

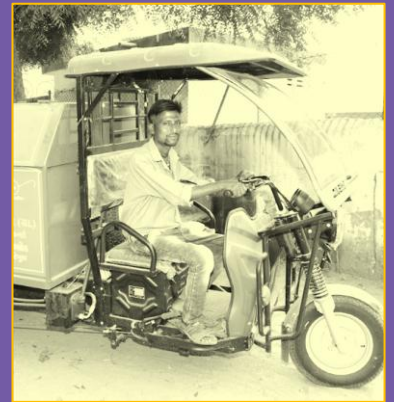


Saath Charitable Trust

Annual Report 2024-25



Celebrating the Informal Sector



Wellbeing
Inclusion
Participation
Development
Mentorship
Livelihoods
Empowerment
Support
Transformation
Resilience
Education
Dignity
Access
Growth
Community
Upliftment
Progress
Safety
Equity
Engagement
Sustainability
Solidarity
Compassion
Healthcare
Opportunity
Skills
Informal Sector

Table of Content

- Message from the Director _____ 3
- Celebrating the Invisible Backbone _____ 4
- About Saath _____ 6
- Saath’s Impact in last 36 years _____ 7
- Saath’s Presence _____ 8

Our Work

- Education _____ 10
- Livelihoods and Circular Economy _____ 20
- Healthcare _____ 28
- Integrated Area Development _____ 36
- Climate Resilience _____ 44
- Financial Literacy _____ 48
- Governance _____ 52
- Annexure 1 | Income & Expenditure Account _____ 54
- Annexure 2 | Balance Sheet _____ 55
- Acknowledgments _____ 56



*Embracing Inclusion
A Dignified Life for Everyone*

Trustee Details

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



Dr. Dinesh Awasthi

Chairperson, Saath;
Hon. Vice Chancellor,
Lok Jagruti (LJ)
University



Mr. Rajendra Joshi

Founder and
Managing Trustee,
Saath



Ms. Keren Nazareth

Senior Director,
Companion Animals &
Engagement, Humane
Society International



Dr. Pallavi Vyas

Associate Prof. BITS
School of Management,
Mumbai

Registration Details:

FCRA Reg. No.: 041910159

80G Reg. No.: AAATS3192DF20214

CSR Reg. No.: CSR00000021

NGO Darpan: GJ/2017/0115412

A portrait of Rajendra Joshi, a man with glasses and a mustache, wearing a pink and white checkered shirt. The background of the portrait is a soft, purple and white abstract design.

Message from the Director's Desk

Rajendra Joshi, Founder and Managing
Trustee, Saath Charitable Trust.

As Saath completes 36 years of working with urban poor communities, I am filled with deep gratitude for the people who have truly built this country from the ground up—our informal sector workers.

Nearly 82% of India's workforce is engaged in the informal economy. These are the workers who construct our cities, power our transport systems, run our small markets, cook our meals, care for our families, and keep the engines of urban life running. Despite their critical role in India's development story, they often remain outside the scope of formal recognition and support systems. Policies, financial frameworks, and safety nets seldom cater to their needs.

Over the decades, we at Saath have had the privilege of working closely with these communities—migrant labourers, domestic workers, street vendors, home-based artisans, and others. We've witnessed their daily battles with low and unpredictable incomes, lack of documentation, and limited access to services. But we have also seen their determination, creativity, and strength to shape better futures for themselves and their children.

As we look ahead, the urgency of addressing climate change cannot be overstated. The burden of climate impacts—heatwaves, flooding, water scarcity, pollution—falls heaviest on those with the least resources to adapt: informal sector workers. Their homes are often in vulnerable areas, their work depends on weather patterns, and they lack access to basic services that could help them withstand environmental shocks.

At Saath, we recognize that inclusion must now mean climate resilience. Our future mission will integrate climate sensitivity across all our interventions—from housing and health to livelihoods and urban planning. We aim to ensure that the communities we serve are not just part of the climate conversation, but at the forefront of climate action—equipped with knowledge, resources, and voice to protect both their lives and livelihoods.

Together, let us continue to stand with India's informal workforce—not only as a matter of justice, but because they are central to building a fairer, greener, and more resilient future for us all.

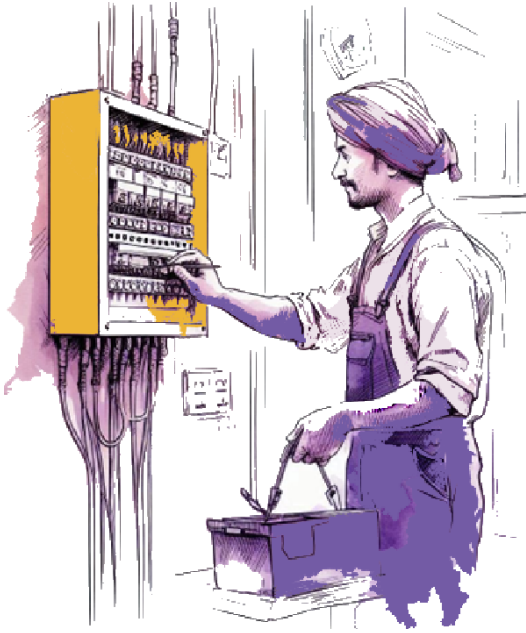
Celebrating the Invisible Backbone: Honoring Informal Sector Workers

In every corner of our cities, from early dawn until late into the night, informal sector workers silently power urban life. They are the care workers who look after children and the elderly, the construction workers who build our homes and offices, the vegetable vendors who bring food to our doorsteps, the mechanics who keep vehicles moving, the housemaids who maintain cleanliness and order in countless households, and the daily wage labourers who take on any task to earn a living. Their work makes it possible for the middle and upper-middle classes to enjoy a life of convenience—one where they can focus on careers, education, relaxation, and growth.

Yet, these very workers remain mostly invisible in the eyes of the city they help sustain. While they clean our homes, repair our machines, and build our infrastructure, their own homes often lack basic amenities. Their children face barriers to quality education, their access to healthcare is limited, and their incomes are unstable and unprotected.

Despite these challenges, the informal sector accounts for nearly 90% of India's workforce and contributes over 50% to the country's GDP. This sector is not marginal—it is central.





This is the everyday reality for those who support the rest of the city. They enable the growth and prosperity of others, but their own growth is limited by structural barriers. Their contribution is immense, but their recognition is minimal.

At Saath Charitable Trust, we stand in solidarity with these workers. We believe that the strength of a city lies not just in its buildings and businesses, but in the people who make everyday life possible. Through our various interventions, we strive to ensure that informal workers are not just recipients of services but agents of change and rightful stakeholders in urban development.

