

PB KULKARNI
foundation



P. B. Kulkarni Foundation

Annual Activity Report

2023 - 2024



- ❖ P. B. Kulkarni Foundation | Belagavi, Karnataka
- ❖ +91-8660528530 / 9731877584 / 7483018215
- ❖ office@pbkulkarnifoundation.org
- ❖ www.pbkulkarnifoundation.org

Contents

<u>Section I</u> Our Chairman	2
About the Foundation	3
Education Loan Initiative	3
<u>Section II</u> Our Activities in Financial Year 2023 - 2024	4 - 7
a) Education Loan Initiative	4
b) Summer Camp with Yoga Shibir	6
c) Skill Development Initiative	7
<u>Section III</u> Activities for Years 2021 - 2023	8 - 18
1) Financial year 2021 - 2022	8
a) Education Loan Initiative	8
2) Financial year 2022 - 2023	9 - 10
a) Education Loan Initiative	9
b) Skill Development Initiative	10
3) Course-wise number of students (2021-2024)	11
4) Impact at a Glance	11
5) Reference List of Institutions (2021-2024)	12 - 13
6) Our Interactions with Students	14
7) Promotional Activities and Outreach	15 - 18
a) Print Media Ads	15
b) Social Media Campaign Posts	16
c) Physical Visits to Colleges	17
d) Other ways of promotions / spreading awareness	18
<u>Section IV</u> Future Roadmap - Path Forward	19

Section I

Our Chairman



One of the most respected professionals of the Indian cement industry, **Shri P. B. Kulkarni** played an instrumental role in the success and growth of several companies including Bagalkot Cement, J K Lakshmi Cement, Ambuja Cements, ACC, Dalmia Cement and Emami Cement (now Nuvoco).

His immense contribution to Ambuja Cements was the high point of his five decade-long industrial career. He worked a 26-years long stint with the organisation ('an era', in the words of his peers), taking it to great heights while making it the most admired cement company in India. He helped achieve several industry "firsts" — most efficient plants, lowest emissions, fastest project execution, captive ports and sea transportation of cement, captive power plants, among others.

About the Foundation

Shri P.B. Kulkarni nurtured a deep-seated wish to support those in need. And so came into being, 'P.B. Kulkarni Foundation', established in 2021 and headquartered in Belagavi (reflecting Shri P.B. Kulkarni's strong ties to North Karnataka). The focus areas for philanthropic activity of the Foundation are Skills, Education, Health and Rural. The Foundation plans to launch several rolling programmes as well as time-bound projects in these focus areas to realise high-impact, socially beneficial outcomes.

Education Loan Initiative

The Foundation's flagship program is its Education Loan initiative where interest-free, collateral-free loans are extended to financially disadvantaged and deserving students pursuing high social-impact professional courses.

Why This Matters

- Students focus on education, without the burden of high-interest loans from moneylenders or time-draining & demanding part-time jobs
- Institutes retain talented students and receive timely fee payments
- The Foundation advances its mission of social impact through education

These loans have benefited numerous students and have been appreciated by educators and educational institutions throughout North Karnataka. We are poised for growth in the upcoming year, primarily through the education loan initiative as well as other projects to provide support to those in need.

