





**SAATH**  
*Creating Inclusive Societies*

**Annual Report 2023-2024**

# Saath's Impact

over the last 35 years



## Livelihoods

Vocational training for financial independence

### Focus on women:

- 76,788** Trained (traditional courses & non traditional courses)
- 50,493** Placements secured
- 8,832** Micro-entrepreneurs supported



## Education

Supported **23,000+** children.

### Initiatives:

Balghar,  
Child-friendly spaces,  
STEM education,  
Scholarships



## Health

Reached **822,040** individuals.

### Focus:

Reproductive & child health (RCH).  
Vaccinations, TB awareness,  
malnutrition.  
Referral services to specialized hospitals.



## Area Development

Addressed multiple community challenges through an Integrated Area Development Approach for **42,000+** households.



## Financial Inclusions

Reached **30,000+** individuals (85% women)

Services: savings, credit, insurance, and business growth support.



## Assistive Services

Assisted **100,000+** individuals in accessing social security schemes, government entitlements and vital identification documents.





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# About the Organization

Saath is a Public Charitable Trust, founded in 1989, with an aim to support underserved communities.

Saath in Hindi/Gujarati means 'together, co-operation, or collective support. The organization is dedicated to empowering marginalized communities, by providing livelihood opportunities, access to health care, education, financial literacy and inclusion through varied interventions developed organically and in a participatory manner. The goal is to build ownership from within the community to ensure sustainability and impactful transformations.

**Vision:** Saath envisions inclusive and empowered communities and individuals.

**Mission:** To make human settlements equitable living environments where all residents and vulnerable people have access to health, education, essential infrastructure services and livelihood options, irrespective of their economic and social status.



## Approach

Saath works with slum residents, children, women, youth, informal sector workers, and other vulnerable groups in both urban and rural areas. The organization provides a one-stop solution to address a wide range of needs, ensuring that the communities have access to essential services for holistic development. By adopting participatory methodologies, Saath fosters a sense of ownership within the community and helps establish sustainable processes for long-term impact.

# From the Founder's Desk

As I reflect on Saath's journey this past year, I am filled with immense gratitude and pride. Since our inception in 1989, Saath has been dedicated to walking alongside marginalized communities, especially those in the informal sector, creating opportunities for growth, dignity, and empowerment. This year's achievements reinforce our belief that transformative change is possible when communities are at the center of the process, not just as beneficiaries but as active participants and leaders of their own progress.

From the laughter of children learning at Balghars to the determination of women entrepreneurs breaking barriers, every story represents the essence of Saath — "togetherness, cooperation, and collective support." Whether it is Humera, a young girl overcoming dyslexia to mentor children with special needs, or Navlakhi's fisherfolk rebuilding their livelihoods after Cyclone Biparjoy, these journeys are a testament to the resilience and potential of the human spirit when supported by the right opportunities.

We have deepened our efforts across critical areas—education, livelihoods, health, financial inclusion, and area development, ensuring that our interventions address not just immediate needs but also lay the foundation for long-term, sustainable development.

This year we went through an extensive exercise of reimagining Saath for the next years. The process has reenergised us to collaborate, scale and innovate.

However, the road ahead is challenging. Inequities persist, and the needs of underserved communities continue to grow. At Saath, we see these challenges as opportunities to innovate, collaborate, and push the boundaries of what is possible. Our vision remains steadfast, creating inclusive and equitable spaces where every individual, regardless of their economic or social background, has access to education, healthcare, livelihoods, and the means to live with dignity.

None of this would have been possible without the unwavering support of our donors, partners, volunteers, and well-wishers.

As we move forward, we at Saath invite you to continue this journey with us. Together, let us empower more lives, challenge more barriers, and build a future where every community thrives.

With heartfelt gratitude,

Rajendra Joshi  
Managing Trustee, Saath Charitable Trust



# EDUCATION

Benefited 1,989 individuals in Ahmedabad and Jaipur (2023-24).

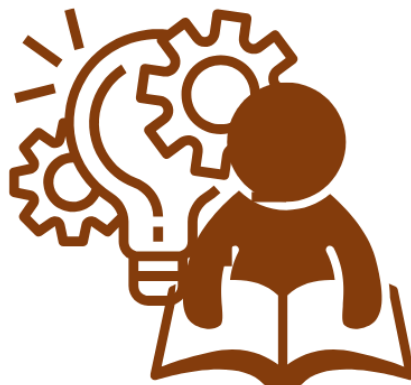
*Balghar*  
**647 Children**



*Child Friendly Spaces*  
**765 Children**



*STEM Education*  
**577 Children**





*“Education is not preparation for life; education is life itself.”*

*John Dewey*

Saath’s focus through education interventions is to provide for quality learning and to help a child look forward to continued schooling. Interventions that begin with early childhood with focus on foundational literacy and numeracy and further proceeds to provide opportunities for high school students under STEM (Science, Technology, Engineering and Mathematics) Education.

**Regular activities under education include:**

1. Learning through specially designed curriculums.
2. Exposure visits and festival celebrations.
3. Sports
4. Extra-curricular activities (drawing, singing, dancing, etc.)
5. Parent-teacher meetings (Every month)
6. Workshop for parents
7. Bi-annual health check-ups
8. Regular capacity building for Centre managers (Balghar, CFS and STEM)



Celebrating patriotism at the Balghar

**New activities introduced across all early childhood education initiatives include:**



**Nutritional Support:** This ongoing support helped reach more children this year, offering carefully curated meals that balance nutrition, health and taste. Integrated in all Balghars and CFS centers, these meals enhance engagement and effectiveness for the communities Saath serves.



**Physical Development Tracker:** Saath's robust monitoring tracks children's developmental milestones, addressing deficiencies with nutritional support and Doctor linkages if needed. The physical development tracker is now implemented across all Centres.



**Storytelling:** Storytelling, a powerful and engaging tool for teaching and learning, has been introduced at all Balghars and CFS this year with support from volunteers, interns, parents and experts.

## STEM Education at Saath has two approaches:

1. STEM Centres
2. STEM Labs – established in partnership with schools

2 new methodologies adopted this year to improve creativity and expand the Design Thinking among children in the STEM Program:

1. Design for Challenge
2. Art Sessions



Peer to peer learning at STEM centre

## Balghar

Total number of children enrolled in – 647

Number of children that overcame malnourishment – 84 (52%)

Children enrolled to mainstream school – 188



## Child Friendly Spaces (CFS)

Total Number of children benefitted through various CFS Centres – 765

Number of children that overcame malnourishment – 18 (out of 35 children identified with malnourishment)



## STEM Education

Children Trained – 577

Total number of children graduated from STEM – 800 (these also include children who enrolled the previous year)





# Stories of Change

At just 17, Humera's story exemplifies resilience, determination, and the transformative power of education. Born into a family with limited formal education, her parents, a social worker father and a homemaker mother, dared to dream big for their daughters. While her elder sister has completed her B.Com and works at a mutual fund company, Humera's path took a unique turn.

