



ANNUAL REPORT 2020

SAJAG CHARITABLE TRUST

Email: [sajagtrust@gmail.com]

FB www.facebook.com/sajagkalyan

Reg. No: Reg No. E - 10045 /T
Kalyan, Dombivli (west)



ABOUT SAJAG

Kavita, seven-year-old, cried after 15 minutes she stepped into the learning centre. This continued for many days. She would sometimes leave in between the class as her house is nearby. Few students aged 7 to 8 years old from the community with SAJAG works are not going to school regularly. They went to school for one day and refused to go back because of that one day's scary experience. But these students are coming to centre every day now. Kavita never used to participate even in drawing, craft or any activities which is generally enjoyed by most students. Her only interest was to watch TV at home. After continuous home-visits, talking to her personally, now she has started coming to centre everyday and is not scared anymore of the crowd and participates actively.

Generally, students start socialising with others apart from own family since the age of 4 through play schools. For Kavita, there has been a gap of three years because of which the impact is very high. There are more students like Kavita who are unable to attend anganwadis because unlike villages, the public anganwadis are not close-by in urban areas and private playschools are expensive.

Since both parents are working, most of the times, it is through the support of the family members, they get day care support. It is difficult to bridge the gap but not impossible with the support of a sensible and sensitive teachers. 'Child centered approach' is an important part of our curriculum.

We at SAJAG aim to address the gap of information and opportunity that many households face. We have been working with disadvantaged students of Kalyan since 2016. Our goal is to improve their learning levels through our 'Complementary Learning Model'.

ASER, a research at the national level is conducted to understand the quality of education at the state as well as national level. Report for the year 2018 shows the following data of Maharashtra.



33% Children of 5th std cannot read standard 2 text



69.8% children of 5th std are not able to division

The learning levels of urban areas where we are working are not different. To address this, SAJAG has developed 'Complementary Learning Model' to improve students' performance who are experiencing this gap.

Complementary Learning Model

The students from poor socio economic status are mostly first generation learners. With no support from home, it becomes very difficult for students to cope with the growing academic pressure. With poor skills in reading, writing and mathematics, they face more hurdles in every subjects as well as in the coming years. We have developed our module in such a way that students are engaged meaningfully in learning. The pedagogy we use is based on language research and successful practices in India and outside. The results about the student engagement as well the learning outcomes are positive.



Our Activities Include:

- 1) Learning By Doing - through hands on experience as well through activities, students deduce the lesson.
- 2) Guided Practice - Students are supported and guided by our teachers based on their learning style and level.
- 3) Discussions, Debates, Opinions are part of our daily activities
- 4) Exposure Visits
- 5) Home Visits

Through our home-visits, we are constantly in touch with parents for follow-up. Our rapport with parents made us aware of the hardships faced by urban poor during the Covid19 and lockdown. We immediately took steps to understand the gravity of the problem. We did phone survey of family members of our students, spread the word across. We started distribution of food grains by supporting families of students who come to our learning centre.

We work with education department of Kalyan Dombivli Municipal Corporation (KDMC) as well as other stakeholders in the community. Our activities have been acknowledged by KDMC and Kalya n Vedh, a renowned local platform.

Highlights of the Year

1) Setting Up Community Centre at Umbarde

The biggest challenge this year was the rehabilitation of the community we work with. Hence, we lost a couple of months in the beginning as the families had to settle. As part of our expansion of our work, we started working with one more community in Umbarde. A community centre was set-up with the support of the inhabitants. Pre-Test was conducted to understand the reading levels of the students. Based on it, the inputs were provided throughout the year. But the summative tests could not be conducted because of the Covid19 pandemic crisis.

2) Recognition at Kalyan Vedh Platform

SAJAG's work was recognized in a renowned stage in Kalyan, - 'Kalyan Vedh' organized by PATHEYA and IPH. The work of SAJAG was shared and Sajitha S. Kutty, co-founder of SAJAG was felicitated at the Kalyan Vedh function.