But it is a sector largely unorganised, unsupported, and excluded from formal recognition and rights. Informal workers often work without contracts, social security, or access to institutional credit. They are left to navigate the uncertainties of urban life with limited resources and virtually no safety nets.

Many of them are migrants, having moved from rural villages to cities in search of work. Yet, they remain excluded from urban planning narratives, often living in slum settlements where housing is temporary, rent is high, and access to water, toilets, and electricity is precarious. The women among them bear a disproportionate share of the burden—juggling household responsibilities, caregiving, and long hours of low-paid work, often in unsafe environments.



About Saath

Founded with a deep commitment to equity and inclusion, **Saath Charitable Trust** has been working for over three decades to uplift marginalised urban and rural populations—particularly the informal sector workers who form the backbone of India's cities but remain underserved and invisible in policy frameworks. At the heart of Saath’s work is a recognition that informal sector workers, including migrants, construction workers, vendors, domestic helpers, artisans, and micro-entrepreneurs, face multiple deprivations—ranging from lack of basic services to inadequate access to education, health, and dignified livelihoods. Saath acts as a bridge, enabling these communities to access their rights, opportunities, and a better quality of life through holistic, community-centric development models.

Indian Informal Sector Workers

Constitutes **~90%**
Of Indian Workforce

Contributes to
Of India’s GDP **50%**

Our Vision

Saath envisions inclusive and empowered communities and individuals.

Our 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.

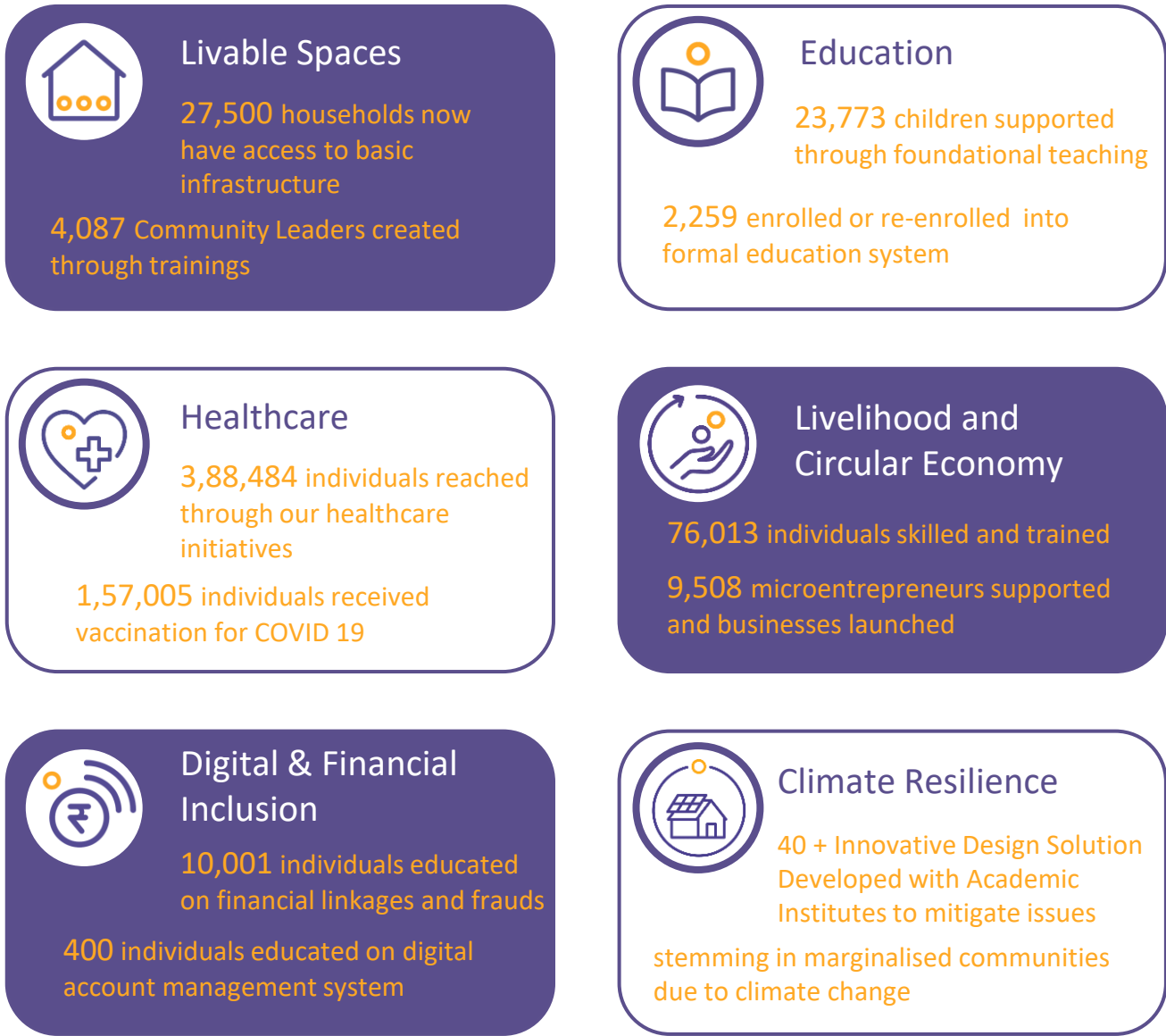
In pursuit of this vision and mission, Saath works across thematic areas such as urban governance, child and youth development, women’s empowerment, financial inclusion, housing, climate resilience, and livelihoods. With the belief that real change begins from the grassroots, Saath continues to co-create solutions with communities, amplifying their voices and aspirations in the journey toward sustainable and equitable urban development.

Saath's Impact in a Glimpse

Saath Charitable Trust in the last 36 years has been working in various areas of significance to ensure inclusion in urban areas. At Saath we believe that real development can happen only when it includes every segment of the society. Our work can be broadly identified under the following six themes.

