

PAGARIA WELFARE
— FOUNDATION —

ANNUAL REPORT

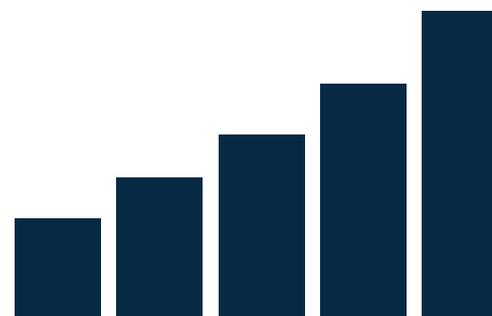
2023 - 2024





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About our foundation

Started in 2019 as a Section 8 Not for Profit and register under 12A and 80G of Income Tax and as CSR implementing agency.

Working towards upliftment of children and women of rural and semi urban communities with community learning centers, toy libraries and Menstrual Hygiene Management and Women Empowerment.

Actively present in 9 States : Maharashtra, Rajasthan, Bihar, Jharkhand, Uttar Pradesh, Uttarakhand, Chhattisgarh, Andhra Pradesh , Odisha.

Empowering Clients through Collaboration & Innovation

Fin Tech Products and Services : USB Smart Tokens, OTP Banking Tokens and Mobile POS, Sound Boxes.





Vision And Mission

Vision

- To build safe learning and development ecosystem for the marginalized rural and semi urban communities.
- .To ensure access to equal opportunities for learning and exposure to knowledge and skills to make better choices in respect of education, health and overall development.

Mission

- To impact 100000+ children and youth through community learning centers, toy libraries and skill centers within three years.
- .Create an ecosystem to impact 200000+ girls and women on menstrual hygiene and women empowerment in three years

Meet Our Team



VAIDHEI PAGARIA

CEO

A rank holder Chartered Accountant , LLB is a social changemaker with exceptional leadership skills and is very passionate about education & skill development especially for rural youth and women



SANGEETA PAGARIA

DIRECTOR

Passionate about humanity & member of Mahaveer International .



BHAGWATILAL PAGARIA

DIRECTOR

Dynamic personality and prominent entrepreneur in Navi Mumbai . He believes in doing seva for humanity



VENKATRAMAN K

ADVISORY BOARD

Chartered Accountant and popularly known as Pencilman of UAE. Guides and mentors on partnerships .

OUR PROJECTS

project shiksha

Community Learning Centers :
All round integrated learning
and skill development for
communities

Project Khilona

Toy Library : Play based
learning with indoor,
outdoor and educational
and variety of toys .

Project Pustak

Mini and Big Library with books
,charts, flash cards for
enhancing reading and
intellectual ability

Project Vidyalaya

School Transformation :
Digital and infrastructural
support and development at
anganwadi & schools .

Project Computer Shiksha

Digital computer education
training centers in schools and
communities .

Project Laadli

Intensive Awarenessprogrammes
and productdistribution on
sustainableMHM and Training,
Mentoring, Guiding and supporting
Girls and women with skill
development and empowerment

PROGRAMS THIS YEAR

Gauseva

- On the auspicious occasion of Akshay Tritiya, a day symbolizing prosperity, good fortune, and new beginnings, we feel immensely blessed to have engaged in Gauseva (service to cows) at Sarthak Siddhi Gaushala, located in Ramnagar, Beed, Maharashtra.
- As part of this humble initiative, we donated chaara – comprising both dry and wet grass, along with jaggery – ensuring a wholesome and nutritious diet for the 35 cows lovingly cared for at the Gaushala. Jaggery acts as a natural source of energy and minerals, particularly beneficial during the summer season.
- The cows at Sarthak Siddhi Gaushala are nurtured with great devotion by Uma and Sunil Auti, who have dedicated their lives to the welfare of these gentle beings. Their tireless service ensures that the cows live in a safe, healthy, and loving environment.
- We believe that serving and feeding cows on Akshay Tritiya holds immense spiritual significance, bringing positivity, blessings, and peace to all involved. It is our honor to contribute to this noble cause and support the divine efforts of the Gaushala.
- May our small gesture inspire more acts of compassion, kindness, and gratitude toward all living beings. 🙏



TOY LIBRARY

As part of our flagship initiative, Project Khilona: Play Way Learning, the Sahadeva Foundation proudly inaugurated a new Toy Library at the Kharikabad Community Learning Center in Dhanbad, Jharkhand. This initiative aims to enhance early childhood learning through the power of play – a fundamental and joyful component of a child’s development.



