



ANNUAL REPORT 2024

SAJAG CHARITABLE TRUST

Email: [sajagtrust@gmail.com]

wb www.sajagtrust.org

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

80G No - AARTS5025LE20215

Kalyan, Dombivli (west)



ABOUT SAJAG

Swapnil and Samrat, two students attending a government-aided school. Before joining Vidyasadan in December, their school attendance was irregular, and they often struggled to wake up early in the morning. Their parents tried hard before leaving for work early but eventually they gave up. However, witnessing other children gathering at Vidyasadan to play games and study intrigued them, prompting them to join the centre. Initially, they prioritized Vidyasadan over school, questioning the need to attend both. However, through guidance and explanation, they came to understand the complementary role of Vidyasadan in school education. Since then, they have never missed a day of school. Swapnil and Samrat's story exemplifies the transformative impact of Vidyasadan. By providing a supportive environment and emphasizing the importance of education, we can encourage students to attend school regularly and actively engage in learning.

Liberating education consists in acts of cognition, not transferals of information.

Paulo Friere

SAJAG Charitable Trust continues its mission to bridge the educational gap for children from underprivileged urban families on the outskirts of metropolitan Mumbai. The organization focuses on foundational literacy and numeracy (FLN) skills in Marathi, English, mathematics, and social-emotional learning, aligning with both the National Education Policy (NEP) and its own vision of fostering educational equity.

SAJAG's pedagogical approach is child-centric and culturally responsive, encouraging critical thinking, creativity, and free expression. By integrating various learning styles, the organization provides holistic learning experiences tailored to individual student needs, ensuring that each child receives the support necessary to thrive in their educational journey.



President's message

A society with inequality of opportunity lives at a mismatch. Thousands of children, who could have done better with their education, fail to do so because they begin school much less prepared than those from better-off families. Bastis in the city might have TVs and phones, but 6-year-olds there lack the fundamentals of learning, like a good storybook or someone explaining counting. We bridge these gaps at the community level, empowering children for success. With your support, we can expand our proven approach to more communities, nurturing young minds for a brighter future.

Reflecting on the 2023-24 academic year, SAJAG Charitable Trust's President, Mr. Kiran Limaye, expressed immense pride in the progress made. SAJAG Charitable Trust's President, Mr. Kiran Limaye expressed their pride and appreciation for the progress achieved during the 2023-24 academic year. Despite the post-pandemic challenges, the team's resilience has allowed for the expansion of SAJAG's reach and impact. The *Shala Sangati* project supported by Wipro Foundation showcased the organization's ability to work closely with schools and teachers to improve learning outcomes. SAJAG remains committed to reaching more children, empowering educators, and deepening its community impact. The President invite stakeholders and supporters to continue participating in this journey of transformative education.



Key Initiatives :

Key Initiatives

Source: www.businessanalystlearnings.com

Vidyasadan

Complementary Learning Centre (CLC)



- Designed to provide additional learning support to primary school children.
- Conducts two 90-minute sessions six days a week.
- Reached 169 children between 6 and 9 years old this year.
- Introduced innovative teaching methodologies, including the use of arts and theatre.

Enread Library

Safe space for children to explore books and games



- The EnRead Library continues to be a central space for fostering creativity and a love of reading.
- Expanded its collection to over 600 books and educational materials.
- Created Reading Corners in 5 Sangati schools and also set-up a library in Vidyasadan thus reaching more children.

Shala Sangati

Providing support to schools



- This initiative strengthens SAJAG's relationship with government schools, extending its impact beyond its own centres.
- Direct engagement with 422 children and 11 teachers, with workshops reaching an additional 30 teachers.
- Teachers are seeing the first-hand benefit of the sessions conducted by the Sangati.

Impact

Providing support to schools



- Vidyasadan - Children like Swapnil and Samrat, who initially struggled going to school are now regularly attending school.
- Enread: Membership increased from 30 to 55 members
- Shala Sangati: Sapna Patil, Umbarde teacher have appreciated the training sessions and the demonstration sessions of the Sangatis.

Accomplishments

Improved Learning Levels

SAJAG has seen substantial improvements in student learning outcomes:

- **Letter recognition** has improved from 60% to 92%.
- **Word reading** abilities have increased from 22% to 57%.
- **Fluent reading** rates have improved from 5% to 21%.

Table

Skill	Start of Year	End of Year	Improvement
Letter Recognition	60%	92%	32%
Word Reading	22%	57%	35%
Number Recognition	33%	44%	11%
Fluent Reading	5%	21%	16%



BYK team's visit to SAJAG 1

Expanded Reach

SAJAG's programs have reached new milestones:

Over **3,500 people** were engaged through events like the Indian medical Association (IMA)'s Kalyan Marathon.

Library membership has grown by **30%**, now serving 50 families.

