



ANNUAL REPORT 2022

SAJAG CHARITABLE TRUST

Email: info@sajagtrust.org

Website:- www.sajagtrust.org

Reg. No: Reg No. E - 10045 /T

Kalyan, Dombivli (west)



ABOUT SAJAG

The pandemic kept children out of school while many toddlers, who were eligible for admission, had never stepped into school. We conducted a comprehensive outreach drive to raise awareness regarding documentation required for admission, in order to be prepared before schools reopened and to ensure that children are admitted without further delay. We accomplished the admission of 12 children in Kalyan schools in one month and the process is still ongoing.

There is no dearth of schools, even free schools. Yet, many children are not enrolled in school. Why? Which factors obstruct a family from sending a child to school? What challenges do they face? Do schools have the resources to handle these challenges? In the 21st century, it is heartbreaking to see gaps that deprive children of basic education. At SAJAG, our vision is to bridge such information and opportunity gaps that exist in education.

We are committed to bridge information and opportunity gaps in education for the children of urban poor families in the peripheral regions of metropolitan Mumbai. Baseline studies undertaken before setting up SAJAG indicated poor learning outcomes in this group of the population. Their inability to access, afford and avail of school education further marginalizes them from seeking opportunities that lead to better prospects for children. This perpetuates learning and livelihood gaps and overall socio-economic inequalities across generations. In line with the National Education Policy (NEP), we also believe that gaps in education must be addressed at an early age, because it has been observed that even children who have completed schooling are unable to read, write or speak in their first language or solve basic math problems. Hence, we engage with primary school children to impart foundational skills in language and mathematics, alongside social-emotional skills. Foundational skills form the core of education; in that basic literacy and numeracy are the pillars that facilitate higher education, better livelihood and better quality of life. Improvements in these facets eventually guide families, communities and society out of poverty. SAJAG has been pursuing this mission for six years through a Complementary Learning Centre (CLC) that supplements school learnings through innovative pedagogical methods; a Library where students can access, enjoy and explore knowledge beyond classrooms and curricula; the School Support Project & a Computer Centre. Surveys have indicated better learning levels among children who attend the CLC as compared to the pre-enrolment baseline study. Many children in our communities are first generation learners. Therefore, SAJAG engages with parents as well through adult literacy sessions. In keeping with the NEP, our CLC targets primary school students from six to nine years of age. The library is accessible to students of any age - from within our community as well as to those outside. So far, we have reached out to 379 children through these projects.

Thus, at a small scale, in our own way, we strive to achieve the fourth, tenth and first sustainable development goals (SDGs) of the UNDP - namely quality education, reduced inequality and poverty among the urban poor. Trust and rapport-building with communities also aids the indirect attainment of gender equity, the fifth goal, by ensuring that girls are included in our quest for primary education.

Key Initiatives

The table below gives an overview of our projects.

SL No.	Project Name	Project Description (Objectives, target group, operational model, # of schools/learning centres, # of children/teachers reached, # of team members involved etc.)	Outreach
1	Complementary Learning Centre-CLC	<ul style="list-style-type: none"> At the CLC we impart foundational literacy and numeracy skills by teaching basic reading, writing & communication in Marathi and English as well as Math, to primary school children from marginalized migrant communities at the peripheries of Metro Mumbai. Students are aged from 6 through 9. The CLC functions parallel to schools and supplements school learnings. We run two batches of ninety minutes each, six days a week with trained experienced teachers. Teachers explore creative teaching methods with the objective of laying a solid foundation in primary school so that students can proceed to secondary school/ college/university/ jobs with more confidence & better skill sets. 	82
2	Library	<ul style="list-style-type: none"> We run a library that has a collection of 400 books, games, artwork and other teaching-learning materials to engage children and motivate them to exercise creativity. We also conduct daily interactive exercises like thematic read aloud sessions, group reading & writing. At regular intervals, we also set up Pop-Up Libraries in different locations to mobilise 	30

