

Ignite

Igniting young minds
and community members
to become change agents.

2025
ANNUAL
REPORT

PRACHODHAN





TABLE OF CONTENTS

FOUNDER'S MESSAGE	4
DIRECTOR'S MESSAGE	6
VISION, MISSION AND VALUES	8
JOURNEY AND TIMELINE NARRATIVE	10
GEOGRAPHIC PRESENCE	11
YEAR AT A GLANCE	14
KEY HIGHLIGHTS	16
PARTNERS AND COLLABORATORS	18
BOARD OF DIRECTORS	19
THEORY OF CHANGE .	21
EDUCATION AND CHILD DEVELOPMENT	24
Rural Schools	27
Balajyothi	29
CAPACITY BUILDING FOR LIVELIHOOD DEVELOPMENT	32
Market Linkage and Capacity Building	35
Village Level Entrepreneurship Development Program	37
Skill Leap	39
COMMUNITY INCLUSION AND EMPOWERMENT	45
Garshom	47
Santhwana	49
COMMUNITY INTERVENTION	52
IMPLEMENTATION TEAM	58
FINANCIALS	60

FOUNDER'S MESSAGE



As another year of serving our community draws to a close, I am filled with joy as I address Prachodhan's Annual Report for 2024-25. This remarkable year has seen our efforts touch over 80,000 lives—an extraordinary testament to our small yet passionately committed team.

At ESAF Group of Social Enterprises, our motto has always been "fighting the partiality of prosperity"®. For over three decades, I have witnessed our organisation bring this principle to life through consistent action that builds the nation from its roots. Through Prachodhan Development Services, we have deliberately focused on areas where inequalities are most pronounced, and precisely where our impact matters the most.

I take immense pride in this year's defining moments. The launch of Santhwana in Yavatmal, Maharashtra, and ESAF Garshom in Pazhuvil, Thrissur, Kerala, stands out for its sheer alignment with our philosophy.

During my recent visit to Dumka, Jharkhand, I was proud to meet Seven Soren, a phenomenal young man whose journey began in our community schools. From there, he flourished at Lahanti Public School, earned his degree from EFLU Hyderabad, and today pursues his Master's degree at Jawaharlal Nehru University. Seven's inspiring story beautifully captures the transformative essence of Prachodhan's mission over these past 16 years.

I am particularly impressed by our cluster-based approach, which enables us to work across multiple interventions to create a profound, holistic impact. The early results from this concentrated model have been encouraging and have strengthened my conviction that meaningful change happens when we commit to sustained, community-driven development in focused areas.

Looking ahead, I am sure the Prachodhan team will remain steadfast in their ambitious vision to reach one million beneficiaries by 2030. In order to achieve this dream, we must expand courageously into new, underserved geographies while nurturing meaningful partnerships with donors and well-wishers who share our dream of social transformation. I want to express my deepest gratitude to every member of the Prachodhan team for their tireless dedication and selfless commitment. I want to specially congratulate Smt. Emy Acha Paul, our Executive Director, for her truly invaluable contributions to our organisation. Ever since she joined Prachodhan in 2016, we have witnessed incredible results that have elevated our services and impact.

As I look towards the future, I am hopeful and determined to continue this journey together—transforming lives, restoring human dignity, and making prosperity truly inclusive for all.

Dr. K. Paul Thomas
Founder,
ESAF Group of Social Enterprises

DIRECTOR'S MESSAGE





As I reflect on the past year, I am filled with joy and gratitude for the transformative work Prachodhan Development Services (PDS) has accomplished. Through our focused, value-driven initiatives in education and child development, livelihoods enhancement, community development, and emergency relief and response, PDS remains true to "Empowering Change and Elevating Lives". Our programmes have achieved significant impact over the last year. Through ESAF Balajyothi Club activities, we nurtured 5,176 confident, socially responsible children by providing holistic support. Our schools in rural areas benefitted 1,510 children, including 176 children in community schools. With a 100% pass rate in class 10 exams and notable improvements in class 12 results, these outcomes encourage PDS to further strengthen educational foundations and create brighter futures. Our skills development, capacity building, and livelihood programmes, such as ESAF Skill Leap and Village Level Entrepreneurship Development Programme, empowered women, youth, and marginalised groups with sustainable opportunities, entrepreneurship skills, and economic independence. Particularly Vulnerable Tribal Groups (PVTG) also benefitted from the tailored training support we extended. ESAF Urjabandhus completed 6 MW of solar installations, while ESAF Pashumitras improved productivity through the training they received in animal husbandry, dairy entrepreneurship, and veterinary support.

With the launch of ESAF Santhwana programme, we reached over 20,000 people through awareness sessions and multilingual Information, Education, and Communication (IEC) materials, promoting the importance of mental health and offering guidance and hope to women, youth, and the elderly. The ESAF Garshom initiative reached over 10,000 guest workers in Kerala, enabling inclusion, health support, and active community participation. Through our Rural School Infrastructure Development Project, we are transforming schools into world-class institutions, inspiring models for quality education.

Collectively, our programmes reached over 80,000 people across India in the Financial Year 2024-25, promoting holistic development and social well-being and strengthening our resolve to build resilient and self-reliant individuals.

I wish to extend my heartfelt gratitude to Dr. K. Paul Thomas, under whose valuable guidance we continue on our path of 'fighting the partiality of prosperity'®. I also thank our CSR partners - ESAF Small Finance Bank, ESAF Financial Holdings, and Lahanti Last Mile Services - whose trust and unwavering support helped us deliver a lasting impact. I am also grateful for the collaborative support of NDDB, KVKs, ESAF Co-operative, Lahanti Homes, and GramPro Business Services, who have been instrumental in advancing our mission.

Looking ahead, I am confident that Prachodhan Development Services will remain steadfast in its commitment to inclusive growth and social transformation. With the dedication of our team, the trust of our partners, and the resilience of our communities, we aim to reach one million people by 2030, creating lasting change, inspiring hope, and building a brighter, equitable future for all.

With gratitude,
Emy Acha Paul
Director,
Prachodhan Development Services

WHAT DRIVES US FORWARD?

Our Vision, Mission and Values



Values

Empathy

Community Participation,
Empowerment Inclusivity,
Bottom of the pyramid,

Growth

Social Development ,
Enterprising, Prosperity
Impact-driven progress



Vision

An equitable society through sustainable and empowered community organisations



Mission

To enable the transformation of marginalised societies by empowering community-led organisations, through creating accountable and equitable systems and processes with a strong focus on education and societal wellbeing

Knowledge

Education, Capacity Building
Innovation, Solution Provider

Integrity

Transparency, Heritage
Accountability, Impartial



2009

Launched the Rural School Project to provide education to underserved communities in Dumka, Jharkhand.

2016

Launched the Rural School Project in Majuli, Assam, to meet community development needs in Northeastern India



2018

Upgraded the rural school infrastructure in Majuli, Assam, while launching pilot projects in disaster relief and rural healthcare.

2019

Partnered with ESAF for CSR projects, enhancing capacity and resources.

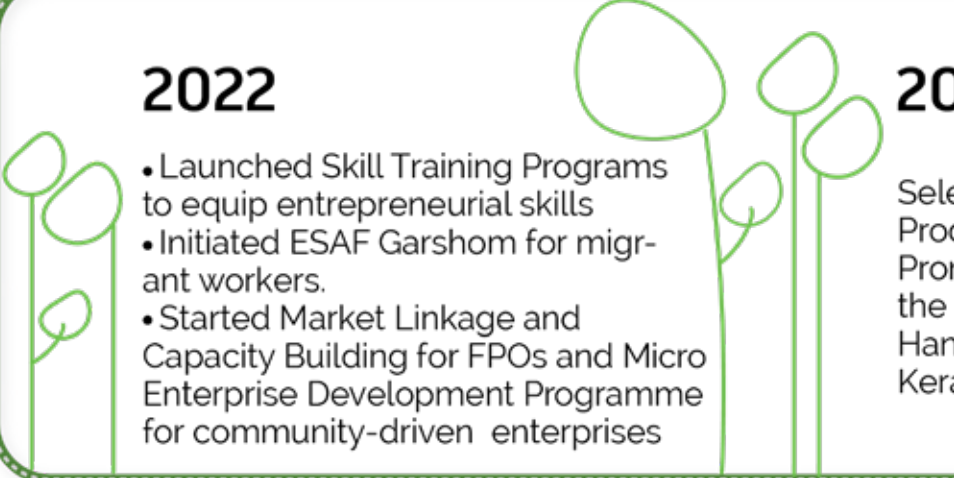


2020

Expanded operations to central India by establishing after-school clubs and enhancing community engagement.

2021

- Launched a new vertical focused on livelihood-oriented programs
- Started the Balajyothi Program for rural children's development.



2022

- Launched Skill Training Programs to equip entrepreneurial skills
- Initiated ESAF Garshom for migrant workers.
- Started Market Linkage and Capacity Building for FPOs and Micro Enterprise Development Programme for community-driven enterprises

2023

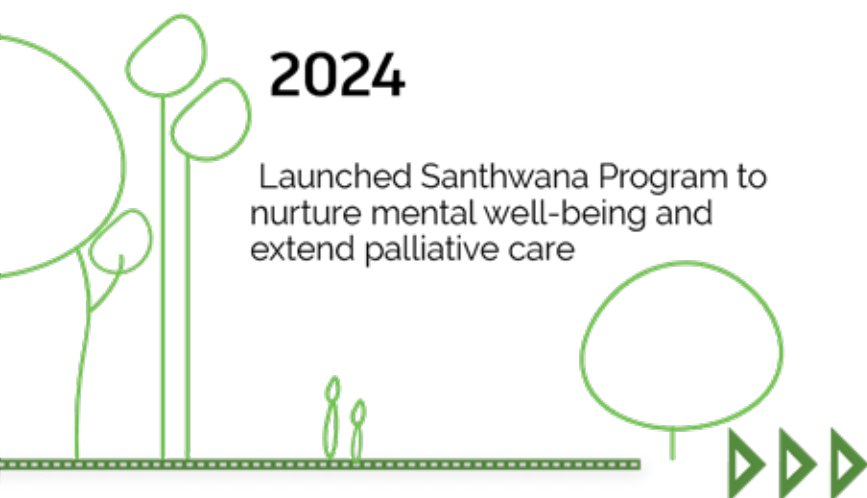
Selected as the NABARD Producer Organization Promoting Institution (POPI) for the OFPO, Devangapuram Handloom Cluster in Palakkad, Kerala