Section II

Our Activities in Financial Year 2023 - 24

a) Education Loan Initiative

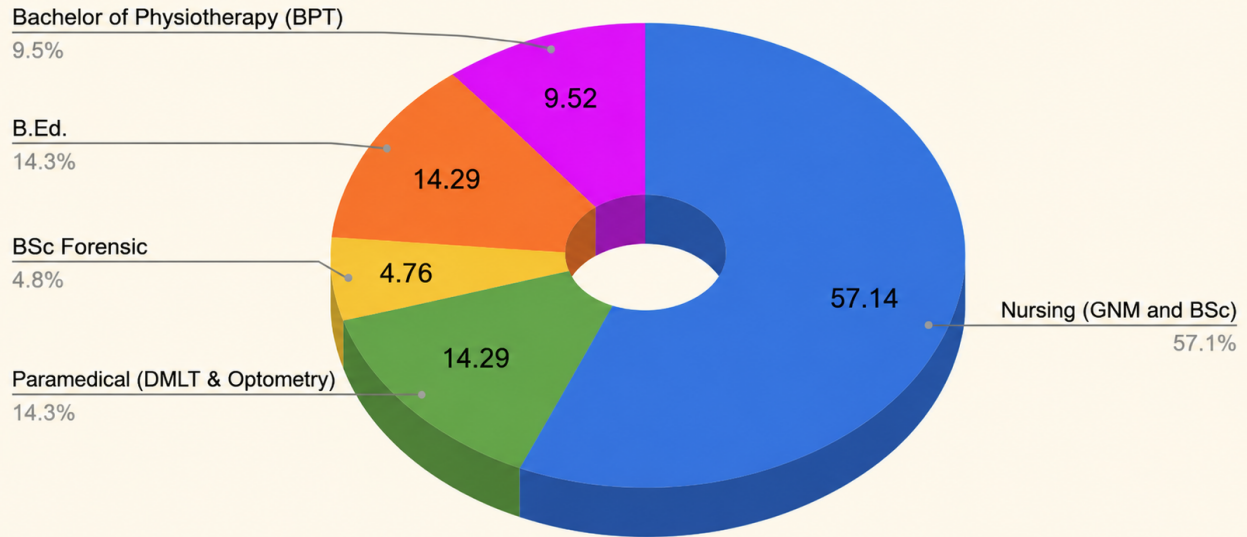
This year we continued our **0% interest, collateral-free Education Loan** program for financially disadvantaged students, disbursing loans to a total of **21 (Twenty One)** students who struggled to pay their fees.

- These loans were provided without any collateral and processing fees.
- The repayment schedule was determined based on the family's financial circumstances and feasibility.
- Students were enrolled in high social-impact courses including BSc Nursing, GNM Nursing, BEd, and Paramedical courses.

Number of students supported course-wise:

Course	Number of students
Nursing (GNM and BSc)	12
Paramedical (DMLT & Optometry)	3
BSc Forensic	1
B.Ed.	3
Bachelor of Physiotherapy (BPT)	2
Total	21

Course-wise share of supported students 2023 - 24



Students (with their guardians), supported in 2023 - 24

b) Summer Camp with Yoga Shibir

In 2023-24, we held a 10-day Summer Camp for 35 students at the Kannada Medium Government School in Bastwad, Belgaum. The camp featured fun and educational activities, including yoga, art, craft, painting, singing, dancing, games, and team sports. The focus was on sparking creativity, imagination, cognitive abilities, interpersonal skills, communication, and teamwork. A nutritious breakfast was provided daily. Photos of the activities are included below.



Few images of Summer Camp with Yoga Shibir conducted in 2023 - 24

c) Skill Development Initiative

In FY 2023-24, we collaborated with the Deshpande Foundation again to sponsor the Skill Plus Batches for 40 female students (20 each from Government First Grade Women's College, Dharwad, and Gadag). This course successfully imparted vital soft skills — including Business Communication (English), Computer Skills, Problem Solving, Personality Development, and Aptitude and Reasoning — directly leading to placements with reputable companies.



Skill Plus batches sponsored at Dharwad and Gadag, 2023 - 24

Section III

Activities for Years 2021 - 2023

1) Financial year 2021 - 2022

a) Education Loan Initiative:

Founded to focus on Education, Skill development, Rural development, and Health, the Foundation began by offering 0% interest, collateral-free Education Loans to financially disadvantaged students. Recognizing the significant need across North Karnataka, this initiative aims to ensure smooth completion of education without financial worry.

From September 2021 to March 2022, following the Foundation's incorporation on September 13, 2021, 0% interest Education Loans were disbursed to 5 students from various parts of North Karnataka (e.g., Bagalkot, Hubli, Belagavi, Koppal) pursuing courses like B.E., MBA, Diploma in Computer Science, and Basic Computers.



Students with their guardians, who were supported in 2021 - 22

2) Financial year 2022 - 2023

a) Education Loan Initiative

Our Education Loan initiative continued with a robust framework, providing 0% interest, collateral-free loans without processing fees to financially disadvantaged students struggling with fees. Repayment schedules were customized based on family finances. We disbursed loans to 19 (nineteen) students this year.

We focused on courses with high social impact and promising careers, such as Nursing (BSc, GNM), Diploma/BSc in Paramedical and Allied Health Sciences (e.g., Medical Laboratory, OT, Optometry, X-ray Technology), and Education (BEd, MEd).

