action

AXA Hearts in Action

At the heart of our corporate social responsibility efforts lies a dynamic force of dedicated employee volunteers. AXA Hearts in Action is our employee volunteering program, closely aligned with the AXA Group's international volunteering initiative (of the same name), which drives our commitment to create a meaningful societal and environmental impact through collective action.

AXA Hearts in Action embodies the spirit of collaboration, where employees unite to forge a brighter future by sharing their knowledge, expertise, and most importantly, passion. For us, it's more than just about giving back to the community and the environment; it's also about harnessing the diverse skillsets we have within the organization to address the pressing challenges the world faces right now.

Falling under the CSR pillars of inclusive protection and climate change & biodiversity, we offer a rich variety of volunteering opportunities to our employees to engage them at various levels of commitment.

- **Individual Volunteering:** Empowering employees to contribute their time and skills to causes they are passionate about.
- **Charitable Team Building:** Fostering teamwork and camaraderie while making a tangible difference in the community through group activities.
- **Employee Fundraising:** Encouraging creative fundraising efforts that amplify our impact and support vital initiatives.

Recently, we have embraced a new direction by focusing on skill-based volunteering. This approach allows employees to leverage their professional and personal skills in ways that truly benefit the organizations and communities they support.

One of the highlights of our commitment to sustainability is AXA Week for Good – a dedicated week where employees roll up their sleeves and engage in hands-on volunteering activities in the field. This is a week filled with nervous excitement, as employees unite in a variety of activities for one big cause.

AXA Hearts in Action goes beyond making a difference and moving on. It is inspiring a culture of social responsibility that resonates throughout every individual in the organization – and maybe beyond.



The Power of 2400

We often imagine a world where every individual has the superpower to make a difference. In the year 2024, we collectively proved that such a world is indeed possible.

In an extraordinary display of heroism from our employees, a staggering 2400 colleagues (67%) stepped up to volunteer for causes that matter.

Total number of employees volunteered:

2400  (67%)

Unique volunteers:

1823  (51%)

Number of employees volunteered for climate change & biodiversity:

1244  

Number of employees volunteered for inclusive protection:

1156 

CSR initiatives impacted:

42 

Employee Testimonials

“

Whether it is through community outreach, environmental sustainability efforts, or educational programs, I have witnessed firsthand how our actions can uplift and empower individuals and communities. Our CSR culture inspires people to bring their whole selves to work, knowing they are part of something bigger than just business.

Naved Anjum
Associate Consultant
Security Risk & Assurance



”

“

Volunteering has allowed me to connect with colleagues and the community, develop new skills, and make a positive impact. Each activity has provided unique insights and memorable moments. The opportunity to volunteer is a vital aspect of our organizational culture, which fosters a sense of unity and purpose, encourages personal growth, and demonstrates our commitment to social responsibility.

Elanchezan R.
Manager – Policy Administration
and Servicing



”

“

I'm really excited about the opportunity to volunteer as part of our organizational culture! It is fulfilling, engaging, and impactful; contributing to a good cause can be rewarding and provide a strong sense of purpose. It's also a fantastic way to enhance our reputation, network, foster personal growth, learn new skills, and make a positive impact.

Asma Taj
Process Lead – AXA GO



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My volunteering experience has been deeply humbling and transformative. My experiences have shaped the way I see the world today, which is with more compassion, gratitude, and a stronger desire to reach out to those in need. It is a valuable experience that enhances my personal fulfillment and enables me to contribute to strengthening AXA's culture of giving back to the society.

Cheryl D'Cruz
Manager – IOS Operations



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“

I have been working for over a decade and I have never come across an organization that treated CSR as a culture and a strategic division as much as AXA does. AXA's commitment to empowering the marginalized and its love for preserving the environment are truly unmatched. Philanthropy is very close to me and I will keep engaging in our CSR activities because I believe in what AXA believes.