Her journey began in 2009 when her grandmother, a teacher at Saath, enrolled her in Balghar, a space dedicated to holistic child development. Unlike her elder sister, Humera benefited from Balghar's interactive and playful learning methods, which laid a strong foundation in numbers and letters. This nurturing environment helped her overcome the challenges of dyslexia, instilling confidence and sparking a lifelong love for learning.

Transitioning to FD High School, Humera consistently ranked among the top five students. Now in 12th standard, she continues to excel, aspiring to major in psychology, with a dream of pursuing a Ph.D. in Clinical Psychology. Alongside academics, Humera has diversified her skills by taking courses in advanced tally, basic computers, Java+, and GST computation.

Humera's passion for skating began at age 10, evolving into a professional journey. She now runs skating classes for children, focusing on those with special needs. Despite community opposition and the challenges of working with hypertensive children, her efforts have instilled confidence both in her students and herself.

Her achievements extend beyond the rink; she delivers lectures on computer science and psychology, aiming to inspire others. Her parents, once cautious, now beam with pride as she challenges societal norms and inspires her community.

With aspirations to work with the American Psychological Association and dreams of studying in Germany or Canada, Humera's journey from a shy Balghar student to a confident leader highlights the ripple effect of education, empowering individuals and fostering inclusivity





# LIVELIHOODS

Supported 4,616 individuals across Gujarat, Rajasthan, Uttar Pradesh, Maharashtra, and Bihar (2023-24)

## Skill Building

*(includes traditional and non-traditional livelihoods)*



## Entrepreneurship

*(Including micro and nano-entrepreneurs)*



*It's not about perfect. It's about effort and when you bring that effort every single day, that's where transformation happens. That's how change occurs".*

*Bill Gates*

Skill-building and enhancing income-generation capacity have been primary interventions at Saath, evolving organically over time in response to changing demands, needs, and available resources.

Out of the 1,924 young adults graduating from graduated from various vocational courses, 457 have successfully secured jobs. Skill building presents an opportunity that many young adults struggle to access due to factors such as unavailability, course quality, and high fees. Another significant hurdle is the lack of upskilling opportunities. This can render existing skills, such as those in tailoring, beauty, construction, and housekeeping redundant and leading to limited employment opportunities.

Support to 2,561 micro-entrepreneurs includes access to the Business Gym App, branding and marketing workshops, and loans. Types of MEs supported include cobblers, knife sharpeners, tea vendors, barbers, and blacksmiths.

### Rebuilding livelihoods in Navlakhi's Fisher community

A recent visit to Navlakhi port revealed the dire conditions faced by the local community. Located off the Jamnagar coast, Navlakhi has been struggling significantly since Cyclone Biparjoy struck in June 2023. Residents are still facing challenges in securing livelihoods, directly impacting their access to food, education, and health care.



Enrolling MEs for Business Gym App



Saath raised funds and assisted 131 individuals with new fishing nets, repair of - boats, old nets and machines, providing them with the crucial resources needed to restart their livelihoods. The team also extended support to access and procure essential identification documents and government entitlements helping them to improve the quality of their life through educational schemes, access to Public Distribution system, and more. Saath remains committed to further supporting this community.



**Vocational Training**

1043 candidates trained.  
408 placed.



**Support for 131 fishermen at Navlakhi Port**



**Non-Traditional Vocational Training**

81 candidates trained.  
39 placed



**Microentrepreneurs**

2,561 MEs registered on Business Gym App.  
Loans provided to: 19 MEs  
Society camps conducted: 52  
Income earned by MEs at the camps: Rs. 2,32,363

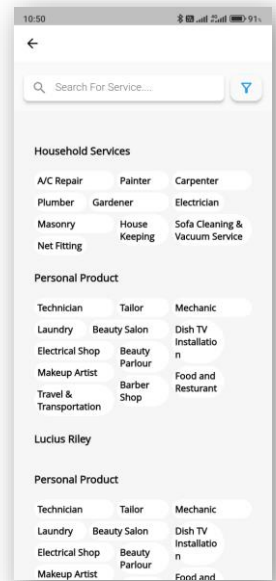
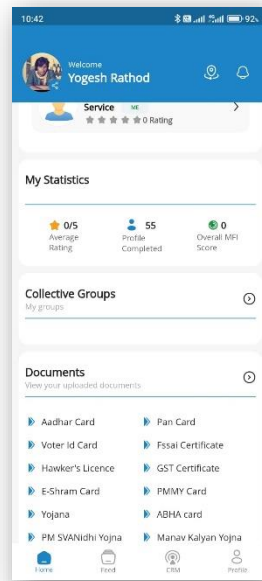
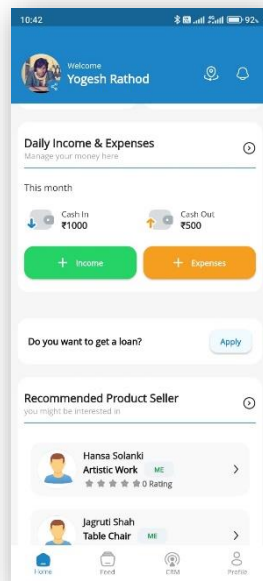
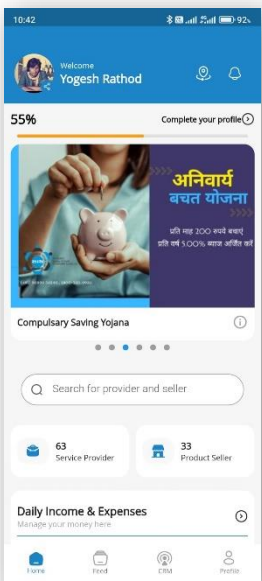
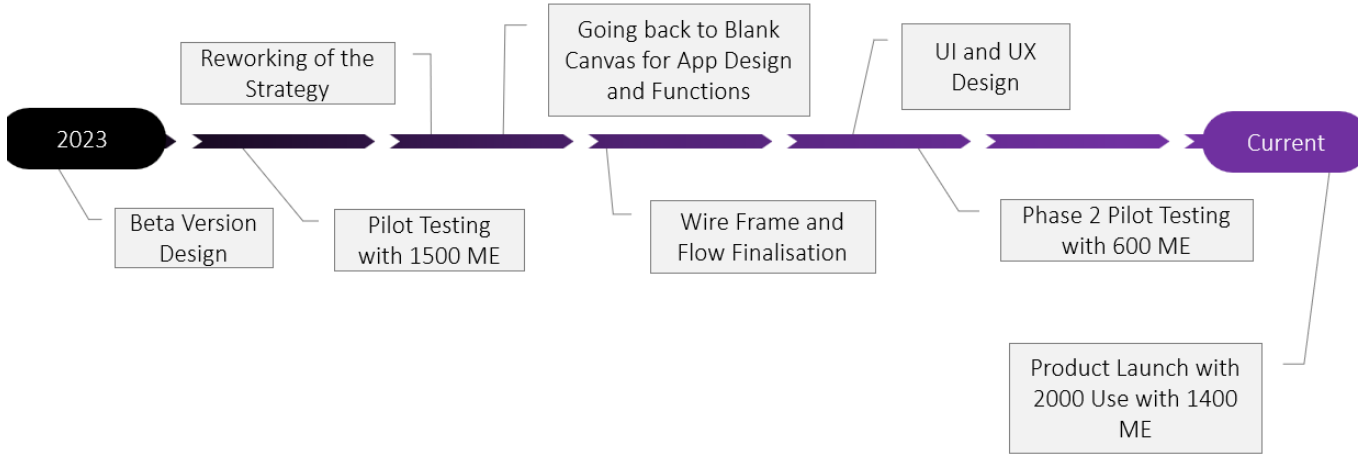
**Beautyprenuers**

