

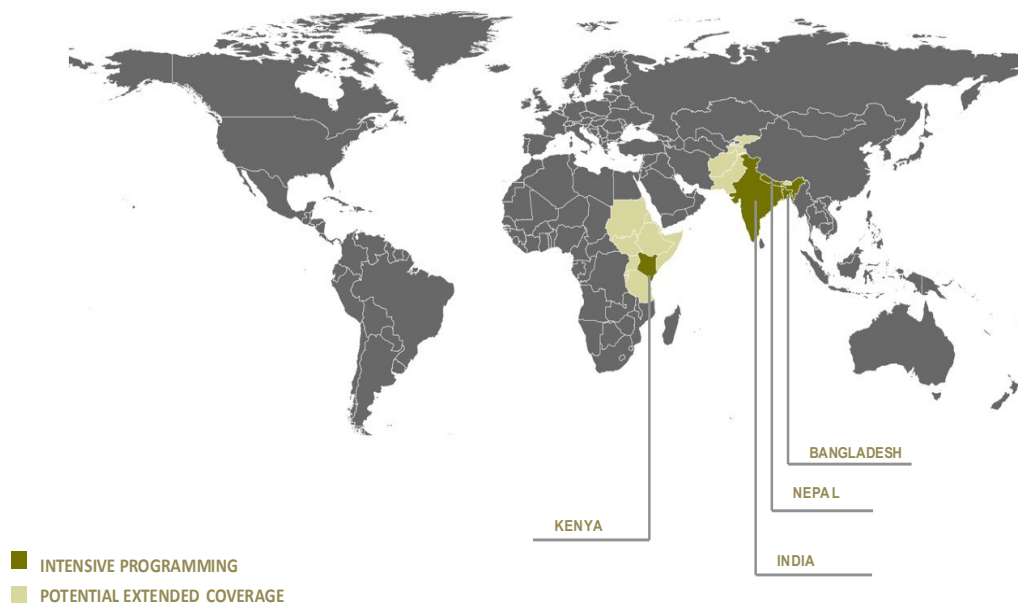
## INTRODUCTION

We are delighted to share with you our Annual Report 2023-24!

Pragya UK is dedicated to tackling poverty and inequality challenges in South Asia and East Africa. Supporting multiple UN Sustainable Development Goals, we undertake granular research and design, deliver, evaluate, and carry out groundbreaking bespoke socioeconomic development programmes. What ties our diverse portfolio together is our unflinching resolve to addressing the marginalisation of the Global South’s most resource-poor, remote, and deprived communities, those typically left behind as nations develop and prosper over time.

**Our Vision** is one of marginalised communities living dignified lives free from poverty and injustice, fully enjoying the benefits of development in a manner harmonious with cultural heritage and the environment.

**Our Mission** is to enable grassroots sustainable development for the poorest, most neglected communities in remote and marginal societies, in a way that preserves and promotes local cultures and fragile ecosystems.



**Our thematic focus** areas are:

- Inequality and multi-dimensional poverty, jobless growth, festering neglect of underserved and spatially marginalised groups
- Persisting inequality for women and other vulnerable groups
- Climate change, biodiversity loss, natural hazards, resource stress and the energy deficit
- Governance and institutional challenges, protracted conflicts and disenfranchised groups

*Pragya’s community-centred holistic approach and track record of delivering sustainable impact have received several recognitions and awards: the Whitley Gold Award for Nature Conservation (2000), an Energy Globe Award (2005), a STARS Impact Award (2010), USAID’s All Children Reading - Grand Challenge for Development Award (2012), a Top 20 Innovation in Risk Award (2015), and an ICT for Mountain Development Award (2016). Pragya holds Special Consultative Status with the UN ECOSOC.*

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## **STRATEGIC INITIATIVES:**

### **PRAGYA in 2023-24 focussed on:**

*Technology for Development and for connecting remote communities:* Pragma has developed a platform for connecting informal labour across seven countries that is available in both android and ios platform. In the sphere of Disaster Management Pragma has developed an App that connects citizens with the State agencies during pre, during and post phases of a disaster event. For income enhancement in the farm sector, Pragma has reinforced the existing App on crop advisory and market linkages with information on weather, crop diseases, impact of changing climate and the market data.

*Climate change and intersectionalities:* Pragma put in its efforts on the intersection of vulnerability of all kinds and the impacts of climate change. Our current strategic plan focusses in particular on vulnerable groups and responses to climate change across different geographies including the high altitudes of Indian Himalayas, and the ASALs of Kenya. Women, smallholder farmers and fisherfolk, pastoralists, informal workers, are among some of the most vulnerable groups in these geographies that are being assisted to adapt to climate change.

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## **OUR PROGRAMMES IN 2023-24 INCLUDED:**

### **Promoting medicinal and aromatic plants (MAPs) cultivation and conservation in Kenya**

To improve family income, curb uncontrolled foraging, and conserve biodiversity, we have continued to support the intercropping of MAPs among small farm holders around Kakamega Forest, strengthen the partnership with ethical traders and the Forest Department of Kenya.