Capacity Building

SAJAG continues to invest in the growth of its team and local educators:

- Conducted **15 workshops** with the internal team covering topics such as mathematics, theatre, art, and library management. Experts like Ms. Archana Kulkarni, and Dhanashree Khandkar contributed to the team's learning.
- Engaged **60 teachers** in professional development sessions to enhance classroom teaching practices.

Highlight of the Year:

EnRead Library Re-Opening

The re-opening of the EnRead Library was a significant moment in SAJAG's calendar, drawing community members and educational stakeholders alike. The event featured

actress and activist Geetanjali Kulkarni, who read to the children and emphasized the importance of interactive, shared reading experiences.

Event Impact:

- Geetanjali Kulkarni's presence brought greater visibility to the library's mission.
- The children's enthusiastic response to the read-aloud sessions and storytelling activities underscored the importance of engaging them in meaningful literacy experiences.



Partnered with Indian Medical Association

3500 Kalyankars and people from outside Kalyan participated in Marathon organised by Indian Medical Association. The profit from the Marathon was given to SAJAG which was used for Vidyasadan.

Case Studies

Case Study 1: Samarth Vidyalaya

Samarth Vidyalaya, a government school, partnered with SAJAG in 2023. Initially, teachers were hesitant to embrace new methods. However, by the end of the year, 75% of teachers had understood its relevance and have expressed keen interest in adopting SAJAG's innovative practices.

Case Study 2: Imran's Journey to Literacy

Imran (name changed), a Samarth Vidyalaya, Valdhuni student, is currently in the second grade. Last year, around January, we introduced reading corners in every class. Since there wasn't enough space for a reading corner at Samarth School, we utilized "Pratham Books" bags to create them. These corners were stocked with a variety of books featuring pictures, different levels, and multiple languages.



Imran had been absent for a few days before the reading corner was set up. The class teacher contacted his parents to inform them that new books had arrived, and Imran could also play on the tab. To everyone's surprise, he returned to class the very next day. As soon as he entered, his attention was drawn to the reading bag. He eagerly ran over, took out the books, and began exploring them.

He was so captivated by the books that he changed his seat to be closer to the reading corner. Although Imran only knew a few letters and some words, he would look at the pictures in the books and create his own stories. He now confidently narrates these stories to the other children in the classroom, who enjoy listening to them.

Imran has developed a strong interest in reading and now attends school regularly. His teachers have praised him for his efforts and continue to encourage him, hoping to further nurture his love for reading.

Challenges and Learnings

1. Multi-level and Multilingual Classrooms:

SAJAG's programs often encounter challenges in catering to diverse learning needs within a single classroom. To address this, the organization introduced capacity building in the same which will be carry forwarded to next year .

2. **Teacher Engagement:**

To improve teacher participation in training sessions, SAJAG launched a comprehensive capacity-building program, increasing motivation and adoption of innovative methods.

3. **Resource Constraints:**

In response to limited financial resources, SAJAG initiated a local ‘Sponsor a Child’ campaign, raising contributions and securing additional support from the community. With the support of Wipro Foundation, Library Mentoring Support Programme, Bookworm and HT Parekh and CSR Support from TATA Investments, BYK Initiatives, Thermon India Pvt. Ltd we were able to support all the projects.

Future Plans

1. **Program Expansion:**

SAJAG plans to expand from two to five Complementary Learning Centres (CLCs) over the next three years, directly reaching over 1,000 children and collaborating with 50 government schools by 2027.

2. **Library Outreach:**

The EnRead Library program aims to reach 15,000 children by 2027 through outreach initiatives, including a mobile library van to serve more remote areas.


3. **Curriculum Innovation:**

SAJAG is developing a comprehensive worksheet model that integrates social-emotional learning into the curriculum, providing a more holistic learning experience for students.

4. **Community Engagement:**

Plans are underway to strengthen parent involvement through workshops on topics such as digital safety and financial literacy.

Supporters and Partners*

Wipro Foundation 	BYK India Initiatives	TATA Investments	Thermon India Pvt. Ltd.
State Council of Educational Research & Training (SCERT)	Samarath Vidyalay	Kalyan Dombivli Municipal Corporation	BookWorm Goa

Trustees

- 1) Mr. Kiran Limaye - President
- 2) Ms. Sajitha SKutty - Trustee
- 3) Mr. Bhushan Kolte - Trustee

Our Social Media Presence

Website : - [SAJAG \(sajagtrust.org\)](http://sajagtrust.org)

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

Publications :-

- 1) An article about SAJAG's journey in starting library -

<https://www.teacherplus.org/becoming-a-library-practitioner/>

Our work with community captured in Samuhik Pahel , a journal for practitioners in education

- https://issuu.com/wiprofoundation/docs/samuhik_pahal_vol_2_issue_12/s/17035442



Be our Partner

- Donate to SAJAG's corpus or any of our programmes
- You can also contribute to cost of one child. **For one academic year, the cost of one child is Rs. 2500/- (No tax exemption certificate alongwith)**
- You can donate to us 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