The newly established toy library features a wide variety of educational and recreational toys, many of which the children in this community encountered for the very first time. Witnessing their joy and curiosity reinforced our belief that play is not a luxury, but a necessity for holistic learning.



By making these resources accessible, we hope to cultivate creativity, problem-solving skills, and social interaction among young learners. We remain committed to bridging educational gaps and enriching childhoods across underserved communities.



Annadanam

On the joyous occasion of New Year celebrations, an Annadanam event was organized at the learning center in Charwar Village, situated in the Manpur district of Chhattisgarh. The initiative was aimed at spreading happiness and sharing festive cheer with the children of the village. A total of 20 children participated in the event, where we served them their favorite and nutritious meals, including traditional kheer and puri. The children were excited and thoroughly enjoyed the lunch party. Their smiles and laughter filled the atmosphere with warmth and positivity.



Such moments remind us of the importance of small acts of kindness and the joy they bring. We are deeply grateful to our donor, The Unicorn Xpress Foundation, for their continued trust and generous support in making such events possible. Their commitment to community welfare has enabled us to reach children in rural areas and bring a sense of celebration to their lives.



We also sincerely appreciate the efforts of our on-ground partner, Jan Kalyan Samajik Sanstha, whose team ensured that the event was conducted smoothly and efficiently. From arranging the meals to coordinating with the local community, their dedication played a crucial role in the success of this program.

We look forward to conducting more such meaningful events in the future and continuing our mission to bring joy, nutrition, and care to children across rural India.

OLD CLOTHES DONATION

- In an effort to support underprivileged communities, we organized a clothes donation drive, collecting old but usable clothes from kind-hearted donors in Mumbai and Navi Mumbai. With their generous support, three large gunny bags full of clothes were gathered and transported to Benshet village, located in the Surgana taluka of Nashik district, Maharashtra.



- The entire distribution process was smoothly carried out by our committed on-ground partner, Sewa Social Welfare Foundation, whose team ensured that the clothes reached the right hands. We extend our heartfelt thanks to all our donors whose contributions helped bring comfort and dignity to the lives of many.



- These clothes were thoughtfully distributed among the rural and tribal population of the village, many of whom lack access to basic necessities. The donated clothes brought warmth and smiles, especially to children and families in need. This small act of kindness made a meaningful impact on their daily lives.

EMPOWERING DREAMS

Empowering Dreams, One Girl at a Time

Meet Priti Kumari, a bright and determined 17-year-old girl from Pichhi Dahua village, located in the Sarwan block of Deoghar district, Jharkhand. Currently studying in Class 11 (Science stream), Priti aspires to become a doctor and is working hard to clear the NEET (National Eligibility cum Entrance Test) – one of the most competitive medical entrance exams in India.



Priti's story is one of resilience and hope. She is the only daughter of a hardworking family – her mother is an Anganwadi Sevika, and her father is a daily wage labourer. With two younger brothers, limited financial means, and the challenges of rural life, the odds have never been in her favor. Yet, Priti has dared to dream big – and she's chasing that dream with unwavering determination.



As part of our Project Laadli – Super Girls Initiative, we aim to nurture the potential of young girls like Priti by providing them with access to quality education, mentorship, life skills, and personality development – right up to their graduation or post-graduation. We strongly believe that when you educate a girl, you empower a generation.

☀️ Our Support for Priti ☀️

Today, we proudly donated a laptop to Priti to support her online learning journey. Additionally, we have paid for her NEET coaching and Class 12 academic fees, ensuring she has the resources she needs to focus solely on her studies without the burden of financial stress.



Currently, Priti is staying with her relatives in Deoghar town where she attends her online coaching classes and continues to prepare for the NEET exam with full dedication.



Our team of dedicated mentors is working closely with her – helping her with subject guidance, doubt solving, motivation, and emotional support. We stand by her every step of the way, because we believe in her dream, and in the power of education to transform lives.

BENCHES DONATION

As part of our ongoing **Project Vidyalaya: School Transformation Program**, we continue our mission to uplift and empower government schools through digital and infrastructural support. One of our key initiatives this year was at **PUPS, Odakkattuvalasu**, a Government Primary School located in Vadugapatti - Arachalur, Erode District, Tamil Nadu. The school serves 16 students from nearby villages and provides education up to Class 5. Until recently, these children studied while seated on the floor due to the lack of basic classroom infrastructure.



Recognizing this need, we stepped in to provide a set of 8 benches and desks to the school. This simple yet significant addition has created a more comfortable and conducive learning environment for the students.