### **Building grassroots capacity in Kenya's arid and semi-arid lands (ASALs)**

In Kenya's ASALs, Pragma established two new educational resource centres in Samburu County, which aim to improve educational outcomes in underserved areas. Pragma is also working directly with pastoral groups to improve water resource management, as the region is uniquely threatened by increasing droughts due to climate change.

### **Enabling resilience for remote and vulnerable mountain communities in Nepal**

While continuing to scale our WASH programme for underserved mountain villages, we have further expanded our programme to prevent gender-based violence (GBV) and the trafficking of women and girls in rural Nepal.

### **Global Labor Program: An Innovative Platform for Organising Marginalised Workers in Asia**

2023-24 saw the completion of the first two years of Pragma's initiative to mobilise regional networks of informal workers in Nepal and Bangladesh, which will run through to 2026. The work is part of a broader, multi-partner programme to enable more effective, coordinated organisation of marginalised and informal labour across south and southeast Asia.

### **Scaling DMS-Himalaya**

Building on research that began in 2012, as well as programme design and development supported by ELRHA's Human Innovation Fund, Pragma's pioneering citizen-led disaster management system has now been trialled across India's western, central, and eastern Himalayan regions.

## INTERVENTION AREAS



In India, Pragma’s work is spread across 8 states in its northern, western and eastern regions. In the north, we work in the Himalayan regions, focusing on disaster management, empowering isolated communities for improved disaster resilience and coordination with disaster management authorities. We also enable farming communities to embrace climate-adapted agriculture for enhanced food security and nutrition. To the west, our work with impoverished ethnic minority communities in Rajasthan, with initiatives designed around women’s empowerment and access to education. In the east, our focus is on climate-smart agriculture, prevention of GBV, and disaster management.



In Nepal, we work in Sindhupalchok, Dhading, and Dhanusha districts. We deliver WASH solutions and enabling communities to avail safe drinking water and sanitation facilities. Our livelihoods work enables uptake of alternative vocations for rapid income generation and sustainable microenterprise development, and we support rural youth with vocational awareness and training. Since the target districts are hotspots for GBV and human trafficking, we provide vocational training and safe migration towards the prevention of GBV and trafficking. Pragma’s contributions to the Global Labor Program initiative has begun to work with informal workers in Nepal.



In Bangladesh, we work in Dhaka, Khulna and Sirajganj districts. Pragma focuses on supporting extremely poor and marginalised communities living in *Chars* – river islands with unstable land subject to recurrent flooding and which lack essential services. We focus on waterborne diseases, groundwater contaminated with arsenic, and overall inadequate WASH facilities. Pragma is also engaged in local capacity building for disaster risk reduction linked with incessant flooding. With our Global Labor Program, we are working with informal workers in Bangladesh on safety, social security and ethical labour practices.



In Kenya, we address the socioeconomic challenges specific to nomadic and semi-nomadic pastoralist groups impacted by climate change, geographic isolation, and marginalisation. This includes enhancing access to quality education, facilitating locally appropriate WASH as well as livelihoods and community health solutions. In western Kenya, we work with communities in Kakamega, Nandi, and Vihiga counties, where widespread poverty places unsustainable pressure on the Kakamega rainforest. We empower communities to conserve biodiversity whilst simultaneously supporting smallholders to undertake intercropping of high-value medicinal plants.

### LIVELIHOODS, FOOD SECURITY, AND BIODIVERSITY CONSERVATION

#### GROWING MEDICINAL AND AROMATIC PLANTS (MAPS) IN KAKAMEGA, NANDI AND VIHIGA COUNTIES OF KENYA

To alleviate poverty and promote environmental stewardship among local communities, Pragya has been running a highly successful programme in Kakamega, Nandi, and Vihiga counties. A biodiversity hotspot and Kenya's last remaining rainforest, the area is home to a variety of unique, often endemic, plant species, many of which are increasingly in demand as markets for MAP-based products grow in Kenya and internationally. Through increased incomes, disaster resilience is increased during times of hardship such as drought and flooding. Requiring little space, MAPs is cultivated even in areas with low soil quality, otherwise unused by agricultural production. MAP species typically improve soil quality in multiple ways, are relatively resilient and stress-tolerant, and are less dependent on chemical control agents. In turn, the propagation of in-demand species via sustainable cultivation by smallholders and community nurseries increases often threatened plant populations and reduces incentives to harvest them in the wild, an unsustainable practice that has detrimental effects to forest ecosystems.