OUR JOURNEY

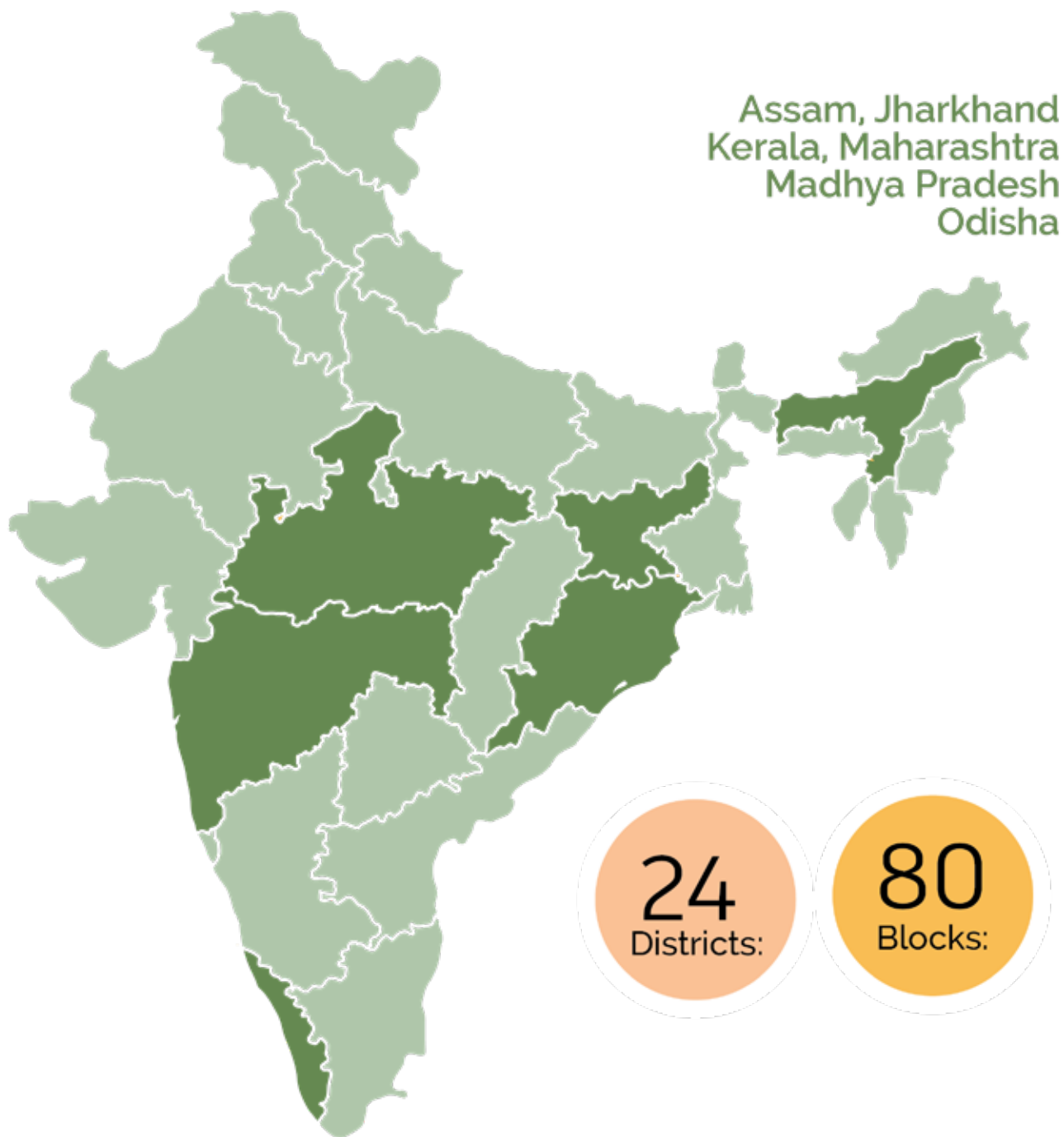
The story behind Prachodhan Development Services traces back to the vision of the ESAF Group of Social Enterprises. **Since 1992, ESAF**, under the guidance of **Dr. K Paul Thomas, Mrs. Mereena Paul, and Dr. Jacob Samuel**, has pursued a simple yet powerful mission: to uplift marginalized communities and fight the partiality of prosperity. This enduring ethos became the guiding light for PDS, inspiring its founders to channel the same commitment toward underserved rural regions of India

As ESAF expanded into eastern India, headquartered in Dumka, Jharkhand, the founders of Prachodhan were struck by both the immense need and the untapped potential in these communities. Driven by a shared vision, **Prachodhan** was born in **2008** as a Section 8 non-profit, with a mission to ignite transformative change in education, social well-being, and community-led development. From its first registered office in **Nagpur, Maharashtra**, Prachodhan extended its reach to **Assam** and **Jharkhand**, gradually touching the lives of communities across Central Eastern and North Eastern India

At the heart of every intervention lies the belief that communities hold the power to transform themselves. Through education, capacity building, and social well-being initiatives, Prachodhan ignites change agents youth and community members who are ready to lead, innovate, and nurture holistic growth in their communities. Each story, each program, and each milestone reflects the journey of countless individuals who are empowered to turn potential into progress, lighting the way for a more equitable and thriving society



OUR PRESENCE & KEY HIGHLIGHTS



Our Footprints of Change

New Balajyothi Clubs Established | Balajyothi Clubs & Study Centers | Odisha

On 4th and 19th January 2025, new Balajyothi Clubs were launched in Khairmal, Raisingpur, and Saradapur, benefiting 105 children and their parents. These clubs provide safe and engaging spaces for learning, creativity, skill development, leadership, and community participation.

Solar Panel Installation | Community Intervention | Maharashtra

In January 2025, a 5 kW solar system was installed at Prem Seva Shiksha Sangh, Nagpur, reducing electricity expenses for the institution and promoting renewable energy. This initiative benefited 70 school children and supported sustainable infrastructure development.

Solar Agency Meet and Training | Urjabandhu VLEDP | Maharashtra

On 16th October 2024 in Yavatmal, 33 solar technician trainees engaged with industry experts and financial institutions, enhancing employment opportunities and promoting solar energy adoption in agriculture and housing. The program focused on providing job opportunities for Urjabandhu candidates after completing 40 days of training.

Tailoring Training | Skill LEAP | Assam

On 28th November 2024 at Bhooteachang, Assam, 50 women received training in cutting, knitting, and tailoring. The program upskilled participants to enhance their income potential and encouraged small-scale entrepreneurship.

Trained In Kharif Crop Management To Strengthen Agricultural Practice And Productivity | Madhya Pradesh

On 19th and 23rd September 2024, 137 farmers from the newly added FPOs—Grower Unnat Kisan Producer's Company Ltd. and Kisanoday Farmer PCL—were trained on Kharif crop management.

Emergency Relief | Community Intervention | Assam

On 3rd July 2024, 430 households constituting 7,000 beneficiaries in Na-ali and Lakhimpur, Assam received food kits and emergency support following severe flooding, aiding recovery and addressing basic needs.

Medical & Resilience Program | Garshom | Kerala

In Wayanad, Kerala, 70 landslide-affected guest workers and children received medical assistance and resilience-building activities to help cope with trauma from landslides.

Republic Day Celebration | Rural School | Jharkhand

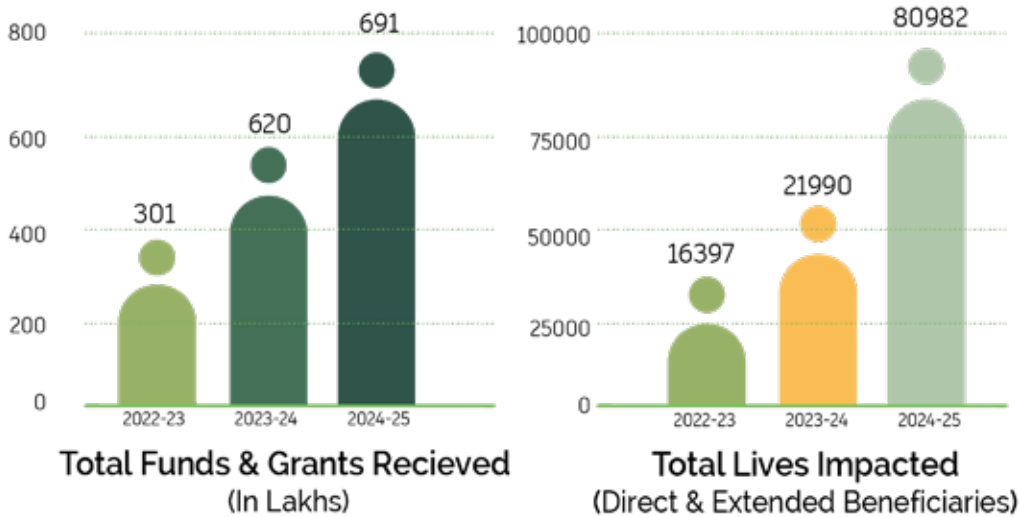
On 26th January 2025, 60 students of Lahanti Public School, Paharuhdih, Dumka participated in flag hoisting, quiz, march-past, and drawing competitions to celebrate national pride and civic responsibility.

Mental Health Awareness Sessions & Support | Santhwana | Maharashtra

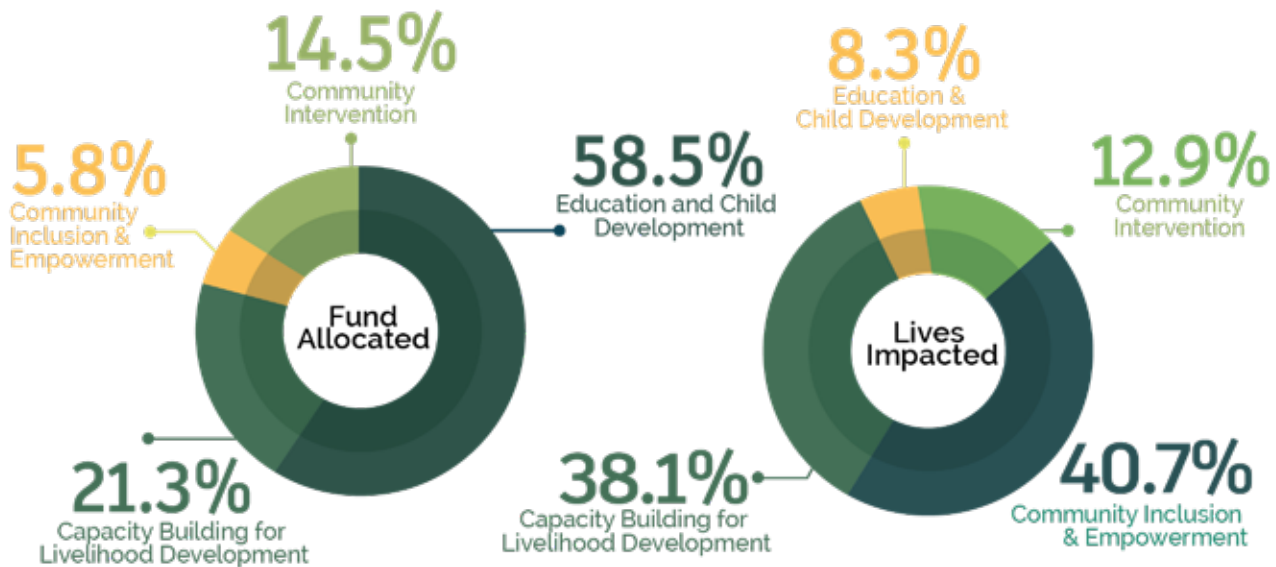
Across Maharashtra, multiple sessions under the Santhwana Program enabled multiple participants, including Vandana and Vimal, to access personalized counseling and self-care practices with the guidance of Arogyamitra, addressing challenges such as anxiety, depression, and stress, and fostering emotional resilience within the community.



Lives Impacted



With an **11%** increase in resources, our change agents reached **268%** more beneficiaries touching communities far and wide, and bringing transformation to every last mile.



% Increase	Indicator	2024-25	2023-24
24.7%	surge in children impacted, transforming lives and creating brighter futures.	6686	5030
77.6%	increase in farmers and entrepreneurs impacted, driving empowerment and sustainable growth.	30843	6894
0.25%	increase in migrant workers impacted, enhancing well-being and community inclusion.	10092	10066

YEAR AT GLANCE

Success, Reach and Ambitions

Milestones Igniting Change

The launch of the **Santhanwana Project** expanded our vision to include mental health and palliative care, fulfilling the promise of last year.

Strengthened by new funding partnerships with **ESAF Financial Holdings** and **Lahanti Last Mile Services**, along with our continued collaboration with **ESAF Small FinanceBank**, we expanded our reach and deepened our impact in communities.

The dedication of **310 volunteers** and team members fueled this progress, helping us touch the lives of over **80,000+ individuals**.

Our interventions empowered **children, women, youth, men, and collectives across tribal communities, rural areas, tea estates, and slums** - transforming them into agents of change. Their growth rippled outward, strengthening entire communities and reaffirming the power of collective action to ignite sustainable transformation.

₹ 691 Lakhs Reaching **80,982** Lives Across Communities

₹404 Lakhs Reaching **6686** Lives Across Communities
Education and Child Development

₹147 Lakhs Reaching **30843** Lives Across Communities
Capacity Building for Livelihood Development

₹40 Lakhs Reaching **33003** Lives Across Communities
Community Inclusion and Empowerment

₹100 Lakhs Reaching **10450**
Lives Across Communities Community Intervention

Santhwana, our new intervention, positively impacted **22,911** lives, while our ongoing **Community Intervention** program extended benefits to **10,450** more individuals, collectively driving a substantial overall increase in our outreach and transformative impact across communities.

WHAT FUTURE ARE WE BUILDING TOGETHER? OUR PATH AHEAD

In 2024–25, Prachodhan Development Services made a conscious choice to deepen, not just widen, its impact. Sixteen years of experience have taught us a vital lesson that transformation takes root when we return, rebuild, and grow alongside the same communities we serve. By staying present and consistent, we strengthen trust, lay firmer foundations, and ignite lasting change.