Number of students supported course-wise:

Course	Number of students
Nursing (GNM and BSc)	14
Paramedical (DMLT & OT & AT)	3
BSc Forensic	1
Engineering	1
Total	19



Students with their guardians, who were supported in 2022 - 23

b) Skill Development Initiative

The P. B. Kulkarni Foundation sponsored a 6-month Professional Skills training for 17 students from GFGC Women's College, Dharwad, conducted by Deshpande Foundation's 'Skill Plus Programme'. The training covered Business Communication (English), Computer Skills, Problem Solving, Personality Development, Aptitude, and Reasoning. Post-training, 80% of students were placed in reputed companies. Motivational and educational books were also distributed.



Pictures with Skill Plus training students, supported in 2022 - 23

3) Course-wise number of students supported with 0% interest education loans (2021 - 2024)

Course	Number of students
2021 - 22 Total	5
2022 - 23 Total	19
2023 - 24 Total	21
Combined Total (FY21-22 to FY23-24)	45

4) Impact at a Glance

- 45 Students supported with 0% Interest Education Loan (FY 2021-22 to 2023-24).
- 57 Students trained in Skill Development Programs (FY 2022-23 to 2023-24).
- 35 Students participated in the Yoga Summer Camp (FY 2023-24).

5) Reference List of Institutions (2021 - 2024)

As part of our Education Loan Initiative, we have extended education loans to one or more students from each of the following institutions:

SL.No	Institute / College Name	Town / City
1	Aryabhat Paramedical College	Bagalkot
2	Allamprabhu College of Nursing and Paramedical	Lingsugur, Raichur
3	Ballari Institute of Nursing	Bellary
	Basveshwara Sangha's Kumareshwar Physiotherapy College	Bagalkot
5	B.L.D.E College of Nursing	Vijayapur
6	Divine College of Nursing	Kalaburgi
7	Dr. S Radhakrishnan College of Nursing	Humanabad, Bidar
8	Dr. K. S. Sharma College of Computer Applications	Gokul Road, Hubli
9	Gangavati Education Society's Institute of Paramedical Science	Gangavati, Koppal
10	Gowramma Charantimath Institute Nursing Science	Hungund, Bagalkot
11	Government Polytechnic	Dadegal, Koppal
12	Hanchinal Institute of Nursing	Gadag
13	Institute of Business Management and Research	Vidyanagar, Hubli
14	Jain College of Engineering and Technology	Peeranwadi, Belgaum
15	Kannika Parmeshwari B.Ed College	Raichur
16	KLE Institute of Nursing Sciences	Belagavi
17	Kuvempu Shatamanotsav Shikshana Mahavidyalaya	Shimoga
18	Manasa Institute of Nursing Science	Bagalkot
19	Manipal College of Nursing	Manipal, Udupi
20	Om School of Nursing	Ranebennur, Haveri
21	Our Lady of Lourdes School of Nursing	Dharwad

22	R R Institute	Bangalore
23	SB College of Nursing	Bangalore
24	Shanti Institute of Nursing	Bagalkot
25	Sharadambe Institute of Nursing	Bagalkot
26	Shree Sapthagiri Institute of Nursing	Hosapete, Vijayanagar
27	Shri Guru College of Nursing	Belagavi
28	Shri Guru Institute of Allied Health Sciences	Ayodhya Nagar, Belgaum
29	Shri Sai Paramedical College	Ankali, Chikkodi
30	Siddaganga Institute of Nursing	Tumkur
31	VC Akki's Halamma Nursing College	Ilkal, Bagalkot
32	Vijaya Group's Crescent College of Nursing	Honaga, Belagavi

6) Our Interactions with Students

0% Interest Education Loan Information Handout

To maximize student awareness of our interest-free education loan, we implemented a comprehensive outreach strategy. This included distributing informative flyers within key colleges and making in-class announcements, facilitated by collaboration with the college faculty.