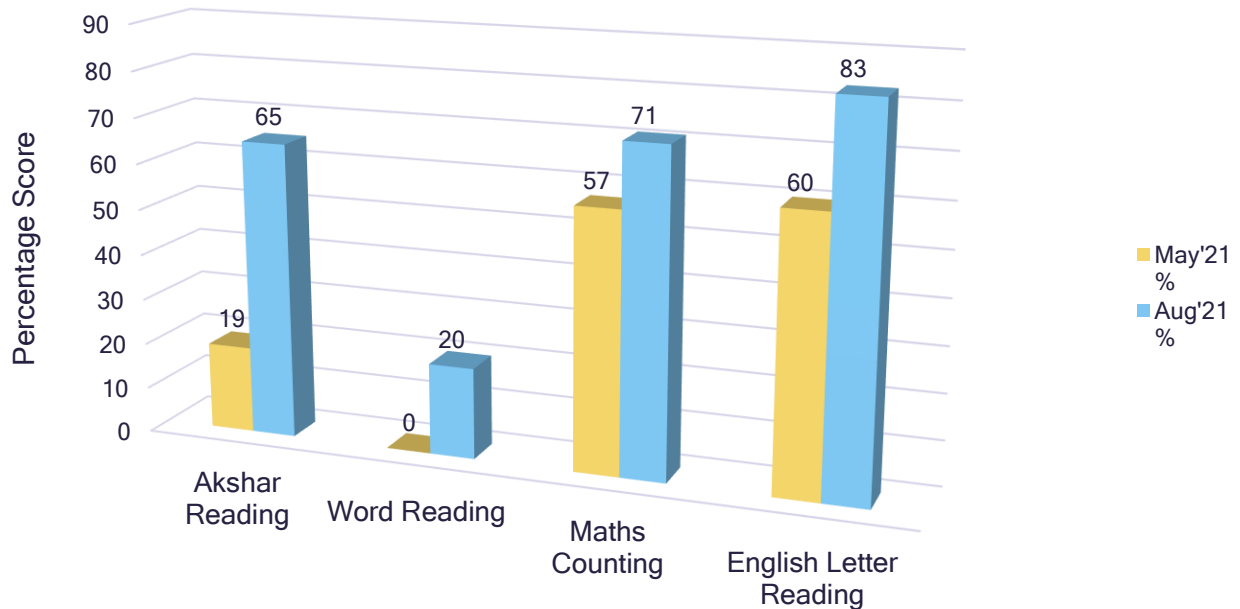
		Library membership and showcase the vast variety of cultural, religious, linguistic, and other diverse pluralities in India.	
3	School Support (Shala Saangaati)	<ul style="list-style-type: none"> ▪ This project was initiated with the aim of working closely with teachers to facilitate the best possible teaching outcomes for them, so that it translates to optimum learning outcomes for students. ▪ Direct, frequent conversations with local authorities, school management & primary teachers have led to regular inputs being fed back into our system. ▪ A recent achievement is the launch of a Teacher Guidebook compiled from our CLC / other teaching experiences & best practices that can be replicated by other schools, teachers & NGOs devoted to primary education & foundational skills. Data were also extracted from the LiRIL study & other research initiatives that a founder had participated in through WIPRO Foundation. ▪ Additionally, we facilitated FGDs with schools & teachers to discern everyday issues at the grassroots level. We also conducted teaching demonstrations to illustrate & share our experiences. 	294
4	Computer Centre- CC	<ul style="list-style-type: none"> ▪ After prolonged pandemic-led delays, the centre finally started in the last quarter of this year with help from two trained teaching volunteers who teach thrice weekly. ▪ But we were hit by some drawbacks. About half the computers started malfunctioning because of a 2-year layover. Absence of paid full-time teachers and shortage of computers meant that we could only teach a few students. 	

Our Accomplishments



Children are the core of SAJAG. Hence, our work is best evaluated by tracking their learning levels. We conduct annual baseline and summative tests to understand progress in learning levels. We also monitor children's participation in school and at the CLC.

Comparative Percentage Scores: Pre-Test and Quarterly Input



This graph depicts a 20-45% rise in learning levels. Covid '19 caused massive learning regressions. Most children were unable to read. However, intensive intervention over three months witnessed gradual improvements in Marathi, Mathematics and English.



Improved learning levels are a testament to CLC teachers, who hail from the community. They strive to enhance children's standards with regular home visits, teacher interactions and parents' meetings. The growth of a CLC teacher, who belongs to the community, was captured in the Palakneeti magazine by Ms. Rupal Nagda via an article titled 'पोटासाठी की पाटीसाठी'. [Palakneeti article](#)

Plans Ahead

In order to reach more low-income communities and directly impact more children, we plan to expand from two CLCs to minimum five CLCs in three years. This year, we will start a new CLC. Thus, through intense CLC projects we aim to reach 1000 children over 3 years. Along with new CLCs, promotion of library and its importance will be taken to schools and communities directly by initiating and encouraging students and teachers to explore books. Through library outreach activities, we aim to reach 15000 children over 3 years. Our work at the CLC and library, alongside the positive impact on learning levels will be shared with schools through the School Support Project - Shala Saangaati Upkram. In three years, our target is to operate five CLCs, increase accessibility of library programme and collaborate with 50 government schools in Kalyan and nearby areas.

