



ANNUAL REPORT 2021

SAJAG CHARITABLE TRUST

Email: [sajagtrust@gmail.com]

Website:- www.sajagtrust.org

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



ABOUT SAJAG



Komal tai, mother of six year old told us in our phone survey that she wants support in what to teach her son. Many parents were facing this issue as the centres were closed during pandemic. He is always playing with phone was her complaint. SAJAG team made a list of activities that can help parents engage with their child and one of the important activities was reading out to child. She read out to him daily afternoon when her younger one was

asleep. Like Komal tai, many had to learn as well as accomplish the role of teacher at the same time which was a very challenging endeavour. SAJAG's role was to bridge the information gap inorder to minimise the learning loss of their child.

The pandemic brought us many challenges in our initiatives. We had to bring about many changes in our strategies. We also could not ignore the economic hardships the communities faced during lockdown. Thus our work this year of 20-21 was majorly response to the pandemic. We initiated with relief work by providing foodgrains twice to 861 families. Wipro Foundation, SPARSH Trust, i3 solutions and many many individual donors supported this relief activity which made it possible for a nuanced organization like SAJAG to reach out to many families in Kalyan.

The brunt of the pandemic was experienced majorly by the disadvantaged communities. The life of migrants in urban areas, their hardships gaped at us while we stood helplessly. The only action we could do was coming together with many organizations, individuals, government institutions to mitigate the hardships. Our role was a drop in the ocean. The social media showed its positive side during such tough times. Supporters from Pune, Hyderabad, Bangalore joined hands in our efforts. Our approach to the whole scenario was as follows -

Conduct a small sample survey to understand the situation

Gather community participation to understand their needs.

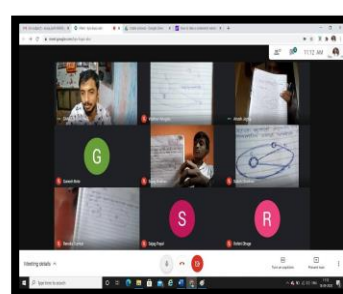
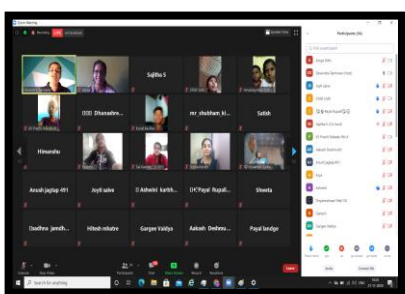
Meeting with Corporation, Police department to support the already existing support systems

To bridge the gap in the existing support systems.

It can be captured from this incident

Many services were started by the government to ensure travel of migrants. And one of the important services were the State Bus transport. They helped them till the border. But unfortunately, only Chattisgarh and UP border. A group of 6 migrants from Jharkhand were stranded in Kalyan for 2 days and were unable to find train as well as bus service. They were standing in a corner and fearing to approach the police or the transport department. After networking with NGOs in Delhi, state transport and railways dept, arrangements were made for their travel from Kalyan to Chattisgarh border and the Delhi organization arranged their travel from Chattisgarh to Jharkhand. Our role was to provide the missing information that can solve the problem and guide them.

In our survey with families we work with, we understood only 50% of our students have phones and only 27% of them is available for the students to actively use. Hence we changed the mode of home-based learning and provided them study booklets that they can work at home with the help of siblings, our videos, and phone calls.



Our Initiatives during Covid 19 pandemic

Name of Program	Description of Program
❖ Relief Work	<ul style="list-style-type: none"> ❖ To support the communities who faced the most brunt of covid 19 lockdown. ❖ Families of students from community we work with, nearby communities, communities identified by Kalyan Dombivli Municipal Corporation (KDMC) and migrants going back to hometown were supported. ❖ Survey with KDMC to understand the need of sanitary pads for women. ❖ 14 volunteers, 2 organizations, government institutions were involved.
❖ Initiatives for Home-Based Learning – a) Support Programme for Parents	<ul style="list-style-type: none"> ❖ To build capacities of parents so that they can support their younger children and help in their readiness to school. ❖ Monthly meetings and weekly phone calls ❖ 17 parents , 1 teacher