The handouts highlighted:

- The courses supported under our initiative
- Contact details and address for inquiries and applications

 0% ಬಡ್ಡಿ ಶಿಕ್ಷಣ ಸಾಲ	 0% Interest Education Loan
ಉತ್ತಮ ಶೈಕ್ಷಣಿಕ ದಾಖಲೆ ಹೊಂದಿದ ಮತ್ತು ಆರ್ಥಿಕವಾಗಿ ಹಿಂದುಳಿದ ವಿದ್ಯಾರ್ಥಿಗಳಿಗೆ 0% ಬಡ್ಡಿ ಮೇಲಾಧಾರ-ಮುಕ್ತ ಶಿಕ್ಷಣ ಸಾಲಗಳು	0% Interest, Collateral-Free Education Loans for Financially disadvantaged students with a good Academic record.
ಬೆಂಬಲಿತ ಕೋರ್ಸ್‌ಗಳು: ಪ್ಯಾರಾಮೆಡಿಕಲ್ ಮತ್ತು ಅಲೈಡ್ ಹೆಲ್ತ್ ಸೈನ್ಸ್ ಅಡಿಯಲ್ಲಿ ಎಲ್ಲಾ ಕೋರ್ಸ್‌ಗಳು ಜಿಎನ್‌ಎಂ ನರ್ಸಿಂಗ್, ಬಿಎಸ್ ಸಿ ನರ್ಸಿಂಗ್, ಬ್ಯಾಚಲರ್ ಆಫ್ ಫಿಸಿಯೋಥೆರಪಿ, ಬಿ.ಎಡ್, ಎಂ.ಎಡ್ ಮತ್ತು ಹೋಟೆಲ್ ಮ್ಯಾನೇಜ್‌ಮೆಂಟ್ Phone: 7483018215 / 9731877584 / 8660528530 Email: office@pbkulkarnifoundation.org ಪಿ.ಬಿ.ಕುಲಕರ್ಣಿ ಫೌಂಡೇಶನ್ ಬೆಳಗಾವಿ, ಕರ್ನಾಟಕ www.pbkulkarnifoundation.org	Courses Supported: All Courses under Paramedical & Allied Health Sciences GNM Nursing, BSc Nursing, Bachelor of Physiotherapy, BEd, MEd, Dip. & Bach. in Hotel Management Phone: 7483018215 / 9731877584 / 8660528530 Email: office@pbkulkarnifoundation.org P. B. Kulkarni Foundation Belagavi, Karnataka www.pbkulkarnifoundation.org

7) Promotional Activities and Outreach

To effectively reach a broader audience and inform students about our initiatives, we adopted a comprehensive communication strategy. This multi-faceted approach utilized print media advertising, social media engagement, physical outreach, and various digital platforms. The following examples illustrate these efforts:

a) Print Media Ads

- Ads in local newspapers known for extensive readership, highlighting our 0% interest education loan initiative.
- Flyers, posters and brochures distributed in colleges, for awareness on 0% interest Loan offerings for Education & Skill Development courses.

ಗಂಟಿಯವರೆಗೆ ಪರಾಯಣ ಜರುಗುವುದು. ತುಂಬುವ ಕಾರ್ಯಕ್ರಮ ಜರುಗುವುದು. ರಕ್ತದಾ

ಹೊಸಕೊಟೆಯ ಅಭಿವೃದ್ಧಿ ರೇವನ್ಸಿಡ್ವೇಶ್ವರ ಗ್ರಾಮದ ಮಹಿಳೆಯರಿಂದ ಉಡು

ಶ್ರೀ, ಕೊರಕೊಪ್ಪನ ರೇವನ್ಸಿಡ್ವೇಶ್ವರ ತುಂಬುವುದು ಹಾಗೂ ಬೋಗಮ್ನವರಿಗೆ

ಶ್ರೀ ಸಾನ್ನಿಧ್ಯ ವಹಿಸುವರು. ಉಳವಯ್ಯ ಪಡ್ಡಲಿಗೆ ತುಂಬುವುದು, ದೈವದವರಿಂದ

ಹಿರೇಮಠ, ಮಹಾಂತಯ್ಯ ಬೆನಕಟ್ಟಮಠ ರಾತ್ರಿ 10 ಗಂಟೆಗೆ ಮಹಾಪ್ರಸಾದ ಹಾಗೂ

ನೇತ್ರತ್ವ ವಹಿಸುವರು. ಮುಧೋಳದ ಸುಶೀಲಾಬಾಯಿ ಡೊಳ್ಳಿನ ಮೇಳಗಳಿಂದ ಡೊಳ್ಳಿನ

ಮುಧೋಳದ ಸುಶೀಲಾಬಾಯಿ ಪದಗಳು ಜರಗಲಿದೆ ಎಂದು ಪ್ರಕಟಣೆ

ಜಂಬಗಿ, ಜಮಖಂಡಿಯ ಸೋನಾಬಾಯಿ ತಿಳಿಸಿದೆ.