We are deeply grateful to Unwired Labs, our generous donor, for making this possible. Their support has had a direct and meaningful impact on the lives of these children.



We also extend our heartfelt thanks to Prabha Ma'am, Ramanathan Sir, Gajanand Sir, and Mohanasundaram Sir for their dedicated coordination and smooth implementation of this project.

The school management and students have expressed immense gratitude, and we are proud to have been part of this positive transformation.

REPUBLIC DAY CELEBRATION AND BAG DISTRIBUTION

Bansa Community Library & Resource Centre,
Bansa Village, Hardoi, Uttar Pradesh

On the occasion of Republic Day, a special event was organized at the Bansa Community Library & Resource Centre to celebrate the spirit of learning and community. As part of the celebration, 40 young library members, who have been regularly attending the library sessions over the past three months, were recognized for their dedication. To honor their commitment to learning, each child received a specially curated library bag.



The event witnessed enthusiastic participation from children and community members alike, with an atmosphere filled with joy, curiosity, and the shared promise of a better future through knowledge. The celebration stood as a tribute to the ideals of the Republic – unity, growth, and education for all.



This initiative is a part of our ongoing collaboration with the Bansa Community Library, a partnership that has been in place since the library's inception. Our continued support includes donations of school bags, educational toys, and the operation of a tailoring skill development center located within the library premises. These efforts aim to empower the youth and women of Bansa village by nurturing education and livelihood opportunities.



School Library Inauguration

As part of the school development initiative under Project Vidyalaya, a new library and toy corner were inaugurated at Bala Bhanu Vidyalayam, a primary English medium school located in Karempudi village, Guntur district, Andhra Pradesh. The school has over 200 students enrolled and serves children from the local rural community.

To support the students' learning and reading habits, the following materials were donated:

- 221 books in Telugu, bilingual (Telugu-English), and English. These include storybooks, educational books, and activity-based learning materials.
- 26 different types of toys aimed at educational and fun learning, including puzzles, games, and indoor play items.
- 20 educational charts covering basic concepts to help in teaching various subjects.
- 1 large cupboard to store all the donated books, toys, and charts neatly and safely.



This initiative is expected to create a better learning environment and encourage students to read more, learn through play, and explore new ideas. The donation will directly benefit the students by making education more engaging and enjoyable.

We sincerely thank Unwired Labs, our CSR partner, for supporting this effort and contributing to the betterment of children's education in rural areas.



Stationery Distribution



- This Year, a stationery distribution drive was conducted in Purkhas Rathi village, located in the Sonipat district of Haryana, to support the education of children from underprivileged backgrounds.
- A total of 100 students received stationery kits that included basic learning essentials such as pencils, erasers, sharpeners, and scales.
- The distribution was carried out smoothly by our volunteer, Ms. Anita Munda, who played a key role in reaching out to the children and ensuring that each one received their kit with care and encouragement.
- The aim of this initiative was to provide students with the tools they need to actively participate in their education and stay motivated to attend school regularly.
- Through this small effort, we were able to bring smiles to young faces and remind them that their education matters.
- The local community appreciated the initiative, and the children expressed happiness and excitement on receiving new stationery.
- This drive is a reflection of our continued efforts to bridge the resource gap in rural education and empower students to dream bigger.

Inauguration of Chawar Community Learning Center – Project Shiksha

- We are delighted to share the news of the inauguration of the Chawar Community Learning Center in Chawargaon village, Dist Mohla Manpur in Chhattisgarh, under our initiative Project Shiksha.
- The inauguration took place on the auspicious occasion of Republic Day, January 26, with the presence of the village Deputy Sarpanch, Patel, Katri Dadaji school teacher Verma sir, Kaushik sir, children, and parents, totaling 150 attendees.
- The center aims to assist children with their studies and overall development after their school .
- Center Manager Ravina Didi will provide guidance in reading, writing, local languages, subject teaching, and storytelling using various teaching materials and games.
- Our efforts extend to alleviate hesitation and fear of studies among primary-level children through engaging activities such as games, drawing, songs, music, stories, and group learning.
- Local artists, elders, and youth will have the opportunity to share their experiences, fostering a sense of community involvement.
- Given the challenges faced by parents in the village due to agricultural work and other commitments, our learning center endeavors to ensure every child receives education, reducing the risk of dropout.
- This project is in collaboration with our partner Jankalyan Seva Sansthan for the local support & management .
- This impactful project is made possible through the support and contributions of our donors. We sincerely thank them for being instrumental in bringing education to the remotest areas and helping children reach their full potential.