- 1. Livable Spaces
- 2. Education
- 3. Healthcare
- 4. Livelihood and Circular Economy
- 5. Financial and Digital Literacy
- 6. Climate Resilience

Saath's Impact in the last 36 Years



Saath's Presence



Places where Saath has ongoing Programs



Ahmedabad



Jaipur



Surat



Varanasi

Places where Saath has worked in the Past



Agra



Jodhpur



Porbandar



Ajmer



Kalyan



Raipur



Belapur



Kota



Ranchi



Bhavnagar



Kutch



Sikar



Bikaner



Madhavpur



Surendranagar



Dausa



Mehsana



Udaipur



Gandhinagar



Pali



Vadodara



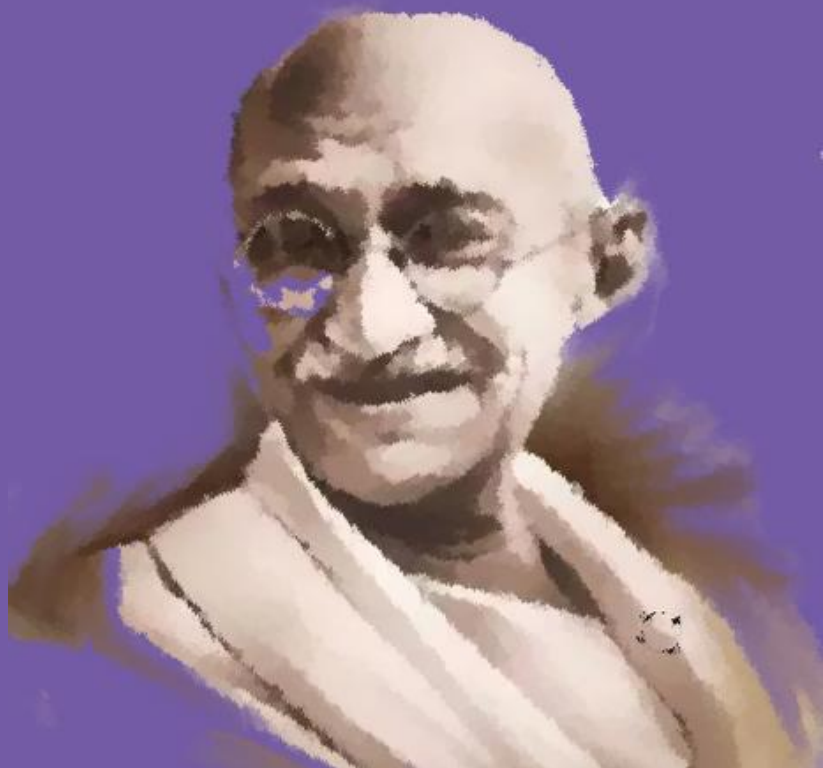
Veraval

EDUCATION

Basic education links the children, best and lasting in India.

whether of cities or the villages, to
all that is

Mohandas Karamchand Gandhi
Father of the Nation





Education

The Need

- **Economic pressure** forces many children into work or irregular schooling to support their families.
- **First-generation learners** often lack parental support or educational guidance.
- **Public schools** suffer from poor infrastructure, high student–teacher ratios, and inconsistent teaching quality.
- **Girls** face additional barriers like caregiving duties and safety concerns, leading to early dropouts.
- **Low learning levels** persist—many children in Grade 5 cannot read basic text or do simple maths.
- **Lack of digital access, mentorship, and career guidance** limits progress in secondary and higher education.



Empowering Children Through Education | Saath's Holistic Learning Programs

At Saath, we believe education is the key to long-term empowerment and equity. Our programs span early childhood to adolescence, focusing on joyful, inclusive learning for underprivileged children. Through Balghars, we support early development for children aged 3–5 and help migrant children transition into formal schooling with play-based learning, nutrition, and milestone tracking. For older children, especially girls aged 10–13, our STEM Education Program fosters creativity and academic growth through hands-on modules in science, technology, engineering, and math. Our child friendly spaces provide a safe atmosphere for children of migrant construction workers where they learn and grow into healthier and happier citizens. We enhance learning through exposure visits, sports, health check-ups, and parent-teacher engagement, while training centre managers to uphold quality education standards. In 2024–25, Saath impacted 1,632 children in Ahmedabad and Jaipur, building brighter futures in partnership with communities and parents.



Balghars

Children in informal settlements often face delayed development due to limited access to early education and nutrition. To address this, Saath offers structured, nurturing early learning for marginalised children aged 3–5 in areas like Juhapura and Vatva, helping them build a strong foundation before entering formal schooling.

Supported **600 children** with early education, healthy meals and health monitoring through **11 existing Balghars**.



Balghars are specialised pre-schools initiated by Saath Charitable Trust to support the holistic development of underprivileged children. Designed by early childhood experts, the Balghar curriculum focuses on cognitive, emotional, and physical growth through interactive and play-based learning activities. Currently, eleven Balghars operate across Ahmedabad, directly reaching 600 children. The model includes regular home visits, community engagement events, and parent involvement, helping build an ecosystem of support around the child.

The program is primarily funded by Saath, with a nominal fee from parents to foster shared responsibility. A key component is its emphasis on both early education and basic health and nutrition, addressing the multi-dimensional needs of children in their early years.



Anshika lived with her father, a daily-wage gardener, her mother, and her sibling in Vatva. At five, she joined Saath's Balghar in Gopi Nagar. She learned to follow routines, participate confidently in activities, try diverse foods without fuss, and show respect for elders. Her facilitators often noted her curiosity and steady progress, affirming she was ready for formal school.

When Anshika turned six, Balghar helped convert her progress into opportunity. The team explained her Right to Education (RTE) entitlement, shared a simple document checklist, and connected the family to the Urban Resource Centre.

During an Aadhaar camp at Balghar, Anshika was enrolled; staff also guided the family to secure their ration card and income certificate. With timely reminders and handholding, Anshika's RTE application was submitted correctly.

A month later, Anshika's name appeared on the first selection list for S.K. English School. For her, it meant a bigger classroom and a wider world; for her parents, pride and relief. Anshika's journey—from Balghar to an English-medium school—shows how early learning and the right support can turn promise into a pathway.



STEM Classes

Recognising the critical role of STEM (Science, Technology, Engineering, and Mathematics) education in shaping the future, fostering innovation, and developing problem-solving skills, Saath has launched a dedicated initiative to promote STEM learning among children from marginalised communities.

Children from low-income households often struggle to access quality education, and even when enrolled in school, they face significant barriers in understanding STEM subjects due to limited resources and support. Saath's STEM classes aim to bridge this gap through specially designed teaching methods that make learning engaging and accessible. These sessions not only help students understand complex concepts but also support their reintegration into mainstream education and enable them to perform better in school.

In 2024-25, Saath Charitable Trust supported 442 students between the age of 5 to 14 with innovative approach to STEM Education at 7 different Centres in Ahmedabad



Almas, 13, moved with her family from Bihar to Ahmedabad for her sister's medical treatment. When the stay became permanent, the move disrupted her schooling. Despite wanting to study, Almas dropped out; her parents, strained by relocation and finances, couldn't enroll her in a new school.



During a field survey in the Hinapark area of Vatva, her situation came to light. Almas was linked to Saath's STEM classes in Vatva—designed to rebuild foundations, spark curiosity, and strengthen problem-solving for children who've left or struggle with formal school. The supportive classroom, hands-on activities, and steady encouragement helped Almas regain confidence and rhythm.

With renewed learning and motivation, Almas was soon admitted to a nearby public school. Her journey shows how timely, transitional support—like neighborhood STEM labs—can bridge dropout to re-entry, reduce educational loss for migrant children, and reopen pathways to a brighter future.