800 beautyprenuers prepared this year with support for- skill building, business management know-how and loans.

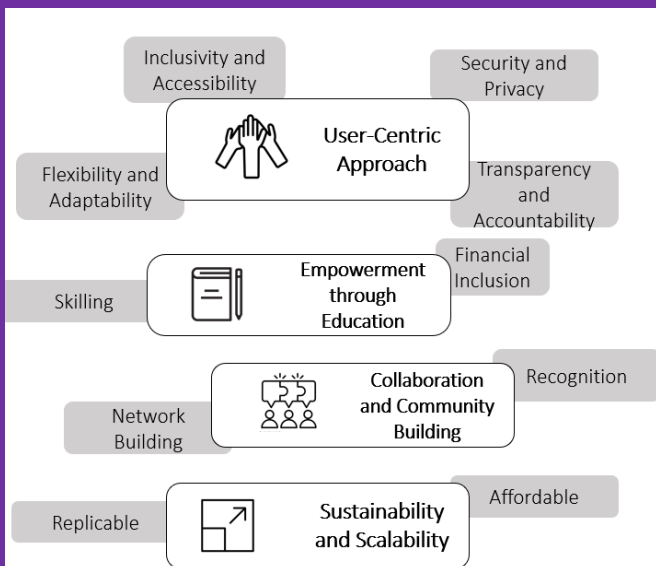


# Saath's Business Gym

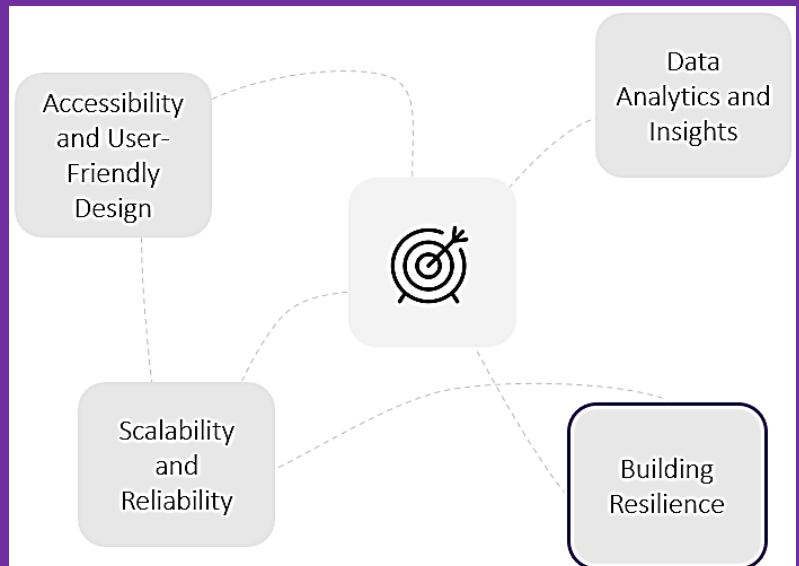
Aims to empower micro-entrepreneurs by building their resilience with a comprehensive digital platform.



## Guiding Principles



## Goals





# A Struggling Coastal Community

Navalakhi Bandar, a once-thriving coastal village in Maliya Miyana taluka, was devastated by a cyclone in 1998, upending the lives of its fishing families. The disaster destroyed homes, severed essential services, and left residents with minimal support to rebuild. Already struggling with environmental degradation, the fishing community faced further adversity as pollution from coal import operations at Navalakhi Port contaminated the waters. Forced to abandon their ancestral trade, many turned to urban migration or hazardous work like collecting coal debris from polluted waters.

The shift from a fishing hub to a coal terminal has only deepened the region's woes. Rising unemployment, economic instability, and environmental decline plague communities like Jumma Vadi, where healthcare access is dire, with pregnant women traveling 45 kilometres to Morbi for treatment. Schools are scarce, sanitation is inadequate, and families endure precarious living conditions.

The Varshamedi Jat community, reliant on camel rearing and animal husbandry, has faced similar struggles. Lacking basic amenities, legal land rights, and access to government welfare schemes, many were forced into low-paying labour post-cyclone. Education remains elusive, with schools far away and unsafe routes deterring attendance. During disasters, these families seek temporary refuge wherever aid is available, underscoring their persistent vulnerability.

Efforts by Saath, such as health camps and distributing Ayushman health cards, have provided some relief. However, sustainable solutions are urgently needed, addressing pollution, improving healthcare and education, securing land rights, and building resilience, to ensure a brighter future for Navalakhi Bandar and its neighbouring communities.







## HEALTH, HYGIENE AND SANITATION

Reached 42,851 people in Ahmedabad, Ambaji, Maliya Miyana Taluk, Mehmedabad, and Nadiad (2023-24).