3) Extensive Voluntary Support

The beginning of the academic year marked a challenge of availability of teachers. But as the months unfolded, we were able to build a team of volunteers who contributed time. 7 volunteers were part of our regular activity. During Covid relief work, around 20 volunteers risked themselves to be part of this relief work.

4) Social Media Reach

Soham, an intern student at SAJAG helped in setting up a youtube channel. He also developed content for the channel. The content was based on the science curriculum of our students. We conducted experiments at our learning centre with the help of the video and started understanding many concepts with the help of it. In collaboration with Metafilms, we made a short documentary on SAJAG. To share our experiences, we started a blogpost -Anubhuti. Last and the latest is the SAJAG instagram account. The links of each is shared at beginning and end of the report.

5) Beginning of the Covid Relief Work

As the financial year neared to end and the lockdown was announced, we were unable anticipate the next steps. But as we started our conversations with our community, we understood that they had begun to feel the impact. Their daily wages were lost for that week but they like us were hoping that it will be lifted soon. Hopefully, the uncertainty will unfold soon.

Our Accomplishment



Student's learning level is the indicator of our accomplishment. And every year, we conduct a baseline test and a summative test to understand the difference. This year, we conducted the baseline but was unable to conduct the summative because of the covid19 pandemic. Due to the improvement seen in the performance of the children, parents also demanded to support their learning to read and write. And a special hour was decided where they would come to read and write. It is now turned into a full-fledged read and write adult learning centre too. This has indirectly helped in the improvement in the attendance of students and also in their learning levels. The bonding with the community also strengthened. Its due to the community support, our distribution process was well managed and also many of our activities have started working in long distance mode.



Our work with community and about our learning models were presented in a stage with audience of more than 1000. Kalyan Vedh, a platform where faculties from various fields come and share their experience. After the programme, many of them shared their interest in learning our models. Some also visited our Learning Centre to understand the work deeper.

Challenge

The biggest challenge ahead is the Covid 19 crisis. How it will be impact the families and how it will affect the schooling and the learning centre is still unclear. To run the learning centre in an online mode is not possible at this stage. Only 27% of our students are able to access the video content we make as they do not have android phone. The issue of accessibility of content needs to be addressed at the earliest. Otherwise the students are losing many months of their academic year.

Our Supporters (April 19 - Match 20)

Contributors*

Wipro Foundation



SPARSH TRUST



SETU

Mr. Kuttikrishnan

Ms. Hemlata Sagare

Mahila Mandal

Smt. Usha Pandit

Yuva Brahman Sanstha

Ms. Isha Khanna

Mr. Kuldeep More

Mr. Rohit Mehrotra

Mr. Rounak Naphade

*All names are not included

Collaborations With

Empirical Foundation

Nalanda Buddha Vihar

Balak Mandir Sanstha

Shashank BalviharVidyalay

Kalyan Dombivli Mahanagar Palika (KDMC)

Metafilms

Trustees

Mr. Kiran Limaye - President

Ms. Sajitha SKutty- Trustee

Mr. Bhushan Kolte - Trustee

Our Working Team

Ms. Anuja Joshi

Ms. Asha Avhad

Ms. Savita Tathe

Our Volunteer Team :-

Ms. Asmita Mopari

Ms. Kalpana Bhor

Mr. Nikhil Patil

Ms. Priyanka Walchure

Mr. Rohan Randive

Ms. Ruchira Puranik

Ms. Sharayu Salunke

Ms. Trupti Mallickar

Future Plans

- ❖ A digital learning platform
- ❖ Expansion of Complementary Learning Models
- ❖ Continuing collaborations with KDMC

Our Social Media Presence

Facebook : - <https://www.facebook.com/sajagkalyan/>

Sajag Channel: - <https://www.youtube.com/watch?v=0OgGraMFqSk&t=1s> (documentary link)

Blogpost: - <https://sajagblog.blogspot.com/>

Instagram Account Name: sajagtrust

THE BOMBAY PUBLIC TRUST ACT, 1950.
SCHEDULE IXC.
(VIDE RULE 32)

Statement of income liable to contribution for the year ending **31ST MARCH 2020**
 Name of the Public Trust :- **SAJAG CHARITABLE TRUST**
 Registered Number :- **E-10045**