EnRead Library, Gala No. 21, Gaurav Prasad CHS, Parnaka , Nr. Phadke

Hospital, Kalyan (W) Pin - 421301


SAJAG CHARITABLE TRUST


F.Y. 2023-24

A.Y. 2024-25

(FINANCIAL STATEMENTS FROM

01ST APRIL 2023 TO 31ST MARCH 2024)

THE BOMBAY PUBLIC TRUST ACT, 1950. SCHEDULE IXC. (VIDE RULE 32)		
Statement of income liable to contribution for the year ending 31ST MARCH 2024 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.		35,41,385
(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.	28,12,465	
(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.		(28,12,465)
Gross Annual Income chargeable to contribution Rs.		7,29,514
<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 : 136412W</p> <p>CA Prasad J. Bagul Partner Mem. No. 147297. Date : 09/09/2024</p> 		

THE BOMBAY PUBLIC TRUST ACT, 1950. SCHEDULE IXC. (VIDE RULE 32)		
Statement of income liable to contribution for the year ending 31ST MARCH 2024 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.		35,41,380
(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.	28,12,485	
(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.		(28,12,485)
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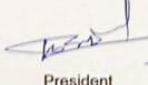
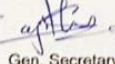
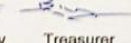
<p align="center">SCHEDULE VIII [Vide Rule 17 (1)]</p>					
<p>The Bombay Public Trusts Act, 1950. Name of the Public Trust : SAJAG CHARITABLE TRUST</p>					
<p align="center">Balance Sheet as at 31st March 2024</p>					
FUNDS & LIABILITIES	AMOUNT	AMOUNT	PROPERTY AND ASSETS	AMOUNT	AMOUNT
	Rs.	Rs.		Rs.	Rs.
Corpus Fund		5,000	Fixed Assets (Note 1)		
			Books for Library	1,09,080	
Loan From Trustee for Expenses of trust		49,600	Educational Equipments	2,56,074	
			Furniture	1,93,888	
Liabilities			Laptop	56,193	
Provisions of Audit Fees	7,500		Printer	24,467	
Provision of Accounting Charges	8,000		Projector	9,594	
Duties and Taxes	38,795		Water Purifier	12,351	
Outstanding Salary	12,000		Mobile	18,523	
Deposit for Library	47,100	1,13,395	LED TV	34,020	7,14,191
Income and Expenditure Account :-			Current Assets		
Bal. as per last Balance Sheet	5,08,448		Advance to Creditors		38,795
Less : Appropriation, if any	-		Deposit for premises		1,75,000
Add : Surplus	2,70,417		Cash and Bank Balances :-		
Less : Deficit (As per I & E A/c)		7,78,865	(A)DNSB-3203	9,371	
			(B)Cash-in-Hand	9,502	18,873
Total		9,46,860	Total		9,46,860

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 : 09/09/2024

FOR SAJAG CHARITABLE TRUST




President Gen. Secretary Treasurer

EXPENDITURE		AMOUNT	AMOUNT	INCOME		AMOUNT	AMOUNT
<p>SCHEDULE - IX [Vide Rule 17 (1)]</p> <p>The Bombay Public Trusts Act, 1950. Name of the Public Trust : SAJAG CHARITABLE TRUST</p> <p style="text-align: right;">Registration No. E-10045</p> <p style="text-align: center;">Income and Expenditure for the year ended 31st March 2024</p>							
To Expenditure On The Object Of The Trust				By Donations			
a. Religious	-			Donation General	34,56,287		
b. Educational Activities (Note 2)	28,12,466			Membership fees	75,222		35,31,509
c. Other Object Of The Trust (Note 3)	97,042	29,09,508		By Income from other sources			
To Establishment Expenses				Dividend	-		
a. Bank Charges	1,080			Bank Interest	10,471		10,471
b. Travelling & Conveyance	90,804						
c. Telephone & Internet Exp	1,137						
d. Transport Charges	1,020						
e. Office Expenses	1,60,913						
		2,54,954					
To Audit Fees			7,500				
To Depreciation on Movable Assets			99,601				
Excess of Income Over Expenditure			2,70,417				
TOTAL			35,41,980	TOTAL			35,41,980
<p>For MOB & Associates Chartered Accountant FRN : 136412W</p> <p>CA Prasad J. Bagul Partner Mem. No. 147297. Date : 09/09/2024</p>				<p>FOR SAJAG CHARITABLE TRUST</p> <p>President Gen. Secretary Treasurer</p>			



MOB & ASSOCIATES

(Chartered Accountants)

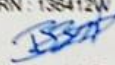
Head Office : 3/4, Ground Floor, Chintaman Prasad CHS Ltd., Near Janata Bhavan, Tilak Chowk, Kalyan (W) 421301.

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, 2024

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.	NO
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 : 136412W  CA Prasad J. Bagul Partner Mem. No. 147297. Date : 09/09/2024 