Rather than spreading thin across vast geographies, we chose to nurture clusters of impact—where multiple projects converge, reinforce one another, and create synergy that amplifies outcomes. This approach ensures that every deserving individual in our communities receives the full breadth of support they need, while ecosystems of resilience take shape from within.

Today, our clusters are already emerging in Dumka, Sehore, Bhopal, Wardha, Yavatmal, Udalgi, and Majuli—woven together through initiatives such as Balajyothi, Rural Schools, Skill LEAP, VLEDP, and MLCB in various forms. Our vision is to gradually converge all our programmes within each cluster, creating holistic models of transformation.

By consolidating our efforts, we are not only optimizing resources but multiplying possibilities—nurturing children, empowering youth, strengthening livelihoods, and building resilient communities.

This is the next step in our journey: to build lighthouses of change in every cluster where communities themselves rise as the brightest sparks of transformation.



OUR CIRCLE OF CHANGE-MAKERS

Partners and Collaborators



Sincere appreciation is extended to the Forest Department of Assam, the State Disaster Management Authority of Assam, the Labour and Skills Department of Kerala, the Health and Family Welfare Department of Kerala, community institutions, and other government bodies for their vital role in facilitating the successful implementation of these programs.

BOARD OF DIRECTORS

GUIDING LIGHTS



MEREENA PAUL

Director

Mereena Paul, a prominent social entrepreneur from Thrissur, Kerala, and co-founder of the ESAF Group, has been instrumental in establishing ESAF as a leading brand. Through her strategic vision, she integrated the Triple Bottom Line framework focusing on People, Planet, and Prosperity into various livelihood initiatives while also pioneering employee-centric HR policies.

Expert Areas:

Social Entrepreneurship, Strategic Planning, Brand Development, HR Policy Innovation, Sustainable Business Practices



SAMU THOMAS JOHN

Director

Samu Thomas John holds a master's degree in Social Work from Tata Institute of Social Sciences (TISS). He has extensive experience in leading and scaling startup microfinance institutions. He is a firm advocate of effective leadership to guide individuals and teams committed to a vision and mission-driven approach.

Expert Areas:

Microfinance & Financial Inclusion, Leadership Development, Programme Design & Innovation Business Strategy & Consulting, Development Programme Execution, Social Impact Strategies.



EMY ACHA PAUL

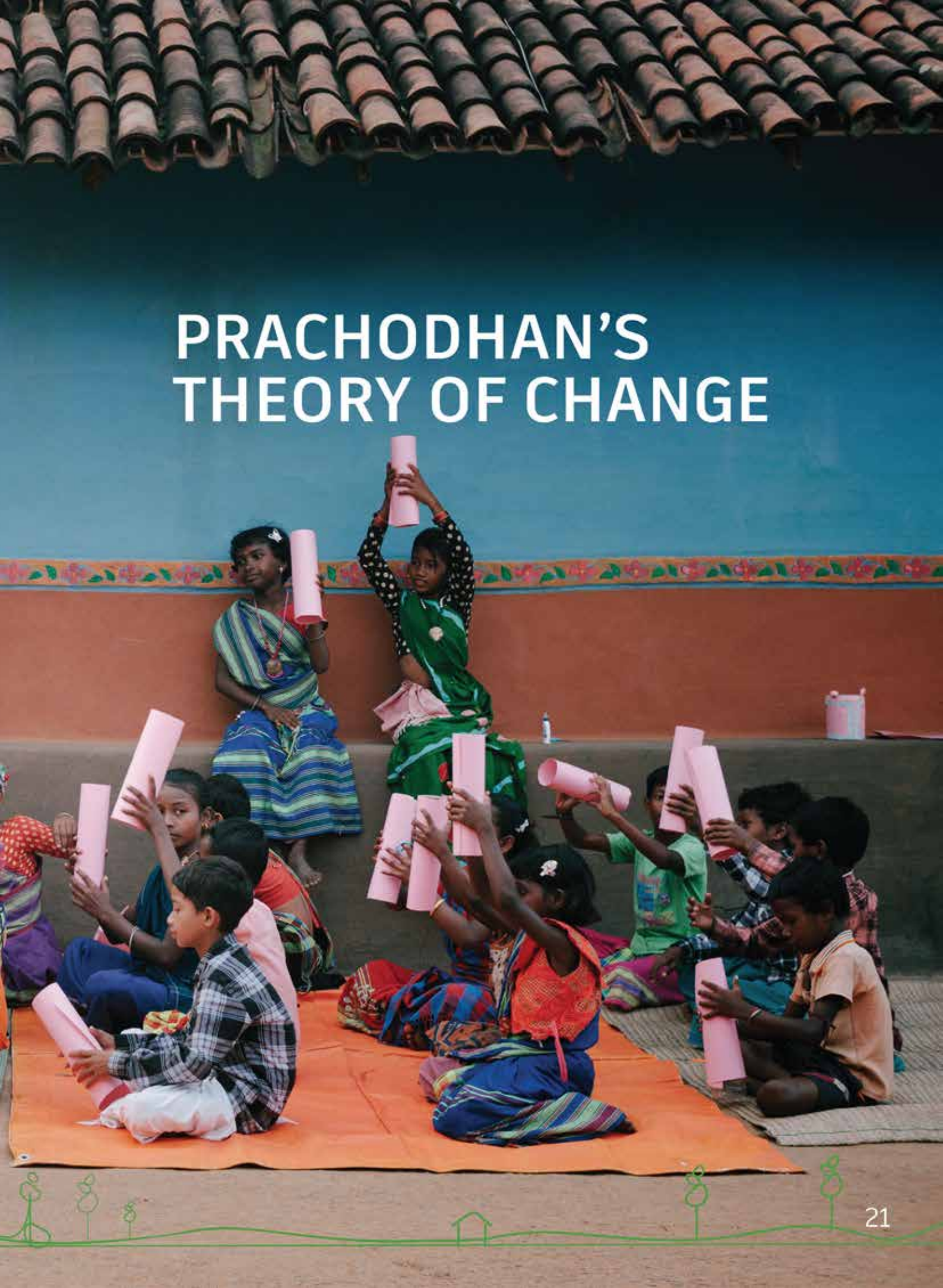
Director

Emy Acha Paul is the Director of Prachodhan Development Services and holds a master's degree in Social Entrepreneurship from the Tata Institute of Social Sciences. With over five years of experience in the development sector, she has played a pivotal role in leading Prachodhan from its inception and developing impactful programmes to address community needs.

Expert Areas:

Social Entrepreneurship & Programme Development, Financial Inclusion & Literacy, Women Empowerment & Livelihoods, Education & Community Development, Strategic Leadership & Management





PRACHODHAN'S THEORY OF CHANGE

VISION STATEMENT

At Prachodhan, we envision a world where every individual from marginalized communities thrive with access to quality education, healthcare, sustainable livelihoods and community support initiatives tailored to their needs.

Self-Reliance and Sustainable Communities

Socio-Economic Growth, Gender Equality and Community Leadership

Our Goal is to build stronger



Equal Access to Quality Education



Community Intervention & Support Initiatives

Strategic Adjustment via Evidence Based Learnings

Funding

As an ESAF Bank CSR partner & NABARD we've gained support to shape our mission and seek more like minded investors to expand our reach

Monitoring and Evaluation

We use community feedback, impact assessments, tools like ASER, field monitoring, and feedback surveys to refine our programmes and measure progress.

Feedback Loop Cooperation Collaboration Evidence-Based Research Field Realities

Partnerships

We partner with governments, NGOs, financial institutions and communities, leveraging field expertise

INPUT AND FEEDBACK DRIVERS

Research & Models

We use research backed approaches to ensure the effectiveness and sustainability of our interventions.

Engagement Strategies

Our team collaborates with communities to create self-sustaining ecosystems, led by local leaders for lasting impact

Assumptions

We believe that enhanced access to education, financial literacy, and healthcare will foster individual and community empowerment. Additionally, greater livelihood opportunities are expected to drive long-term economic sustainability.

BUILDING BLOCKS OF PROGRAMMES

TARGET POPULATION

By focusing on rural and tribal populations, we aim to drive long term, and transformative change.

Reduced Poverty and Inequality

Greater Resilience to Disasters and Economic Shocks

& more sustainable communities



Sustainable Livelihoods and Economic Empowerment



Equitable Healthcare Access

Short-Term Outcomes

1. Improved literacy and lifeskills
2. better healthcare outcomes
3. increased financial literacy
4. higher income and empowerment for farmers/entrepreneurs
5. creation of sustainable community - driven livelihood
6. strengthened community resilience and support systems.



EDUCATION
We enhance literacy and life skills through academic and non-academic programmes at study centers and rural schools.



COMMUNITY INTERVENTION & SUPPORT
We provide support initiatives as per community needs, including emergency assistance, infrastructure and resource support, strengthening local resilience



COMMUNITY INCLUSION
We empower underserved communities with financial literacy, health camps, and medical assistance, improving access to vital resources.



LIVELIHOOD DEVELOPMENT
We provide training and upskilling for entrepreneurs and FPOs, fostering market and financial linkages to boost income and economic opportunities.

INITIATIVES UNDERTAKEN

Economic Hardships



Geographic Isolation

CORE CHALLENGES

Lack of Access to Education
Inadequate Healthcare
Economic Vulnerability
Systematic Inequality
Lack of Entrepreneurial Skills
Limited Access to Community Support

Infrastructure Deficiency



Systemic Social Inequalities



IDENTIFIED CHALLENGES FACED BY COMMUNITIES

Risks

Limited resources, funding constraints, and economic factors can impact programme scale and continuity. Logistical challenges in remote areas, cultural resistance, policy changes, economic fluctuations and natural disasters may disrupt activities, however, Prachodhan adapts through flexibility and strong local partnerships.

EDUCATION AND CHILD DEVELOPMENT

Prachodhan Development Services

At Prachodhan Development Services, the Education and Child Development theme sees children as catalysts for community transformation. Across rural and tribal India, the initiative empowers children not only to excel academically but also to grow socially, emotionally, and as confident contributors to society. By bridging gaps in access to quality education and nurturing essential life skills, this thematic area transforms children from passive learners into active participants and emerging leaders ready to shape their communities with vision, courage, and purpose.