0% ಬಡ್ಡಿ ಶಿಕ್ಷಣ ಸಾಲ

PB KULKARNI foundation

ಉತ್ತಮ ಶೈಕ್ಷಣಿಕ ದಾಖಲೆ ಹೊಂದಿದ ಮತ್ತು ಆರ್ಥಿಕವಾಗಿ ಹಿಂದುಳಿದ ವಿದ್ಯಾರ್ಥಿಗಳಿಗೆ 0% ಬಡ್ಡಿ, ಮೇಲಾಧಾರ-ಮುಕ್ತ ಶಿಕ್ಷಣ ಸಾಲ.

ಬೆಂಬಲಿತ ಕೋರ್ಸ್‌ಗಳು:

ಪ್ಯಾರಾಮೆಡಿಕಲ್ ಮತ್ತು ಅಲ್ಟ್ರಾ ಹೆಲ್ತ್ ಸೈನ್ಸ್ ಅಡಿಯಲ್ಲಿ ಎಲ್ಲಾ ಕೋರ್ಸ್‌ಗಳು;

ಜಿಎನ್‌ಎಂ ನರ್ಸಿಂಗ್, ಬಿ.ಎಸ್ಸಿ ನರ್ಸಿಂಗ್, ಬಿ.ಎಡ್, ಎಂ.ಎಡ್,

ಡಿಪ್ಲೋಮಾ ಇನ್ ಹೋಟೆಲ್ ಮ್ಯಾನೇಜ್‌ಮೆಂಟ್ ಮತ್ತು ಬ್ಯಾಚಲರ್ ಆಫ್ ಹೋಟೆಲ್ ಮ್ಯಾನೇಜ್‌ಮೆಂಟ್

ಪೆಚ್ಚಿನ ಮಾಹಿತಿಗಾಗಿ ಸಂಪರ್ಕಿಸಿ 9731877584 / 7483018215
ಇಮೇಲ್: office@pbkulkarnifoundation.org