TABLE DONATION

- Empowering Education: 40 Tables Donated to Manthan School in Village Kotri, Ajmer, Rajasthan.
- Project Vidyalaya Serving children from the Kalbeliya and Sopera communities, this donation will benefit 100 students, providing them with proper writing space and enhancing their learning environment.
- Our heartfelt thanks to our donors for making this transformation possible.
- Together, we're empowering education and shaping brighter futures for these students.



Menstrual & Hygiene Session



- Empowering girls through menstrual hygiene & education
- Under our Project Laadli initiative we conducted session on menstrual & hygiene at Belapur and Khandeshwar at community learning centers of SRM trust .

- Empowering girls through menstrual hygiene & education
- Under our Project Laadli initiative we conducted session on menstrual & hygiene at Belapur and Khandeshwar at community learning centers of SRM trust .
- We provided essential knowledge and resources to over 35 girls, including menstrual hygiene kits with sanitary pads and informative comic magazine Menstrupedia .
- The sessions received positive feedback and we extend heartfelt thanks to our donors for their invaluable support in promoting girls' health and well-being.



Toy Library

Project Khilona: Spreading Smiles Through Play

- As part of our ongoing mission to bring joy and healing to children, we launched a heartwarming initiative under Project Khilona this year. With the support of our generous donor **Venkatraman Sir**, fondly known as the Pencil Man of UAE, we were able to donate a fully stocked **Toy Library** to the **YRGCARE Play Centre at the Institute of Child Health and Hospital**.

This special library included a wide variety of:

- Board Games
- Fun Learning Toys
- Engaging, Interactive Games



These toys were carefully selected to support the emotional well-being and cognitive development of children undergoing medical treatments. Amidst their challenging journeys, the Toy Library provided a space for them to experience joy, laughter, and play – essential elements often missing during long hospital stays.

The impact was deeply moving –

The smiles on the children's faces were priceless.

Each toy brought a moment of happiness and a welcome distraction from treatments, turning hospital visits into moments of hope and light-heartedness.

We extend our heartfelt gratitude to **Venkatraman Sir** for his kind and thoughtful contribution. His support played a pivotal role in turning Project Khilona into a meaningful reality, bringing smiles to countless young hearts.

Together, we continue to believe in the healing power of joy.

Tailoring Training Center Umburne, Nashik

(Project Laadli)

- We have started a small tailoring training center in Village Umburne, District Nashik, under Project Laadli.
- The goal is to help local women and girls learn useful skills like stitching, cutting, and making clothes and bags.
- We have set up the center with 2 sewing machines and basic tools like scissors, thread, and measuring tapes. The training is being given by Ms. Savita, who is experienced and passionate about teaching.
- The first batch has 10 women and girls, who are now learning how to stitch and plan to use these skills to earn an income or support their families.
- This project is being done with the help of Sewa Social Welfare Foundation for local support.
- We thank all our donors and well-wishers for making this possible.



New Learning Center



- We have started a new learning center in Village Ashte, District Nandurbar, Maharashtra under Project Shiksha.
- More than 40 children are attending the center regularly. It is a place where they can learn, study, and grow.
- Our trained and caring teachers are helping the children with basic education like reading, writing, and math.
- This project is being run in partnership with Seva Social Welfare Foundation for local support and management.
- We thank our donors and partners for their valuable support in making this center possible. Together, we are helping children build a better future through education.



International Women's day

The **Pagaria Welfare Foundation** is proud to present this year's Annual Report, reflecting our unwavering commitment to **Women Empowerment** and **Menstrual Hygiene Awareness**. Aligned with our mission to build a more inclusive and equitable society, we've taken significant strides toward creating sustainable impact at the grassroots level.

✨ The successful establishment of **7 Tailoring Skill Centers**, through which **500 women** have been trained and empowered with vocational skills, promoting financial independence and self-confidence.

🔴 Under our **Project Laadli** initiative, we've reached and positively impacted the lives of over **10,000 women** by advocating for **Menstrual Hygiene**, distributing sanitary products, and educating communities to overcome stigma and social barriers.

PAGARIA WELFARE
FOUNDATION

PROJECT
लाडली

Happy
Womens Day

She is a Dreamer, she is a believer, she is a doer, she is an achiever, and that she is "You".

This report celebrates not only our milestones but also the incredible women who have been at the heart of our journey. As we reflect on our progress, we remain dedicated to amplifying our efforts and expanding our reach in the years to come.