The project aligns with the Kenya's [National Climate Change Action Plan \(NCCAP\) 2023-2027](#) and [Vision 2030](#), promoting smallholder specialisation and supporting agri-business cooperatives in a unique and growing sector. [The global market for medicinal and aromatic plants](#) (MAPs) grew from US \$2.4bn in 1996 to US \$6.2bn in 2013, and it is estimated to reach US \$5trillion by 2050), reflecting a diverse demand for MAP-based products spanning food and cooking herbs, herbal remedies, insecticides, personal and household hygiene products, perfumes, dyes and cosmetics. Many developing countries and regions are uniquely poised to capitalise on this demand due to the industry's relatively low barriers to entry, and the potential for novel product development from rare or endemic flora as well as from existing ethnobotanic traditions. In Kenya, exports in MAPs grew by more than 6% from 2017 to 2018. Economic benefits from MAPs in Kakamega forest area in terms of direct use value has reached about US \$5.19 million/year.

In the year 2023-24, the project reached out to 262 farmers in 72 villages of these three counties. It ran 3 nurseries, one in each county, and four collectives of MAPs growers diversifying their livelihoods and improving capacity for long-term income. Collectives helped transfer Pragya's knowledge-sharing role to communities, anchored capacity building and worked closely with ethical traders to bargain better prices for their produce. Engaged farmers were supplied with MAP seedlings/saplings and assisted to initiate MAP cultivation on their farms. They received regular monitoring and support including visual inspections of plantations, along with guidance on seed sowing, cutting, grafting, and layering; soil management practices, including soil preparation, fertilisation, and irrigation; and knowledge of plant diseases and pests and organic measures for their management. During the current reporting period, the 120 smallholder farmers aged between 20 to 60 across Kakamega, Vihiga, and Nandi were selected for cultivation training based on their economic conditions, interest in MAP cultivation and farming experience. The trainings covered cultivation, pest management, irrigation, nursery raising, storage, processing, and marketing for Aloe vera, *Mondia whitei*, and *Occimum kilimandscharicum*. The cultivation of these plants was expanded, along with the addition of new species like *Vitex keniensis*, *Pinus* spp., *Croton megalocarpus*, and *Tectona grandis* for

plantation in the CPAs. Detailed cultivation protocols developed by Pragya were distributed to farmers, facilitating them for successful MAP cultivation.

Four Buyer-Seller meetings were held with three in person meetings in Kakamega, Vihiga, and Nandi and one online, to ensure that the regional and national ethical buyers from outside the three counties could connect with farmer representatives. Discussions included quality standards, value addition, buy-back agreements, market trends, and pricing to reinforce sustainable market practices for MAP cultivation.

We held four training sessions on cooperative enterprise and value chain addition. Farmers were capacitated on post-harvest handling, processing methods, packaging, labelling, quality control, and market access strategies. Expertise from the West Kenya Herbal Traders Association (WEKHTA) and other experts were leveraged to provide insights into harvesting, cleaning, and drying of MAP species, emphasising best practices for preserving product quality and enhancing shelf life for preserving active ingredients of medicinal values. The cooperative enterprise training focused on establishing collective marketing strategies for building collaborations amongst farmers, negotiating deals with buyers, and ensuring fair pricing for the MAP produce.

During the previous reporting period, over 2000 people were reached through awareness campaigns in the three counties, focusing on MAP conservation, ecological roles, economic value, threats like deforestation, and conservation methods. These initial cohort facilitated cascading of information within communities by highlighting the importance of MAP species. This was instrumental in attracting new farmers and fostering collaboration between local communities, herbalists, and forest guards. The established Community Conservation Groups (CCGs) actively monitored biodiversity in Community Protected Areas (CPAs), leading to tangible conservation successes including reduced illegal logging for charcoal and wild harvesting, decreased resource theft and initiatives for reforestation and waste management education.

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### **THE OUTCOMES AS OF MARCH 2024:**

- Over 200 people have been reached through awareness campaigns this year.
- Following the increased capacity of MAP cultivation, 3 new MAP nurseries have been established.
- 4 additional MAP species were selected for cultivation based on market demand and ecological suitability. Extensive research was conducted to shortlist these species from a catalogue of 38 native Kenyan MAP species, considering yield, community feedback, seed availability, and marketability, in addition to the initial 3 species. These are: *Aspilia pluriseta*, *Rotheca myricoides*, *Sesbania sesban* and *Piper capense*.
- 3 CCGs had been constituted and assigned to monitor newly designated Community Conservation Areas (CCA). These were supported in delivering activities to maintain and improve the areas, including: slushing, pruning, thinning, and maintenance of fences within the protected areas; tree plantation drives that have planted over 1000 saplings to date; and discussions with local authorities for collaborations regarding enforcement of regulations and measures to address violations of forest guidelines.
- Although not yet officially registered as cooperatives due to the legislative delay from the government, the collectives have actively participated in training sessions on cooperative formation, leadership, governance, business planning, marketing, and legal procedures. The training methodology included theoretical knowledge, practical exercises, and reflective techniques to enhance skills and understanding. Despite the registration delay, there is a growing membership interest, and the cooperatives are poised to commence operations upon official approval, with ongoing support from Pragya to facilitate their progress and market linkages.
- In addition to the 1800 people reached out till the previous year, 200 individuals were reached out through campaigns for MAP species conservation and environmental enhancement, ensuring that this information permeates deeply within the communities and continues to circulate widely. The campaigns were run around

MAPs cultivation and sustainable development to offset climatic degradation, conserve biodiversity, and to improve income.