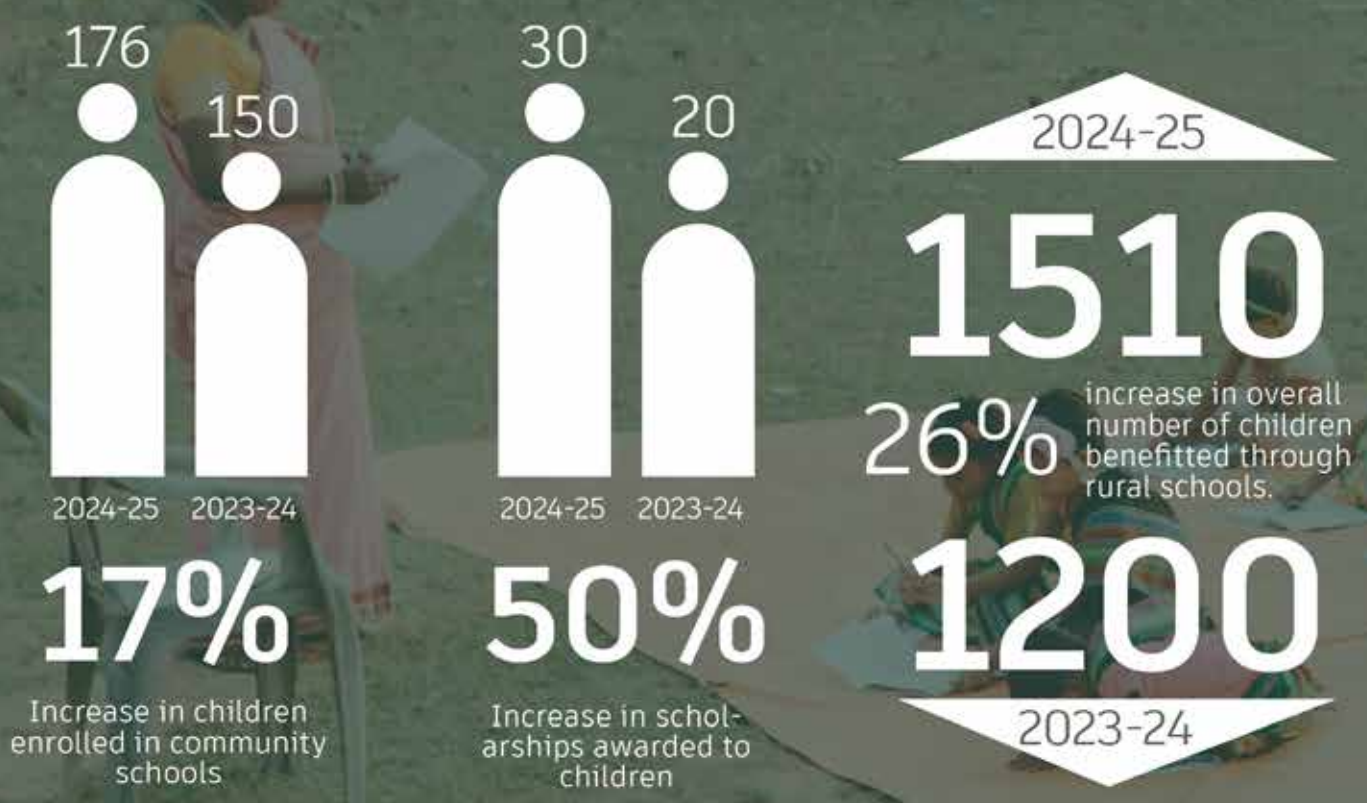


Rural Schools

Balajyothi Club & Study Centers



In many of the villages where Prachodhan works, children's first steps into education are filled with challenges. Schools are often far away, classrooms are poorly equipped with infrastructure, learning resources and lack of trained teachers making learning a struggle. In addition, due to lack of financial support, sending children to school is not always a priority for families struggling with livelihood instability. In this context, Prachodhan believes that every child deserves not only the right to education but also the chance to grow into a confident individual who can inspire and uplift others. Guided by this vision, Prachodhan launched its first intervention, Rural Schools in 2009. The initiative sought to provide children in rural and tribal areas with access to quality education that nurtures both knowledge and essential life skills. Over the years, the programme has enhanced the quality of education by investing in teacher training, creating safe and hygienic classrooms, introducing technology-based learning, and providing scholarships. Through these efforts, our community and public schools have empowered children to grow into confident, educated leaders ready to shape their futures and emerge as the change agents of tomorrow.



RURAL SCHOOLS

Assam, Kerala, Jharkhand

5

Total Community Schools

Each dedicated to nurturing young minds through creative and quality primary education.

2

Infrastructure Support

Schools benefited from comprehensive infrastructure support, revitalizing their facilities to create better learning environments.

85

Teacher Training

teachers enhanced their skills and knowledge through specialized training sessions, empowering them to make a greater impact in the classroom

3

Total Public Schools

provide a strong foundation by enabling children to pursue education with confidence and opportunity.



Our field experiences in rural schools revealed a simple truth: every child carries within them a spark of curiosity, creativity, and leadership. Yet, the current education system often narrows its focus to academics alone, leaving little room for children to explore their talents, build confidence, or prepare for life beyond textbooks. For many children in rural and tribal areas—both in and out of school—these opportunities are even scarcer. Socio-economic hardships, geographic isolation, and limited access to resources restrict their ability to nurture these qualities, develop self-awareness, and grow a sense of agency.

Prachodhan's Balajyothi After-School Programme, launched in 2021, set out to transform this reality. Moving beyond classroom walls, it nurtures children as young change agents through volunteer-led community clubs and study centers. Balajyothi clubs have given children opportunities to engage with peers, build life skills, receive career guidance, learn financial literacy, take part in exposure visits, and explore arts and sports—equipping them with the knowledge, skills, and creativity to thrive personally and contribute to their communities. Additionally, the study centers providing free tuition assistance have strengthened the literacy and numeracy skills of children needing extra support. By going beyond textbooks, the programme is helping children to develop creativity, resilience, self-expression, and a voice in their communities, enabling children to grow through peer networks and become active contributors to community transformation.



38%

Increase in the number of active Balajyothi Clubs*



113%

Increase in the number of active Study Centers



BALAJYOTHI CLUB & STUDY CENTERS

Assam, Jharkhand, Maharashtra
Madhya Pradesh, Odisha

4650

Arts and Sports Competition

Children participated in Arts and Sports Events, celebrating talent and teamwork.

Camps and Exposure Visits

Children were exposed to diverse learning concepts through workshops and visits, broadening perspectives and nurturing development.

5179

33

Special Days Celebrated

special days were celebrated across Balajyothi clubs and study centers strengthening community bonds.

4

Libraries

child-friendly libraries were established to encourage and foster a love for reading.

572

Study Center Support

Teachers enhanced their skills and knowledge through 12 specialised training sessions, empowering them to make a greater impact in the classroom.

6

Learning Resources

learning resources (stories, educational games, etc.) have been developed and used

172

Capacity Building Training

Volunteers and facilitators of Balajyothi clubs and study centers joined capacity building training.

3775

Handwritten Magazine

children have participated in handwritten magazine activity fostering creativity.

Rural School

Seven Soren's Journey of Learning and Career Growth



Seven Soren, a bright and determined student from Lahanti Public School, Nonihat, part of Prachodhan's Rural Schools initiative, has recently cleared the Common University Entrance Test (CUET) and secured admission to Jawaharlal Nehru University (JNU), Delhi for his master's program.

Coming from an underprivileged rural background, Seven faced challenges common to rural students limited access to quality education, career guidance, and financial support. Under Prachodhan's programs, he not only received a strong academic foundation but also career counseling, which helped him understand higher education pathways, prepare for competitive exams, and make informed choices for his future.

Additionally, Prachodhan supported him with a monthly scholarship during his BA in German at The English and Foreign Languages University (EFLU), Hyderabad, enabling him to focus entirely on studies. With mentorship, guidance, and his own perseverance, Seven excelled academically and confidently tackled the CUET to secure admission at JNU.

Seven's journey highlights the transformative power of Rural Schools combined with career training. By providing education, mentorship, and guidance, Prachodhan empowers rural students to pursue their aspirations, overcome barriers, and emerge as role models for their communities.

HOW ARE YOUTH REWRITING THEIR FUTURE STORIES?

Balajyothi Clubs and Study Centers

From Piggy Banks to Pride: Jhunki Children Lead a Savings Revolution



Jhunki, a tribal settlement in the Benegariya region of Dumka, Jharkhand, has set an inspiring example through the initiative of 26 children in its Balajyothi club. With support from Prachodhan Development Services, the children took part in a series of engaging financial literacy sessions and activities, including piggy bank making, under the Balajyothi project. These sessions, designed to nurture mindful spending and smart saving, soon translated into real and meaningful change.

The journey began when the children made a collective decision to cut down on unnecessary expenses, particularly unhealthy snacks, and pool their savings. This small but disciplined habit became the foundation of their financial growth and empowerment.

Through their combined efforts and shared vision, the club members saved enough to make a meaningful collective purchase. Their first investment was in their unity and identity: club jerseys that brought uniformity to their clothing. This not only fostered a sense of pride and belonging but also reflected their commitment to a shared purpose. Building on this, they next purchased essential study materials for all members, underscoring their dedication to education and mutual support.

The initiative enhanced their financial awareness, improved their health, and strengthened social bonding. It also inspired other Balajyothi clubs in the region to adopt similar saving practices for the collective good. Looking ahead, the children of Jhunki are preparing to open bank accounts an important step that will transform a simple savings habit into sustainable financial inclusion.

Their success is not only their own achievement but also a testament to the collaborative efforts of Prachodhan Development Services and the community it serves demonstrating how small, mindful choices can create lasting empowerment and stronger futures.

CAPACITY BUILDING FOR LIVELIHOOD DEVELOPMENT

Prachodhan Development Services

At Prachodhan Development Services, the Capacity Building for Livelihoods Development theme envisions individuals and collectives as catalysts of economic and community transformation. Across rural and marginalized communities, Prachodhan identifies potential in farmers, youth, and women, nurturing them as change agents who can drive sustainable livelihoods and strengthen local economies. Through targeted skill development, entrepreneurship training, capacity-building, and resource mobilization, Prachodhan equips these change agents with the tools, knowledge, and networks they need to lead initiatives, innovate, and create lasting impact. By transforming Farmer Producer Organisations, empowering aspiring social entrepreneurs, and supporting women and youth to build market-ready enterprises, the thematic area fosters a culture of agency, leadership, and collective action.



Market Linkage and Capacity Building
Village Level Entrepreneurship Development Programme
Skill Leap



In the heart of rural communities, farmers and small-scale producers work tirelessly, yet often struggle to turn their efforts into sustainable growth. Our field experiences revealed a common story: Farmer Producer Organisations (FPOs) and Off-Farm Producer Organisations despite talent and commitment, faced challenges where leaders were unsure how to guide their members, limited access to financial resources, outdated farming practices, few market connections and inadequate infrastructure. Without access to the right partnership and resources, their true potential often remains out of reach.

Seeing the potential in these collectives, Prachodhan launched the Market Linkage and Capacity Building Programme in 2022. The programme partners with high-potential FPOs, strengthening leadership, building robust organizational systems, introducing modern agri-technologies, and supporting enterprise development through hands-on capacity building, financial access, and resource mobilization. It also opens doors to new markets, helping producers turn their hard work into increased income and sustainable growth. Over time, the programme has transformed these FPOs into strong producer groups, gradually evolving them into economic change agents—strengthening village economies and improving livelihoods across the community.



62%

increase in FPOs mentored this year, with 15 new additions alongside ongoing support.



MARKET LINKAGE AND CAPACITY BUILDING

Jharkhand, Maharashtra
Madhya Pradesh

8775

Field Sessions

producers have participated in the field sessions offering valuable knowledge and guidance.

39

CEO & Board Of Directors Training

FPOs' CEOs and BODs received comprehensive training, including refresher sessions for 24 FPOs, strengthening leadership for sustained growth.

2

Buyer-Seller Meets

buyer-seller meets were organised to foster networking and build a collaborative ecosystem.

In rural India, dreams of stable livelihoods often collide with reality due to high unemployment, poverty, and limited access to vocational training making it difficult for individuals, especially youth to find jobs or start businesses. Many have the drive to create change but lack entrepreneurial skills, leadership opportunities, and access to modern technologies or financial support, making it challenging to turn ideas into realities.

Recognising this potential, Prachodhan launched the Village-Level Entrepreneurship and Development Programme (VLEDP) in 2022 to empower participants as social entrepreneurs and community change agents. Through hands-on training, mentorship, and capacity-building, participants are equipped to launch locally-relevant enterprises. A network of lead farmers acts as connectors and facilitators, sharing knowledge, providing services, and helping others adopt new practices. The programme supports three enterprises—Pashumitra (veterinary and dairy extension), Urjabandu (solar energy services), and Krushakmitra (agri-extension)—helping participants not just to start enterprises, but to lead, innovate, and drive sustainable change across their communities, transforming both livelihoods and local economies.



2023-24

VILLAGE LEVEL ENTREPRENEURSHIP DEVELOPMENT PROGRAMME'

Jharkhand, Maharashtra, Madhya Pradesh

190

Ongoing Support

Urjabandhus, Pashumitras, and Krushakmitra have been provided ongoing support through consistent mentoring, training and post placement support.

61

Animal Health Camps

Animal Health Camps were held across project locations, benefiting over 2,440 farmers and improving the well-being of 16,110 livestock.

24

Refresher Training

Krushakmitra animators have been provided with refresher training.

Dealers Meets

2

Dealer meets were organised to foster networking and build a collaborative ecosystem.