Inspiration story

Inspiring Story from Sarvaram, Nalgonda – Telangana

Meet our resilient friend from Sarvaram, Nalgonda. Despite being specially abled – both blind and hearing impaired, he has shown incredible strength and determination.

He has successfully completed his Bachelor of Arts (BA) and is now supporting his family by working at a paper plate factory in Hyderabad, earning a modest ₹8,000–₹9,000 per month.

Currently, he lives with his family. His parents work as daily wage laborers, and his brother, who is also blind, is completely dependent on them.



Understanding the challenges he faced, especially with hearing – which is crucial for his communication and work – we were able to donate a hearing aid to him. This small but significant support has already made a big difference in his daily life.

We are deeply grateful to our donor, M/s Yashraj Infrastructure, and Mr. Surendra Kukreja, whose generosity made this possible.

We wish him all the very best for his future and salute his spirit and resilience. 🙌🌟

Digital Learning at Dhangarwadi

As part of our commitment to bridging the digital divide in rural India, we launched a new digital learning initiative in Dhangarwadi village, Yavatmal District, Maharashtra under Project Shiksha.

In collaboration with our partner Ovee Trust, and with generous support from our CSR donor Pee Vee Textiles Limited, we have successfully established a Computer Training and Education Center in Dhangarwadi. The center is now equipped with five computers, enabling us to deliver hands-on digital education to the local community.

This initiative aims to empower over 30 children and youth each month by providing essential digital skills, including:

- Basic computer operations
- Internet usage and digital literacy
- Typing and document preparation
- Introduction to software applications

By fostering digital literacy, we are not only enhancing educational opportunities for the youth but also opening up new possibilities for their future growth and employment.

We extend our heartfelt thanks to Pee Vee Textiles Limited for their continued support in helping us transform rural education through technology.



Sports Shoes Distribution

As part of our Shiksha initiative, a heartwarming event unfolded at the Zilla Parishad Primary School in Vakas, Taluka Karjat, District Raigad, Maharashtra. With the generous support of our donors, we distributed **branded sports shoes to over 90 children**, ensuring comfort, dignity, and joy with every step they take.

The children, who often walk from nearby hamlets and play in a large open playground, were visibly thrilled to receive their new footwear. The distribution not only brought wide smiles but also instilled confidence. With their new Plaeto sports shoes, the children were eager to run, jump, and explore their surroundings without discomfort—turning their daily school routine into a more enjoyable and confident experience.



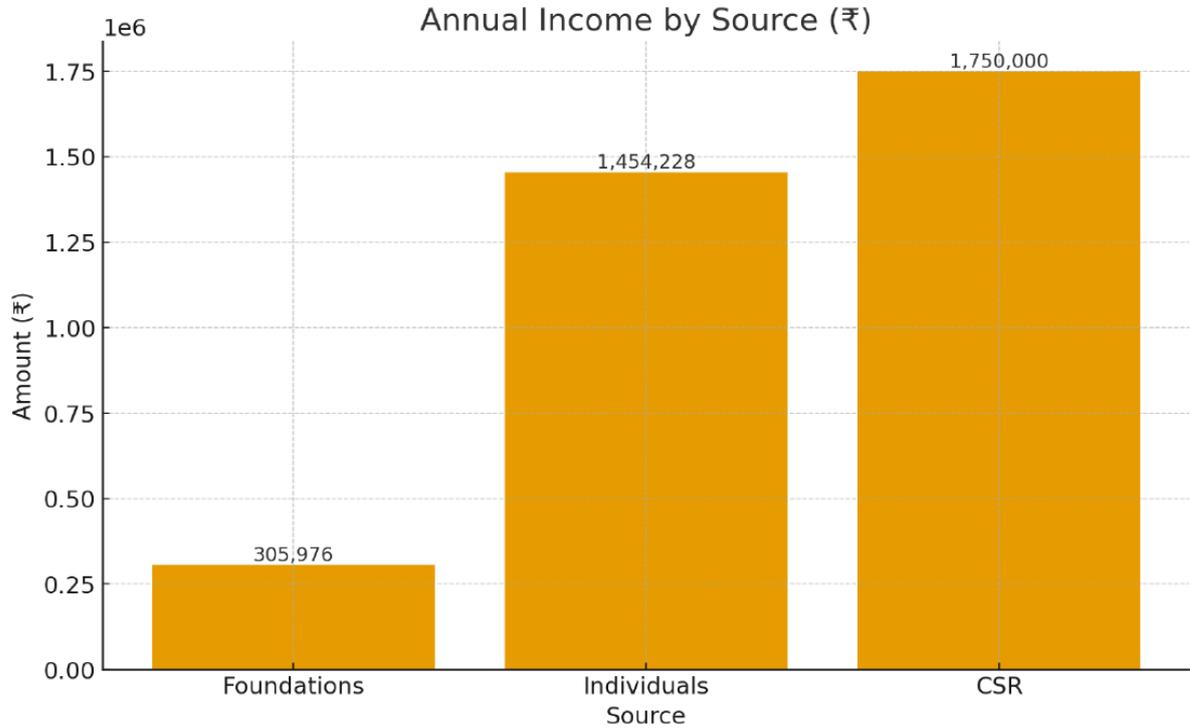
This initiative was made possible thanks to the incredible support of the Rotary Club of Mumbai Bravehearts and the Rotary India Literacy Mission, who facilitated the provision of quality sports shoes at concessional rates. We are immensely grateful to them and all our contributors for enabling this impactful gesture of care and support.