”

Sujithlal P.S.
Associate Manager
Workplace, Support
and Network Services



“

One of the most rewarding projects I participated in was the transformation of the exterior walls of the Corps of Military Police Center. Our team rolled up our sleeves and brought vibrant colors and meaningful designs to life. As we painted, witnessing the positive reactions from the military personnel and the community was heartwarming, reinforcing the notion that a little effort can spark significant change.

”

Sudip Kabiratna
Associate Consultant
Emerging Tech



“

I started on 16th April 2024 (a date I remember well since it was my birthday) when I participated in my first CSR activity at the Friend's Foundation. It was truly one of the best days I've experienced—both inspiring and emotional. Since then, I've participated in multiple events. If I were to summarize my journey in two words, they would be “inspiring” and “uplifting.” AXA GBS is a great place to work because the organization truly values its employees and is committed to making a positive impact on society.

”

Manasmann Jena
Associate Consultant
Program Management, C&T



“

Being a CSR volunteer not only gives me the chance to lend a hand to those in need, but it also lets me get involved in a variety of impactful activities. Each initiative we tackle reminds me of how much we can achieve together and strengthens my belief in the power of community and teamwork. It helps me better understand social issues and broadens my perspective, and creates a sense of belonging and purpose, highlighting how important empathy and service are in both my personal and work life.

”

S.T. Prithvi Raj
Consultant – C&T
(Consultative Services)



“

Organizations that prioritize volunteerism often foster a sense of belonging and purpose among their employees. It fills them with a sense of accomplishment and fulfillment, which can enhance job satisfaction and overall morale. The companionship employees develop during charitable team building translates back to the workplace, leading to a more cohesive and productive team.

”

Rashmi B.S.
Consultant – Application
Value Management



“

I have been an active CSR volunteer for many years now, and with AXA being an organization that contributes significantly to society, I have had the opportunity to organize and participate in numerous events. The ability to contribute to the betterment of society and the environment, no matter how small, brings a deep sense of satisfaction. And if you can inspire a few people around you to do their part, it can lead to a larger impact, which is incredibly gratifying.

”

Jai A. Manerikar
Senior Manager
Security Team (CRO)



“

I have volunteered in a lot of impactful initiatives, covering a wide range of beneficiaries. As a CSR volunteer, I have always felt a strong connection to the community and enjoyed socializing and communicating with people in their native language. When I'm in the field, doing work that positively impacts people's lives, I feel proud to represent AXA GBS.

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Rhukesh Hirve
Process Lead
FP&A and Controlling



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I believe that volunteering is a vital aspect of our organizational culture, as it fosters teamwork, builds a positive work environment and culture, employee engagement and personal growth. Participating in volunteering activities has provided me with unique experiences that extend beyond the daily work, fostering a deeper sense of satisfaction because I am able to contribute to the society and environment.

”

Swathi K.V.
Process Lead
Procurement Services (CFS)



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It's impressive to see that AXA GBS is placing significant emphasis on CSR as a culture, not only through various initiatives but also in terms of budget. I had the opportunity to be part of the event where we distributed kits to our women support staff, and their stories truly touched me. This has strengthened my belief that we are fortunate in many ways, and it's time for us to give back to society.

”

Vikrant Kumar Sinha
Manager – Digital Marketing & Analytics



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Every volunteering activity has helped me engage with the community and at the same time, collaborate with my colleagues and contribute to meaningful causes. I truly believe in AXA's commitment to give back to the community and environment that we take so much from! At AXA GBS, be it from preserving to protecting our environment or providing a helping hand to the needed, this experience encourages culture of compassion and responsibility.

”

Priyanka Vijayakumar
Associate Manager – Internal Controls Risk Services (CFS)



“

I was extremely proud to volunteer in many activities, such as empowering kids in difficult situations and supporting seniors' initiatives. These experiences were filled with mixed emotions, including happiness, sadness, and gratitude, which often brought tears to my eyes. It was a great honor for me to meet people and children who maintained their smiles, kindness, and hope despite their challenging circumstances in our world.