**Specialised check-ups  
for children and parents**  
(6,476)



**Awareness and  
advocacy**  
(9,316)



**Laboratory testing**  
(11,551)



**Tackling sanitation  
issues - (19)**  
(9,970 Individuals  
Impacted)



**Health Camps - (17)**  
(4984 Individuals  
Impacted)



**Hospital referral  
linkages**  
(554)



*“The enjoyment of the highest attainable standard of health is one of the fundamental rights of every human being without distinction of race, religion, political belief, economic or social condition.”*

*-World Health Organization*

Saath integrates health interventions into every project, recognizing the critical importance of health, especially within the marginalized communities it serves. Significant efforts are made to establish linkages with reputable healthcare facilities, ensuring that community members can access quality care without the added financial burden or getting caught in bureaucratic processes. Through regular health camps, Saath provides a platform for basic health check-ups conducted by experts, including provisions for blood tests and follow-up guidance for more detailed examinations. For many community members, especially women, these camps make their first-ever medical check-up. Special attention is given to expectant



**Eye check-up camp at construction sites**

mothers and children with referral linkages provided for more comprehensive testing and care as needed.

Various methods are employed for effective dissemination to reach the audience, including folk shows, street plays, poster exhibitions, games, formation of child cabinets in schools, and hands-on workshops.

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**This year, the interventions and health camps have primarily focused on:**

Addressing surgical unmet needs

Toilet constructions

Reproductive Child Health, with an emphasis on:

- Antenatal and postnatal care for women
- Contraception awareness
- Vaccinations for children

- Tuberculosis cause and prevention
- Anaemia cause and prevention
- Water borne and vector borne diseases
- Diabetes and cholesterol management
- Eye check-up
- Blood testing for malaria
- HIV awareness, prevention & detection.
- Menstrual hygiene



Blood Check-up Camp



Eye Tests for school Students



Poster Exhibition



Health Camps



Toilet Under Construction at Nani Silod



Final Construction



Hand Wash Campaign



# Stories of Change

Laxman bhai, a farm labourer from Viramveri village in Gujarat's Danta taluka, had been living with HIV since 2022. Despite testing positive, he hadn't started medication, unaware of the importance of timely treatment. His already modest income of Rs 4,000 per month, combined with health challenges, placed significant stress on him and his family.

In May 2023, Saath's team, working on TB identification, visited Laxman's home as part of their health initiative to screen individuals with tuberculosis (TB) symptoms. The cluster coordinator, went door-to-door, checking households for signs of TB, such as persistent coughing, weight loss, fever, and loss of appetite. When he met Laxman, he noticed that he exhibited all these symptoms. The cluster coordinator realized that Laxman hadn't just ignored his HIV status, but he was also suffering from TB symptoms. The risks of TB and the importance of getting tested immediately were explained to him. Understanding the urgency, Laxman was taken to Ambaji Civil Hospital the very next day, where a throat examination confirmed that he was indeed positive for TB as well.

An HIV counsellor at the hospital's Integrated Counselling and Testing Centre (ICTC), ensured that Laxman received proper care. He was not only started on TB medication but was also provided with HIV treatment from Palanpur Civil Hospital. Additionally, the team educated him about the importance of a nutritious diet, drug side effects, and safety precautions to avoid infecting others.

The Saath team along with the referral linkages also assisted Laxman to access specific government schemes for TB patients, which provides them with financial support they require for the treatment and nutritional needs during the recovery.

In June, the Saath coordinator visited Laxman bhai for a follow-up. The transformation was striking. Laxman shared that he had been diligently following his six-month course of TB medication and had seen significant improvements in his health. His fever had subsided, his appetite had returned, and he was gaining weight. Most notably, his persistent cough had nearly disappeared.

He also shared that he had overcome his addiction and was focused on regaining his health for his family. The financial assistance from the NIKSHAY Poshan Yojana was regularly credited to his account, easing some of his financial burden during this challenging time.

Laxman bhai is on the path to recovery, with both his TB and HIV being managed through regular treatment. His story highlights the life-changing impact of health camps, proper guidance, and community support. Laxman bhai is a representation of so many more people who are able to break free from the cycle of untreated illness and poverty, offering him and his family hope for a healthier future.



# AREA DEVELOPMENT

Improved conditions for 29,424 households in Vatva, Ramol, Isanpur, Behrampura, Danilimda, and Lambha slums (2023-24).

Rural areas: Ambaji, Nani Silod, Silod, Maliya Milana, Mehmedabad, Nadiad



**URBAN**

(27,551)

**RURAL**

(1,873)

**Done through Integrated  
Area Approach**

*"Belonging is realized fully when groups have more than a voice — they are actually able to reshape the institution together with existing stakeholders. This kind of agency — co-creation — is the most radical and potentially transformative aspect of true belonging."*  
 — John A. Powell, Othring & Belonging Institute