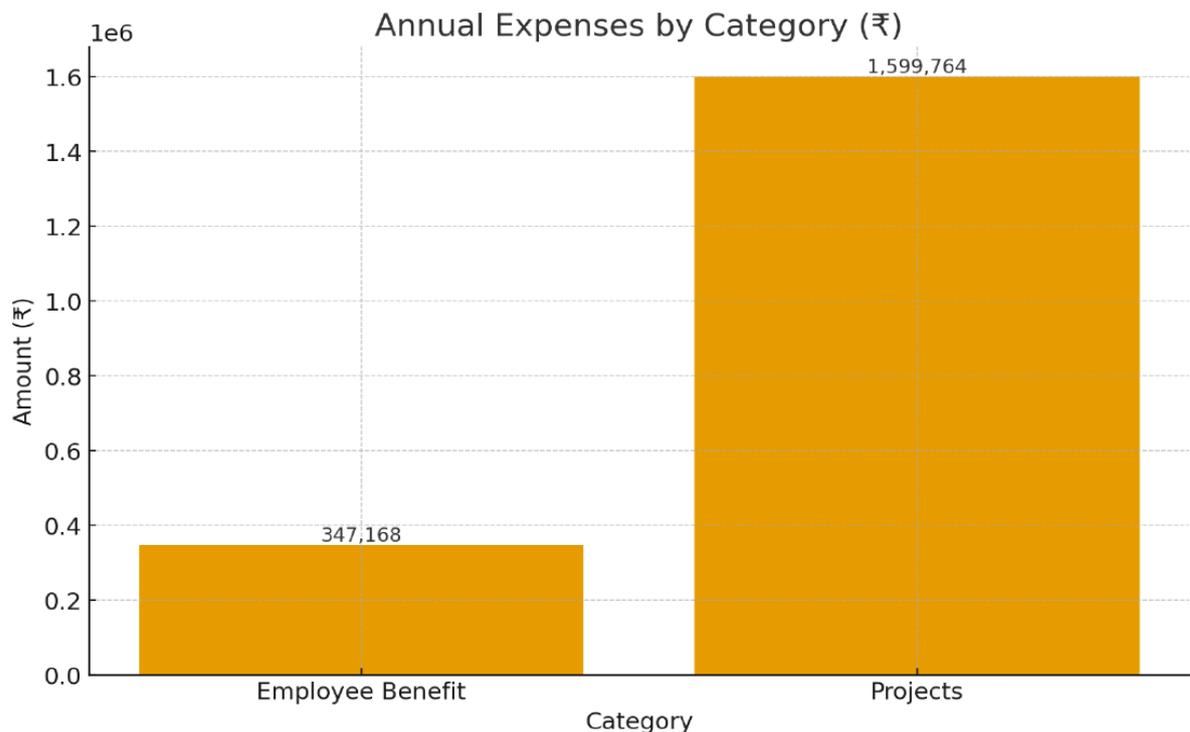
Together, we continue to walk the path of educational empowerment—one step at a time.