Our Supporters



Trustees

Mr. Kiran Limaye - President

Ms. Sajitha SKutty - Trustee

Mr. Bhushan Kolte - Trustee

Our Social Media Presence

- Facebook : - <https://www.facebook.com/sajagkalyan/>
- Sajag Channel: - <https://www.youtube.com/watch?v=0OgGraMFqSk&t=1s>
(documentary link)
- Instagram Account Name: sajagtrust

Our Resources

[Teacher Guidebook.pdf - Google Drive](#)

AUDIT REPORT




<p align="center">SCHEDULE VIII The Bombay Public Trusts Act, 1950. [Vide Rule 17 (1)] Name of the Public Trust : SAJAG CHARITABLE TRUST</p>					
Balance Sheet as at 31st March 2022					
FUNDS & LIABILITIES	AMOUNT	AMOUNT	PROPERTY AND ASSETS	AMOUNT	AMOUNT
	Rs.	Rs.		Rs.	Rs.
Corpus Fund		5,000	Fixed Assets		
Loan From Trustee for Expenses of trust		49,600	Furniture	4,314	17,593
			Projector	13,279	
Liabilities			Cash and Bank Balances :-		
Provisions of Audit Fees	3,540		(A) DNSB-3203	51,538	
Creditors	24,620	23,160	(B) Cash-in-Hand	3,424	
			(C) Deposit	25,000	89,962
Income and Expenditure Account :-					
Bal. as per last Balance Sheet	1,46,998				
Less : Appropriation, if any	-				
Add : Surplus	-				
Less : Deficit (As per I & E A/c)	1,22,203	24,795			
Total		1,07,555	Total		1,07,555



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 MCB & Associates
Chartered Accountants
FRN : 136412W

CA Prasad J. Bagul
Partner
Mem. No. 147297
Date: 02-09-2022
UDIN: 22147297AULTVJ.3035

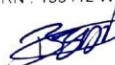
FOR SAJAG CHARITABLE TRUST


 President
 Gen. Secretary
 Treasurer


<p style="text-align: center;">SCHEDULE - IX</p> <p style="text-align: center;">[Vide Rule 17 (1)]</p> <p>The Bombay Public Trusts Act, 1950.</p> <p>Name of the Public Trust : SAJAG CHARITABLE TRUST</p> <p style="text-align: right;">Registration No. E-10045</p>					
Income and Expenditure for the year ended 31.03.2022					
EXPENDITURE	AMOUNT	AMOUNT	INCOME	AMOUNT	AMOUNT
To Expenditure On The Object Of The Trust			By Donations		
a Religious	-		Donation General		4,92,841
b Educational Activities	5,56,982				
c Other Object Of The Trust	28,778	5,85,760	By Income from other sources		
			Dividend	-	
To Establishment Expenses			Bank Interest	5,039	5,039
a. Bank Charges	236				
b. Travelling & Conveyance	1,429				
c. Telephone & Internet Exp	7,347				
d. Medical Expenses	500				
e. Miscellaneous exp	3,940				
f. Other Expenses	14,579	28,031			
To Audit Fees		3,540			
To Depreciation Movable Assets		2,752			
			By Deficit Trfr to Balance Sheet		1,22,203
TOTAL		6,20,083	TOTAL		6,20,083


For MOB & Associates
Chartered Accountant
FRN : 136412 W



CA Prasad J. Bagu
Partner
Mem. No. 147297.
Date: 02-09-2022
UDIN: 22147297AULTWJ3035




FOR SAJAG CHARITABLE TRUST


President


Gen. Secretary


Treasurer



<p align="center">THE BOMBAY PUBLIC TRUST ACT, 1950. SCHEDULE INC. (VIDE RULE 32)</p>		
<p>Statement of income liable to contribution for the year ending 31ST MARCH 2022 Name of the Public Trust :- SAJAG CHARITABLE TRUST Registered Number :- E-10045</p>		
PARTICULARS	RS.	RS.
I. INCOME AS SHOWN IN THE INCOME AND EXPENDITURE ACCOUNT (SCHEDULE IX)		4,97,880
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.	5,56,982	
(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.		(5,56,982)
Gross Annual Income chargeable to contribution Rs.		(59,102)
<p>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.</p> <p>Trust Address : A 403, Shreekrupa Chintamani, , Mahatma Phule Road, Kalyan, Dombivli, Maharashtra, 421202</p> <p>For MOB & Associates Chartered Accountant FRN : 136412 W</p> <p>CA Prasad J. Bagul Partner Mem. No. 147297. Date: 02-09-2022 UDIN: 22147297AULTWJ3035</p>		

**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, 2022

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 maintenance of the meetings are held regularly as provided in such manner as prescribed.	YES
p Whether the minute books of the proceedings of the meeting is maintained.	Minute Books are not available for our verification
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 02-09-2022

UDIN 22147297AULTWJ3035



Be Our Partner



- Donate to the corpus or to any of our projects
- You can also contribute towards the cost of supporting one child for one academic year, to the tune of Rs.3,500/-.

You can donate by using any of the following options -

Bank Transfer: Account Name:- TRT SAJAG CHARITABLE TRUST

Bank Name:- Dombivli Nagrik Sahakari Bank (DNS)

A/C No : - 024010100003203

Address:- Kalyan west, Ashwini Bunglow, Agra Road, Kalyan west

IFSC Code:- DNSB0000024

- By Cheque: Draw the cheque in the name of TRT SAJAG CHARITABLE TRUST and send it to our address

Address:- En-Read Library - A/4, Shivneri, Shree Complex, Phase 3 , Adharwadi Jail Road, Kalyan West, PIN - 421301.