



ANNUAL REPORT 2022-2023

SAJAG CHARITABLE TRUST

Email: [sajagtrust@gmail.com]

Website: www.sajagtrust.org

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

80G No - AARTS5025LE20215

Kalyan, Dombivli (west)



ABOUT SAJAG

“Children who usually say: “I don’t know drawing” or “My drawing is not good” – also showed great interest in drawing. Those who only manage to draw a basic house or the national flag alone, surprised us by drawing an entire flower bouquet and even a whole garden.”, Ms. Sarode, Balak Mandir School. Sajag’s story-telling techniques are extremely engrossing and entertaining. When a Sajag teacher demonstrated this in our school, we witnessed a massive change among students. They were asked to draw, sketch or paint in a post-storytelling session, in order to depict their thoughts and feelings. They were no longer afraid to express themselves freely.

Our focus is to let students draw without being judged, questioned or scored. We aim to create learning spaces where students have opportunities to express, read, write and ask questions. We are proud to share that Vidyasadan students’ learning levels have improved upward of 35%.

“Liberating education consists in acts of cognition; not transferals of information.” -
Paulo Freire

Our approach to education is **child-centric** and **culturally aligned**. Vidyasadan students are provided opportunities for critical thinking, logical reasoning and freely expressing opinions; in order for us to understand their points of view as well as assess learning styles and areas of interest. We appreciate that each student learns differently. While some are more visual, others need spatial, kinesthetic or audio stimulation for optimum learning efficiencies. This led to **positive engagement, improved school participation and higher learning levels** of Vidyasadan students. Our curricular framework and experiences are documented comprehensively in the Guidebook for Teachers, published last year. **Link available in our website - <https://sajagtrust.org/resources-page>**. Gaps in classroom practices and teaching pedagogies need to be addressed through school curriculum, as highlighted in the Guidebook. Hence, Sajag’s future efforts will be devoted to promote the importance of such practices and reach more children, with the aim to sustainable, continued and effective learning. As we went ahead with this goal at the Vidyasadan, we realised that it was imperative to work directly with public schools and partner with teachers, as they had supreme reach to benefit a maximum number of students, especially those from underprivileged backgrounds, who could neither afford, access or avail of private classes, coaching or tuition centres. **This paved the way for the ‘शाळा सांगाती’ (School Support) Project**, where we collaborate with schools, with a view to maximise our reach to as many students as possible, **using the vast and diverse experience** of local Kalyan-Dombivali Municipal Corporation (K.D.M.C.) school teachers. These teachers are our partners, both in the classroom and at monthly Shikshan Parishad meetings.

Dropping off from school, absenteeism, inattentiveness and low learning levels are rampant in primary school itself and a huge concern at the national level. 3.22 crore children aged 6 through 17 drop-out of school every year, according to 2017-'18 NSSO data. Unfortunately, a vast majority of these come from marginalised communities. Despite the odds stacked against them, **we are proud to share that, our first batch of 12 students appeared for Grade 12 exams. The icing on the cake is that, 3 women from the adult literacy class (ages 30 to 36) appeared for the Grade 10 exam** this year. They successfully negotiated hurdles at home, in the extended family, wider community and society at large; to resume formal education and write a competitive examination decades after their last school year. They have inspired other women and children in the neighbourhood, as well as some men who were previously unable to complete school, for a variety of reasons, mostly rooted in the need to start earning at an early age.



We, at Sajag are committed to our vision of bridging information and opportunity gaps in the field of education for children of urban poor families in the peripheral regions of metropolitan Mumbai. Of the 1.2 million K.D.M.C. population, many depend on Mumbai for employment; making them even more vulnerable to the vagaries of work and wages in a large metropolis. COVID '19 and the ensuing lockdowns took a toll even on those living at the margins of Kalyan. Children from economically weaker families are enrolled in low-cost private schools or government schools. Our engagement with low-cost private schools and government schools through the शाळा सांगाती project has helped schools identify children with learning difficulties and improved their school participation. We are dedicated to provide foundational literacy and numeracy (FLN) skills in Marathi, English, mathematics, communication and social-emotional skills to primary school students. Early exposure to these translates into greater adjustment/adaptation in school and to the school environment, as well as better adoption of the curriculum-based education system in future, whether in secondary school or later in college or university. Thus, on 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 also included in our quest for primary education** and thus, that no child is left behind for any reason.