54

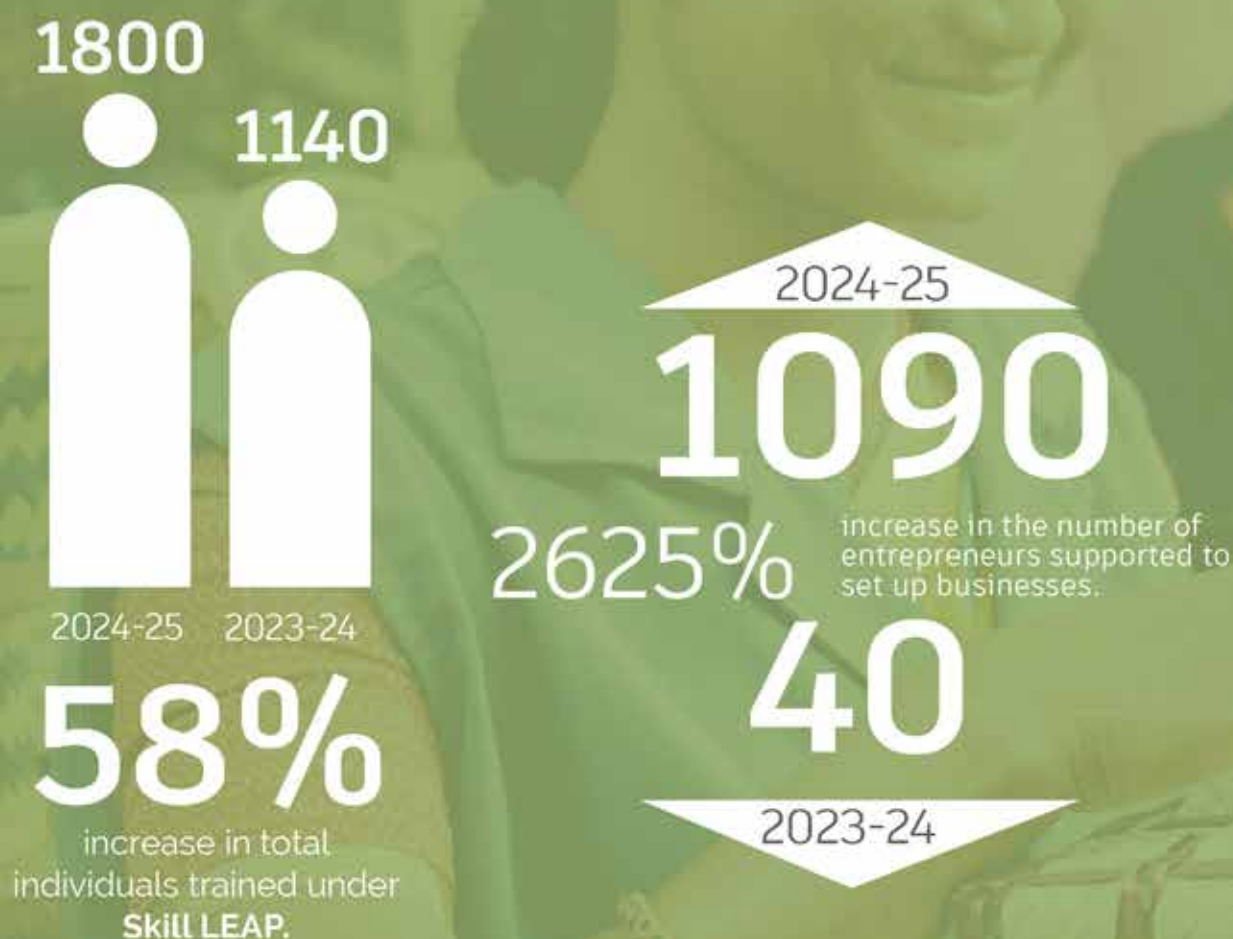
Urjabandu Placement

trainees were successfully placed. This achievement represents a significant step towards their economic empowerment and provides them with valuable experience as they embark on their entrepreneurial journeys.

While exploring the livelihood landscape, we noticed a striking reality: women and young people in rural and underserved areas, often engaged in traditional work, possess immense talent and energy—but opportunities to transform these skills into meaningful, market-ready livelihoods are scarce. Many spend their days on work that generates little income, with limited access to training, marketing knowledge, or entrepreneurial skills, leaving few chances to learn, innovate, or grow. Small enterprises struggle without mentorship, guidance, or market connections, and as a result, potential remains untapped and dreams unfulfilled.

Recognizing this, Prachodhan launched the Skill Development Programme in 2022—creating a space where ambition meets opportunity. Here, women and youth are not just participants—they are change agents in the making. Tailored training equips them with technical and entrepreneurial skills, empowering them to take charge of their economic futures. The support doesn't stop there.

Trained Udogymitra act as consultants, guiding participants in organizing documentation, obtaining certifications and licenses, accessing markets and banking linkages, and providing mentorship as they establish and grow their enterprises. Through these efforts, participants are not just building businesses they are shaping their livelihoods and transforming their ideas into actionable,



SKILL LEAP

Jharkhand, Maharashtra, Madhya Pradesh

2720

Awareness Sessions

Business owners have participated in the awareness sessions.

700

Skill-Based Training

SHG members and small entrepreneurs gained specialised skill-based training, unlocking new opportunities to excel in their businesses.

Upskilling
123

selected beneficiaries have been provided upskilling training.

25

Business Mentorship

Udyogamitras have been trained on business mentorship.

1090

Mentorship Support

Entrepreneurs were selected and provided tailored Udyogmitra mentorship based on their specific business needs.

130

EDP Training

women and youth participated in Entrepreneurship Development Programmes (EDPs), equipping them with essential knowledge and skills to successfully launch and manage their ventures.

Shining Bright: How Avinash Brought Solar Energy to His Village



Avinash Ambadas Kalbande, a 36-year-old from Manyali village in Yavatmal, once worked as a helper to a solar technician while also tending his family farm. Despite his dedication, limited knowledge of solar technology kept his career prospects narrow, and his potential remained untapped.

Everything changed when he was selected for the Urjabandhu – Solar Technician Training Program, a 45-day hands-on course supported by Prachodhan Development Services (PDS) under the CSR initiative of ESAF Small Finance Bank. The training equipped Avinash with the skills to install, maintain, and repair solar systems independently. With newfound confidence and technical expertise, he stepped into a career he had only dreamed of.

After completing the program, Avinash became an authorized solar technician under the PM-Kusum scheme. He started his own venture while continuing his farming, gradually increasing his income from ₹25,000 to ₹30,000 per month. But his journey was not just about personal growth—it transformed his village too.

Through his work, Avinash introduced more households and farmers in Manyali and nearby areas to green energy solutions, helping reduce reliance on conventional electricity. By installing solar pumps, he enabled farmers to save on electricity bills and freed them from the burden of working at night to ensure water availability. Recognizing the growing demand, Avinash now employs two staff members, creating new job opportunities locally. His efforts have made sustainable energy accessible, improved livelihoods, and enhanced the overall quality of life in his community.

Reflecting on his journey, Avinash shares, "I sincerely thank ESAF Small Finance Bank and Prachodhan Development Services for giving me this opportunity. Special thanks to Tipu Sir for selecting me for this training program. This journey has not only changed my life but has also positively impacted my community."

Avinash's story shows how training, skill development, and determination can empower an individual to build a sustainable livelihood while driving meaningful change in rural communities.

HOW ARE NEW SKILLS OPENING DOORS TO BETTER LIVELIHOODS?

Village Level Entrepreneurship Development Program

From Student to Village Entrepreneur: How Abhijeet Built His Dairy Enterprise



Abhijeet Gajanan Kumbhare, a 20-year-old from Jodmoha village in Yavatmal, grew up in a small family with modest means. Though he was passionate about entrepreneurship from a young age, he lacked the guidance and technical skills to turn his dream into reality.

While pursuing a diploma in Livestock Management and Dairy Production, Abhijeet learned about the Pashumithra Project and the support offered by Prachodhan Development Services (PDS). Motivated by the opportunity to gain technical expertise and start a sustainable livelihood, he enrolled in 2023-24.

Through a series of trainings—from foundational dairy management at Krishi Vigyan Kendra to advanced Artificial Insemination techniques at BAIF Pune, and entrepreneurship guidance at MCED Nagpur Abhijeet gained not only the technical know-how but also the confidence to innovate and manage a business.

After completing his training, he started an Artificial Insemination Centre in his village and worked as a vaccinator at the local veterinary hospital. Inspired by the entrepreneurship program, he launched Mauli Dairy Products, a shop offering milk-based snacks and daily essentials. With support from his family and PDS, his venture now earns an average monthly income of ₹50,000.

Abhijeet's journey is a story of determination, skill, and guidance transforming a young student into a successful dairy entrepreneur. Today, he inspires other youth in his village to dream big and pursue rural entrepreneurship.

Market Linkage and Capacity Building

Cultivating Knowledge and Sustainability: Madhuri Kumare as a Model for Sustainable Agriculture in her Village



Madhuri Bhimrao Kumare, 44, from Shinganapur village in Kalamb Taluka, Yavatmal District, is redefining agriculture in her community through innovation, dedication, and knowledge. Married to Bhimrao Laxman Kumare, a farmer, and part of a joint family of eight, Madhuri is not only an active participant in farming but also a Krishi Sakhi (Women's Agricultural Mentor) under the Umed Abhiyan initiative.

Her journey began with extensive training through Prachodhan Development Services' MLCB programs, where she gained insights on improving crop productivity and the importance of diversifying income sources. Motivated by this knowledge, Madhuri launched a vermicompost production initiative three years ago. This not only provided organic manure for local farmers but also became a model for sustainable farming in her village.

Madhuri's passion for sharing knowledge has driven her to conduct field schools, organize community meetings, and set up exhibition stalls. She actively teaches fellow farmers the benefits of organic farming, including using cow dung manure, herbal preparations, vermicompost, and bio-activator sprays made from natural ingredients like cow urine, onion, egg solutions, and lemon.

On her four-acre farm, Madhuri applies these methods to cultivate cotton and pigeon pea without chemical fertilizers or pesticides. Her innovative practices have resulted in 30 quintals of cotton and 20 quintals of pigeon pea, demonstrating the effectiveness of organic methods for both crop quality and income.

Madhuri credits PDS, Kalamb Mahila FPC, and ESAF Bank for equipping her with knowledge and opportunities to succeed. Today, she stands as a beacon of sustainable farming, economic empowerment, and community leadership, inspiring other farmers to adopt organic practices and dream bigger for themselves and their families.

Skill LEAP

Threads of Resilience: Shibani's Journey from Learning to Launching a Clothing Center



Shibani Burh, a 20-year-old from Nonaipara village in Udalguri district, has lived her life with determination despite a locomotor impairment that made walking difficult. She studied up to class 5 but had to discontinue her education due to her disability. With her mother a daily wage laborer being the family's only source of income, Shibani spent most of her days at home, helping with household chores and quietly nurturing a dream of doing something more.

That dream took shape when Prachodhan, with CSR support from ESAF Small Finance Bank, organized a 30-day training program on cutting, knitting, and tailoring for women in her village. The trainer gave special attention to Shibani, and with sheer dedication, she quickly mastered the skills. Using only her hands, she created beautiful, high-quality clothes with unique designs, soon standing out among the fifty women who attended the program.

Her mother was overjoyed to see her progress, and Shibani herself felt a new sense of confidence. "Now I can design clothes well, and I will set up a clothing center in a small shop to support myself and my family," she shared with pride. Her commitment and talent earned her the title of best trainee in the program.

Shibani's journey is a testament to resilience and perseverance. Despite her physical challenges, she refused to let them define her. With community support and the opportunity provided by Prachodhan, she has paved the way for a brighter, self-reliant future for herself and her family—stitching not just clothes, but her own dreams into reality.

COMMUNITY INCLUSION AND EMPOWERMENT

Prachodhan Development Services

At Prachodhan Development Services, the Community Inclusion and Empowerment theme envisions individuals from marginalized communities including migrant workers, tribals, and underserved populations as catalysts of positive change. Across India, these communities often face barriers to health, financial security, and social participation, limiting their ability to thrive and contribute to collective well-being. By providing access to healthcare, financial literacy, life skills, and community-led support, along with guidance from trained facilitators, Prachodhan helps individuals build agency, foster peer networks, and take charge of their own well-being. This thematic area strengthens social inclusion, builds resilience, and empowers marginalized individuals to drive holistic, sustainable change uplifting families, strengthening community networks, and fostering a culture of health, participation, and equity.