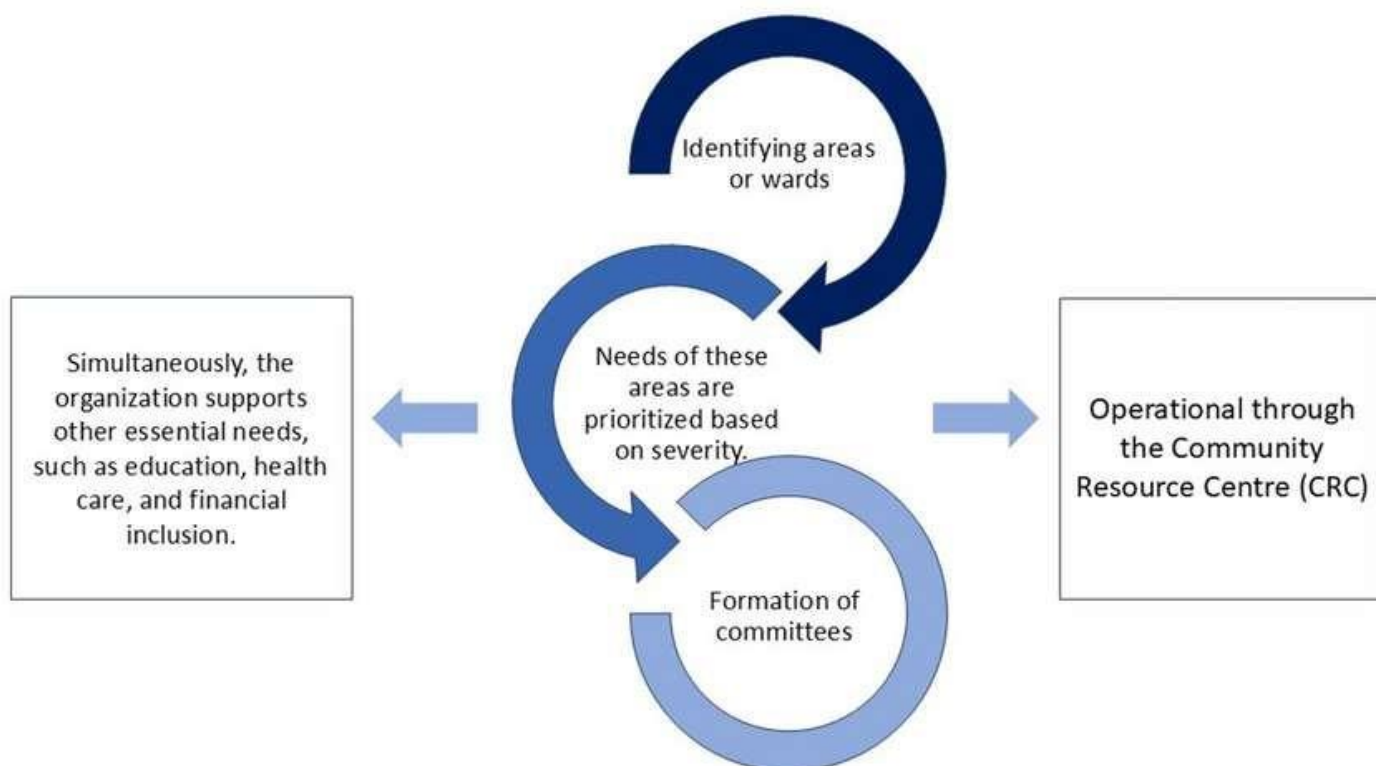
Saath introduced Area Development, through the Integrated Area Development (IAD) approach to address community challenges holistically. IAD emphasizes designing interventions that are for, by, and of the residents, building a sense of ownership and ensuring sustainability. Area development is carried out in both urban as well as rural areas. Central to this initiative is the establishment of a Community Resource Centre (CRC), which serves as a nerve center for implementing and for coordinating IAD activities within the community.



A community level meeting in progress

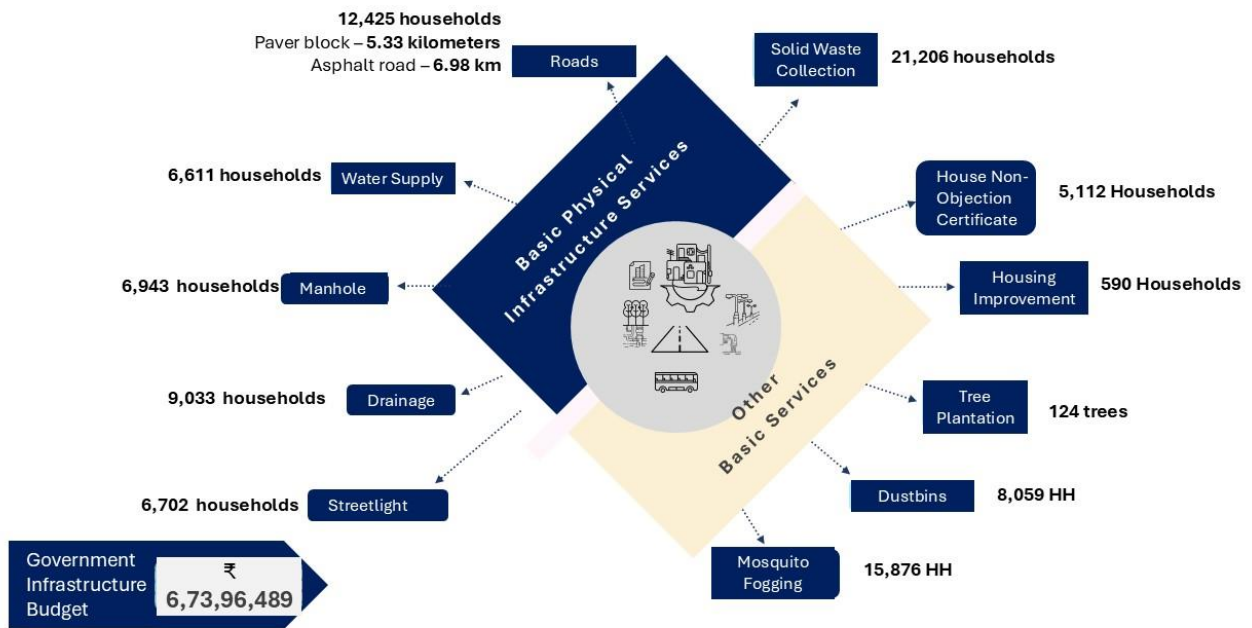
The IAD approach works well in areas where there are complexity of issues and diversity in the population. Aggregating the community by forming committees and empowering them with the required information and skills, Saath makes them adept to voice their own challenges.

### Steps Involved in the Implementation of the IAD Process





The figure below consolidates the achievements of the committees in securing action from the Local Municipal body to provide for essential physical infrastructure and other services.



## Role of a Community Resource Centre (CRC):

**Bridging Urban Inequities**

**Empowering Communities through CRCs**

**Focusing on Informal Settlers and Women's Empowerment**

**Centralized Knowledge Sharing and Services**

**Per CRC supports 5000-7000 Households**

The role of CRC emerges as a strong point of contact between the **Community-Committees-Saath**, which in a way develops a conducive environment for the resolution of community issues.



Community mobilization





# FINANCIAL INCLUSIONS

Assisted 3,550 individuals in Ahmedabad (2023-24).



**Designing a  
comprehensive  
financial  
road map.**

**Pathway & Access to flexible financial instruments based on an individual's income, expense and other financial details.**

*“It takes more than financial literacy to truly help people work towards a stronger financial solution. Attention must also focus on their behavior, self-efficacy and helping them develop systems to truly make a positive impact.”*

*-Vince Shrob*

Financial aid and various financial instruments available in the market primarily cater to middle-income populations and above. Most individuals in the informal sector lack access, knowledge, and skills to effectively utilize these services, which hinders their ability to break free from the cycle of poverty. Instead, they often become further entrenched in it, leading to a cycle of debt that worsens their financial instability and creates increasingly debilitating conditions.

Saath soon recognized the need for financial instruments that are flexible and compatible with the evolving needs of the informal sector. In response, the organization embarked on its financial inclusion journey almost 10 years back. Today, this initiative has grown into a comprehensive program, supporting over 20,000 households since its inception.