”

Oumaima Mouali
Software Engineer Analyst Quality of Service (QOS)



“

Volunteering with AXA Hearts In Action has been a deeply meaningful experience for me. During our visit to the “Maison de Retraite Rabat,” we spent the day with elderly residents, bringing them food and sharing conversations. It was a touching experience that allowed us to connect with a generation full of wisdom, resilience, and untold stories. At the “Al Amal association,” I met bright, eager children and had the opportunity to engage in heartfelt exchanges and gift them toys. Both events reminded me of the importance of human connection and the impact even a small act of kindness can have on others.

”

Bochra Labiad
Penetest Coordinator Security Management & Pentesting



“

I have participated in several initiatives including donating PCs for orphans, organizing fundraisers, distributing clothes, workshops for children, etc. Each action was an opportunity to meet inspiring people, both among the beneficiaries and my volunteer colleagues and realizing the positive impact we could have together. It not only strengthened my commitment to the values of mutual aid and solidarity that are dear to our company, but it also allowed me to contribute concretely to causes that are close to my heart.

”

Yassine Srhiar
Access Management Analyst Identity and Access Management (IAM)



“

I am proud to have participated in various initiatives, including the AXA Heart In Action Morocco project, which installed 15 solar panels in the village of Ifkiren, Morocco. This initiative allows farmers to irrigate up to 7,000 fruit trees, thereby improving their income and quality of life. During our visit, we also planted trees and offered toys to 40 children, strengthening community bonds. This project illustrates our commitment to sustainability and social responsibility while promoting renewable energy.

”

Abdelillah Kalai
Service Delivery Management Specialist, Quality of Service (QOS)



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I have had the opportunity to participate in several AXA Hearts In Action initiatives in Morocco. I took part in the donating of bicycles to children in the Boulmane region. These bikes directly support their education as they provide them with a reliable means of transportation to attend school. By facilitating their commute, we are not only helping to reduce barriers to education but also empowering the next generation to pursue their academic goals. This activity proved to be extremely enriching, both for the beneficiaries and for us as contributors.

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Hamza Affan
Service Delivery Specialist Quality of Service (QOS)

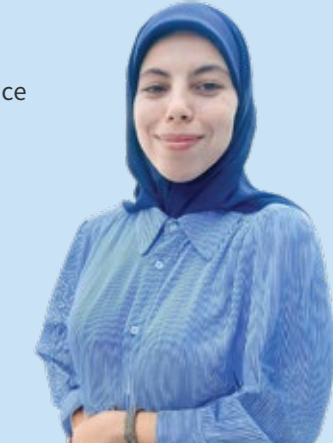


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I had the opportunity to take part in a charitable initiative in a small village near Boulmane region, Morocco, installing solar panels to generate electricity for a water well, helping the local community access clean water. Seeing the joy and gratitude on the faces of the farmers was incredibly heartwarming. I also took part in a tree-planting activity to help improve the environment in the area. It was deeply fulfilling, and I'm so grateful I got to contribute. Volunteering as part of the company culture not only strengthens our connection with the community, but also fosters a sense of purpose and teamwork among employees.

”

Zahira Labiad
Security Engineer Analyst CD/Audit Remediation & Governance



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Volunteering has been one of the most humbling and eye-opening experiences of my life. I've had the chance to dedicate my time to supporting people who are too overlooked, individuals with disabilities, elderly people without family, and children living in vulnerable, sometimes heartbreaking circumstances. These experiences reminded me why empathy, dignity, and opportunity should be at the heart of everything we do, not just as individuals but as a collective. To me volunteering isn't just charity, it's humanity in action.