- Conservation awareness campaigns have successfully brought down uncontrolled foraging of MAPs and reduced illegal logging for charcoal burning. Certain species which were previously rare such as *Bouteloua gracilis* (Blu Grama) and *Sporobolus heterolepis* (Prairie Drop Seed) have notably expanded following our intervention.
- The collaboration between the community and the Kenyan Forest Department has been further strengthened, resulting in improved monitoring and prevention of illegal activities such as unauthorised tree cutting and wildlife poaching.
- Community-led plantation drives were conducted regularly across Kakamega, Nandi, and Vihiga, resulting in the planting of more than 1000 saplings during this year.

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## THE WAY AHEAD:

Pragya looks to intensify its MAPs programme in Kenya and simultaneously expand it to the neighbouring Arusha and Mara regions of Tanzania.

## HEALTH, SAFE WATER, AND SANITATION

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### SAFE WATER AND SANITATION FOR MARGINALISED MOUNTAIN COMMUNITIES IN NEPAL

- 10.8 million people in Nepal do not have access to improved sanitation, and 3.5 million do not have access to basic water services.
- 71% of all water sources and 91% of those used by the poorest quintile are contaminated with *Escherichia coli* bacteria.
- Open defecation is still practiced by 16% of the population. ([Water and Sanitation \(WASH\) | UNICEF Nepal](#))
- Some 40 children die each day from diarrhea and the disease also weakens thousands of others. Damaged or missing school toilets also causes stress among schoolchildren, especially girl children, resulting in poor performance and absenteeism.

Sindhupalchok, a district in central Nepal, faces significant challenges in water, sanitation, and hygiene (WASH) infrastructure and services. The district, largely rural and mountainous, was heavily affected by the 2015 earthquake, which destroyed numerous water sources and sanitation facilities, leaving many communities with limited access to safe drinking water. In 2018, Pragya conducted an in-depth needs assessment in Sindhupalchok, revealing that 52% of Sindhupalchok residents lack access to clean water. Natural disasters, difficult terrain, and remote settlements continue to hinder progress in building resilient WASH infrastructure, often resulting in dependence on contaminated water sources and limited sanitation facilities. The lack of adequate WASH facilities in Sindhupalchok has led to widespread issues of waterborne diseases, with communities frequently facing outbreaks of diarrhoea and other preventable illnesses. Poor sanitation practices, often due to insufficient latrines and low hygiene awareness, exacerbate these health risks, especially among children and vulnerable populations. Additionally, with many residents relying on agriculture, inadequate water and sanitation also impact food security and livelihoods.

In April 2015, Nepal was hit by a devastating earthquake which killed thousands of people and caused widespread destruction of homes and damage to key buildings and infrastructure critical to the functioning of society, including health, education and WASH infrastructure. Severe poverty and marginalisation in Nepal's remote rural communities has lasting impacts; many household and community WASH resources remain unusable, increasing

open defecation, contamination of water sources, and subsequent waterborne disease transmission in communities with the least resilience and poor access to healthcare. This can prove fatal, especially for the most vulnerable community members. Prevailing health risks are magnified by the district's remoteness, inadequate infrastructure, low population density, and social discrimination, particularly against lower-caste groups. Women and children are disproportionately affected by these challenges. Children often suffer from weakened immune systems, stunted growth, and increased morbidity rates, while unsafe water, poor sanitation, and inadequate hand hygiene are recognised as one of the top ten risk factors contributing to mortality among women aged 15-49, particularly those who are pregnant.

Pragya has been running rehabilitation and resilience programmes across Sindhupalchok, Kavrepalanchok, Nuwakot, and Dhading districts for several years now. As part of our holistic development efforts across the region, we have constructed toilets and installed safe water facilities in schools and for community groups, with a focus on those that lacked safe and sanitary facilities or had them destroyed by the 2015 earthquake. Pragya actively educates residents on hygiene and preventive healthcare, as well as providing training in proper use and maintenance of WASH facilities. Additionally, we promote community advocacy with local governments for improved WASH facilities.

Community engagement, increased linkages with the local government, joint infrastructure planning, as well as community collaboration, research and consultation on the importance of culturally sensitive approaches in promoting hygiene practices are the hallmarks of our intervention.