This year, detailed surveys were conducted for 2,107 households, with Financial Road Maps prepared for 396 individuals. A total of 3,154 individuals participated in the workshops.

## Main Components of Financial Literacy Training:

- 

Emphasize the importance of saving and financial planning, including strategies to avoid and manage debt
- 

Introduce participants to relevant government schemes and how to update personal documents.
- 

Provides small business owners with guidance on stock management, customer relations, and financial practices for business growth.
- 

Educate participants on protecting themselves from online financial fraud.





It is essential to keep women at the center of any financial planning in a household, so as to have a stable and holistic approach. Saath has always focused on women being the change agents not just within their homes but in the community as well. The Financial literacy workshops are organized at convenient locations and time for women to be able to attend.



Financial Training



Access to micro-finance



One-on-one counselling



Building understanding of the financial roadmap prepared



# Governance

The Saath Board comprises experts from urban planning, rural and environmental management, research, community mobilization, judiciary, public policy, and urban governance. The Board plays an advisory, facilitative, and supportive role, actively engaging in organizational development, governance, training, financial management, networking, operations, and resource mobilization.

Board members are integral to Saath's strategic re-visioning and serve as brand ambassadors for its initiatives. They are selected from fields aligned with the organization's programs, such as academia and governance, often recommended by existing Board members, funders, collaborators, or partners. All referrals are thoroughly discussed, with members appointed through unanimous Board consensus.

Saath also has an Executive Committee composed of two trustees (including the reporting trustee), an external auditor, and a management audit, members from the governance and finance teams, and an external consultant. This committee functions as an advisory body, particularly focused on the organization's financial management.

Additionally, Saath has implemented a robust set of HR policies, encompassing the Personnel Policy, Child Protection Policy, Anti-Sexual Harassment Policy, Gender Policy, and Consultancy Policy, among others. Compliance with these policies is strictly enforced to ensure organizational integrity and a safe working environment.

## Trustee Details

Saath takes pride in its accomplished Board of Trustees, a group that has been instrumental in guiding and mentoring the organization.

1. **Dr. Dinesh Awasthi**, Chair Person, Saath; Hon. Vice Chancellor, Lok Jagruti (LJ) University
2. **Mr. Rajendra Joshi**, Founder and Managing Trustee, Saath
3. **Ms. Keren Nazareth**, Senior Director, Companion Animals & Engagement, Humane Society International
4. **Dr. Pallavi Vyas**, Associate Prof. BITS School of Management, Mumbai

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### Registrations

- FCRA Reg. No: 041910159
- 80G Reg. No.: AAATS3192DF20214
- CSR Reg. No.: CSR00000021
- NGO Darpan: GJ/2017/0115412

# Responsibility Statement by the Management

## Mobilization of funds

Total funds mobilized during the year	Rs. 914.89 Lakh
Self-generated & internal accruals	Rs. 19.10 Lakh
Organization's dependency on external support	98%

## Highlights

- Application of fund - Rs. 1001.32 Lakh
- Salary ratio of top & bottom employees was - 1: 7
- None of the Trustees are related to each other
- Saath is a member of Give Foundation and has received Certificate of accreditation from Credibility Alliance for Good Governance till 2026.
- There were no major complaints received from employees, stakeholders or members during the year. Minor complaints were dealt with by the HR Department.
- Saath complies with all social security scheme as laid down by the law of the land and applicable to NGO sector.

## Employee Diversity Break Down

Male-female ratio	1:2
Other Backward Class (OBC)	41
Scheduled Caste	28
Scheduled Tribe	20
Minority	29
General	42

## Finance and Accounts:

- Accounts have been prepared on cash basis.
- Sufficient care was taken for the maintenance of accounts as per the Income Tax Act of 1961 & Foreign Contribution Regulation Act 2010.
- Audit for Finance Monitoring, Tax and donor report has been conducted for the organization by an External Audit firm.
- The Statutory Auditors have performed their task in an independent manner.

# Audited Financial Reports

<b>SAATH CHARITABLE TRUST</b>					
TRUST REGD. NO. : E / 7257 / AHMEDABAD					
<b>BALANCE SHEET AS ON 31ST MARCH 2024</b>					
PARTICULARS	ANNEXURE	FCRA	INDIAN	2023-24	2022-23
<b><u>FUNDS AND LIABILITIES</u></b>					
TRUST AND CORPUS FUNDS	A	10,65,844	53,57,119	64,22,963	66,63,424
GENERAL FUND	B	67,71,243	31,38,071	99,09,313	1,57,07,405
EARMARKED FUNDS	B - 1	-	37,60,762	37,60,762	48,26,072
UNUTILIZED GRANT EARMARKED	C	55,77,442	1,02,22,020	1,57,99,462	1,56,32,691
<b>TOTAL</b>		<b>1,34,14,529</b>	<b>2,24,77,972</b>	<b>3,58,92,500</b>	<b>4,28,29,592</b>
<b><u>ASSETS AND PROPERTIES</u></b>					
GRANT RECEIVABLES	C-1	12,16,033	1,34,235	13,50,268	64,38,713
FIXED ASSETS	E	8,47,736	23,60,325	32,08,061	36,25,417
INVESTMENTS	F	1,03,10,827	48,20,230	1,51,31,057	1,53,58,456
NET CURRENT ASSETS	G	10,39,932	1,51,63,182	1,62,03,114	1,74,07,007
<b>TOTAL</b>		<b>1,34,14,529</b>	<b>2,24,77,972</b>	<b>3,58,92,500</b>	<b>4,28,29,592</b>
ACCOUNTING POLICIES AND NOTES FORMING PART OF ACCOUNTS -	Q				
As per our Report of even date attached					
<b>For Saath Charitable Trust</b>  Rajendra Joshi Managing Trustee Saath Charitable Trust  Place : Ahmedabad Date : 29.05.2024	<b>For Hemali P Shah &amp; Co.</b> Chartered Accountants Firm Regd.No.154129W  Hemali Shah Proprietor Membership No. 113006 UDIN:24113006BK&SZK2901  Place : Ahmedabad Date : 29.05.2024	<b>For H. Rustom &amp; Co.</b> Chartered Accountants Firm Regd.No.108908W  HRD Dalal Proprietor Membership No.31368 UDIN:24031368BKGWAY1753  Place : Ahmedabad Date : 29.05.2024			