Child Friendly Spaces (CFS)

Children of construction workers often face exclusion from formal education, malnutrition, and unsafe living conditions. Saath's CFS program addresses this by setting up safe, nurturing spaces at construction sites—supported by developers—where children aged 6 months to 14 years can learn and grow. Trained teachers and caregivers ensure a healthy environment focused on holistic development.

Many parents, encouraged by the progress they see, go on to prioritise continued education for their children. These centres not only safeguard children but also give working parents peace of mind. Over time, CFS has become a model for integrating care and early education into urban development projects.

In 2024-25, Saath Charitable Trust provided a safe learning environment to 867 children through 9 Child Friendly Spaces established in Ahmedabad & Jaipur





When Sonia Bajuri's family migrated to Ahmedabad in search of work, the nine-year-old's days were filled with cooking, cleaning, and caring for the home while her parents and elder brother laboured outside. During a neighbourhood outreach, Child-Friendly Spaces (CFS) educators found Sonia washing utensils; shy and convinced she "knew nothing," she worried classmates would laugh, and her mother would lose help at home. The team persisted—counselling her parents, proposing a half-day routine, and welcoming Sonia to the Anamika Centre in July 2024. At first quiet and withdrawn, Sonia was paired with a buddy and introduced to tactile, real-life learning materials. Within weeks, she began counting and writing up to 100, forming words, reciting poems, and—most telling—staying back for story time. *Less than a month in, she was appointed class monitor, playfully imitating teachers as she guided her peers. Today, Sonia says with confidence, "I want to be a teacher," a dream her educators and family now rally behind.*



Livelihoods Economy

Tell me and I forget, teach
me and I learn

and Circular

I may remember, involve
me

Benjamin Franklin
Author, Scientist, Inventor





Livelihood and Circular Economy

The Need

- **60% of today's jobs** are being reshaped by tech and automation (World Economic Forum). Basic digital literacy and adaptability are now essential for even entry-level jobs.
- **Female labour force participation is only 24%**; many lack confidence or skills to enter or re-enter the workforce.
- **Over 50% of youth entering** the job market lack skills needed for future jobs (India Skills Report 2024).
- **63 million micro-enterprises** in India often lack access to tools like online payments, bookkeeping, or digital marketing.
- Simple skilling in pricing, inventory, and social media can raise **incomes by 30–50%**.
- Trained individuals can pivot quicker during crises like pandemics or economic shocks.



Skilling Youth, Women, & Microentrepreneurs for Sustainable Livelihoods: Saath's Approach

In a rapidly evolving economy, **Saath Charitable Trust** has been at the forefront of promoting **sustainable livelihoods** by equipping marginalised communities—especially **youth, women, informal workers, and micro-entrepreneurs**—with the skills, tools, and support they need to thrive.

Through its targeted skilling programs, Saath:

- Trains **youth in solar panel installation and maintenance**, opening up dignified, green job opportunities in the growing renewable energy sector.
- Offers **vocational courses for women** in beauty parlour management, tailoring, and home-based businesses—creating pathways for **financial independence and self-reliance**.
- Builds **entrepreneurial skills** through training in business planning, digital payments, customer engagement, and resource efficiency.
- Encourages **local production and circular economy models**, helping communities generate stable incomes while promoting reuse and environmental sustainability.
- Provides support in **digital literacy, soft skills, and financial literacy** to improve employability and adaptability.

By linking skill-building with real market demand, Saath enables individuals to move beyond subsistence and access **secure, resilient, and dignified livelihoods**—while actively contributing to a more **inclusive and environmentally conscious future**.

Training and capacity building of women working as domestic maids and working in home-based micro-enterprises is a part of Saath's livelihoods initiatives. Key achievements under these for Saath in the year are as follows:

- Training and capacity building of **310 women** working as domestic maids for skill development and dignified livelihoods
- Formation of 4 SHGs, with **40 women** for their leadership building, financial management and capacity building for better livelihoods
- Skill-based training for **60 women** micro-entrepreneurs to build their skills and improve their incomes

In addition to the major Livelihood Programs (as followed), Livelihood has also been an aspect in multiple other programs. One such aspect has been vocational training. Through funding from multiple projects, Saath offered vocational training in Retail Management, Beauty Parlour- Basic & advanced course, and Nursing to people from different communities

In 2024-25,

- Number of candidates trained through vocational training – 274
- Number of candidates placed after vocational training – 44

Beautypreneurs

The Beautypreneur program by Saath Charitable Trust is a bold step toward empowering women from marginalized communities to carve out their place in the beauty and wellness industry. Aimed at women who aspire to work in or run their own beauty parlours and salons, the program offers a powerful combination of technical training and entrepreneurial support. Through intensive week-long skill-building modules, interest-free loans, and hands-on guidance in business management, women are equipped not just to offer beauty services—but to build sustainable careers.

At the heart of the program lies a commitment to helping women gain the confidence to earn their own living, achieve financial independence, and contribute actively to their households and the Indian workforce. Women are taught to manage their own accounts, understand their customers, and take ownership of their growth. Many go on to mentor others, creating a ripple effect of skill-sharing and empowerment within their communities. Saath also recognises and certifies women trained by these beautypreneurs, adding credibility and pride to their work.

By transforming skills into livelihoods and ambition into action, the Beautypreneur program inspires women to dream bigger, take charge of their futures, and lead lives of dignity and self-reliance.

In 2024-25, we reached 1,377 Beautypreneurs through workshops on beauty & wellness in Ahmedabad and Jaipur. 1,794 linkages were also established through financial & non-financial workshops





Radhika Paswan, a 35-year-old widow, kept her family afloat with a home-based beauty parlour and tailoring, earning about ₹10,000 a month. Without documents, tools or market linkages, her work stayed fragile and under-recognised. A routine Saath outreach changed that.

At the Urban Resource Centre, she secured long-pending identity documents and joined Saath's Micro-Entrepreneurs programme. Training, handholding, and registration on the Business Gym app helped her formalise her enterprise and apply to the state's Sadhan Sahay Yojana.

Within a month, Radhika received a professional beauty-parlour kit worth ~₹10,000—a facial chair, creams, waxing and hair-colouring supplies—equipment she could never have afforded. With proper tools and institutional recognition, her parlour shifted from makeshift to professional. Today she speaks of plans, not just survival: more services, better pricing, loyal clients. Radhika's journey shows what inclusion looks like: when systems open up—through documents, registrations and welfare linkages—women's enterprise thrives.