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## **THE OUTCOMES AS OF MARCH 2024:**

In 2023-24, with the combined support of the Southall Trust, the James Tudor Foundation, the Hasluck Charitable Trust, and the Oakdale Trust, Pragya's interventions benefitted over 3000 individuals. The outcomes of this work include:

- Learning from previous projects has highlighted the significant health issues associated with poor menstrual hygiene. In these regions, women often face menstrual health challenges such as UTIs, RTIs, and skin irritations due to improper hygiene practices or vaginal infections during menstruation. The culturally sensitive modules would facilitate the acceptance and adoption of menstrual hygiene practices.
- Identification of 225 below-poverty-line and marginalised households lacking access to safe drinking water and toilets.
- Maximum uptake was ensured with stakeholder and community collaboration. Consensually arrived strategic positioning of community toilets serves multiple households, instead of individual houses.
- Installation of 3 water harvesting, storage and filtration systems, benefiting 120 households (approximately 600 individuals) in the selected locations (Sirangaon, Gelphe, and Gairigaon). Post-construction, 74% reported increased water quantity and 63% reported improved water quality. The constructed facilities are within 100 meters for 41% of households and 100-500 meters for 30%, with 53% using them several times a week and 45% daily. Among the 51 households sampled, 88% reported a significant reduction in waterborne diseases, especially diarrhoea and cholera in children.
- Construction of 3 community toilets with separate male and female blocks in (Kubinde Chhap, Thakurigaon, and Gairigaon) benefiting 105 households & about 525 individuals.
- Formation of 3 Water & Sanitation Committees (WSCs) in all five villages, each with 10 community members, managing facilities and advocating for improved water and sanitation governance. Three awareness sessions with marginalised households (approximately 635 individuals) covered hygiene, sanitation practices, and menstrual hygiene, all transmitted in culturally sensitive local manners.

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## THE WAY AHEAD:

At the time of preparing this report, it is predicted that the monsoon season of 2024 will bring unprecedented rainfall, triggering floods that can further obliterate infrastructure and severely disrupt essential services. This may exacerbate the district's vulnerabilities, especially considering the already fragile state of its WASH systems, coupled with insufficient hygiene education. The region's topography and high poverty levels, compounded by the accelerating impacts of climate change, make the need for resilient WASH infrastructure more critical than ever. In light of these increasing vulnerabilities, Pragma will continue to promote disaster resilient infrastructure while addressing the social conditions which lead to poor sanitation, and disease outbreak.

## EMPOWERING WOMEN AND MINORITIES; PREVENTION OF TRAFFICKING OF WOMEN AND GIRLS IN RURAL NEPAL

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### VOCATIONAL SKILLS BUILDING AND SAFE ECONOMIC MIGRATION FOR DISADVANTAGED GIRLS IN RURAL NEPAL

Deep-rooted poverty aggravated by the pandemic, along with increasing impact from climate change in the Himalayan region, have aggravated Nepalese women's vulnerability to trafficking. Traffickers exploit poverty, lack of local employment opportunities, and misinformation regarding migration and job prospects and lure women and girls with false promises. Once taken from their homes, they are forced into a range of unfair labour practices, including factories and domestic settings, begging, the adult entertainment industry, and prostitution. Sindhupalchok district, where Pragma has now developed significant local anchorage, is notorious as a target region for human traffickers. Whilst migrating, victims are involuntarily abducted into lives of exploitation, debt bondage, and forced labour, and often suffer years of physical and psychological violence and abuse, with little recourse to return.

Vocational skills training to improve opportunities locally along with safe and legal economic migration are recognised as proven approaches to improve outcomes for migrant workers ([Nepal Labour Migration Report 2022](#)). For particularly at-risk groups such as women and girls in remote and rural areas, our initiatives extend essential know-how, provide nationally recognised vocational certifications, and build grassroots capacity in under-served and isolated communities with scarce resources.

Pragma's project aims to enhance capacity among rural female youth through certified vocational training, occupational guidance and facilitation, and by providing safe migration training to them. This report details the project's first year progress, highlighting key achievements to date. In 2023-24, with support from the Souter Charitable Trust and the Allan and Nesta Ferguson Charitable Trust, Pragma initiated this three-year programme to increase resistance to trafficking by addressing the underlying economic conditions which lead women to migrate, whilst reducing their vulnerabilities to kidnapping. Over 3 years, young females are to receive training on safe migration, vocational facilitation and mentoring.

The expected outcomes for the beneficiaries include:

- Skill building
- Enhancement of life skills for safe migration
- Access to vocational facilitation and mentoring/counselling

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## THE OUTCOMES AS OF MARCH 2024:

- A series of discussions were held with relevant institutions, including partner agency Janahit, the Chautara Municipality District Administration Office, and 2 local NGOs (Sakti Samuha and SPAN) to ascertain the specific requirement of vocational trainings in IT/ITES and retail/sales.
- Meetings were also held with CTEVT affiliated training institutes in the district for course design and delivery. These meetings generated awareness about the project.
- Chautara being the central location of Sindhupalchowk with schools and colleges, market, and business centres around, was decided as the location of the Vocational Facilitation Centre.



