



ANNUAL REPORT

Shaping the Future Through
Innovation and Excellence



2023-2024

Prepared by: Admin Office

Prepared for: Stakeholders Reference



NOTE FROM PRESIDENT'S PEN

Dear Members, Well-wishers and Stakeholders,

It gives me immense pleasure to present the Annual Report of Karmik Welfare Development Society for the year 2023-2024. This year has been a remarkable journey of growth, resilience and unwavering commitment towards our mission of uplifting the unorganized sector employees, children, youth and their families across the Karnataka state.

Over the past year, we have intensified our efforts in ensuring job security, fair labour practices and dignified working conditions for thousands of workers who form the backbone of our economy yet remain invisible in policy frameworks. Our advocacy programs have successfully reached out to numerous communities, empowering them with knowledge of their rights and entitlements.

In the field of education, we have expanded our scholarship programs and learning centres, providing quality education to children from marginalized backgrounds. Our youth development initiatives have equipped young minds with vocational skills, digital literacy and leadership training, enabling them to become self-reliant contributors to society.

Our healthcare outreach programs conducted free medical camps, health awareness drives and facilitated access to government health schemes for families who otherwise lack basic medical support. We firmly believe that a healthy workforce is the foundation of a progressive nation.

None of this would have been possible without the tireless dedication of our team members, volunteers, donors and partner organizations. Your trust and support fuel our determination to create lasting change.

As we move forward, we remain committed to strengthening labour rights, expanding educational opportunities and building a more inclusive society where every worker and their family can live with dignity and hope.

Together, we shall continue to serve, empower and transform lives.

With warm regards,

President
Karmik Welfare & Development Society, Belagavi

OVERVIEW OF OUR ORGANIZATION

Karmik Kalyan Abhivrudhi Sansthe is a dedicated non-profit organization established in 2021 by lived-experience youth committed to uplifting the unorganized sector and ensuring dignified livelihoods for marginalized workers and their families. With a comprehensive approach to social welfare, the organization works intensively to secure labour rights, promote fair employment practices, and guarantee job security for workers who have long been excluded from mainstream protections.

At the heart of our mission lies a strong focus on livelihood training programs that equip workers with practical skills and entrepreneurial capabilities to achieve economic independence. We have placed special emphasis on Entrepreneurship Development Programs (EDP) for persons with disabilities, recognizing that this community faces compounded barriers to employment and economic participation. Beyond skill-building, we provide crucial support in accessing government entitlements, guiding beneficiaries through the process of obtaining UDID (Unique Disability Identity) cards and ensuring they can claim the benefits and protections guaranteed to them under law.

A cornerstone of our work is raising awareness about the Rights of Persons with Disabilities Act, 2016, empowering individuals with disabilities and their families to understand their legal rights, challenge discrimination, and demand equal opportunities in education, employment, and public life. Our programs also encompass quality education for children, accessible healthcare services, and youth skill development initiatives, creating holistic pathways to sustainable livelihoods.

In the financial year 2023-24, with support from the Labour Department, Government of Karnataka, the organization has impacted over 20250 individuals through various schemes and projects. Through advocacy, direct intervention, and community engagement, Karmik Kalyan Abhivrudhi Sansthe strives to transform the lives of unorganized sector employees and their families, building a future where every individual-regardless of ability has access to opportunities, dignity, and hope.

VISION

"A world where every individual in the unorganized sector accesses a dignified life and enables families through comprehensive support of programs, education, health, and livelihood."

MISSION

Empowering unorganized sector workers through labor advocacy, social protection, skill development, education, and health intervention. By 2030, we create impact over 82250 lives through thriving ecosystem.

GLIMPSES OF OUR PROGRAMS

Year 2023-2024 marked a significant milestone in our journey toward empowering the unorganized sector. Building on our commitment to dignity and opportunity for all, we expanded our reach across multiple districts, launching targeted interventions in labour rights advocacy, educational support, healthcare access, and livelihood enhancement. Through strategic partnerships and community-driven initiatives, we touched the lives of thousands of workers and their families, reinforcing our dedication to creating sustainable pathways out of marginalization and into mainstream society.

1. DIGITAL LITERACY PROGRAM

In an increasingly digital world, access to technology and digital skills has become essential for economic participation and social inclusion. Recognizing that children from unorganized sector families often lack the resources to acquire these critical competencies, Karmik Welfare Development Society launched a comprehensive Digital Literacy Program in 2023-24. This initiative provides completely free training to students from economically disadvantaged backgrounds who would otherwise be unable to afford digital education. Beyond just instruction, the Society ensures that every participant has access to the basic infrastructure needed for learning, including computers, internet connectivity, and learning materials like removing all financial barriers to digital empowerment. Through hands-on training sessions covering fundamental computer skills, internet navigation, digital communication, and essential software applications, we are equipping the next generation with the tools they need to compete in the modern workforce and break the cycle of marginalization that has affected their families for generations. The impact reach was 115 students of families.