Through our initiatives and outreach activities, so far, we have reached out to 1653 students, 60 teachers and 62 parents.



Key Initiatives

The table below provides an overview of our projects.

No.	Project	Description	Out Reach	Supporters
1.	Vidyasadan - a Complementary Learning Centre	Both the Vidyasadans impart foundational literacy and numeracy skills by teaching basic reading, writing & communication in Marathi & English and Math to primary school students from two marginalized migrant communities. Vidyasadans run parallel to school and supplement school learning for children from age 6 to 9. We run two batches of ninety minutes each six days a week with a trained experienced teacher & a helper who employ creative methods with the sole objective of laying a solid foundation in primary school, so that students can proceed to secondary school, college/ university or jobs, later in life, with better skill-sets, confidence and greater articulation abilities.	207	Individual Donor BYK India Initiatives
2.	EnRead Library	We run a library with a collection of over 600 books, games, artwork & other teaching-learning materials (T.L.M.) to engage children & motivate them to exercise creativity & explore innovative possibilities. We 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 increase Library membership and showcase the vast variety of cultural, religious, linguistic, and other diverse pluralities in India.	964	YOGA PRANIC HEALING GROUP SPARSH TRUST EWART INVSETMENTS

3.	Shala Sangati	<p>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 into optimum learning outcomes for students. Direct, frequent conversations with local authorities, school management & primary teachers led to regular inputs being fed back into our system. A recent achievement is the launch of a Teacher Guidebook compiled from our classroom/ other teaching experiences & best practices that can be replicated by other schools, teachers & NGOs devoted to primary education & F.L.N. Data were also extracted from the LiRIL study & other research initiatives that a founder had participated in, with help from the WIPRO Foundation. Additionally, we facilitated Focused Group Discussions with schools & teachers to discern everyday issues at the grassroots level and conducted teaching demonstrations to illustrate & share experiences.</p>	422	Individual Donors
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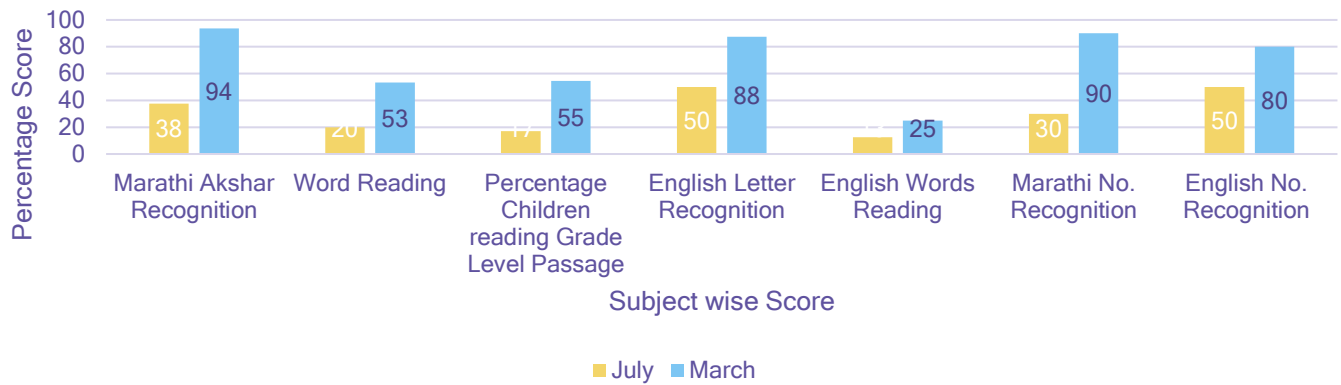
Our Accomplishments



Pic. 1- Children solving Math independently Pic. 2 - A teacher conducting Pic. 3 - Sajag facilitating a session at the
A classroom session in a KDMC school Wipro Regional Forum Meet