Nutripreneurs

The Nutripreneur Program by Saath Charitable Trust is a holistic initiative designed to tackle two critical and interconnected challenges in India's urban slums—malnutrition and the lack of livelihood opportunities for women. In many low-income communities, women face limited avenues for earning a stable income, often due to restrictions on mobility, lack of formal education, or caregiving responsibilities. At the same time, these areas witness alarmingly high rates of malnutrition among mothers, young children, and adolescent girls, driven by poor dietary habits, low awareness, and limited access to nutritious food.

To address this, the Nutripreneur Program empowers women by training them in the preparation of hygienic, healthy, and affordable meals and snacks that cater to local tastes and nutritional needs. These women are not only taught cooking and business skills but are also supported to start home-based microenterprises that serve their communities. The program creates demand for nutritious food through awareness campaigns and habit-formation activities, while trained women health workers engage with mothers on the ground, offering counselling and tracking the growth of infants and children.

By combining community health with women-led entrepreneurship, the Nutripreneur Program fosters a cycle of wellbeing—where women become agents of change in improving household nutrition while also strengthening their own economic resilience.

Over time, these microenterprises become trusted sources of safe and nourishing food within their neighbourhoods. As more women join the program, the collective impact grows, creating a supportive ecosystem where knowledge, health, and economic opportunities reinforce one another. Ultimately, the initiative helps build healthier communities driven by empowered women.





Two years ago, Nitiksha walked into Urmila Snacks. Today, she runs her own brand—Sannavi Gruh Udhyog—built on grit, late nights, and unwavering focus.

The journey wasn't smooth. Between family responsibilities and the realities of a small business, every step demanded discipline. What kept her going was steadfast support at home—people who believed in her dream and shared the load so she could scale it.

Hard work turned into results. Sannavi Gruh Udhyog now brings in a steady ₹10,000–₹15,000 each month, giving her family stability and giving her the confidence to aim higher.

Nitiksha's story isn't just about snacks—it's about stamina. With determination, perseverance, and a strong circle of support, she transformed adversity into enterprise and hope into a growing business.



Healthcare

Of all the forms of inequality, shocking and inhuman.

injustice in health care is
the most

Martin Luther King Jr.
Civil Rights Leader





Healthcare

The Need

- **57% of women aged 15–49** in India are anaemic, highlighting a critical gap in nutrition and women's health services (NFHS-5, 2021).
- Only **29% of women** are aware of cervical cancer screening, reflecting low awareness around preventive healthcare (NFHS-5).
- Over **55% of healthcare spending** in India is out-of-pocket, pushing millions of low-income families into debt each year (MoHFW).
- India faces a **79% shortfall** in required urban health sub-centres, severely limiting healthcare access for the urban poor (MoHFW, 2023).
- Despite national efforts, open defecation and poor sanitation remain prevalent in many marginalised settlements.
- Migrants and informal workers are frequently excluded from public health schemes due to a lack of ID documents and scheme portability.



Saath's Commitment to Health and Well-being of Marginalised Communities

At Saath Charitable Trust, health is not just about treatment—it's about awareness, prevention, and dignity. Working with urban poor and informal communities who often fall through the cracks of the public health system, Saath focuses on making healthcare accessible, understandable, and actionable.

While we continue to organise health check-up camps, disease screenings, and diagnostic drives, our experience has shown that the greatest need is awareness—awareness about basic hygiene, nutrition, government health schemes, and the symptoms of common and spreading diseases. Many health conditions remain untreated or escalate simply because people don't recognise early signs or don't know where to go for help.

Our programs emphasise preventive health education, helping families make informed decisions before a crisis arises. Through community sessions, home visits, and campaigns, our team helps individuals understand the importance of sanitation, handwashing, vaccination, and routine check-ups. We place a special focus on women's health and childcare, addressing challenges such as anaemia, menstrual hygiene, reproductive health, and undernutrition. Women and children in underserved communities face multiple barriers—social, financial, and informational—that prevent them from accessing the care they need. Saath's interventions work to break these barriers through trust-building, knowledge-sharing, and direct support.



Cervical Cancer Awareness

Cervical cancer is one of the most preventable yet deadly cancers among women in India, and women from marginalised and vulnerable communities face the highest risk. Limited awareness, restricted access to preventive healthcare, and social stigma often lead to late diagnosis and treatment. For women in low-income groups—many of whom are also primary earners—poor health impacts not only their lives but also the stability of their families and livelihoods. To address this, Saath Charitable Trust has launched a Cervical Cancer Awareness Program that will reach 500 women (450 in Ahmedabad and 50 in Varanasi) over eight months. The program includes:

- Awareness and Education through community sessions and distribution of IEC materials on symptoms, prevention, and the importance of screening.
- Health Camps and Screenings providing free cervical cancer tests and preventive health services at accessible community locations.
- Referrals and Follow-ups, ensuring women with abnormal results receive timely medical care.

By combining awareness with access to screening and follow-up support, the program not only safeguards women's health but also strengthens their ability to continue contributing to their households, communities, and livelihoods.

In 2024-25, Saath Charitable Trust has conducted 12 cervical screening camps and aided 504 women with screening. In addition, Saath has also referred 30 women for further investigation





In a tiny home in Ahmedabad's slums, Amar Ben lived with her husband and children—carrying pain she couldn't name out loud. "Women's problems" were taboo, money was tight, and she didn't know the signs of cervical cancer. Silence felt safer than seeking care.

Saath's team met her during an awareness drive. In a judgment-free circle, counsellors explained symptoms and offered counselling, screening, and handholding. Amar found the courage to get tested. When her reports showed she needed treatment, Saath referred her to the hospital, helped navigate the process, and stood by her through surgery.

Today, Amar is cancer-free—back to work, laughing with her children, and planning ahead. Her recovery is more than medical; it's a stand against the hush that keeps women from care. She now tells others: Your health isn't a secret. Seeking help is a strength.



Healthcare Awareness Activities

Access to healthcare in India remains limited and unequal—especially for the urban poor, informal workers, and migrants. These communities often reside in overcrowded areas with inadequate sanitation and limited access to clean water, nutritious food, and basic healthcare services. Women and children face even greater challenges due to cultural taboos, lack of information, and poor access to preventive care. Many remain unaware of government health schemes or delay treatment due to cost and stigma.

Recognising these gaps, Saath Charitable Trust focuses not only on treatment but also on building awareness, access, and trust within these underserved populations. Saath Charitable Trust's healthcare initiatives are rooted in a deep commitment to ensuring accessible, affordable, and dignified health services for marginalised communities. Over the years, Saath has focused on building awareness around preventive healthcare through community-based education programs, street plays, and interactive sessions that empower individuals to make informed health choices.