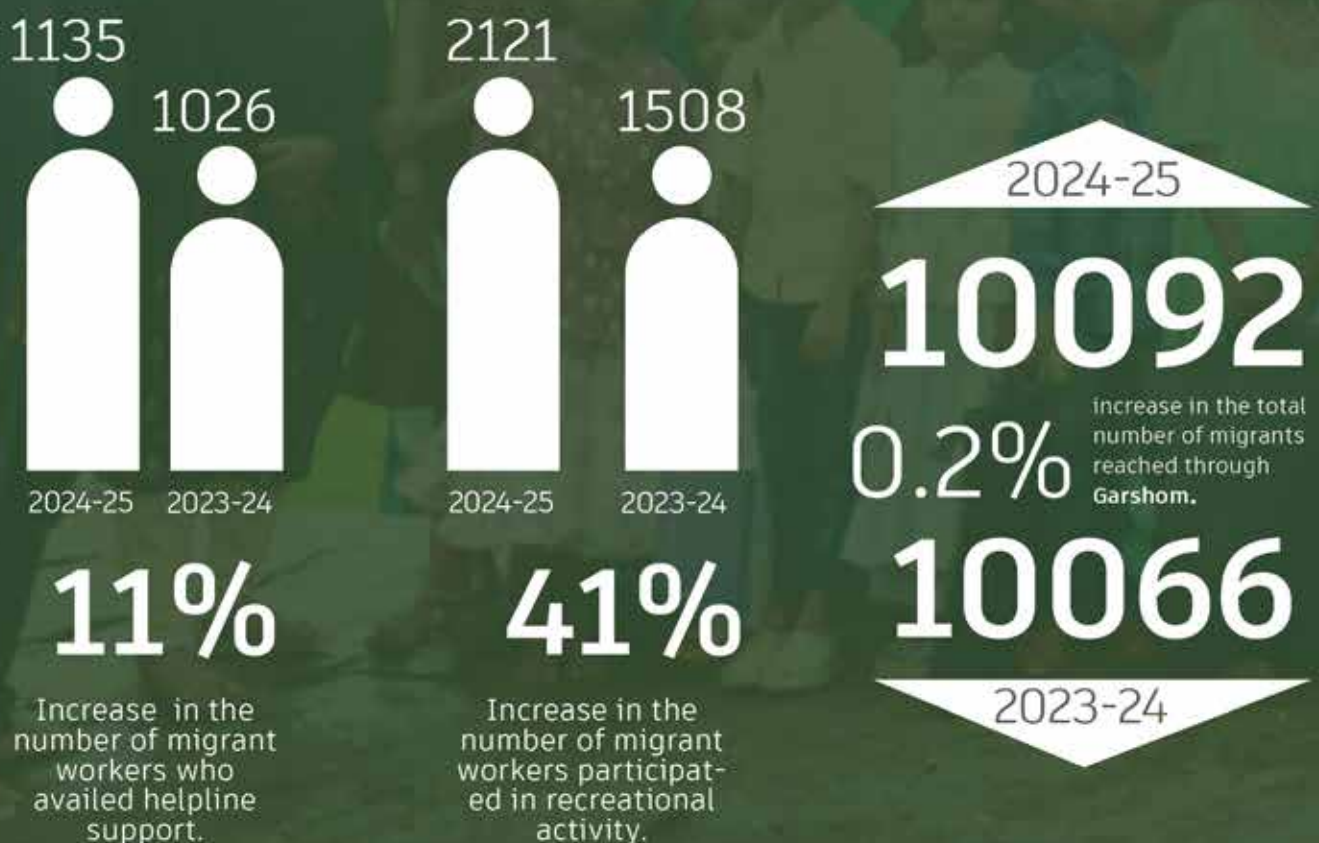


Garshom
Santhwana



Every year, thousands of migrant workers leave their homes in search of better opportunities, carrying hopes of a brighter future. But in unfamiliar cities, many face hidden struggles—delays in accessing healthcare, lack of financial knowledge, limited awareness of welfare schemes, and few safe spaces to rest or connect. These challenges can leave them feeling isolated, vulnerable, and unsure of how to navigate their new environment.

Seeing the need to turn challenges into opportunities, Prachodhan launched the Garshom Project in 2022. The programme was designed not just to provide support, but to empower migrant workers to become agents of change in their own lives. From emergency helplines and job placement assistance to financial literacy training and healthcare access, Garshom equips workers with the tools to thrive. Enrollment in government welfare schemes and participation in recreational activities help them feel connected, respected, and capable of making informed decisions. Over time, this holistic support system fosters a community of peers—sharing knowledge, supporting one another, and building networks that strengthen the collective well-being of migrant populations.



5129

Health Camps

migrant workers benefited from health camps, gaining access to essential healthcare services that promoted their overall well-being.

1707

Financial Literacy Sessions

migrant workers gained financial literacy, empowering them with the knowledge to manage their finances and secure a better future.

1

Resource Center

Aditi Seva Kendra has been set up in Thrissur, Kerala providing migrant workers access to recreational facilities (indoor games, magazines, newspapers, TV) as well as essential services such as ticket booking, camps etc.

Through our work with Garshom, we realized a simple but powerful truth: when communities receive holistic, peer-driven support, lives can truly transform. This insight inspired us to tackle another pressing challenge mental and physical health—where stigma, lack of awareness, and difficulty recognizing symptoms often prevent women, children, youth, and the elderly from seeking help, leaving many vulnerable and unseen.

In response, Prachodhan launched the Santhwana Program in 2025. The programme creates a space where communities are not just recipients of care but active participants in their own well-being. Through awareness campaigns, life skills sessions, tele-counselling, and outreach initiatives, it brings mental and physical health support directly to those who need it most. Trained Arogyamitras guide participants, provide health education, and lead sanitation drives, building trust and fostering peer networks. Over time, Santhwana envisions cultivating a culture where mental and physical health are understood, valued, and nurtured, empowering individuals to nurture their well-being while fostering healthier, stronger communities.

22911

total individuals have been benefitted from our Santhwana program, fostering better well-being.

2034

500



2024-25

406%

more individuals participated in mental health awareness sessions than the annual target

3745

700



2023-24

535%

more individuals participated in health & sanitation awareness sessions than the annual target

847

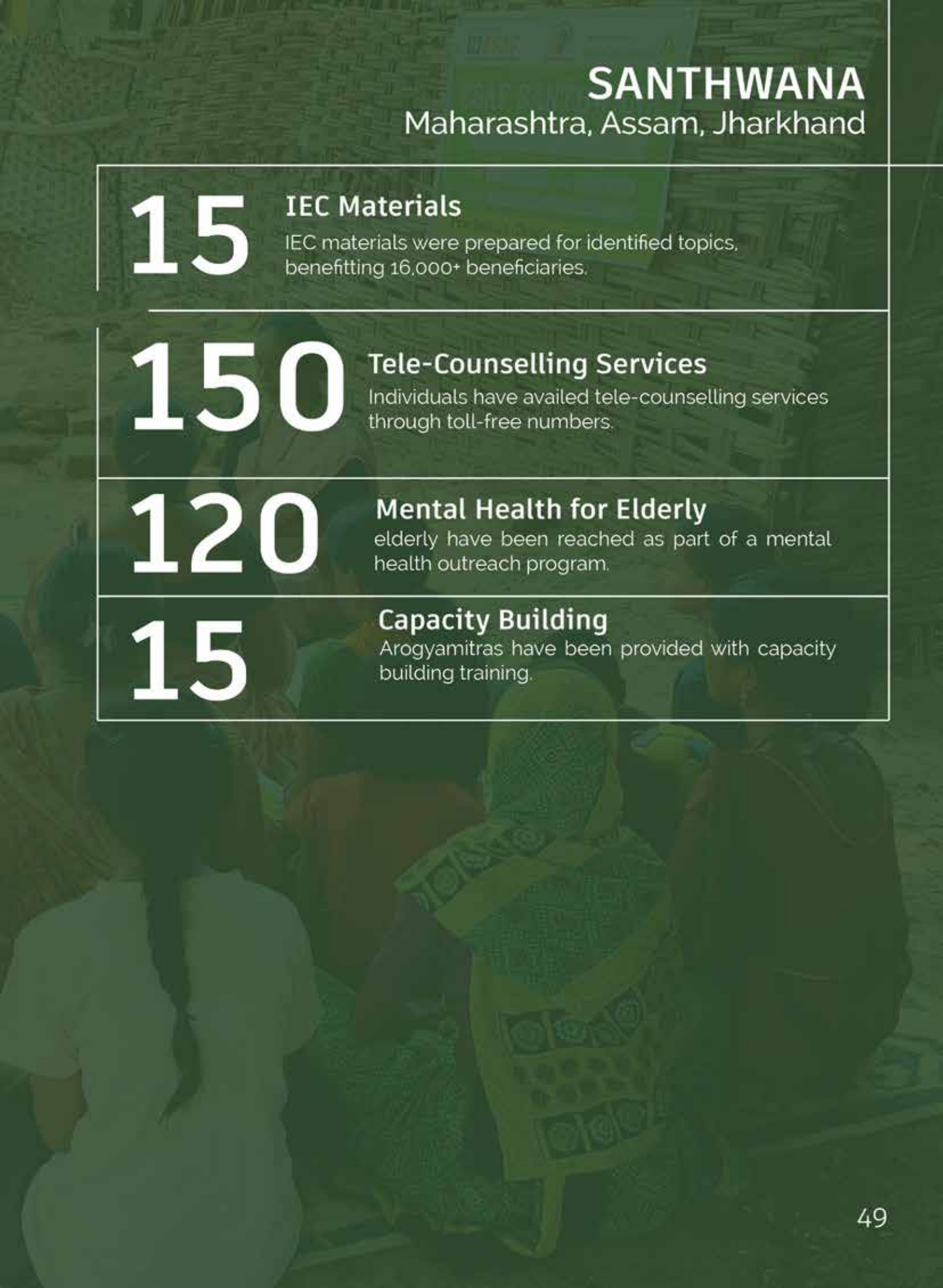
500



2023-24

169%

more children and youth participated in life-skill sessions than the annual target.



SANTHWANA

Maharashtra, Assam, Jharkhand

15

IEC Materials

IEC materials were prepared for identified topics, benefitting 16,000+ beneficiaries.

150

Tele-Counselling Services

Individuals have availed tele-counselling services through toll-free numbers.

120

Mental Health for Elderly

elderly have been reached as part of a mental health outreach program.

15

Capacity Building

Arogyamitras have been provided with capacity building training.

SANTHWANA

From Grief to Hope: Vimal's Journey with Santhwana



Vimal Suresh Bagade,

a 55-year-old woman from Hatola village, Yavatmal, once lived a peaceful life with her family of five. But tragedy struck when her daughter-in-law took her own life, and her son was imprisoned, leaving Vimal and her elderly husband to care for their young granddaughter alone. The weight of grief, social stigma, and sudden responsibilities overwhelmed her, plunging Vimal into depression, anxiety, and deep loneliness. Sleepless nights and constant worry became part of her daily life, and she struggled to find a way forward.

Her life began to shift the day she attended a mental health awareness workshop, organized under

the Santhwana Program by Prachodhan Development Services with support from ESAF Bank—a moment that sparked a ray of hope in her challenging journey. During the session, Vimal shared her feelings with Arogyamitra Vidya Muneshwar, a compassionate counselor, who provided personalized home counseling, ensuring privacy and comfort. Through these one-on-one sessions, Vimal learned self-care practices, yoga, and stress management techniques, which became central to her daily routine.

Through these sessions, Vimal began to notice changes. Her anxiety eased, she gained self-confidence, and the sense of isolation that had shadowed her life started to lift. Yoga and mindful self-care became her daily companions, helping her find emotional relief and resilience. These changes also positively impacted her home life—she could now connect with her granddaughter with warmth and care, creating a nurturing environment despite the past trauma.

Vimal's journey illustrates the transformative power of support, empathy, and self-care. She now believes that even small, consistent steps toward mental well-being can lead to profound change. Her message to others is clear: "Mental health matters for all—seek help and embrace self-care to find peace."

Grateful for the unwavering support of ESAF Bank and Prachodhan Development Services, Vimal hopes that the Santhwana Program continues to reach those in need, spreading hope, healing, and empowerment across communities.