”

Lamia Haddou
Sourcing Specialist
Human Resources



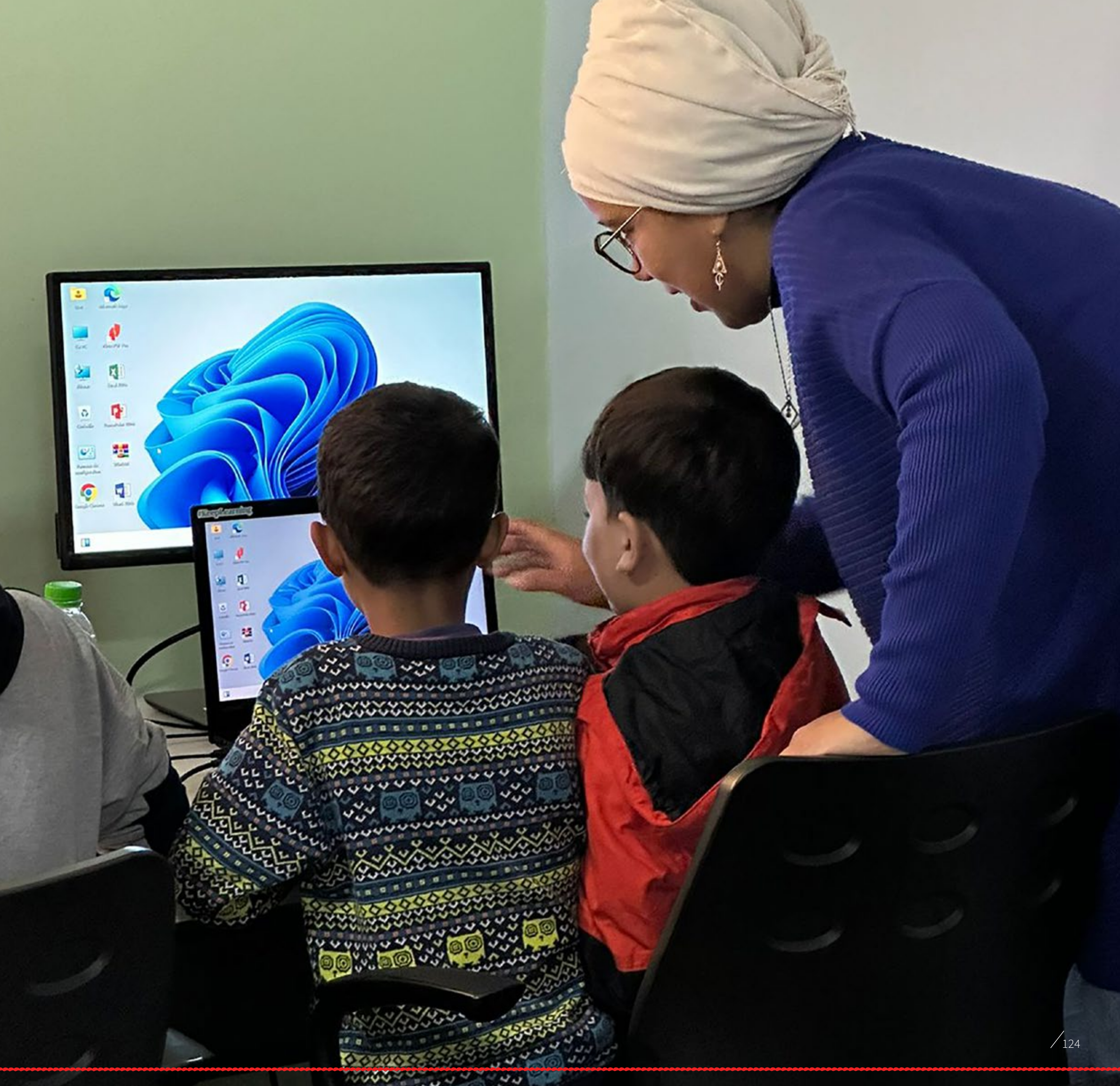
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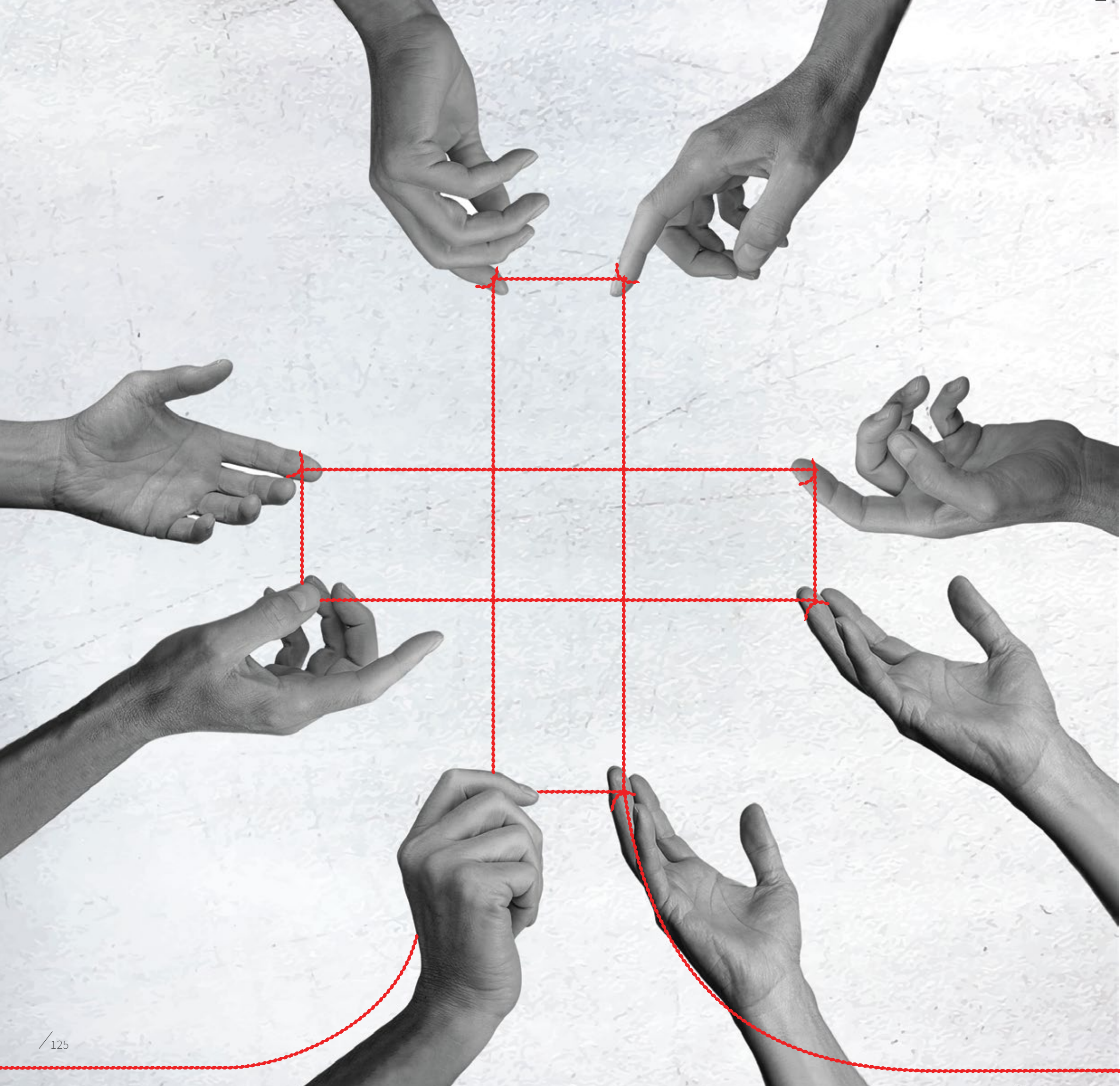
I've taken part in around ten volunteering initiatives, including distributing Ramadan food baskets, renovating schools in rural areas, and providing bicycles to students who live far from school — an experience that deeply moved me, especially seeing the joy on the children's faces. I also participated in other actions like beach cleaning and more! Volunteering is an exceptional experience. While I started as a volunteer, later I was honored to be selected as an ambassador for three consecutive years. This recognition came with greater responsibilities and has constantly motivated me to give my best.