Saath's healthcare initiatives are grounded in community-based awareness and early prevention. Key efforts include:

- Health Camps and Screenings for conditions like diabetes, hypertension, skin issues, and reproductive health.
- Awareness Sessions on hygiene, nutrition, menstrual health, and disease prevention.
- Women's Health and Childcare Support, including antenatal care, menstrual hygiene education, and child nutrition.
- Linkages to Public Health Schemes, ensuring families can access government benefits and services.
- Saath Health and Nutrition Centre in Vasna, Ahmedabad, offering consultations and regular outreach.





Integrated Development

You never change things by
fighting
something, build a new
model that

Area

the existing reality. To
change makes the existing
model obsolete.

Richard Buckminster Fuller
American Architect, Inventor





Integrated Area Development

Developed through Ahmedabad's Slum Networking Project, IAD is Saath's resident-led model for urban transformation. It engages community members as partners, co-designing solutions rather than providing one-off aid.

How the model works

- **Municipality:** invests in core services—water, sanitation, roads, streetlights.
- **Communities:** co-implement, co-finance where feasible, and maintain assets.
- **NGOs (Saath):** facilitate mobilisation, planning, and last-mile execution.
- **Corporate partners:** strengthen the model through CSR and technical support.

Phased Implementation of IAD Through Urban Resource Centres

Phase 1: Initiate & Organise

Set up Urban Resource Centers (URCs) | Mobilize resident groups | Co-create settlement plans | Upgrade core services.

Phase 2: Scale and Deepen

Expand across settlements | Tackle land and climate risks | Link health, education, and livelihoods | Strengthen partnerships and data systems.

Phase 3: Institutionalise & Replicate

Embed participatory urban governance | Codify the model | Shape policy for city-wide adoption and replication



Key Program Achievements | Urban



- Worked across **40 settlements**, covering **27,500 households** through URCs.
- Facilitated **117 infrastructure applications** for improvements in housing and settlement services.



- Reached **67,800 people** through URCs.
- Assisted **8,239 secure identity documents** and schemes.
- Reached **3,019 individuals** through health camps, **847 referrals**, and **426 follow-ups**.
- Trained **90 ward leaders** through 6 ToT sessions.



- Supported **201 Balghar children**: **194 achieved health levels**, **128 met milestones**, **224 stayed in school via RTE**.
- Reached **278 students** through STEM programs.



- Mobilized **365 MEs**; **164 improved businesses**.
- Assisted **186 MEs** in obtaining **business documents** (MSME, shop license, loans, etc.).





Integrated Area Development | Putting Power In The Hands Of The Citizens



Commencement of work with support from the corporator of the area



Ongoing infrastructure work at Rajiv Nagar

Empowered Streets: The Transformation of Rajiv Nagar

Rajiv Nagar, near Dharmbhumi Bungalows in Narol, was once a neighbourhood struggling with neglect. Broken roads, overflowing drains, irregular water supply, dark and unsafe streets were part of daily life. During monsoons, waterlogging created health hazards, while the absence of safe play areas left children without space to grow. Women and girls especially faced insecurity in poorly lit lanes, and residents felt powerless in demanding change.

The shift began when Rajiv Nagar was identified as a Saksham Area under Saath Charitable Trust's integrated community-led development model. Instead of treating residents as passive recipients, the approach placed them at the centre of decision-making. Local committees, women's groups, and youth leaders came together to identify priorities and engage with governance structures. Joint visits and meetings with councillors and MLAs were organised, budget files were prepared, and funds were successfully sanctioned for long-overdue infrastructure work. Saath acted as the facilitator—building citizens' capacity to voice their needs, ensuring accountability, and bridging the gap with elected representatives.

This collaboration between residents and Saath created visible change. Drinking water pipelines were laid, the drainage network was upgraded, and streetlights were installed. Roads were repaired, making mobility easier and safer. Beyond infrastructure, residents also began organising health camps, cleanliness drives, and recreational activities for children. Women reported feeling more confident in using public spaces, while youth took pride in leading community initiatives.

The transformation of Rajiv Nagar is more than just improved infrastructure—it reflects a community learning to claim its rightful place in urban governance. The area that once symbolised stagnation now stands for dignity, health, and hope, showing how empowered citizens, when supported with the right platforms, can create lasting change.

Impact observed after transformation:

- Reduced health risks: Fewer cases of waterborne diseases after drainage and water system upgrades.
- Improved safety: Well-lit streets enhanced security for women and children.
- Better infrastructure: Reliable water supply, repaired roads, and functional sanitation.
- Community confidence: Citizens now actively engage with governance and hold leaders accountable.
- Youth leadership: Young residents leading cleanliness drives, sports, and social activities.
- Women's empowerment: Greater confidence in navigating public spaces and participating in decision-making.
- Social cohesion: A stronger sense of unity and pride in the neighbourhood.

Rajiv Nagar today is a living example of how participatory governance and collective will can transform an urban settlement into a vibrant, empowered community.

In addition to urban Areas, Saath has also been working towards integrated Area Development in rural areas.

Objectives

- Integrate climate resilience through water security, sanitation, waste management, and renewable energy solutions.
- Raise learning and health outcomes via school/Anganwadi upgrades coupled with WASH, nutrition, and menstrual health.
- Strengthen livelihoods and incomes through SHG strengthening, skilling, market linkages, and micro-enterprise support.
- Leverage digital public infrastructure for documentation, entitlement access, data-driven planning, and transparent monitoring.
- Build local governance capacity for participatory planning, Village Improvement Plans, and sustained asset management.



Key Program Achievements | Rural



- 3,050 residents reached via waste management & composting camps.
- 219 households/spots equipped with three-colour segregation bins—cleaner streets and better SWM compliance.
- 11,307 people now have access to drinking water across 3 Gram Panchayats.
- 254 students benefit from new school toilet blocks; 283 from kitchen/dining sheds that improve hygiene and mid-day meals.



- 1,368 students equipped with full stationery kits.
- 977 primary-grade learners received school kits; 643 students reached via DIY learning kits (Std. 5–8); 643 benefited from STEM lab setups.
- 1,543 students engaged through school events that boost attendance and participation.
- 957 beneficiaries supported through library furniture upgrades (reading & study space).



- 2,120 girls/women attended sessions on anaemia & nutrition.
- 1,249 adolescent girls trained on menstrual hygiene (MHM).
- 376 women received HB screening & women's health counselling at the community level.
- 200 women and adolescent girls provided with sanitary pads.



- 50 solar streetlights installed—~1,360 beneficiaries, improving safety and night mobility.
- 3 on-grid solar plants (3.27 kW each) powering public/community facilities.
- Assembly hall and classroom added to public school, expanding usable learning and meeting spaces, and benefitting 200 people.



- 108 micro-entrepreneurs received capacity-building.
- 80 entrepreneurs supported with sewing-machine graduation kits—direct income effects.
- 1,198 people engaged through awareness camps (rights, services, opportunities).
- 1,102 people accessed documentation camps (IDs/entitlements), unlocking welfare and finance.