Name of Program	Description of Program
❖ Initiatives for Home based Learning – (b) Providing Study Booklets	<ul style="list-style-type: none"> ❖ To provide teaching learning materials so that they can have support at home. ❖ Every fortnight study booklets (foundational skills of language and math) were given at home. ❖ 14 sets of study booklets provided fortnightly. ❖ 89 out of 108 students were reached. ❖ 2 teachers were involved.
❖ Initiatives for Home based Learning – c) Creation of Online Teaching Learning Materials	<ul style="list-style-type: none"> ❖ To create materials in Marathi that can be used in our Learning Centres. ❖ Created a Youtube channel for sharing the videos to children. ❖ 33 videos created. ❖ 1 teacher and volunteers.
❖ Initiatives for Home based Learning – d) Providing library books to children	<ul style="list-style-type: none"> ❖ To encourage reading and help them engage meaningfully during lockdown. ❖ Provided story books every fortnight. ❖ Outreach 89 out of 108 students. ❖ 2 teachers.
❖ Online Class for 10th std students	<ul style="list-style-type: none"> ❖ To provide digital access and support them in their learning. ❖ Daily online classes by SAJAG teachers and Guest Lecturers. ❖ 15 students of SAJAG. ❖ Resource Support by Kalyan Mahila Mandal. ❖ Mr. Shabbir of Thanawala Foundation conducted sessions of Maths by Mr. Devendra Tamhane for 10th std students. ❖ Health awareness sessions by Internship student Dr. Anuja Godbole. ❖ Mask making session by TATA. ❖ Science sessions by Intern student Soham Joshi and SAJAG teacher Sandesh Padwal.

Highlights of the Year

1) SAJAG in news

SAJAG has contributed in various surveys and its research. The article has been published in newspapers, broadcasted in radio. One of the surveys was to understand the reading nature of adults and young ones. The second survey was with teachers to understand about online teaching. It was evident not even a single school was able to reach 100% of its children through online mode which is a major concern. We also designed survey for Seva Sahyog foundation to understand learning loss of students in various parts of Maharashtra. The survey clearly highlighted the loss as well as gave detailed description of who are the children facing the loss.

Alongwith contributions in research, our work of covid relief was mentioned in Wipro Foundation's journal Samuhik Pahel. The links are attached in the end of the document. SAJAG also received memento for its covid relief work from Kotak Mahindra Insurance.

2) Received 12A agreement

SAJAG, registered as Trust received 12A agreement. It is a big step for the requirement of 80G Agreement and other funding related compliances. Amidst Covid situation, it was possible for us to receive the agreement because of the online facility. The income tax services being online has helped in the ease of the application and follow-up.

3) Completion of Computer Centre set-up

The existing digital gap became evident during the covid pandemic. The inability to access online education, the gap in digital literacy were the factors behind it. SPARSH Trust donated computers and supported SAJAG in setting up the Computer Centre. Post covid, we will begin the centre for secondary school students.

4) Tabs for 10th std students

Digital access was the biggest challenge during the covid period. The uncertainty surrounding it resulted in creating tension, frustrations among students - especially with the 10th std. students. Understanding the need of mobiles/tabs for their online

classes and education, SPARSH trust came forward and donated 15 tabs to the 10th std students. It not only helped them in attending school as well as our own guidance classes regularly but also prevented two children from dropping out. The students could also participate in the guidance sessions of Mr. Devendra Tamhane organized by Thanawala foundation. The accessibility to various sessions was possible because of the tabs by SPARSH Trust and internet access by individual donors provided to them timely.

5) Capacity Building of Team

Most of the work was done from home during the initial months of the lockdown. We came together as team and tried to understand the gaps in our understanding. Hence various sessions were planned for the team. They also participated in the sessions organized by other organizations. One of the Trustees, a Wipro Fellow were able to attend various training sessions with the help of the Fellowship.

The details are given in the table below: -

S.No	Training Topic	Participants	Resource Person
1	How To conduct Read Aloud	Teachers	1) Trupti Abhyankar – APU Alumni 2) Pramod Kamble – APU Alumni
2	Early Literacy Course and Maths Course	Teachers	QUEST
3	Story Telling and Read ALouds	Teachers	Apni Shala
4	How to use Camera for creating videos	Teachers	Bhushan Kolte – SAJAG Trustee and Filmmaker
5	Leadership	Trustee	Mr. Subhash Khare Wipro Fellowship
6	LEC (Library Education Course)	Trustee	Bookworm Trust Wipro Fellowship
7	Khelghar Workshop	Teachers	Khelghar, Pune
8	Introduction to Principle of Inclusion	Teachers	Part of Field Project – Sajitha

Our Accomplishments

The work with communities till now helped us to respond immediately to the needs of the community during the covid crisis. The support from Kalyan Dombivli Municipal Corporation (KDMC) and the Police Department helped us understand the existing gaps in the system. SAJAG, with its recent presence, could reach most of the communities in Kalyan west (the area where we work) because of the networking at the ground level as well as the support of contributors. Our ground work paved the way to collaborate with various organizations.