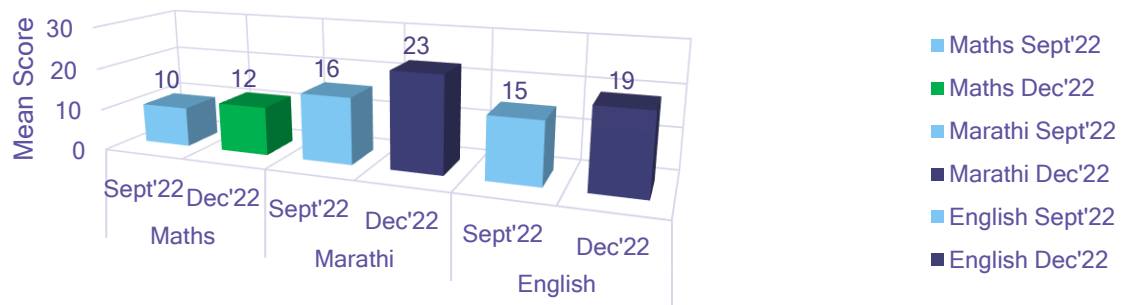
Students' learning levels are indicative of our accomplishments; whether in terms of teaching pedagogies, other innovative classroom practices or the penetration of our social interventions in the domain of primary school education and at the community grassroots level to build a rapport and relationship with marginalized families, KDMC schools and first-generation learners from underprivileged migrant and construction site-dependent daily wage earners, casual, seasonal labour and households. Each year, we conduct baseline and endline tests to understand shifts students' learning levels, as much as to evaluate the impact of our work.

Students' Percentage Score at Pre-test & Post-test stage 2022-'23



This graph clearly portrays a rise of over 35% in students' learning levels. For more than 50% students from Classes 1 through 4 to read grade appropriate passages is a huge leap that enables us to gauge the exact qualitative progress in overall reading levels.

Mean Score of Students in Umed Programme



The above graph clearly shows improvement in Maths, Marathi and English after 20 hour session of foundational skills.

Apart from better learning levels, K.D.M.C. primary school teachers mentioned that children have shown exceptional class participation. A Class 7 teacher from Gajanan Vidyalaya proudly stated: *"2 boys who have been silent throughout school made a 10-minute presentation to the class during Sajag's Umed programme."* Umed is a remedial learning programme under Shala Sangati we ran last year to assist students who were falling behind others in F.L.N and who school teachers were not confident of being able to cope for the rest of the school term or thereafter in higher grades.

Growth in Team

From a team of 3, we have tripled to a team of 9 members. Building capacities of the team and establishing systems to work together were challenges that we conquered under the leadership

of Senior Programme Manager - Ms. Rupal Nagda. Rupal also put in place systems for open transparent communication within the team that helped strengthen the team & bring us closer.

Legal

We received the CSR certificate and shortly thereafter we also received CSR contributions from EWART Investments and BYK India Initiative.

Challenges

This year, our target was to address pandemic-induced learning regression in primary school students. Being out of school for 2 years not only affected academia, but also social and emotional skills. Since this was a humungous task, we had to prioritize and strategize work accordingly. We were compelled to close the adult literacy project and remedial project in order to focus on Vidyasadan, the Library and Shala Sangati to support schools we have been closely working with. We started a new Vidyasadan to meet the needs of another community with deep learning regression. We initiated work with 5 schools (4 government & 1 low-cost private), under the aegis of the Shala Sangati project. Vidyasadan learnings were used to support schools in helping students regain lost academic ground and enhance social emotional skills.

Our Supporters (April 19 - March 20)

Supporters and Partners*

Wipro Foundation



SPARSH TRUST



YOGA PRANIC
HEALING
FOUNDATION



BYK India Initiatives

EWART Investments

Mr. Rahul Murdeshwar



Partners

State Council of
Educational Research &
Training (SCERT)

Samarath Vidyalay

Gajanan Vidyalay

Balak Mandir
Vidyalay

Trustees

- 1) Mr. Kiran Limaye - President
- 2) Ms. Sajitha Sankarankutty - Trustee, Director & CEO
- 3) Mr. Bhushan Kolte - Trustee