Climate

The oak fought the wind and
was must and survived.

Resilience

broken, the willow bent
when it

James Oliver Rigney Jr.
(Robert Jordan) American Author





Climate Resilience

Why

Urban heat islands: Slum areas often record 3–5°C higher temperatures due to dense housing, tin roofs, and a lack of vegetation.

Flood vulnerability: Over 60% of informal settlements in Ahmedabad and similar cities face waterlogging during monsoons.

Health impacts: Children and the elderly in slums are 2–3 times more likely to suffer from heat-related illness or vector-borne diseases.

Economic losses: For informal workers, extreme climate events translate into lost workdays and reduced income—estimated at **10–15% annual income loss** in affected communities.

Community Awareness & Action

Conducted workshops in 60 settlements, focusing on extreme heat coping strategies, rainwater harvesting, and waste management.

Developed IEC materials in Gujarati/Hindi for slum communities on practical measures (shade nets, water-saving, vector control).

Pilot Projects in Informal Settlements

Heat Resilience Pilot: Cool roof installations on 200 homes in Vatva and Behrampura. Early feedback shows up to 4°C indoor temperature reduction.

Flood Preparedness: Community mapping of 12 waterlogging hotspots with GIS tools; submitted actionable plans to local ward offices.

Partnerships & Collaborations

Academia: Engaged with CEPT University on action research and participatory planning.

Civil Society: Joined hands with grassroots organizations to extend resilience work beyond Ahmedabad.

200 households piloted with cool roof technology.
40+ Innovative Design Solutions Developed with Academic Universities



Financial

It is important to save

Literacy

and invest wisely.

Deepak S. Parekh
Non-Executive Director, HDFC Bank





Financial Literacy

The Need

Individuals from low-income communities in India remain disproportionately vulnerable to fraudulent financial schemes, influenced by a combination of economic, social, and psychological factors that heighten their susceptibility to manipulation. Recent reports in reputable publications highlight a concerning rise in cybercrime and financial fraud cases targeting these groups. This underscores an urgent need for robust financial literacy initiatives, improved access to legitimate financial services, and stronger regulatory safeguards. Strengthening financial literacy is essential to empowering vulnerable communities with the knowledge and tools required to make informed financial decisions and protect themselves from exploitative practices.

Target Group

- **Households residing in lower-middle-class areas:** The primary direct beneficiaries are residents of slum areas and informal lower-middle-class settlements in the six wards of Ahmedabad who utilise the services offered by the Urban Resource Centres (URCs). They benefit from financial literacy workshops, one-to-one counselling, access to banking services, and guidance on financial products.
- **Home makers and Salaried Youth:** Through a series of workshops, the programme aims to enhance the financial literacy and well-being of youth and women by providing essential knowledge and facilitating access to financial services.
- **Microentrepreneurs:** Nano and micro-entrepreneurs benefit directly from the services provided by the Financial URCs, including financial counselling and assistance on various topics.
- **Community Members with Financial Challenges:** Residents facing financial difficulties such as debt, poor credit scores, or a lack of emergency funds will benefit directly from one-on-one financial counselling sessions or as a walk-in support.
- **Community Members Seeking Legal Advice:** Individuals who require legal guidance, particularly in cases of fraudulent schemes or claim settlements, can access support through the URCs.





Sunitdevi Guddu Prasad, a 31-year-old resident of Bachubhai Nagar, had lived in the community with her husband and three children for nearly ten years. Her husband earned about ₹20,000 per month in an iron company, while she supported the family as a seamstress, earning ₹500–₹1,000 per month.

During a household survey under Project H.D.B., the Ramol CRC Centre team invited her to a financial literacy workshop, where she learnt about safe savings practices, digital payments, and schemes such as the Sukanya Samriddhi Yojana. Motivated, she and her husband decided to open a Sukanya account for their daughter with guidance from the CRC team.

The next day, she visited the CRC office with the required documents and opened an account for her 2.5-year-old daughter, Shruti, with an initial deposit of ₹250. The experience strengthened her confidence, and she now encourages other women in her community to do the same.

Approach

Saath runs **Urban Resource Centres (URCs)** across six wards and informal settlements in Ahmedabad, serving as knowledge hubs and points for community support. Financial Clinics at these centres provide the following services:

- **Needs Assessment and Customisation:** Assessing community financial challenges and tailoring services to meet specific needs.
- **Comprehensive Financial Services:** Financial literacy workshops, one-to-one counselling, assistance with banking services, and guidance on loans, insurance, and retirement planning.
- **Workshop Series:** Monthly workshops covering budgeting, credit management, investment basics, and retirement planning.
- **One-to-One Counselling:** Individual sessions to discuss financial situations, set goals, and create personalised action plans, including debt reduction, credit score improvement, and building emergency funds.
- **Digital Literacy:** Training on accessing and using digital financial services.
- **Cybersecurity:** Awareness of digital fraud and prevention measures.
- **Referral Network:** Access to legal advisors for issues like fraudulent schemes, claim settlements, and other disputes.
- **Outreach and Awareness:** Monthly community outreach camps to promote financial literacy and encourage participation.
- **Evaluation and Continuous Improvement:** Regular assessment of service impact for ongoing improvement.

4,115 youth and women equipped with essential financial skills.
Empowered 1,072 households through financial literacy awareness.

Governance, Compliance

Diversity at Saath



Female to Male Ratio – 2.4:1



Dalit to Non-Dalit Ratio – 2.8:1

Salary Distribution at Saath

8.5:1

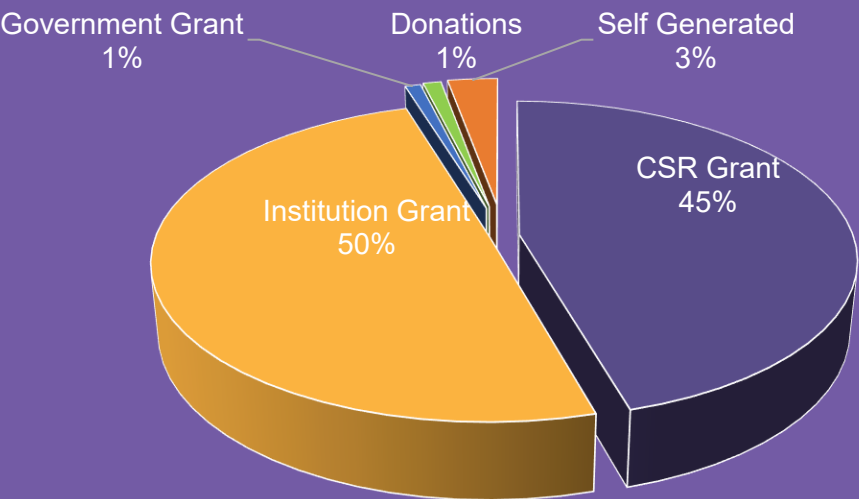
Top to bottom salary Ratio

8.5 X = highest offered salary



X = lowest offered salary

Funds Generation for 2024-25



& Financials

Highlights

- None of the Trustees are related to each other
- Saath is a member of Give Foundation and has received a Certificate of Accreditation from Credibility Alliance for Good Governance for a period up to 7th October, 2026.
- There were no major complaints received from employees, stakeholders or members during the year. Minor complaints were dealt with by the HR Department.
- We comply with all social security schemes as laid down by the law of the land and applicable to the NGO sector.