*Awareness Event at Ghalegaun Village*

- A Vocational Facilitation Helpline was setup to provide guidance to the rural female youth on skill building, employment opportunities and safe migration. The Guideline has been developed and personnel to anchor the Helpline have been trained. Promotional collaterals are also being designed for the Centre and the Helpline.
- 3 awareness events in 3 separate villages shared information on the upcoming courses and their benefits for adolescent girls and young women in terms of employment, economic independence and stability, support for families, and freedom from risks of GBV. Each awareness event had a minimum of 15 adolescent girls and young women from the village, apart from the parents/guardians of each. The awareness events were instrumental in the process of identifying prospective trainees for IT/ITES and sessions on life skills, safe migration and legal awareness.
- A survey was conducted on household income, income generation capacity and existing levels of life skills such as digital literacy, financial literacy and legal awareness and qualitative data such as awareness of trafficking and sense of livelihood security. 30 women and girls from Below Poverty Line (BPL) families were chosen: 37% were in the range of 18-19 years, while the rest were of 20-25 years.

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## THE WAY AHEAD:

The 2nd and 3rd year of the programme will see delivery of courses and certification of trainees: Faculty and trainers from the network institutes will deliver the courses on (i) IT/ITES sector and (ii) Retail/Sales sectors. Pragya will coordinate and manage the course quality, overseeing regular delivery and adherence to the modules, across the classroom and on-the-job trainings for effective learning by the trainees. The network institutes will ensure rigorous assessments of the trainees – both interim and final – to determine their learning achievements and award certification upon successful completion of the course, involving scoring of classroom performance.

The Vocational Facilitation Centre (VFC) would also carry out periodic sessions on soft skills, digital literacy, and financial literacy where the trainees and other local youth can develop essential broad range skills to help them on their career path. Periodic sessions would also be conducted on organisational readiness of trainees, which will provide inputs on legal provisions for employees related to wage, fair treatment, safety, legal safeguards, and complaint mechanisms in various occupational sectors. The VFC will expand and consolidate its comprehensive database of available institutions for protection, rescue, and rehabilitation (including lawyers, police, health centres, shelters, protection cluster members, and other relevant government departments and local CSOs). The ‘Safety for Women’ awareness kit, alongside the database and referral networks of institutions for protection, rescue, and rehabilitation (spanning lawyers, police, health centres, shelters, Protection Cluster members, and other relevant

government departments, and local CSOs), would provide a vetted reference point for communities to secure safe and dignified employment.

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## GLOBAL LABOR PROGRAMME: ORGANISING WORKERS RENDERED INFORMAL AND MARGINALISED IN ASIA



With over 2 billion people working in the informal economy, which is about 60% of the world's employed population, informality has emerged as the defining characteristic of labour markets in the world today. Marginalised informal workers in Asia face several challenges including barriers to organising and building spaces for negotiations and bargaining, vulnerable working conditions, shrinking social security provisions, growing inequality and exclusion, and intensifying precarity of women workers.

In late 2021-22, Pragya began on a collective journey undertaken by several consortium partners seeking to build a platform to organise marginalised workers across 7 countries in South and Southeast Asia. Pragya is delivering the programme's Nepal and Bangladesh components.

The overall objective of the project is to promote new and innovative modes of organising for informal workers to enhance their agency and effective bargaining, regional solidarity and inclusion, and visibility of workers' causes in the public sphere, while overcoming the impediments to democratic spaces in their environments.

Specific objectives include the development of a regional platform for workers and/or their organisations in a participatory, 'bottom-up' process, comprising technological/virtual and on-the-ground networking, and participatory action research and evidence generation on alternative modes of organising, and their respective benefits in terms of agency, participation and access to rights.

We are in the third year of a 5-year intervention, focusing on the following thematic points:

- Marginalised workers' agency: The programme is informed by the principle that marginalised workers are not passive 'victims' but possess the 'agency' to organise, amplify their concerns, and peacefully lead a process of change that ensures dignity and justice to all the working men and women.
- Innovation to build collective grassroots power: Through grassroots applied research, the project seeks to create innovative means of organising that can help workers overcome structural hurdles resulting in reduced space for dialogue and negotiation and enable them to respond to challenges associated with informal work, as well as the 'gig economy.'
- A tech-enabled, grassroots platform to organise and negotiate: The project has created a sharing platform – comprising virtual as well as offline components – connecting workers from multiple sectors with a large informal worker base in each country, and at the regional level. The platform anchor and propel solidarity and a process of 'shared learning' around effective influencing and bargaining. The applied research helps in collection of valuable data and evidence to be fed back to grassroots bodies in the form of active tools for learning and capacity building.