The Home Initiative models by SAJAG helped to engage children with studies and also strengthened the relationship with parents. 20 minutes conversation with each and every parent was attempted twice in a week and hence helped build a strong rapport with them. The materials we gave them showed the creativity of children which was new to many of the parents and the appreciation they had for children was a welcome site. We also realized how much working with parents will also help in the future of the child, especially of the younger child. The reading to child, interaction with them, the story telling were part of their home environment now. Library books provided on a regular basis helped them with various stories for interaction.

Volunteering Support from many fronts has been our strength throughout. Ours being a new initiative, like most NGOs, resource is the biggest challenge. But many of our work was accomplished like making 33 videos for children, website of SAJAG, our logo through volunteer support only. The actors, camerawoman, the editor of our videos are all well-wishers who volunteered their time for SAJAG. Mulund College of Commerce (MCC) alumni students helped in creating our official website and SAJAG's well-wisher Mayuresh created the exquisite logo for us and teachers taught our 10th std students voluntarily. The work of SAJAG can be measured by the learning levels of our students. But learning loss is something that was unavoidable in this pandemic period. Many students were on the verge of drop-out from school. But, with our continuous engagement, there has been no drop-out of students from our centre. The accomplishment of this year was helping them retain their engagement with studies and avoiding drop-out.

Challenges

The biggest challenge this year and next is the Covid 19 crisis. Its impact on health, economy and learning loss is very clear. What is the way forward to it? 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. Recently, we ran the centre at the community with covid guidelines i.e. with small batch of students and with activities that encouraged minimum group activities but had to stop mid-way because of the rising covid cases. The pandemic is going to be a challenge throughout. Digital literacy, strengthening parent capacities, home based initiatives, remedial teachings, awareness about health initiatives are the small steps to address the challenge.

Our Supporters (April 20 - March 21)

Contributors*

Wipro Foundation



SPARSH TRUST



i3Systems



YOGA VIDYA PRANIC
HEALING
FOUNDATION

AND

INDIVIDUAL DONORS

Collaborators

Balak Mandir Sanstha

Nalanda Buddha Vihar

Empirical Foundation

Shashank Balvihar Vidyalay

Kalyan Dmmbivli Mahanagr Palika (KDMC)

Metafilms

Kalyan Mahila Mandal
Pratishthan

Society for Caring Community

Shivdurg

Ashwamedh

Trustees

Mr. Kiran Limaye

Miss. Sajitha SKutty

Mr. Bhushan Kolte

Our Working Team	Special Thanks To:-		
	Ms. Ruchira Puranik	Mr. Vishal Bhandari	Ms. Priyanka Walchure
Ms. Anuja Joshi	Mr. Mayuresh Giri	Mr. Vishal Maurya	Ms. Kalpana Bhor
Ms. Sunita Gondge	Ms. Trupti Mallickar	Mr. Mayur Nagraj	Kum. Sanchee Whaval
Mr. Sandesh Padwal	Ms. Tejaswinee Vartak	Ms. Gargi Mallichkar	Ms. Hema Sagare
Ms. Asha Avhad	Kum. Ananya Vartak	Nishigandha Apte	Mr. Ganesh Sarate
Interns:-			
Kum. Soham Joshi	Ms. Anushka Limaye	Mone Sir	Ms. Sampada Dalvi
Dr. Anuja Godbole			

Covid Relief Team

Shiv Durg Pratishthan team - Mr. Shailesh Dhawan, Mr. Yadnesh Dixit, Mr. Sushant Dixit, Mr. Mayuresh , Mr. Prathamesh Puranik ,
 Balak Mandir Sanstha team - Mr. Prasad Marathe, Mr. Likhar, Mr. Sachin Whaval,
 Ms Mayura Whaval, Mr. Prasad Kulkarni, Mr. Rishikesh Joshi, Mr. Kuldeep More, Mr. Sagar More, Mr. Jaydip Apte, Ms Preshita, Mr. Rahul , Ms. Dipti Patil, Ms. Prajakta Apte,

SAJAG in news

1	SAJAG's Covid Relief efforts were mentioned in Wipro's journal of collective action.	https://issuu.com/wiprofoundation/docs/samuhik_pahal_may_2020_vol_1_issue_1/s/10709083
2	SAJAG designed the survey conducted Seva Sahyog Foundation. The survey was on learning loss during covid.	https://www.lokmat.com/mumbai/kovid-19-and-educational-deficit-a685/?fbclid=IwAR1mUN9CxEZ9B9MO-2ytMTK3-i7WQ7aerQ3vxDYR329cQlZzF5cKIdyOdGY
3	A survey on readers. A descriptive survey to understand whether there are readers and if yes, their profile.	https://kiranlimayeecoblog.blogspot.com/2021/01/blog-post_10.html?fbclid=IwAR0--dvpZ99pqN_zbdTG2qJHy7DSWJehOX0lj4pLygHuNReYFzmsVwUW4xw (This is Trustee's Blog. The content of it was shared in Radio Marathi Vahini. But there is no link available for that)
4	A glimpse on the work of SAJAG in a web news portal	http://www.youngmaharashtra.live/created-from-the-concept-of-she-and-always-aware-of-the-right-to-education/?fbclid=IwAR0KvkTuu7edA9nu_tZzTP5Ozf0FXkQqc3syJZ8gRo-ITE0dOcsnEbC-T0