Finance and Accounts

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

Annexure 1 | Income & Expenditure Account

SAATH CHARITABLE TRUST					
TRUST REGD. NO. : E /7257/ AHMEDABAD					
INCOME AND EXPENDITURE ACCOUNT					
FOR THE YEAR 1ST APRIL 2024 TO 31ST MARCH 2025					
PARTICULARS	ANNEXURE	FCRA	INDIAN	2024-25	2023-24
<u>INCOME</u>					
GRANTS AND DONATIONS INCOME	H	14,234,898	62,739,213	76,974,111	91,488,754
INTEREST INCOME	I	351,155	803,255	1,154,410	1,909,359
PROFIT ON SALE OF ASSETS	J	-	-	-	200
EXCESS OF EXPENDITURE OVER INCOME	D	6,099,846	3,338,991	9,438,838	7,103,861
TOTAL		20,685,899	66,881,459	87,567,359	100,502,174
<u>EXPENDITURE</u>					
EXPENDITURE ON OBJECT OF THE TRUST	K	18,690,727	58,112,901	76,803,628	86,077,799
ADMINISTRATIVE EXPENSES	L	1,254,255	6,715,296	7,969,551	11,539,214
CHARITY COMMISSIONER CONTRIBUTION	M	-	-	-	50,000
AUDIT FEES	N	180,910	381,320	562,230	512,840
REMUNERATION TO MANAGING TRUSTEE	O	382,987	947,009	1,329,996	992,196
BALANCE WRITTEN OFF	P	-	-	-	24,000
DEPRECIATION	E	177,019	724,934	901,953	1,306,125
TOTAL		20,685,899	66,881,459	87,567,359	100,502,174
ACCOUNTING POLICIES AND NOTES FORMING PART OF ACCOUNTS -	Q				


For Saath Charitable Trust



Rajendra Joshi
Managing Trustee
Saath Charitable Trust

Place : Ahmedabad
Date : 01.08.2025

For Jahir Mansuri
Chartered Accountants




Jahir Mansuri
Proprietor
Membership No. 158667
UDIN:25115867BMOVNP1338

Place : Ahmedabad
Date : 01.08.2025

As per our Report of even date attached



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



HRD Dalal
Proprietor
Membership No.31368
UDIN:25031368BNQKIL9025

Place :Ahmedabad
Date : 01.08.2025

Annexure 2 | Balance Sheet

SAATH CHARITABLE TRUST					
TRUST REGD. NO. : E / 7257 / AHMEDABAD					
BALANCE SHEET AS ON 31ST MARCH 2025					
PARTICULARS	ANNEXURE	FCRA	INDIAN	2024-25	2023-24
FUNDS AND LIABILITIES					
TRUST AND CORPUS FUNDS	A	903,001.01	4,949,595	5,852,596	6,422,963
GENERAL FUND	B	834,240.34	2,057,235	2,891,475	9,909,313
EARMARKED FUNDS	B - 1	-	1,910,129	1,910,129	3,760,762
UNUTILIZED GRANT EARMARKED	C	6,557,951	12,370,819	18,928,771	15,799,462
TOTAL		8,295,193	21,287,778	29,582,971	35,892,500
ASSETS AND PROPERTIES					
GRANT RECEIVABLES	C-1	11,788	765,039	776,826	1,350,268
FIXED ASSETS	E	670,716	1,870,388	2,541,104	3,208,061
INVESTMENTS	F	3,349,014	5,079,722	8,428,736	15,131,057
NET CURRENT ASSETS	G	4,263,676	13,572,629	17,836,305	16,203,114
TOTAL		8,295,193	21,287,778	29,582,971	35,892,500
ACCOUNTING POLICIES AND NOTES FORMING PART OF ACCOUNTS -	Q				
As per our Report of even date attached					
For Saath Charitable Trust	For Jahir Mansuri	For H. Rustom & Co.			
	Chartered Accountants	Chartered Accountants			
Rajendra Joshi	Jahir Mansuri	Firm Regd.No.108908W			
Managing Trustee	Proprietor				
Saath Charitable Trust	Membership No. 158667	HRD Dalal			
	UDIN:25115867BMOVNP1338	Proprietor			
Place : Ahmedabad	Place : Ahmedabad	Membership No.31368			
Date : 01.08.2025	Date : 01.08.2025	UDIN:25031368BNQKIL9025			
		Place : Ahmedabad			
		Date : 01.08.2025			

Acknowledgements

Saath extends its sincere appreciation to every individual, institution, company, and well-wisher who has placed their trust in the organization's work.

PATNERS

- Ahmedabad University
- Anant University
- CEPT University
- Credibility Alliance
- Flame University
- Gujarat University
- L J University
- Nirma University
- NMIMS Mumbai
- Travel Designer India Pvt Ltd

FUNDERS

- American Embassy New Delhi
- Azim Premji Philanthropic Initiatives
- Bihar Skill Development Mission (BSDM)
- Blue Star Engineering & Electronics Limited
- Feeding India (Hunger Heroes by Zomato)
- Fidelity Asia Pacific Foundation
- Ford Motors Private Limited
- Godrej Consumer Products Limited
- Godrej Rebooting Livelihood Fund
- Global Fund for Women
- HDB Financial Services Limited
- ITC Limited
- Kintetsu World Express Private Limited
- La Gajjar Machineries Private Limited
- Mobile Creches for Working Mothers' Children
- Myriad USA
- PPG Asian Paints Private Limited
- Rui Chuang Technologies Pvt. Ltd. (Vivo)
- Shivia
- Wheels India Niswarth Foundation

Government

- Ahmedabad Municipal Corporation
- Jaipur Development Authority
- National Urban Livelihoods Mission
- Bihar Skill Development Mission
- National Institute of Urban Affairs



SAATH

Creating Inclusive Societies

Contact us at



079 35164684



mail@saath.org

Visit us at



O/102, Nandanvan V,
Near Prernatirth Derasar,
Jodhpur Tekra, Satellite,
Ahmedabad, 380015



**Proud of What We've Built.
Excited for What's Next!**