Our Social Media Presence

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

- 2) 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



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 31.03.2023

EXPENDITURE	AMOUNT	AMOUNT	INCOME	AMOUNT	AMOUNT
To Expenditure On The Object Of The Trust			By Donations		
a. Religious	-		Donation General		18,23,828
b. Educational Activities (Note 2)	12,13,163				
c. Other Object Of The Trust (Note 3)	14,628	12,27,791	By Income from other sources		
To Establishment Expenses			Dividend	-	
a. Bank Charges	957		Bank Interest	10,059	10,059
b. Travelling & Conveyance	13,064				
c. Telephone & Internet Exp	4,244				
d. Transport Charges	6,260				
e. Office Expenses	13,972				
f. Other Expenses	4,094	42,591			
To Audit Fees		3,540			
To Depreciation on Movable Assets		76,312			
Excess of Income Over Expenditure		4,83,653			
TOTAL		18,33,887	TOTAL		18,33,887

For MOB & Associates
Chartered Accountant
FRN : 136412W

CA Prasad J. Bagul
Partner

Mem. No. 147297.

Date : 05/07/2023

UDIN : 23147297BGQOAO5095

FOR SAJAG CHARITABLE TRUST



President

Gen. Secretary

Treasurer




<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 2023</p>					
FUNDS & LIABILITIES	AMOUNT	AMOUNT	PROPERTY AND ASSETS	AMOUNT	AMOUNT
	Rs.	Rs.		Rs.	Rs.
Corpus Fund		5,000	Fixed Assets (Note 1)		
Loan From Trustee for Expenses of trust		49,600	Books for Library	1,39,827	
Liabilities			Educational Equipments	43,169	
Provisions of Audit Fees	7,080		Furniture	3,883	
Provision of Accounting Charges	6,000		Laptop	36,752	
Deposit for Library	9,650	22,730	Projector	11,287	
			Water Purifier	14,531	2,49,499
Income and Expenditure Account :-			Cash and Bank Balances :-		
Bal. as per last Balance Sheet	24,795		(A) DNSB-3203	1,60,539	
Less : Appropriation, if any	-		(B) Cash-in-Hand	750	
Add : Surplus	4,83,653		(C) Deposit	1,75,000	3,36,289
Less : Deficit (As per I & E A/c)		5,08,448			
Total		5,85,778	Total		5,85,778

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 : 05/07/2023
 UDIN : 23147297BGQOAO5095

FOR SAJAG CHARITABLE TRUST

 President
  Gen. Secretary
  Treasurer

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

Statement of income liable to contribution for the year ending **31ST MARCH 2023**
 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.		18,33,887
(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	12,13,163	
(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.		(12,13,163)
Gross Annual Income chargeable to contribution Rs.		6,20,724

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 Accountants
 FRN : 136412W

CA Prasad J. Bagul
 Partner
 Mem. No. 147297.
 Date : 05/07/2023
 UDIN: 23147297BGQOAO5095



[Handwritten signatures]

Be our Partner

- Donate to SAJAG's corpus or any of our projects
- Project-wise cost given below -

No.	Project	Budget	Remarks	Plan
1)	Vidyasadan	Rs. 9,53,000/- a) Personnel cost - Rs. 4,23,000/- b) Capacity Building - Rs.22,500/- c) Material Cost - Rs.5,07,700/-	Cost of running 1 Vidyasadan. We currently run 2 Vidyasadans and reach out to 200 children aged 6 to 9	Supported through Individual Donations. Our plan is to include more children and parents through various outreach activities
2)	EnRead Library	Rs. 17,12,000/- a) Personnel cost - Rs. 5,04,000/- b) Capacity Building - Rs.45,000/- c) Material Cost - Rs. 2,00,000/-	The library lends books and games. We also conduct outreach activities like 'Pop-up' libraries to reach over 1000 children.	2% of the budget is partially funded by SPARSH TRUST and membership fees.
3)	Shala Sangati	Rs. 15,00,000/- a) Personnel cost - Rs. 12,36,000/- b) Capacity Building - Rs.84,000/- c) Material Cost - Rs. 1,80,000/-	Supporting schools impart foundational literacy & numeracy skills	Supported by Wipro

- You can also contribute toward the cost of supporting one child, for **one academic year - Rs. 2500/-**
- 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 Bungalow, 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, Shop No. 21, Gaurav Prasad CHS, Parnaka , Nr. Phadke Hospital, Kalyan (W) Pin - 421301