Our Social Media Presence

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

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

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

Instagram Account Name: [sajagtrust](#)

Future Plans

Project Name	Budget
A Model Library (with books and toys) for children supported by YOGA VIDYA PRANIC HEALING FOUNDATION and SPARSH TRUST	Rs.2,56,000/-
Home - Based learning - using Learning App by Sutara - Chimple App	Rs.1,51,000/-
Complementary Learning Centre	Rs. 2,87,304/-
Support to Parents in Home Based Learning	Rs.5,13,900/-

The project plans are considering the prolonging covid situation. When the situation comes back to normal, these projects will continue in offline mode. The Library project can be continued with home delivery of books and toys. It will be a welcome change and good for mental well-being for children. In addition, the educational projects will continue with Home -Based Learning initiatives.

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

Statement of income liable to contribution for the year ending **31ST MARCH 2021**
 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)		
II. ITEMS NOT CHARGEABLE TO CONTRIBUTION UNDER SECTION 58 AND RULE 32.		11,66,706
(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.		
(v) Amount Spent for the purpose of medical relief.	1,53,040	
(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.		(1,53,040)
Gross Annual Income chargeable to contribution Rs.		10,13,666

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: 25-11-2021

UDIN: 21147297AAAAEA2431



**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, 2021

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: 25-11-2021

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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
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t. Any special matter which the auditor may think fit or necessary to bring to the notice of the Deputy or Assistant Charity Commissioner.	

For MOB & Associates
Chartered Accountant
FRN : 136412 W



CA Prasad J. Bagul
Partner

Mem. No. 147297.

Date: 25-11-2021

UDIN: 21147297AAAAEA2431



Name of the Public Trust : SAJAG CHARITABLE TRUST					
Balance Sheet as at 31st March 2021					
FUNDS & LIABILITIES		PROPERTY AND ASSETS			
	AMOUNT	AMOUNT		Rs.	Rs.
	Rs.	Rs.			
Corpus Fund		5,000	Fixed Assets	3,773	
Loan From Trustee for Expenses of trust		49,600	Furniture	15,622	19,395
			Projector		-
Liabilities			Investments		-
Provisions of Audit Fees		7,080			-
Creditors		120	Deposits		
Income and Expenditure Account :-			Cash and Bank Balances :-		
Bal. as per last Balance Sheet	-3,159		(A) DNSB-3203	1,60,883	
Less : Appropriation , if any	-		(B) Cash-in-Hand	3,520	
Add : Surplus	1,50,157		(C) Deposite	25,000	1,89,403
Less : Deficit (As per I & E A/c)	-	1,46,998			
Total		2,08,798	Total		2,08,798

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: 25-11-2021
UDIN: 21147297AAAAEA2431



FOR SAJAG CHARITABLE TRUST

President Gen. Secretary Treasurer

The Bombay Public Trusts Act, 1950.

Name of the Public Trust : SAJAG CHARITABLE TRUST

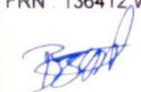
SCHEDULE - IX
[Vide Rule 17 (1)]

Registration No. E-10045

Income and Expenditure for the year ended 31.03.2021

EXPENDITURE	AMOUNT	AMOUNT	INCOME	AMOUNT	AMOUNT
To Expenditure On The Object Of The Trust			By Donations		11,63,264
a Religious	-		Donation General		
b Educational Activities	1,53,040				
c Other Object Of The Trust	6,18,976	7,72,016			
To Establishment Expenses			By Income from other sources		
a.Bank Charges	554		Dividend	-	
b.Travelling & Conveyance	1,646		Bank Interest	3,442	3,442
c.Telephone Exp	26,288				
d.Medical Expenses	8,400				
e.Rent Expenses	15,200				
f.Miscellaneous exp	8,350				
g.Salary Expenses	1,77,380	2,37,818			
To Audit Fees		3,540			
To Depreciation Movable Assets		3,176			
To Surplus Trf to Balance sheet		1,50,157			
TOTAL		11,66,706	TOTAL		11,66,706

For MOB & Associates
Chartered Accountant
FRN : 136412.W



CA Prasad J. Bagul
Partner

Mem No 147297.

Date 25-11-2021

UDIN 21147297AAAAEA2431



FOR SAJAG CHARITABLE TRUST



President



Gen. Secretary



Treasurer