”

Yassine Jamal Joual
Incident Manager, SCSO







The COVID Story

In the early months of 2020, as the world began to grapple with an unprecedented crisis, AXA GBS stood at a crossroads. By the end of March, our annual CSR strategy was crafted and approved. And yet, as April unfolded, it became clear to us that the landscape had shifted dramatically.

The NGOs we partnered with were still working tirelessly in the field, but soon, restrictions grew stronger, slowly pushing the world into a standstill.

When the lockdown was finally announced, it was a moment that demanded resilience and re-evaluation. We found ourselves at a pivotal juncture – one where we had to prioritize health and the sanctity of life above all else. It meant putting several projects on hold, a decision that weighed heavily on our hearts.

Rather than abandoning our partners, we chose to lean into collaboration. We analyzed the capabilities of each NGO, seeking innovative ways to leverage their strengths in a time of crisis.

And this is how our COVID relief plan took shape.

Pivoting with Purpose

Our commitment deepened as the situation deteriorated, we expanded our focus to include vital health infrastructure, providing much-needed ventilators, oxygen pipes, PPE kits, and sanitizers for the frontline warriors who were risking their lives to protect others.

Each initiative was a lifeline, solidarity in the face of adversity.

Our employees, inspired by the challenges at hand, rallied together in a remarkable display of unity. They initiated fundraising efforts that not only raised vital funds but also fostered a sense of community and purpose. In a creative twist, we provided opportunities for women from underserved communities to produce masks from home, empowering them while addressing an urgent public health need.

One of our most ambitious projects emerged as a collaboration with AXA entities: a telemedicine initiative that aimed to bridge the gap between patients and healthcare providers. Launched across seven states, including Karnataka and Maharashtra, this project provided critical medical advice to those who needed it most.

To ensure a more structured response, we established the COVID war room – SAATH, a collaborative effort with AXA XL and AXA France. This initiative united our teams and expertise, enabling us to streamline our efforts and respond more effectively to the evolving crisis.

Finally, recognizing the importance of vaccinations in combating the virus, we organized a COVID vaccination drive, ensuring that underprivileged communities in Pune and Bangalore received free vaccinations.

Here's a glimpse into our COVID relief activities through 2020 and 2021:



Distributed free ration, hygiene kits and toiletries to

5,500 people.



Educated

2,158
women and children on COVID-19.



Benefited

1,210
people through health camps.



Cooked and distributed meals to

1,560
homeless children.



Distributed grocery kits and safety gears to

1,150
families, urban poor, and COVID-19 frontline workers.



Distributed

25,000+
doses of COVID-19 vaccine to urban poor communities.



Provided

400
children with COVID-19 relief supplies.



Donated

113
oxygen concentrators across Karnataka and Maharashtra.



Donated

350
pulse oximeters to the home tracking team.



Helped underserved women generate a total of

INR 330,000

of income through mask-making and vehicle sanitization projects.

Numbers do speak the truth, but in situations like this, not the whole truth. What these figures won't tell you is the empathy, collaboration and innovation our teams and employees demonstrated. They won't reveal the compassion and resilience our NGO partners showed. They won't do justice to the story of how, along with our NGO partners, we worked towards restoring hope and dignity in the lives of those who had been most affected.

But these numbers do one thing for sure – they show how we transformed challenges into opportunities, creating a narrative of hope in a time when it was needed most.