# SAATH CHARITABLE TRUST

TRUST REGD. NO. : E /7257/ AHMEDABAD

## INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR 1ST APRIL 2023 TO 31ST MARCH 2024

PARTICULARS	ANNEXURE	FCRA	INDIAN	2023-24	2022-23
<b>INCOME</b>					
GRANTS AND DONATIONS INCOME	H	2,38,04,710	6,76,84,044	9,14,88,754	9,52,86,705
INTEREST INCOME	I	8,96,363	10,12,996	19,09,359	12,36,371
PROFIT ON SALE OF ASSETS	J	-	200	200	1,137
EXCESS OF EXPENDITURE OVER INCOME	D	30,15,634	40,88,227	71,03,861	12,85,222
<b>TOTAL</b>		<b>2,77,16,708</b>	<b>7,27,85,467</b>	<b>10,05,02,174</b>	<b>9,78,09,435</b>
<b>EXPENDITURE</b>					
EXPENDITURE ON OBJECT OF THE TRUST	K	2,30,71,411	6,30,06,388	8,60,77,799	8,16,60,794
ADMINISTRATIVE EXPENSES	L	36,53,536	78,85,678	1,15,39,214	1,33,41,975
CHARITY COMMISSIONER CONTRIBUTION	M	-	50,000	50,000	50,000
AUDIT FEES	N	2,23,565	2,89,275	5,12,840	5,23,150
REMUNERATION TO MANAGING TRUSTEE	O	4,78,861	5,13,235	9,92,196	9,92,198
BALANCE WRITTEN OFF	P	-	24,000	24,000	-
DEPRECIATION	E	2,89,235	10,16,891	13,06,125	12,41,318
<b>TOTAL</b>		<b>2,77,16,708</b>	<b>7,27,85,467</b>	<b>10,05,02,174</b>	<b>9,78,09,435</b>
ACCOUNTING POLICIES AND NOTES FORMING PART OF ACCOUNTS -	Q				

As per our Report of even date attached

For Saath Charitable Trust



Rajendra Joshi  
Managing Trustee  
Saath Charitable Trust

Place : Ahmedabad  
Date : 29.05.2024

For Hemali P Shah & Co.  
Chartered Accountants  
Firm Regd.No.154129W



Hemali Shah  
Proprietor  
Membership No. 113006  
UDIN:24113006BK6-SZK2901

Place : Ahmedabad  
Date : 29.05.2024

For H. Rustom & Co.  
Chartered Accountants  
Firm Regd.No.108908W



HRD Dalal  
Proprietor  
Membership No.31368  
UDIN:24031368BK6WAY1753

Place : Ahmedabad  
Date : 29.05.2024

## Saath Charitable Trust

Trust Regd. No. : E/7257/Ahmedabad

Consolidated Receipt & Utilization Account  
for the year 1st April 2023 to 31st March 2024

Receipts	Amount	Payments	Amount
<b>Opening Balance</b>	3,27,65,460	<b>Expenditure on the Object of the Trust</b>	
		Programme Cost	4,02,01,434
Grants & Donations	9,67,43,968	Programme Human Resource Cost	4,58,76,365
Interest Income	19,09,359	<b>Administrative Expenses</b>	1,15,39,214
Sale of Assets	47,400	<b>Capital Expenditure</b>	9,35,969
		<b>Audit Fees (Statutory &amp; Internal Auditor)</b>	5,12,840
		<b>Remuneration to Trustees</b>	9,92,196
		<b>Charity Commissioner Contribution</b>	50,000
		<b>Closing Balance</b>	3,13,34,171
<b>Total</b>	<b>13,14,66,187</b>	<b>Total</b>	<b>13,14,66,187</b>

**For Saath Charitable Trust**



Rajendra Joshi  
Managing Trustee  
Saath Charitable Trust

Place : Ahmedabad  
Date : 29.05.2024

**For Hemali P Shah & Co.**  
Chartered Accountants  
Firm Regd No.154129W



Hemali Shah  
Proprietor  
Membership No. 113006  
UDIN: 24119006BKGSZK2901

Place : Ahmedabad  
Date : 29.05.2024

**For H. Rustom & Co.**  
Chartered Accountants  
Firm Regd.No.108908W



(HRD Dalal)  
Proprietor  
Membership No.31368

Place : Ahmedabad  
Date : 29.05.2024

UDIN: 24031368BKGWAY1753

# Acknowledgement

Saath would like to take this opportunity to express heartfelt gratitude to each individual, institution, company, and well-wisher, who have placed their trust in the organization's endeavours.

## PARTNERS

Aavishkar Centre for Science and Arts  
 Ahmedabad University  
 Ashoka Fellows  
 Azim Premji University  
 CEPT University, India  
 Duke University, USA  
 Entrepreneurship Development Institute (EDI)  
 Godrej Good and Green  
 Gujarat University  
 IIM Ahmedabad and Raipur  
 NIRMA University, India  
 NMIMS, India  
 Quest Alliance

## GOVERNMENT

Ahmedabad Municipal Corporation (AMC)  
 Jaipur Development Authority (JDA)  
 National Urban Livelihoods Mission (NULM)  
 Bihar Skill Development Mission (BSDM)






## FUNDERS

Azim Premji Philanthropy Foundation  
 CAF (Charity Aid Foundation)  
 Della  
 Empower The Emerging Market Foundation  
 Fidelity Asia Pacific Foundation  
 Give India  
 HDB Financial Services  
 BOSCH India  
 Ford Motors  
 Godrej consumer Products Limited  
 HSBC Foundation  
 ITC (Indian Tobacco Company)  
 La Gajjar  
 Medtronics India Pvt. Ltd.  
 Mobile Creches  
 Population Service International (PSI)  
 PPG- Asian Paints  
 Shivia  
 Solidaridad Network Asia Limited (SNAL)  
 United Ways, Mumbai  
 Urban Health Society  
 US Council  
 Win Foundation  
 Zomato – Feeding India



# Appreciation and Recognition

1. Happy to share that Saath's efforts have been appreciated by ICMR for conducting Health Camps to assess Lead Toxicity in the Urban Industrial belt of Gujarat.