PARTICULARS	RS.	RS.
I. INCOME AS SHOWN IN THE INCOME AND EXPENDITURE ACCOUNT (SCHEDULE IX)		2,53,497
II. ITEMS NOT CHARGEABLE TO CONTRIBUTION UNDER SECTION 58 AND RULE 32.		
(i) Donations received from other Public Trust and Dharmadas		
(ii) Grants received from Government and Local authorities.		
(iii) Interest on sinking or Depreciation Fund		
(iv) Amount spent for the purpose of secular Education.	2,10,533	
(v) Amount Spent for the purpose of medical relief.		
(vi) Amount spent for the purpose of veterinary treatment of animals.		
(vii) Expenditure incurred from donations for relief of distress caused by scarcity, drought, flood, fire or other natural calamity		
(viii) Deductions out of income from lands used for agricultural purpose :-		
a. Land Revenue and Local Fund Cess		
b. Rent Payable to superior landlord		
c. Cost of production, if lands are cultivated by trust.		
(ix) Deduction out of income from lands used for non-agricultural purpose :-		
a. Assessment, Cesses and other Government or Municipal taxes.		
b. Ground rent payable to the superior land-lord		
c. Insurance premia		
d. Repairs at 10 per cent of gross rent of building.		
e. Cost of collection at 4 per cent of gross rent building let out		
(x) Cost of collection of income or receipts from securities, stocks, etc. at 1 per cent of such income		
(xi) Deductions on account of repairs in respect of buildings not rented and yielding no income at 10 percent of the estimated gross annual rent		(2,10,533)
Gross Annual Income chargeable to contribution Rs.		42,964

Certified that while claiming deduction admissible under the above Schedule, the Trust has not claimed any amount twice, either wholly or partly, against any of the items mentioned in the schedule which have the effect of double deduction.

Trust Address : A 403, Shreekrupa Chintamani,
 Mahatma Phule Road,
 Kalyan, Dombivli, Maharashtra, 421202

For MOB & Associates
 Chartered Accountant
 FRN : 136412 W



CA Prasad J. Bagul
 Partner

Mem. No 147297

Date 19/12/2020

UDIN 20147297AAAACD3750

**REPORT OF AN AUDITOR RELATING TO ACCOUNTS
AUDITED UNDER SUB-SECTION (2) OF SECTION 33 & 34
AND RULE 19 OF THE BOMBAY PUBLIC TRUSTS ACT.**

Registered Number :- E-10045
Name of the Public Trust :- **SAJAG CHARITABLE TRUST**
For the year ending **31st March, 2020**

a. Whether accounts are maintained regularly and in accordance with the provisions of the Act and the rules :	YES
b. Whether receipts and disbursements are properly and correctly shown in the accounts :	YES
c. Whether the cash balance and vouchers in the custody of the manager or trustee on the date of audit were in agreement with the accounts :	YES
d. Whether all books, deeds, accounts, vouchers or other documents or records required by the auditor were produced before him ;	YES
e. Whether a register of movable and immovable properties is properly maintained, the changes therein are communicated from time to time to the regional office.	NO
f. Whether the manager or trustee or any other person required by the auditor to appear before him did so and furnished the necessary information required by him ;	YES
g. Whether any property or funds of the trust were applied for any object or purpose other than the object or purpose of the trust	NO
h. The amounts of outstanding for more than one year and the amounts written off if any ;	N.A.
i. Whether tenders were invited for repairs or construction involving expenditure exceeding Rs.5000/-	N.A.
j. Whether any money of the public trust has been invested contrary to the provisions of Section 35 ;	NO
k. Alienations, if any, of the immovable property contrary to the provisions of Section 36 which have come to the notice of the auditors	N.A.
l. All cases of irregular, illegal or improper expenditure, or failure or omission to recover monies or other property belonging to the public trust or of loss or waste of money or other property thereof, and whether such expenditure, failure omission, loss or waste was caused in consequence of breach of trust or misapplication or any other misconduct on the part of the trustees or any other person while in the management of the trust	Not observed
m. Whether the budget has been filed in the form provided by rule 16A ;	NO
n. Whether the maximum and minimum number of the trustees in maint.	YES
o. Whether the meetings are held regularly as provided in such Manner as prescribed	Minute Books are not available for our verification
p. Whether the minute books of the proceedings of the meeting is maintained.	
q. Whether any of the trustees has any interest in the investment of the trust :	NO
r. Whether any of the Trustees is a debtor or creditor of the trust	NO
s. Whether the irregularities pointed out by the auditors in the accounts of the previous year have been duly complied with by the trustees during the period of audit :	Please see point E, M, O and P
t. Any special matter which the auditor may think fit or necessary to bring to the notice of the Deputy or Assistant Charity Commissioner.	NO