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## THE OUTCOMES AS OF MARCH 2024:

- **Research and Training:** Pragma facilitated meetings in Dhaka with labour institutes, informal workers from various sectors, and grassroots organisations. Country level researchers were identified, organised, trained, and embedded with local resource organisations. The researchers at Grassroots Resource Organisations (GROs) were taken through a refresher training on social research methodologies, followed by a PAR (Participative Action Research) overview, and an opportunity to discuss ethical research considerations. Follow up virtual meetings were held to discuss issues relating to organisation of stakeholders, and to learn from each other how to build trust and relationships with informal worker groups.
- **Workers' Mobilisation:** A total of 32,302 informal workers (IWs) – 17,531 in Bangladesh and 14,771 in Nepal - have now been mobilised through meetings and outreach sessions. 45.64% of them are women. They represent informal workers from a range of sectors including Agricultural, Gig & Delivery, Fisheries, and Tourism. Additional small IW groups have been identified and federated into larger collectives. Currently, there are a total of 143 (BD:50; NP:93) smaller groups of informal workers federated into 19 (BD:11, NP:8) larger collectives with a total membership of 20,764 (NP: 6450, BD: 14314) informal workers, with 4284 IWs added in the reporting period.
- **Design and Operation of Platform:** Using participatory approach, modules relating to legal education, support, helplines, and rights were developed for the platform. Content has been compiled for topics of Safe Motherhood and Reproductive Health Rights Act, 2018 of Nepal and the Bangladesh National MR service guidelines, and on how to file complaints in labour courts, and other related topics.
- **Development of the platform web-portal:** The CONNECT app was tested and updated to link with existing networks and forums. This included a rolling out of the user web portal and creating a user interface that is easier to use. Additionally, a video conference capability was added to the CONNECT app by Pragma's Technology Special Focus Team, to allow online workers to meet more easily. The instant impact is seen in several NGOs and CSOs reaching out for collaboration.
- **Initiation and handholding of platform:** Coordinators for South Asia were also provided a Booster training on Platform to ably promote the usage of the platform among the workers. This has encouraged door-to-door mobilisation of IWs. IWs received training on leadership, listening to other IWs issues, and to determine strategies for approaching their representative power centres. Leaders were encouraged to promote discussion in their groups, and to elicit different viewpoints, as part of a participatory methodology. 150 IWs across SA were successful in voicing the concerns to their respective employers through 18 meetings during the period, because of the intensive interactions and the motivation provided by the dedicated coordinator teams.
- **Platform participation and services:** Significant orientation sessions have seen IWs grasp app fundamentals. At the time of reporting, 18,482 (BD:9,869; NP: 8,613) IWs have been registered on the platform. Content (including audio/visual) has been designed which aligns strongly with sectoral requirements, on issues elicited from workers, which included leadership, resisting backlash, resource mobilisation, feminist realities, bargaining, safe migration, micro credit, helpline numbers, types of bank accounts, and social protection schemes. The aim is to provide up-to-date knowledge and skills that enable worker-led effective organising, bargaining and advocacy initiatives on the ground. Content has addressed issues including gender equality, equal pay for equal work, as well as stories on how to find safe employment during migration. 18 Psychosocial Counsellors (12 BD; 6 NP) and 5 Legal Advisors (2 BD; 6 NP) have been identified and enlisted in the Resource Directory. On a monthly basis, the mentors and coordinator teams finalise slots for the workers wanting one-on-one counselling with the service providers available. Additionally, several



Psychosocial Service camps for sharing the psychological health related issues being suffered by them stemming from their poor working and living conditions have been conducted in Bangladesh.

- **Facilitating, Sharing, and Bargaining:** Significant progress has been made towards the overall outcomes of the programme. A total of 261 IWs (NP: 108; BD: 153) participated in workshop discussion on 'Low and Unstable Wages' in their sector and how various issues related to compliance, lack of legal protection and safe spaces affect them. Additionally, 14 (BD:9; NP:5) district level institutions have confirmed involvement for wage bargaining.

Groups are approaching relevant local government power centres with their issues, like, lack of sanitation & hygiene, gender pay gap, subsidised loans for agricultural work, and health hazards for workers in the fisheries sector. The representatives of relevant power centres have begun to respond with a promise to resolve their concerns.

Since the inception of the project, 60 Industry Associations (BD 37; NP 23) and 67 enabling institutions (BD 43; NP 24) have been identified in the target sectors of respective countries. These institutions assist group leaders and mentors for establishing contacts with decision makers in power centres.

- **Evidence Sharing and Knowledge Development:** PAR found workers gradually organizing more often for better wages, payment for treatment of injuries during working hours, availability of sanitation and safety gears at the workplace. Garment workers were found organising for better HR policies which are friendly for aged workers. Agriculture workers have begun organising for payment of wages for overtime and rights of contractual/irregular workers.

Agriculture workers are also recorded approaching their elected representatives at the local level for safe working conditions, resolutions for health problems for those in fishing, increase in wages and lack of subsidized loans and quality seeds during the sowing season.



- **Seeds for scaling:** Pragya has produced brief periodic studies on specific worker issues, like organising and negotiating, visibility and solidarity. These studies will be brought out in the form of articles that are written in an accessible style such that they are perused by a wide range of readers and thereby have a wide outreach.