HOW DID BREAKING BARRIERS MAKE HIS VOICE HEARD

GARSHOM

**Justice Served: Ananthi and Michael's Fight for
Unpaid Wages**

Ananthi Pradhan (26) and Michael Pradhan (28) had been dedicated employees at Abba Renewal Centre, Cheroor, under a contractor named Santhosh for over a year. Despite consistently working long hours and exceeding expectations, their wages were withheld—nine months for Michael (₹1,35,000) and eight months for Ananthi (₹1,20,000). Repeated attempts to resolve the issue internally were met with excuses and indifference.



The case was brought to ESAF Garshom, Prachodhan's program supporting migrant workers in Thrissur. The team carefully documented their work hours, pay records, and employer violations, building a strong case. Initial negotiations with the contractor failed, prompting Garshom to file a complaint with the District Legal Service Authority (DLSA). Persistent follow-ups and legal pressure finally compelled the contractor to release the full pending wages.

The outcome brought much-needed financial relief and restored faith in justice for the two employees. Michael shared, "It wasn't possible for me to get through this battle alone... your organization was like a ray of light in the dark."

This story showcases how organized support, thorough documentation, and legal action can empower migrant workers to claim their rightful earnings and stand up against injustice.

COMMUNITY INTERVENTION

Prachodhan Development Services

The Community Intervention theme at Prachodhan Development Services focuses on empowering local individuals and collectives in marginalized communities as change agents. By implementing need-based support initiatives such as enhancing local infrastructure, fostering volunteer groups, strengthening public institutions, improving community connectivity and awareness, Prachodhan equips these change agents to address immediate challenges while building long-term resilience. This thematic area promotes holistic community development, enabling individuals and collectives to strengthen livelihoods, build social networks, and enhance well-being—empowering communities to take charge of their futures and create safer, stronger, and more resilient environments.



Community Intervention





In many communities, daily life is shaped by challenges fragile infrastructure, limited emergency preparedness, and few opportunities for people to actively participate in shaping their surroundings. These gaps leave communities vulnerable, unable to fully protect themselves or recover quickly when crises strike.

To address this, Prachodhan launched the Community Intervention Programme, designed to strengthen local resilience and well-being. The programme brings people together, forming community-based volunteer groups that lead disaster mitigation and relief efforts, while awareness campaigns and preparedness programs equip everyone with the knowledge and skills to act in times of need. By improving infrastructure, enhancing emergency preparedness, and fostering collective action, the programme empowers communities to take charge, protect themselves, and build safer, stronger, and more resilient neighborhoods.

10450

**Number of individuals benefitted
from our community interventions
initiatives, receiving essential
resources and aid.**

COMMUNITY INTERVENTION

Pan-India

400

Medical Van

People have benefited from the services of medical vans from Iringalakuda and Bangalore.

Solar Panels

2

schools have received the benefit of solar panels in Madhya Pradesh benefitting 900 students.

7

Financial Literacy Sessions

Schools have received the benefit of water coolers benefitting a total of 1250 students in Mungeli, Chhattisgarh and 600 students in Kerala.

300

Digital Smart Board

students in Kerala are benefited through the Digital Smart Board provided by Prachodhan.

4000

Blanket Distribution

Individuals in Raipur received blankets during extreme cold weather.

3000

Medical Equipments

people will be directly benefitted through the medical equipment support at Odan-

Lighting the Way: Solar Power Transforms Bodhisattva Vidyalaya



On 18th January 2025, the children of Bodhisattva Vidyalaya in Adegaon, Wardha, watched with excitement as a 5 kW solar panel system was installed at their school. The initiative, supported by ESAF Small Finance Bank under its CSR program and implemented by Prachodhan Development Services, was more than a donation—it was a step toward a brighter, sustainable future.

The handing-over ceremony brought together ESAF officials, local farmers, villagers, and 160 students, all witnessing a transformative moment for their school. For the students, the solar panels meant uninterrupted learning, exposure to renewable energy, and a tangible lesson in environmental responsibility. For the community, it signified progress toward sustainability and a model for eco-friendly infrastructure in rural areas.

This project serves multiple purposes: it reduces the school's electricity expenses, introduces students to clean energy, and promotes environmental conservation. By embracing solar power, Bodhisattva Vidyalaya is now a beacon of green education, showing how thoughtful CSR initiatives can illuminate not only classrooms but also minds and communities.

HOW UNITY LED TO CREATE LASTING COMMUNITY CHANGE?

Community Intervention

A Day of Change: Computers and Clean Water for Pundlikbaba Students



On a bright morning of 3rd January 2025, the children of Pundlikbaba High School in Tarnoli Village, Darvha, Yavatmal, gathered with excitement. The reason for their anticipation was a special event organized by ESAF Small Finance Bank, in partnership with Prachodhan Development Services. The Bank was donating desktop computers and a water purifier—an initiative aimed at improving both their learning environment and well-being.

The ceremony was graced by Shri Reji Koshy Daniel, Vice President and Head of Sustainable Banking, along with ESAF Bank and Prachodhan officials. Around 160 students, teachers, local dignitaries, and community members attended, all sharing in the joy of a day that promised to bring lasting change.

For the students, the computers represented new opportunities to learn, explore, and connect with digital knowledge—a bridge to modern education that was previously limited in their rural setting. The water purifier symbolized health and safety, ensuring that every child could access clean drinking water and focus on their studies without worry.

Teachers and community members praised the initiative, recognizing how it addressed both educational and health needs. For ESAF Bank, the event was a reflection of their ongoing commitment to sustainable community development, showing that small but thoughtful interventions can have a profound impact.

As the students began to explore the new computers and sip water from the purifier, the day became more than a donation—it was a promise of empowerment, learning, and hope. This initiative demonstrates how collaboration between corporate and community partners can transform the daily lives of rural children, giving them the tools to dream bigger and learn better.



Adam Mahanand
Assistant Manager



Amulya Praneet Minz
Asst Executive



Anagha K S
Asst. Executive - Finance



Anjana P K
Management Trainee



Antony V Pappachan
Executive Garshom



Christy Sunny
Assistant Manager - Education



Deoraj Chhetri
Assistant Manager



Jaison jose
Community Facilitator



Jobin C Varughese
Senior Manager
Corporate Services



Kamal R Nair
Chief Manager - Operations



Manish Deorao Mankar
Deputy Manager



Nilesh Walthare
Management Trainee



Ranuj Kuli
Community Facilitator



Rishabh Meshram
Management Trainee



Rohit Kumar Yadav
Executive



Shanoy P M
Senior Executive
Garshom



Sreevidhya T K
Senior Executive
Accounts



Sudheer Rai
Senior Executive



Tipu Sultan M Deshmukh
Assistant Manager



Vinu Pauly
Asst Executive
Medical Unit



Yadukrishna N S
Management Trainee



Yesudas N.U
Executive
M&E

Implementation Team

M/s. PRACHODHAN DEVELOPMENT SERVICES LIMITED BALANCE SHEET AS AT 31st MARCH 2025 PLOT NO.631/B/A,KORADI ROAD,MANKAPUR SQUARE,NAGPUR, MAHARASHTRA - 440 030 CIN: U67190MH2008NPL185592		
<i>(All amounts are in Thousands of Indian Rupees unless otherwise stated)</i>		
Particulars	Note No	As at 31.03.2025 As at 31.03.2024
I EQUITY AND LIABILITIES		
(1) Shareholder's Funds		
(a) Share Capital	3	4,044.36 4,000.00
(b) Reserves and Surplus	4	123,350.98 101,335.89
(2) Share Application money pending Allotment		
(3) Non - Current Liabilities:		
(b) Other Long Term Liabilities	5	0.00 1,314.90
(4) Current Liabilities		
(a) Trade payables		
(i) Total Outstanding dues of micro enterprises and small enterprises and	6.1	- -
(ii) Total Outstanding dues of creditors other than micro enterprises and small enterprises	6.2	49.45 43.07
(b) Other Current Liabilities	7	3,839.06 4,819.78
Total		131,283.84 111,513.63
II ASSETS		
1) Non - Current Assets		

(a) Property, Plant and Equipment and Intangible Assets (i) Property, Plant and Equipment (ii) Intangible assets (iii) Capital work-in-progress (b) Long-term loans and advances 2) Current Assets (a) Cash and cash equivalenace (b) Trade receivable (b) Short-term loans and advances (c) Other Current Assets Total	8	113,012.26	68,025.94
	9	30.17	2.41
		9,966.90	29,545.63
		743.21	320.70
	10	5,750.48	9,458.29
	11	9.13	-
	12	-	3,660.00
	13	1,771.69	500.66
		131,283.84	111,513.63
Company Overview Significant Accounting Policies As per our Audit reports of even date attached. `For G ANOOP & ASSOCIATES` Chartered Accountants Firm Registration Number : 029102S	1	For and on behalf of the Board	
	2		
G. Anoop Partner Membership No: 209804 Place : Nagpur Date : 21-08-2025 UDIN :		(MEREENA PAUL) Director DIN: 02228087	(EMY ACHA PAUL) Director DIN: 07434054

M/s. PRACHODHAN DEVELOPMENT SERVICES LIMITED NOTES TO BALANCE SHEET AS AT 31st MARCH 2025 PLOT NO.631/B/A,KORADI ROAD,MANKAPUR SQUARE,NAGPUR, MAHARASHTRA - 440 030 CIN: U67190MH2008NPL185592									
Note 8 Property Plant and Equipment									
<i>(All amounts are in Thousands of Indian Rupees unless otherwise stated)</i>									
Particulars	Land	Buildings	Furniture & Fittings	Office Equipment	Vehicles	Computer	CWIP	Software	Total
Gross Block									
As at 1-4-2024	25,057.65	41,004.89	2,255.41	982.07	4,464.45	1,421.38	29,545.63	21.24	104,752.72
Additions	-	43,183.26	1,329.25	613.01	2,679.64	45.30	9,966.90	36.55	57,853.91
Deductions	-	-	-	-	-	-	29,545.63	-	29,545.63
As at 31-3-2025	25,057.65	84,188.15	3,584.66	1,595.08	7,144.09	1,466.68	9,966.90	57.79	133,061.00
As at 1-4-2023	11,050.03	20,108.85	737.01	856.87	4,464.45	1,241.49	20,769.78	21.24	59,249.72
Additions	14,007.62	20,896.04	1,518.40	125.20	-	179.89	30,700.25	-	67,427.40
Deductions	-	-	-	-	-	-	21,924.41	-	21,924.41
As at 31-3-2024	25,057.65	41,004.89	2,255.41	982.07	4,464.45	1,421.38	29,545.63	21.24	104,752.72
Depreciations									
As at 1-4-2024	-	3,446.50	411.19	603.73	1,434.31	1,264.18	-	18.83	7,178.74
Additions	-	1,299.86	700.65	235.07	553.59	74.97	-	8.79	2,872.92
Deductions	-	-	-	-	-	-	-	-	-
As at 31-3-2025	-	4,746.36	1,111.84	838.80	1,987.90	1,339.15	-	27.62	10,051.66
As at 1-4-2023	-	2,805.58	320.72	440.77	903.93	1,153.06	-	12.11	5,636.17
Additions	-	640.93	90.47	162.96	530.38	111.11	-	6.73	1,542.57
Deductions	-	-	-	-	-	-	-	-	-
As at 31-3-2024	-	3,446.50	411.19	603.73	1,434.31	1,264.18	-	18.83	7,178.74
Net Block									
As at 31-3-2025	25,057.65	79,441.79	2,472.81	756.29	5,156.19	127.53	9,966.90	30.17	123,009.34
As at 31-3-2024	25,057.65	37,558.39	1,844.22	378.35	3,030.14	157.21	29,545.63	2.41	97,573.98