2. ENTREPRENEURSHIP DEVELOPMENT INITIATIVE

Economic empowerment of women from the unorganized sector remains central to our mission of creating sustainable livelihoods and breaking cycles of poverty. In 2023-24, Karmik Welfare Development Society implemented a transformative Entrepreneurship Development Program specifically designed as a tailoring initiative for housewives of unorganized sector labourers, seeking to enhance their income-generation capabilities. This comprehensive initiative equipped participants with essential entrepreneurial skills, business management training, and practical knowledge to establish and scale home-based enterprises. The program covered critical areas including financial literacy, product development, marketing strategies, quality control, and access to microfinance resources, enabling women to transform their traditional skills into viable business ventures.

The impact has been remarkable and life-changing. The program successfully reached 250 rural women, providing tailoring and Hand Embroidery works training to them and empowered them through increased confidence to become self-reliant entrepreneurs. Most significantly, most of the participants experienced a substantial increase in their monthly earnings, which was a transformation that has not only improved household financial stability but also elevated the social standing and decision-making power of these women within their families and communities. By enabling women to earn dignified livelihoods from their homes, we are fostering economic independence while respecting cultural contexts and family responsibilities.



3. HEALTH CAMPS FOR UNORGANIZED SECTOR'S LABOUR

Access to quality healthcare remains one of the most pressing challenges faced by workers in the unorganized sector, where medical expenses can push families deeper into poverty and preventable conditions often go undiagnosed. Recognizing this critical gap, Karmik Welfare Development Society organized comprehensive Free Health Camps throughout 2023-24, providing completely cost-free medical check-ups and consultations to the most vulnerable members of our community. These camps were designed to be inclusive and accessible, welcoming male laborers, women workers, persons with disabilities, and elderly parents of unorganized sector employees, ensuring that no one was left behind due to financial constraints or physical limitations.

The health camps offered a wide range of services including general health screenings, blood pressure and diabetes testing, eye examinations, basic diagnostic tests, and consultations with qualified medical professionals. Participants received personalized health advice, prescriptions, and referrals for specialized treatment when necessary. For many attendees, this was their first opportunity to receive professional medical attention in years. By removing the financial barrier to healthcare and bringing medical services directly to underserved communities, we are not only addressing immediate health concerns but also promoting preventive care and health awareness among populations that have historically been excluded from mainstream healthcare systems. This initiative reflects our holistic approach to welfare-recognizing that good health is fundamental to dignified living and sustainable livelihoods. We have impacted 350 individuals through health camps.



4. CAPACITATING TRAINING FOR LABOURS

Knowledge of labour rights and legal protections is fundamental to ensuring dignified work conditions, yet workers in the unorganized sector often remain unaware of the laws and entitlements designed to safeguard them. In 2023-24, Karmik Welfare Development Society conducted extensive capacity-building training programs focused on empowering unorganized sector laborers with critical knowledge about fair workplace practices, labour rights, labour law provisions, and government entitlements. These training sessions were designed to transform workers from vulnerable, uninformed employees into aware, confident individuals capable of advocating for their own rights and accessing the protections and benefits available to them.

The comprehensive curriculum covered essential topics including minimum wage regulations, working hours and rest periods, workplace safety standards, social security entitlements, grievance redressal mechanisms, and protection against exploitation and unfair dismissal. Participants learned about their legal rights under various labour laws, how to identify violations, and the proper channels for seeking justice and remedy. Crucially, the program went beyond theoretical knowledge to provide practical support, helping workers understand and enroll in various schemes offered by the Labour Welfare Board, including health insurance, pension schemes, educational assistance for children, maternity benefits, and accident compensation. Trained facilitators guided participants through the application processes, assisted with documentation, and ensured that workers could successfully access these vital government entitlements. By equipping unorganized sector laborers with this vital knowledge and practical support, we are fostering a culture of accountability among employers and enabling workers to claim their rightful place in the formal economy with dignity and legal protection. We have impacted over 1500 labourers and family members.