Annual Income & Expenses Report

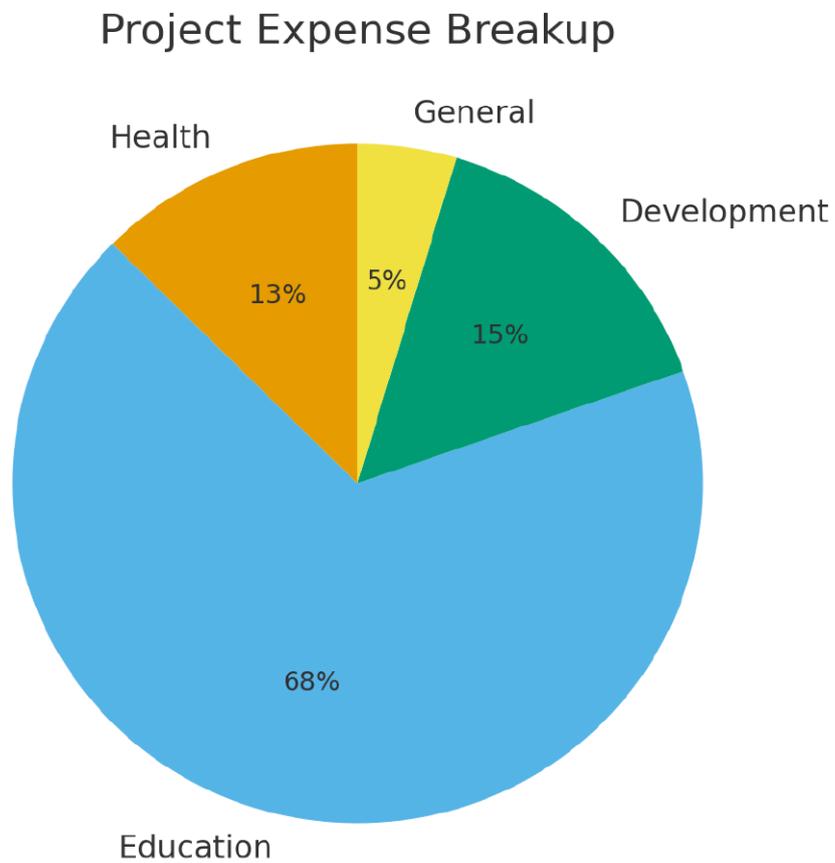
1. Income by Source



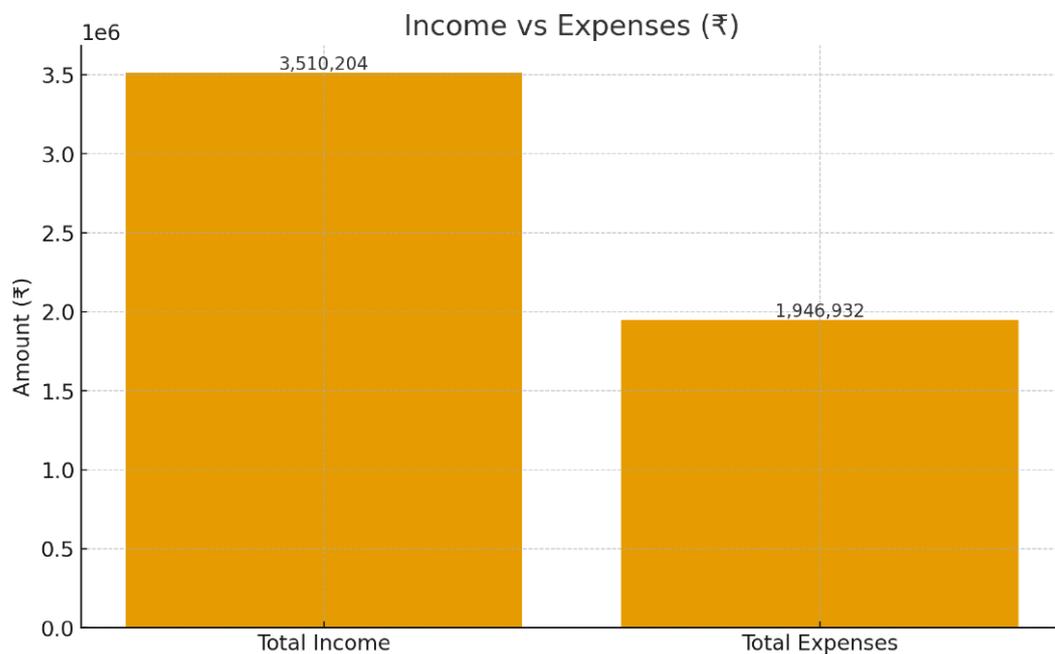
2. Expenses by Category



3. Project Expense Breakup



4. Income vs Expenses



Financial Statements

Pagaria Welfare Foundation
 902, Mayuresh Square, Plot :17 Sector -15, CBD Belapur, Navi Mumbai,
 Thane-400614
 CIN : U85300MH2019NPL327123

(F.Y. 2023-2024).

