

KARMIK KALYAN ABHIVRUDHI SANSTHE



Annual Report

Building a Resilient Future For Labourers and Their Families

2024-25

Prepared By: Admin Office



www.kwdsindia.org



SECRETARY'S NOTE

Dear Members, Well-Wishers, and Stakeholders,

With a heart full of gratitude and humility, I present before you a brief reflection on the activities and progress of Karmik Kalyan Abhivrudhi Sansthe during the year 2024-25.

This year has been one of collective effort, shared purpose, and meaningful impact. Together, we have worked towards securing the rights and dignity of unorganized sector workers and their families, children, youth and persons with disabilities. From labour welfare initiatives to educational programmes for children, healthcare outreach for PwDs, and skill development for youth, every step was made possible by the unwavering support of our well-wishers, dedicated volunteers, partner organizations, and all stakeholders who believed in our mission.

I humbly acknowledge that none of these achievements would have been possible without your trust, encouragement, and generous contributions. Your faith in our cause has been our greatest strength.

As we move forward, we remain committed to our vision of building a world where every worker lives with dignity, opportunity, and comprehensive support. I earnestly seek your continued guidance and blessings for the journey ahead.

With sincere thanks and warm regards,

Secretary
Karmik Kalyan Abhivrudhi Sansthe

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.

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PROJECTS OF THE YEAR 2024-25

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. ENABLING DIGITAL LITERACY

Digital literacy is no longer a luxury—it is a fundamental requirement for meaningful participation in today's economy and society. Yet for children growing up in unorganized sector households, the digital divide remains a harsh reality. Limited family income, absence of devices, and lack of guided instruction keep these young learners on the margins of a rapidly evolving world.

To bridge this gap, Karmik Kalyan Abhivrudhi Sansthe introduced its Digital Literacy Program in 2024-25, offering entirely free, structured training to students from economically weaker families and children of unorganized sector labourers. The program goes beyond classroom teaching by providing end-to-end support: computers, internet access, and all learning materials are made available at no cost, ensuring that financial constraints never stand between a child and digital knowledge. Participants receive practical, hands-on instruction in core areas including basic computer operations, safe internet usage, digital communication tools, and widely-used software applications.

Year 2024-25, we successfully trained 250 students from unorganized sector families.



2. VOCATIONAL TRAINING & LIVELIHOOD (EDP)

For women in the unorganized sector, economic independence is not just about income-it is about dignity, choice, and a voice within the family. Yet most housewives of daily-wage labourers have limited access to formal skill-building or business knowledge, keeping them dependent on a single, often unstable household income.

In 2023-24, Karmik Kalyan Abhivrudhi Sansthe launched a dedicated Entrepreneurship Development Program centered on tailoring and hand embroidery. Designed specifically for women from labourer households, the initiative combined practical craft training with foundational business skills, financial literacy, product development, marketing, quality control, and guidance on accessing microfinance-so participants could turn traditional skills into sustainable home-based enterprises.

The program reached 250 rural women across the year. Beyond technical proficiency in tailoring and embroidery, participants gained the confidence and know-how to operate independently as self-reliant entrepreneurs. Most reported a meaningful rise in monthly earnings, strengthening household financial stability and, crucially, elevating their decision-making power within families and communities.

By meeting women where they are respecting cultural contexts and family responsibilities, this initiative demonstrates that economic empowerment and social inclusion can grow hand in hand.





3. HEALTH CAMPS FOR UNORGANIZED SECTOR'S LABOUR

Healthcare should never be a privilege determined by income. Yet for millions of unorganized sector workers across India, even a basic medical check-up is financially out of reach. A single illness left untreated can spiral into lost wages, mounting debt, and deepening poverty.

Karmik Kalyan Abhivrudhi Sansthe responded to this reality by conducting Free Health Camps during 2024-25, designed to serve those furthest from formal healthcare systems. The camps were open to all, male labourers, women workers, persons with disabilities, and elderly family members of unorganized sector employees with no fees, no paperwork barriers, and no exclusions.

What the camps delivered:

- Comprehensive health screenings including blood pressure and blood sugar monitoring
- Eye check-ups and essential diagnostic tests
- Direct consultations with qualified doctors
- Individualized prescriptions, health guidance, and referrals for advanced care

For a significant number of participants, this was their first interaction with a medical professional in years. The camps did more than treat symptoms they introduced the concept of preventive health to communities where seeking medical help has traditionally been reserved for emergencies alone.

Altogether, 558 individuals benefited from these health camps, taking a vital step toward a future where well-being is not dictated by economic circumstance.



4. CAPACITATING INITIATIVE

Most unorganized sector workers have never seen a copy of the laws meant to protect them. Without awareness of their rights, they remain vulnerable to exploitation underpaid, overworked, and unable to access benefits they are legally entitled to.

In 2024-25, Karmik Kalyan Abhivrudhi Sansthe ran targeted capacity-building programs to change this. The training equipped labourers with practical knowledge of fair workplace practices, labour law provisions, and government welfare entitlements turning passive workers into informed individuals who can advocate for themselves.

Key areas covered:

- Minimum wage regulations and working hour protections
- Workplace safety standards and grievance redressal channels
- Social security entitlements and protection against unfair dismissal
- Labour Welfare Board schemes: health insurance, pensions, maternity benefits, educational assistance, and accident compensation

Critically, the program did not stop at awareness. Trained facilitators walked participants through enrollment processes, assisted with documentation, and ensured workers could actually access the schemes available to them.