M/s. PRACHODHAN DEVELOPMENT SERVICES LIMITED			
NOTES TO BALANCE SHEET AS AT 31st MARCH 2025			
PLOT NO.631/B/A/KORADI ROAD, MANKAPUR SQUARE, NAGPUR, MAHARASHTRA - 440 030			
CIN: U67190MH2008NPL185592			
(All amounts are in Thousands of Indian Rupees unless otherwise stated)			
Note.4	Reserves and Surplus	31.03.2025	31.03.2024
	Securities Premium	1,270.29	-
	Opening Balance as per Financial statement	101,335.89	51,559.17
	Profit for the year	20,744.80	49,776.71
		123,350.98	101,335.89
Note.5	Other Long Term Liabilities	31.03.2025	31.03.2024
	Secured Loan		
	Loan from Director	-0.00	368.00
	Loan from Others	0.00	946.90
		0.00	1,314.90
Note.6	Trade Payables	31.03.2025	31.03.2024
	Total outstanding dues of micro, small and medium enterprises (6.1)	-	-
	Total outstanding dues of creditors other micro, small and medium enterprises (6.2)	49.45	43.07
		49.45	43.07
Note.6.1	Total outstanding dues of micro, small and medium enterprises	31.03.2025	31.03.2024
	Nil	-	-
Note.6.2	Total outstanding dues of creditors other than micro, small and medium enterprises	31.03.2025	31.03.2024
	Grampro Business Services	18.05	12.22
	Opus Power Way	11.91	-
	Gramdarsh Integrated Services Pvt Ltd- CZ	11.15	-
	Esaf Swasraya Producer Co Ltd	4.15	-
	Plakkat Tyres	2.48	-
	Radhia Motors	1.31	-
	Jaygeetha Electricals	0.41	-
	Cedar Retail Pvt Ltd	-	54.65
	CPMS	-	15.14
	ESPC	-	4.20
	Keerthy Fuel - Thrissur	-	-28.88
	Lahanti Homes And Infrastructure Private Li	-	-14.26
		49.45	43.07
Note.7	Other Current Liabilities	31.03.2025	31.03.2024
	Rent Deposit	1,925.00	2,625.00
	Others Payable	1,305.14	1,305.14
	TDS Payable	331.15	118.90
	GST Payable (paid on:19/04/2024)	116.23	213.02
	Audit Fees Payable	45.00	50.00
	Provident Fund Payable	44.67	79.69
	Caution Deposit	35.00	35.00
	Study centre fee payable	32.13	-
	Programme Advance	4.51	-38.46
	ESIC Payable	0.23	1.70
	Project Expenses Payable	-	406.04
	Prepaid Expenses CSR 23-24	-	13.97
	Honorarium Payable	-	9.78
	Salary Payable	-	-
		3,839.06	4,819.78
Note.9	Long-term loans and advances	31.03.2025	31.03.2024
	(a) Security Deposit		
	Secured, considered good	443.21	320.70
	FD with SBI	300.00	-
		743.21	320.70
Note.10	Cash and Cash Equivalents	31.03.2025	31.03.2024
	Cash	87.97	7.45
	Balances with banks		
	ESAF Small Finance Bank 50230001259262	21.12	5,352.34
	ESAF Small Finance Bank 20220000002738	-	2,556.84
	ESAF Small Finance Bank 50200003700040	723.43	417.89
	ESAF Small Finance Bank 20210000003415	399.98	399.98
	ESAF Small Finance Bank 50220004979323	45.97	269.11
	ESAF Small Finance Bank 10230001442384	4.83	209.87
	ESAF - 10240002441520 (Devangapuram)	182.26	-
	State Bank Of India-42930545252(CA)	64.07	-
	ESFB 2022 0000 0027 38 -Current A/C	4,172.10	-
	ICICI Bank 918091010628	10.96	207.01
	STATE BANK OF INDIA 30667553715	37.80	37.80
		5,750.48	9,458.29
Note.11	Trade Receivables	31.03.2025	31.03.2024
	ESAF Foundation	9.13	-
		9.13	-
Note.12	Short-term loans and advances	31.03.2025	31.03.2024
	Others		
	Secured, considered good	-	-
	Unsecured, considered good	-	3,660.00
	Doubtful	-	-
		-	3,660.00

Note.13	Other Current assets	31.03.2025	31.03.2024
	Purchase Advance		
	Saxena Garment Pvt Ltd.	-	217.60
	Advance to Suppliers		
	New Systems Concrete Cutting & Breaking	42.31	-
	Baidyanath Motors	26.14	-
	Suboth Work Shop	15.10	-
	Mridul Das	6.38	-
	Other Receivables		
	CSR Paid in Advance	962.12	-
	Academic Fee Receivable	972.81	-
	TDS receivable	198.46	197.86
	TCS receivable	19.44	-
	Prepaid Insurance	18.66	-
	Staff Advance	8.25	23.47
	ESAF Health Care Services Pvt. Ltd.	-	62.33
		1,771.69	580.66
Note 14	Revenue from Operation	31.03.2025	31.03.2024
	CSR Fund	68,800.00	63,968.48
	LPS Fees Collection	4,135.35	2,115.90
	LCS Fees Collection	639.53	387.97
	NABARD Fund for Devangapuram Project	235.00	200.00
	Study Center Fees	100.06	-
	Grant received from ESAF Foundation	-	14,010.00
	Fund for Medical Camp	-	80.23
		73,909.94	80,762.78
Note 15	Other Income	31.03.2025	31.03.2024
	Rental Income	593.22	594.92
	Interest On Savings Bank Account	275.75	431.74
	School Bus Fee	272.18	96.20
	Donation	160.00	9.80
	Facilitation Charges-18%	70.08	-
	Pashumitha Fee	42.37	172.16
	Agricultural Income	30.02	-
	Interest On Fixed Deposit	14.63	-
	Income From Scrap Sale	3.20	-
	Interest On Security Deposit(KSED)	1.32	-
	Krushakamitha Fee	-	273.14
	Income From Rubber Slaughtering	-	260.45
	Sponsorship Charge	-	123.22
	Training Fee	-	18.90
		1,492.61	1,979.72
Note 16	Employee Benefit Expenses	31.03.2025	31.03.2024
	Staff welfare expenses	6.70	16.95
	ESI	1.93	5.60
	Honorarium	-	338.39
	PF	-	172.91
	Staff Training Expense	-	128.32
	Staff Insurance	-	127.41
	Festival Allowance Exp	-	93.00
		8.62	882.57
Note 17	Finance Costs	31.03.2025	31.03.2024
	Bank charges	2.55	5.12
		2.55	5.12
Note 18	Administrative and other expenses	31.03.2025	31.03.2024
	Project Expenses	42,347.36	26,497.18
	Receivable Written Off	3,660.00	-
	School Expenses	3,526.36	2,402.21
	College Expenses Lahanti	1,536.11	50.00
	Office Maintenance	109.58	321.80
	Professional Charges	103.57	48.88
	Travelling and conveyance	81.41	471.29
	Payment to Auditors (refer Note (i) below)	70.21	69.47
	Repair & Maintenance	49.11	4.62
	Rates & Taxes	47.67	1.50
	Printing & Stationery	47.55	56.17
	Concession to students	38.35	-
	GST Expense	32.76	-
	Vehicle Expense	13.15	94.25
	Refreshment Expense	9.50	46.87
	Fine & late Fees	7.84	26.86
	Postage & Courier Charges	3.21	11.04
	Round Off	0.01	-0.01
	Electricity Expense	-	124.36
	TDS Receivable Written Off	-	184.05
	Telephone & Internet Expense	-	64.91
	Website Development	-	41.50
	Covid Relief- Expense	-	15.20
	Promotion Expenses	-	5.78
		51,683.66	30,535.53
Note (i)	Particulars	31.03.2025	31.03.2024
	(i) Payments to the auditors comprises		
	As auditors - statutory audit	50,000.00	50,000.00
	For Tax audit	-	-
	For company law matters	-	-
	For management services	-	-
	For other services - Certification	20,210.00	19,470.00
	Reimbursement of expenses	-	-
		70,210.00	69,470.00
For G. ANOOP & ASSOCIATES		For and on behalf of the Board	
Chartered Accountants			
Firm Registration Number :0291025			
G. Anoop		(MEERENA PAUL)	(EMY ACHA PAUL)
Partner		Director	Director
Membership No: 209884		DIN: 02228887	DIN: 07434054
Place : Nagpur			
Date : 21-06-2025			
UDIN:			

M/s. PRACHODHAN DEVELOPMENT SERVICES LIMITED
STATEMENT OF INCOME AND EXPENDITURE FOR THE YEAR ENDED 31ST MARCH, 2025
PLOT NO.631/B/A,KORADI ROAD,MANKAPUR SQUARE,NAGPUR, MAHARASHTRA - 440 030
CIN: U67190MH2008NPL185592

(All amounts are in Thousands of Indian Rupees unless otherwise stated)

Particulars	Note No	31.03.2025	31.03.2024
Income			
Revenue from Operations	14	73,909.94	80,762.78
Other Income	15	1,402.61	1,979.72
Total Income		75,312.55	82,742.50
Expenses			
Employee benefit expenses	16	8.62	882.57
Finance cost	17	2.55	5.12
Depreciation and amortization expenses	8	2,872.92	1,542.57
Adminsitrative and other expenses	18	51,683.66	30,535.53
Total Expenses		54,567.76	32,965.79
Surplus/Deficit before Exceptional and Extraordinary Items		20,744.80	49,776.71
Exceptional Items			
Surplus Before Taxes		20,744.80	49,776.71
Tax expense:			
(1) Current tax			
(2) Deferred tax expense/(income)			
(3) Short provision			
Total Tax Expense		-	-
Surplus/(Deficit) for the year		20,744.80	49,776.71
Basic earnings per share		51.85	124.44
Diluted earning per share		51.85	124.44

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

As per our Audit report of even date attached

For G Anoop & Associates

Chartered Accountants

Firm Registration Number : 029102S

For and on behalf of the Board

G. Anoop

Partner

Membership No: 209804

(MEREENA PAUL)

Director

DIN: 02228087

(EMY ACHA PAUL)

Director

DIN: 07434054

Place : Nagpur

Date : 21-08-2025

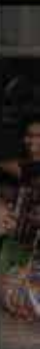
UDIN :

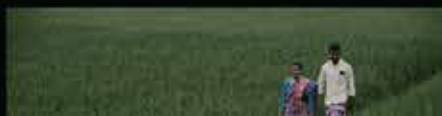
M/s. PRACHODHAN DEVELOPMENT SERVICES LIMITED NOTES TO BALANCE SHEET AS AT 31st MARCH 2025 PLOT NO.631/B/A,KORADI ROAD,MANKAPUR SQUARE,NAGPUR, MAHARASHTRA - 440 030 CIN: U67190MH2008NPL185592				
<i>(All amounts are in Thousands of Indian Rupees unless otherwise stated)</i>				
Note: 3 Share Capital				
Particulars	31-March-2025		31-March-2024	
	Number	`	Number	`
Authorised Shares 5,00,000 Equity shares of Rs 10 each	500	5,000	500	5,000
Issued, subscribed and fully paid-up shares 4,04,436, Equity shares of Rs 10 each	404	4,044	400	4,000
TOTAL	404.44	4,044.36	400.00	4,000.00
a. Reconciliation of the shares outstanding at the beginning and at the end of the reporting period				
Equity shares	31-March-2025		31-March-2024	
	Number	`	Number	`
At the beginning of the period	400.00	4,000.00	400.00	4,000.00
Issued during the period				
Bonus issue				
Preferential allotment	4.44	44.36	-	-
Issued during the period - ESOP				
Outstanding at the end of the period	404.44	4,044.36	400.00	4,000.00
c. Details of shareholders in the company				
Name of Shareholder	31-March-2025		31-March-2024	
	No of shares	% holding in the class	No of shares	% holding in the class
Equity shares with voting rights				
Mareena Paul	1241	0.31%		
George K John	5000	1.24%	5000	1.25%
George Thomas	5000	1.24%	5000	1.25%
Paul Thomas	23195	5.74%	20000	5.00%
Mr. Samu Thomas John	10000	2.47%	10000	2.50%
Alok Thomas Paul	10000	2.47%	10000	2.50%
Grampro Business Services Pvt Ltd	100000	24.73%	100000	25.00%
Grampro Distribution Services Pvt Ltd	100000	24.73%	100000	25.00%
JRK Marketing Pvt Ltd	150000	37.09%	150000	37.50%
TOTAL	-	100.00%	-	100.00%
As per records of the company, including its register of shareholders/ members and other declarations received from shareholders regarding beneficial interest, the above shareholding represent both legal and beneficial ownership of shares.				



"Education is the most powerful weapon which you
can use to change the world."
Nelson Mandela

We gratefully acknowledge our donors and partners
whose steadfast support makes this work possible.
Your investment in education and entrepreneurship is
enabling rural communities to build resilient livelihoods
and shape their own futures.







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