AUDITED STATEMENT 2023-2024



S. G. KULKARNI & ASSOCIATES
Chartered Accountants

Firm Reg. No. 0250515

Ref No.:

Date: 28/09/2024

KARMIK KALYAN ABHIVRUDHI SANSTHE
AUDIT REPORT

We have audited the attached Balance Sheet of **KARMIK KALYAN ABHIVRUDHI SANSTHE**, situated at **WHAGA VAADA COMPOUND ANGOL BELGAVI -590006** as on 31st March 2024 along with Income & Expenditure Account for the year ending 31st March 2024 annexed thereto. These financial Statements are the responsibility of the Sangha. Our responsibility is to express an opinion on these financial statements based on our Audit.

We conducted our audit in accordance with Auditing Standards generally accepted in India. Those require that we plan and perform the audit. To obtain reasonable assurance about whether the financial statements are free of material mis-statements. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used in presentation of the financial statements. We believe that our audit provides a reasonable basis for our opinion.

1. We have obtained all the information and explanations which to the best of our knowledge and beliefs that were necessary for the purpose of our audit.
2. In our opinion, proper Books of Accounts as required by law have been kept by the Sangha so for as it appears from our examination of the books of the Sangha.
3. During the year under Audit the Sangha has Surplus of Rs. 13,440/-
4. In our opinion and to best of information explanations given to us, the annexed financial statements exhibit true & fair view of the state of affairs of the Sangha.
5. In general, the maintenance of accounts is satisfactory and other minor irregularities noticed during the course of audit have been got rectified.

We thank The Secretary and the Staff for the Co-operation extended to us during the course of audit.



For S. G. Kulkarni & Associates
Chartered Accountants

CA Shambulingayya G Kulkarni
(Partner)

FRN: 025051S

M. No. 264956

UDIN: 25264956BKATDO9628

Place: Belagavi

Head Office: 1st Floor, Shubhangi Complex, SPM Road, Belagavi - 590001
Branch Office: 1st Floor, Sanjeevini Hospital, Near Kalabavi, Hangal - 581104
Email: info.casgk@gmail.com / Mobile: 9739331157/8762256210

KARMIK KALYAN ABHIVRUDHI SANSTHE Wada Compound Anagol Belagavi 590006 Receipts and Payments Account for the year ending 31st March, 2024			
Receipts		Payments	
Opening Balance	3200.00	Indirect Expenses	6,71560.00
Bank Accounts	2,855.00	Salary	24,000.00
Cash- n-Hand	345.00	Bank Charges	12560.00
Direct Incomes	6,85,000.00	Computer Training & Maintanance Expenses	1,50,000.00
Donation	6,85,000.00	Labour Health Checkup Camp	1,55,000.00
		Capacity Building Expenses	2,40,000
		Tailoring Training Work	90,000.00
		Closing Balance	16,640.00
		Bank Accounts	5384.00
		Cash- n-Hand	11,256.00
Total	6,88,200.00	Total	6,88,200.00
 For S. G. Kulkarni & Associates Chartered Accountants  CA Shambulingayya G Kulkarni (Partner) FRN: 0250515 M. No. 264956 UDIN: 2426496BKATFU3150			

Place : Belagavi
Date : 28-09-2024

Particulars		Particulars	
Indirect Expenses :	6,71,560.00	Direct Incomes	6,85,000.00
Salary	24,000.00	Donation	6,85,000.00
Bank Charges	12,560.00		
Capacity Building Expenses	2,40,000.00		
Computer Training & Expenses	1,50,000.00		
Tailoring Training Work	90,000.00		
Labour Health Checkup Camp	1,55,000.00		
To Excess income Over Expenditure :	13,440.00		
Total	6,85,000.00	Total	6,85,000.00

For S. G. Kulkarni & Associates
Chartered Accountants

Shubh

CA Shambulingayya G Kulkarni
(Partner)

FRN: 0250515 M. No. 264956
UDIN: 2426496BKATFU3150

Place : Belagavi
Date : 28-09-2024

KARMIK KALYAN ABHIVRUDHI SANSTHE			
Balance Sheet			
1-Apr-23 to 31-Mar-24			
Liabilities		Assets	
Income & Expenditure A/C	51901.41	Fixed Assets	5800.00
During Previous Year	51901.41	Furniture	5800.00
		Current Assets	16,640.00
	25000.00	Cash- n-Hand	5,384.00
Add During Current Year	13,440.00	Bank Accounts	11,256.00
Total	22440.00	Total	22,440.00
		 For S. G. Kulkarni & Associates Chartered Accountants <i>Shuf.</i> CA Shambulingayya G Kulkarni (Partner) FRN: 0250515 M. No. 264956 UDIN: 2426496BKATFU3150	

Place : Belagavi
Date : 28-09-2024