The impact over 1874 labourers and family members gained the knowledge and practical support needed to claim their rightful protections- fostering employer accountability and enabling dignified participation in the formal economy.



5. ADVOCACY & ENTITLEMENTS FOR PERSONS WITH DISABILITIES

Persons with disabilities in the unorganized sector face a double burden-excluded both by the nature of informal work and by systemic barriers that deny them access to legal protections and government benefits. Many remain unaware of the Rights of Persons with Disabilities Act, 2016, or the entitlements specifically designed to support them.

In 2024-25, Karmik Kalyan Abhivrudhi Sansthe launched a focused Advocacy and Entitlements Program to bridge this gap. The initiative combined awareness drives, hands-on assistance, and community outreach to ensure persons with disabilities and their families could navigate the system and claim what is rightfully theirs.

Key interventions included:

- Awareness sessions on the Rights of Persons with Disabilities Act, 2016 and its provisions
- Assistance with UDID (Unique Disability ID) card registration and documentation
- Guidance on accessing government schemes: disability pensions, assistive devices, scholarships, skill training, and subsidized healthcare
- Support for enrollment in social security and welfare board benefits
- Connecting individuals with district-level disability rehabilitation centres

The program went beyond information-sharing. Field facilitators accompanied beneficiaries through every step—filling applications, gathering medical certificates, liaising with government offices, and following up until entitlements were secured. Through this initiative, 865 persons with disabilities and their family members were directly impacted-gaining awareness, documentation, and tangible access to the protections and opportunities they had long been denied.



PICTURES SPEAKS LOUDER THAN WORDS



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Smart Card Distribution Programme for Persons with Disabilities (PwDs) and Unorganized Workers



PICTURES SPEAKS LOUDER THAN WORDS



PICTURES SPEAKS LOUDER THAN WORDS



AUDITED STATEMENT 2024-25



S. G. KULKARNI & ASSOCIATES
Chartered Accountants

Firm Reg. No. 0250515

Ref No.:

Date: 27/09/2025

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 2025 along with Income & Expenditure Account for the year ending 31st March 2025 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: 0250515 M. No. 264956

UDIN: 25264956BMIIJY5886

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			
Receipts and Payments			
1-Apr-24 to 31-Mar-25			
Receipts	1-Apr-24 to 31-Mar-25	Payments	1-Apr-24 to 31-Mar-25
Opening Balance	16640.00	Indirect Expenses	506989.59
Bank Accounts	5384.00	Bank Charges	4720.59
Cash- n-Hand	11256.00	Capicity Building Expenses	84840.00
Direct Incomes	561451.00	Computer Training & Maintainance Expenses	124550.00
Donation	561451.00	Electricity Expenses	3465.00
		Labour Health Checkup Camp	185840.00
		Office Maintenance	2864.00
		Printing & Stationery Expenses	1250.00
		Salary	96000.00
		Traveling Expenses	3460.00
		Closing Balance	71101.41
		Bank Accounts	25664.41
		Cash- n-Hand	45437.00
Total	578091.00	Total	578091.00



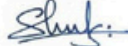
For S. G. Kulkarni & Associates
Chartered Accountants

Shubh

CA Shambulingayya G Kulkarni
(Partner)

FRN: 0250515 M. No. 264956
UDIN:25264956BMIIJY5886

KARMIK KALYAN ABHIVRUDHI SANSTHE			
Profit & Loss A/c			
1-Apr-24 to 31-Mar-25			
Particulars	1-Apr-24 to 31-Mar-25	Particulars	1-Apr-24 to 31-Mar-25
Gross Profit c/o	561451.00	Direct Incomes	561451.00
	<u>561451.00</u>	Donation	<u>561451.00</u>
Indirect Expenses	531989.59	Gross Profit b/f	561451.00
Accounting Fees	15000.00		
Audit Fees	10000.00		
Bank Charges	4720.59		
Capicity Building Expenses	84840.00		
Computer Training & Maintainance Expenses	124550.00		
Electricity Expenses	3465.00		
Labour Health Checkup Camp	185840.00		
Office Maintenance	2864.00		
Printing & Stationery Expenses	1250.00		
Salary	96000.00		
Traveling Expenses	<u>3460.00</u>		
Nett Profit	29461.41		
Total	561451.00	Total	561451.00
		For S. G. Kulkarni & Associates	
		Chartered Accountants	
			
		CA Shambulingayya G Kulkarni	
		(Partner)	
		FRN: 0250515 M. No. 264956	
		UDIN:25264956BMIIJY5886	

KARMIK KALYAN ABHIVRUDHI SANSTHE			
Balance Sheet			
1-Apr-24 to 31-Mar-25			
Liabilities	as at 31-Mar-25	Assets	as at 31-Mar-25
Capital Account	51901.41	Fixed Assets	5800.00
Reserve & Surplus	51901.41	Furniture	5800.00
Loans (Liability)		Current Assets	71101.41
Current Liabilities	25000.00	Cash-in-Hand	45437.00
Provisions	25000.00	Bank Accounts	25664.41
Profit & Loss A/c			
Opening Balance	22440.00		
Current Period	29461.41		
Less: Transferred	51901.41		
Total	76901.41	Total	76901.41
		 For S. G. Kulkarni & Associates Chartered Accountants  CA Shambulingayya G Kulkarni (Partner) FRN: 0250515 M. No. 264956 UDIN:25264956BMIIY5886	