For MOB & Associates
Chartered Accountant
FRN : 136412 W

CA Prasad J. Bagul
Partner

Mem. No. 147297.

Date: 19/12/2020

UDIN: 20147297AAAACD3750



The Bombay Public Trusts Act, 1950.
Name of the Public Trust : SAJAG CHARITABLE TRUST

SCHEDULE - IX
[Vide Rule 17 (1)]

Registration No. E-10045

EXPENDITURE		Income and Expenditure for the year ended 31.03.2020			
To Expenditure On The Object Of The Trust		AMOUNT	AMOUNT	INCOME	AMOUNT
a. Religious		-	2,10,533	<u>By Donations</u>	2,52,252
b. Educational Activities		-		Donation General	
c. Other Object Of The Trust		-	17,212	<u>By Income from other sources</u>	1,245
To Establishment Expenses		-		Dividend	
a. Bank Charges		425		Bank Interest	
b. Travelling & Conveyance		1,060			
c. Electricity charges		11,000			
d. Medical Expenses		331	20,863		2,53,497
e. Donation Given		300			
f. Miscelleneous exp		4,096			
To Audit Fees			1,180		
To Depreciation Movable Assets			3,709		
To Surplus Trf to Balance sheet					
TOTAL			2,53,497	TOTAL	2,53,497

For MOB & Associates
Chartered Accountant
FRN : 136412 W

CA Prasad J. Bagul
Partner

Mem. No. 147297.

Date: 19/12/2020

UDIN: 20147297AAAACD3750

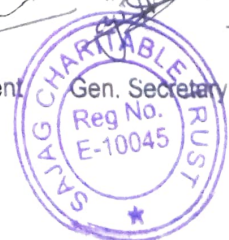


FOR SAJAG CHARITABLE TRUST

President

Gen. Secretary

Treasurer



Name of the Public Trust : SAJAG CHARITABLE TRUST

Balance Sheet as at 31st March 2020

FUNDS & LIABILITIES	AMOUNT Rs.	AMOUNT Rs.	PROPERTY AND ASSETS	AMOUNT Rs.	AMOUNT Rs.
Corpus Fund		5,000	<u>Fixed Assets</u>		
Loan From Trustee for Expenses of trust		49,600	Furniture	4,192	
			Projector	18,380	22,572
<u>Liabilities</u>			<u>Investments</u>		-
Provisions of Audit Fees		3,540	<u>Deposits</u>		-
Creditors		120			
<u>Income and Expenditure Account :-</u>			<u>Cash and Bank Balances :-</u>		
Bal. as per last Balance Sheet			(A)DNSB-3203	29,873	
Less : Appropriation , if any	-24,021		(B)Cash-in-Hand	2,657	32,530
Add : Surplus	-				
Less : Deficit (As per I & E A/c)	20,863				
	-	-3,158			
Total		55,102	Total		55,102

The above Balance Sheet to the best of my belief contains a true account of the Fund and Liabilities and of the Property and Assets of the Trust.

As per our report of even date
For MOB & Associates
Chartered Accountants
FRN : 136412W

CA Prasad J. Bagul
Partner
Mem. No. 147297.
Date: 19/12/2020
UDIN: 20147297AAAACD3750



FOR SAJAG CHARITABLE TRUST

President Gen. Secretary Treasurer