 	<p>आई सी एम आर - राष्ट्रीय व्यावसायिक स्वास्थ्य संस्थान (व्यावसायिक स्वास्थ्य के लिए विश्व स्वास्थ्य संगठन का सहयोगी केन्द्र.) स्वास्थ्य अनुसंधान विभाग, स्वास्थ्य और परिवार कल्याण मंत्रालय, भारत सरकार</p> <p>ICMR - National Institute of Occupational Health (WHO Collaborating Centre for Occupational Health) Department of Health Research, Ministry of Health and Family Welfare, Government of India</p>	 
<p><u>NN/NIOH/24-25/514</u></p>	<p>Date: 24-04-2024</p>	
<p>To, SAATH Charitable Trust Ahmedabad, Gujarat.</p>	<p>By Hand</p>	
<p><b><u>Letter of Appreciation/ प्रशंसा पत्र</u></b></p>		
<p>We highly appreciate SAATH Charitable Trust for assisting us in arranging the health check-up camp(s) for ICMR-NIOH project entitled "Assessment of lead toxicity in Urban Industrial Residents of Gujarat", and we are extremely thankful to them because of their sincere work for the welfare of our society. The steps they took by participating in this project has been proved as a boon for the needy people, and a proof of their noble intentions.</p> <p>We hope that if require, we will be mutually work in such kind of opportunities in the future for the benefit of people.</p>		
<p>ICMR-NIOH प्रोजेक्ट माटे "गुजरातना शहरी औद्योगिक निवासीओमां वीड टोक्सिसिटीनुं मूल्यांकन" शीर्षक डेकणना आरोग्य तपास शिबिरनुं आयोजन करवामां अमने मदद करवा बद्दल अमे साथ चेरिटेबल ट्रस्ट भूब प्रशंसा करीअे छीअे, अने अमारा समाजना कल्याण माटेना तेमना निष्ठावान कार्यने कारखे अमे तेमना अत्यंत आभारी छीअे. आ प्रोजेक्टमां सडभागी बनीने तेओअे वीधेवा पजवां जरूरियातमंद लोको माटे वरदान समान अने तेमना उमदा छरादानो पुरावो छे.</p> <p>अमे आशा राभीअे छीअे के जो जरूर पडशे, तो अमे वोकोना छित माटे लविध्यमां आवी तकोमां परस्पर काम करीशुं.</p>		
<p>Warm regards/ हार्दिक सादर</p>		
<p> Dr. Nibedita Naha Sci. 'E' and Head, Dept. of Biochemistry, Biological Sciences Division, ICMR- National Institute of Occupational Health (NIOH)</p>		
<p>मेघानिनगर, अहमदाबाद गुजरात-380016 भारत Meghaninagar, Ahmedabad Gujarat-380016, India</p>	<p>Tel. : +91-79-22688700, 22686351 Fax : +91-79-22686110 PS to Director : +91-7-22688709, 22686340 director-nioh@gov.in   www.nioh.org</p>	

2. Saath is registered with the Social Stock Exchange of the Bombay Stock Exchange, this will facilitate networking, robust standards of social impact and financial reporting.



LO/SSE/REG/AH/12/2024-25 May 24,2024

**Saath Charitable Trust**  
O/102, Nandanvan V, Near Preranatirth Derasar,  
Satellite, Ahmedabad - 380 007  
Gujarat

Dear Madam

**Sub: Application for registration as Not for Profit Organization (NPO) on BSE Social Stock Exchange**

We refer to your application for registration as Not for Profit Organization on BSE Social Stock Exchange.

We are pleased to inform that the **Saath Charitable Trust** has been registered as Not for Profit Organization on BSE Social Stock Exchange (BSE SSE) under the registration number **BESSE0053NP2425** w.e.f. **May 24,2024** subject to compliance with all the Rules, Bye-laws and Regulations of the BSE Social Stock Exchange and applicable laws, as amended from time to time.

Further, please note that all the undertakings/information submitted on behalf of the Organization shall be binding on the Organization.

The Exchange reserves the right to withdraw this registration letter at any stage if the information/undertaking submitted to the Exchange is found to be incomplete/ incorrect/ misleading/ false or if it contravenes any Rule, Bye-laws, Regulations of the Exchange, Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, Companies Act, 2013 and guidelines / regulations issued by any other statutory authorities etc.

Thanking You,

Yours faithfully,

**For BSE Limited**



**Hardik Bhuta**  
Assistant General Manager



**Prasad Bhide**  
Senior Manager

Registered Office: BSE Limited, Floor 25, P. J. Towers, Colaba Street, Mumbai - 400 001, India. T: +91 22 2272 1234/33 | E: corp.com@bseindia.com  
www.bseindia.com | Corporate Identity Number: U67020MH2006PL1 00188

# Looking Ahead

Informal workers make up a significant majority of the workforce in India. Estimates suggest that over 90% (450-500 million) of workers in India are engaged in the informal sector, according to International Labour Organization (ILO) and the Indian government. This includes agricultural labour, daily wage earners, self-employed individuals, and workers in micro-enterprises.

Saath, to date, has worked with and supported over **1.26 million** individuals from the informal/unorganized sector. This means the organization has reached approximately 0.51% of the total informal workers in India. While this is a significant achievement, there is still a long way to go to address the vast needs of this sector.

With 35 years of experience involving learning, re-learning, and un-learning, it was imperative for Saath to undertake a comprehensive revisioning exercise. The revisioning involved every department of the organization and will now be instrumental in enabling Saath to:

1. **Remain relevant to changing societal needs and contexts:** By addressing evolving challenges such as urbanization, climate change, and economic shifts.
2. **Streamline complexities in operations and processes:** Focus on core impact areas and enhance organizational efficiency.
3. **Facilitate team renewal and leadership transition:** Ensure a smooth transition and integrate fresh perspectives into its mission.
4. **Realign with stakeholder's evolving needs and expectations:** Continue meeting the aspirations of all stakeholders – communities, donors and other partners.
5. **Reflect on successes and failures:** To use insights from past experiences to make informed future strategies.
6. **Adopt new strategies with technological support:** Leverage digital tools and innovations to improve outreach, monitoring, and advocacy.
7. **Revisit the original vision and mission:** To address contemporary realities and redefine priorities where necessary.
8. **Develop a forward-looking vision:** Inspire teams and attract new supporters by creating a roadmap for the future.
9. **Meet the evolving regulatory environment:** Strengthen governance, accountability, and reporting mechanisms to remain compliant and transparent.

By revisiting its vision, strategy, and operations, Saath ensures it maintains relevance, brings in innovation, and continues making meaningful impact in a rapidly changing world.





**Solidarity** does not assume that our struggles are the same struggles, or that our pain is the same pain, or that our hope is for the same future. Solidarity involves commitment, and work, as well as the recognition that even if we do not have the same feelings, or the same lives, or the same bodies, we do live on common ground.

Sara Ahmed





# SAATH

*Creating Inclusive Societies*

Contact details:

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