ಪಿ. ಬಿ. ಕುಲಕರ್ಣಿ ಫೌಂಡೇಶನ್ | ಬೆಳಗಾವಿ, ಕರ್ನಾಟಕ.
www.pbkulkarnifoundation.org

TRUSTED PARTNERS

Incredible world of hospitality news

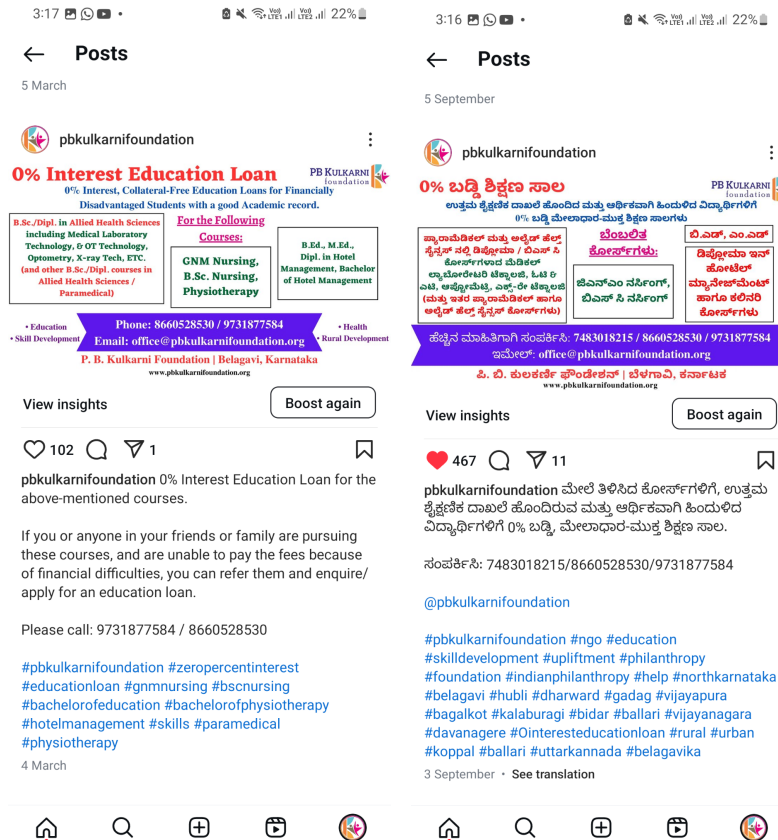
WORLD OF HOSPITALITY

BUSINESS EVENTS FOR HORECA PROFESSIONALS

Print media advertisement about our Education Support Initiative

b) Social Media Campaign Posts

- Instagram and Facebook campaigns were launched regularly to promote key programs.
- We boosted Instagram posts monthly to reach maximum students across North Karnataka and improve visibility.
- Campaign highlights included interactive stories, posts, and videos focused on encouraging students to apply to our education and skill development loan program and benefit from the 0% interest offering.



Posts in social media platforms like Instagram and Facebook

c) Physical Visits to Colleges

Along with print media and social media promotions and outreach campaigns, we also reached out to principals and students across North Karnataka by visiting their respective colleges. With the support of their principals, we went to each classroom to make in-class announcements on our initiatives and to briefly interact with the students, addressing any immediate clarifications. We also distributed flyers to all students, so that the ones genuinely in need of financial support could reach out to us.

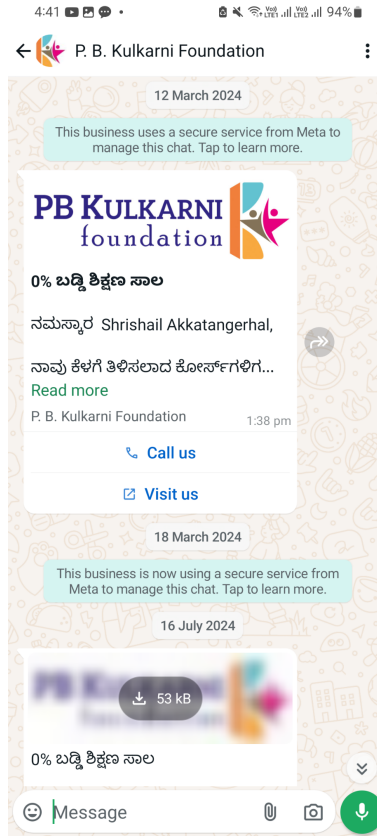


Institute outreach visits conducted in 2023 - 24

d) Other ways of promotions / spreading awareness

Few other ways in which we reached out to students and those in need included:

- WhatsApp messages, to reach potential candidates and allow them to easily learn about our support and connect with us through a simple click.
- Google Ad campaigns, to promote our YouTube videos, website content, and social media posts.
- Word of mouth, as our Interest-free Education Loan became increasingly known within the student and institutional communities.
- Influencer collaborations and similar community-outreach efforts.



WhatsApp outreach to prospective students

Section IV

Future Roadmap

Moving forward, the P. B. Kulkarni Foundation will maintain its dedication to high social impact initiatives, focusing primarily on Education and Skill Development.

Path forward:

- Expand our support to include a wider range of high social-impact professional courses and skill development programs, guided by social impact, career prospects and market demand.
- Strengthen existing communication channels (Website, Instagram, Facebook, Newspapers, and Classroom Interactions) and explore new ones such as YouTube, WhatsApp broadcast lists, and Google Ad campaigns, to increase our reach to students.
- Increase the number of institute visits across North Karnataka where supported courses are offered.
- Continue to build on the momentum of the Summer Camp and Skill Plus programs, exploring opportunities to extend these initiatives to more schools and colleges.
- Explore new focus areas within Skills, Education, Health, and Rural development, in line with the Foundation's founding vision.

Follow Us

YouTube: [pbkulkarnifoundation](https://www.youtube.com/pbkulkarnifoundation)

Instagram: [@pbkulkarnifoundation](https://www.instagram.com/pbkulkarnifoundation)

Facebook: [pbkulkarnifoundationbelagavi](https://www.facebook.com/pbkulkarnifoundationbelagavi)

Website: www.pbkulkarnifoundation.org