Statement of Income & Expenditure for the year ended 31st March 2024 ₹ in thousand

Particulars	Note No.	31st March 2024	31st March 2023
Revenue			
Revenue from operations	5	3,510.21	3,047.63
Less: Excise duty			
Net Sales		3,510.21	3,047.63
Other income			
Total Income		3,510.21	3,047.63
Expenses			
Cost of material Consumed			
Purchase of stock-in-trade			
Changes in inventories			
Employee benefit expenses	6	347.17	271.57
Finance costs			
Depreciation and amortization expenses			
Other expenses	7	1,599.77	2,170.62
Total expenses		1,946.93	2,442.19
Excess of income over expenditure/(Expenditure over income) before exceptional, extraordinary and prior period items and tax		1,563.27	605.45
Exceptional items			
Excess of income over expenditure/(Expenditure over income) before extraordinary and prior period items and tax		1,563.27	605.45
Extraordinary items			
Prior period item			
Excess of income over expenditure/(Expenditure over income) before tax		1,563.27	605.45
Tax expenses			
Current tax			
Deferred tax			
Excess/short provision relating earlier year tax			
Excess of income over expenditure/(Expenditure over income) for the period		1,563.27	605.45
Earning per share-in ₹			
Basic			
Before extraordinary Items			
After extraordinary Adjustment			
Diluted			
Before extraordinary Items			
After extraordinary Adjustment			

The accompanying notes are an integral part of the financial statements.

As per our report of even date
 For A R TENANI & ASSOCIATES
 Chartered Accountant
 (FRN: 0134721W)

Amit Tenani
 AMIT RAJRATAN TENANI
 PROPRIETOR
 Membership No.: 149838
 UDIN: 24149838BKFIQA6166
 Place: Navi Mumbai
 Date: September 5, 2024



Bhagwatilal Shankarlal Pagaria
 BHAGWATILAL SHANKARLAL
 PAGARIA
 Director
 DIN: 01674178

For and on behalf of the Board of Directors

Sangeeta Bhagwatilal Pagaria
 SANGEETA BHAGWATILAL
 PAGARIA
 Director
 DIN: 07825892

Pagaria Welfare Foundation
902, Mayuresh Square, Plot :17 Sector -15, CBD Belapur, Navi Mumbai,
Thane-400614
CIN : U85300MH2019NPL327123

(F.Y. 2023-2024)

Balance Sheet as at 31st March 2024

₹ in thousand

Particulars	Note No.	As at 31st March 2024	As at 31st March 2023
EQUITY AND LIABILITIES			
Shareholder's funds			
Share capital	1	100.00	100.00
Income and Expenditure A/c	2	2,215.55	652.28
Money received against share warrants			
		2,315.55	752.28
Share application money pending allotment			
Non-current liabilities			
Long-term borrowings			
Deferred tax liabilities (Net)			
Other long term liabilities			
Long-term provisions			
Current liabilities			
Short-term borrowings			
Trade payables	3		
(A) Micro enterprises and small enterprises			
(B) Others			10.00
Other current liabilities			21.00
Short-term provisions			
			31.00
TOTAL		2,315.55	783.28
ASSETS			
Non-current assets			
Property, Plant and Equipment and Intangible assets			
Property, Plant and Equipment			
Intangible assets			
Capital work-in-Progress			
Intangible assets under development			
Non-current investments			
Deferred tax assets (net)			
Long-term loans and advances			
Other non-current assets			
Current assets			
Current investments			
Inventories			
Trade receivables			
Cash and cash equivalents	4	615.55	783.28
Short-term loans and advances			
Other current assets		1,700.00	
		2,315.55	783.28
TOTAL		2,315.55	783.28

The accompanying notes are an integral part of the financial statements.

As per our report of even date
For A R TENANI & ASSOCIATES
Chartered Accountant
(FRN: 0134721W)

Amit Tenani
AMIT RAJRATAN TENANI
PROPRIETOR
Membership No.: 149838
UDIN : 24149838BKFIQA6166
Place: Navi Mumbai
Date: September 5, 2024



Bhagwatilal Shankarlal Pagaria
BHAGWATILAL SHANKARLAL
PAGARIA
Director
DIN: 01674178

For and on behalf of the Board of Directors

Sangeeta Bhagwatilal Pagaria
SANGEETA BHAGWATILAL
PAGARIA
Director
DIN: 07825892



Contact Us



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PAGARIA WELFARE
— FOUNDATION —