## THE WAY AHEAD:

Continuing with the idea of setting up a Knowledge Hub on the issue, Pragya has prepared an audience profile, providing an overview of users and their potential requirements for research repositories, data and policy briefs on informal workers. This includes representatives from academia, think tanks CSO, labour experts, trade union leaders, officials from the Labor Ministry, Labor Rights activists, lawyers, journalists, health experts, donors, and development workers. The Knowledge Hub website and the Content Management System (CMS) have been developed and are being tested.

## PRAGYA UK: GLOBAL NETWORK AND PARTNER ORGANISATIONS

Pragya UK is part of a network of locally registered Pragya organisations around the world with a common purpose and vision. The UK branch of Pragya is primarily a fundraising, communications, project development and management function. To implement our programmes, we work in partnership with our global sister organisations

and other carefully vetted third party NGOs. This set-up ensures our work is delivered by staff with a depth of knowledge and experience concerning the local context, whilst contributing to local labour markets.

In India, Pragya UK delivers its projects in partnership with Pragya India; founded in 1995, Pragya India is headquartered in Gurugram and operates across western, northern and eastern India via an extensive network of field offices. Pragya India has a substantial research and advocacy function and delivers a wide variety of projects across the full breadth of Pragya programme areas.

Pragya UK has worked with Pragya in Nepal since 2006; based in Kathmandu, they coordinate the delivery of projects across rural districts, harnessing the highly localised expertise of NGOs situated in the vicinity of project sites. In Nepal our focus has been on WASH, vocational skill building and safe migration, GBV and human trafficking.

Pragya UK began delivering projects in Bangladesh in 2018. We work in partnership with in-country NGOs to improve the desperate situation of river island communities facing multiple severe challenges. Following research and pilot work in 2018-19, Pragya secured grant funding in 2019-20 to launch its Bangladesh programmes, beginning with WASH interventions but with wider programming also planned across disaster management, livelihoods, prevention of trafficking and violence against women, and education.

In East Africa, Pragya UK works with Pragya Kenya, an NGO founded in 2011 and based in Nairobi. It delivers projects in tandem with selected local NGOs in Kakamega, Nandi, and Vihiga counties in western Kenya, as well as in the northern Arid and Semi-Arid counties. Pragya Kenya are adept in conducting research and development interventions encompassing water and sanitation, agriculture and livelihoods, biodiversity conservation, healthcare, education, and inter-community conflict.

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## **THE WAY AHEAD:**

Pragya UK is well-positioned to intensify its ongoing programmes in South Asia and East Africa. Enhanced efforts will go in scaling its interventions, both wide and deep.



Thank you to all our supporters, stakeholders and staff invested in Pragya's mission without whose generosity and commitment our vital work would not be possible.

**PRAGYA**

*Development without Destruction  
Empowerment for Enabling Choices*

**FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2024**

**REFERENCE AND ADMINISTRATIVE DETAILS**

<b>Company number</b>	N.A.
<b>Charity number</b>	1082476
<b>Registered office</b>	The Foundry 17 Oval Way London SE11 5RR
<b>Trustees</b>	Gargi Banerji - Chairperson Arasan Aruliah Pratap Rughani
<b>Bankers</b>	HSBC 176 Camden High Street London NW1 8QL
<b>Solicitors</b>	N.A.

**C O N T E N T S**

<b>Report of the trustees</b>	4 - 7
<b>Report of the independent examiner</b>	8
<b>Statement of financial activities</b>	9
<b>Balance sheet</b>	10
<b>Notes to the financial statements</b>	11-14

## **TRUSTEES' REPORT**

### **INTRODUCTION**

The Trustees are pleased to present their Report and financial statements for the year ended 31 March 2024.

Reference and administrative information are set out on page 2 and forms part of this report. The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities.

### **STATUS AND GOVERNING DOCUMENT**

PRAGYA was registered as a charity on 20<sup>th</sup> October 2000.

#### **Charitable Objects**

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The objects of the charity are:

- i. to stimulate development in vulnerable and neglected communities, particularly in mountain systems and other ecologically fragile areas, enabling and empowering them through the use of appropriate technologies, traditional knowledge and indigenous solutions.
- ii. to encourage improved natural resource management, and conservation and sustainable utilisation of the natural and cultural heritage in sensitive ecosystems and communities;
- iii. to institute alternative, sustainable development forms in mountain systems and other ecologically fragile and pristine areas, through development action and policy change;
- iv. to conduct research in the development sciences with special reference to the target areas and groups (as above), develop appropriate models/products/tools/techniques, and document, publish and exchange the learnings acquired;
- v. to raise funds to support activities towards meeting the above objectives of the Charity.

### **TRUSTEES**

Trustees serving during the year and up to the date of this report were as follows:

Mr. Arasan Aruliah  
4, Middleton Grove  
London N7 9LU

Ms. Gargi Banerji - Chair  
102, Tower 4, The Palms, Sector 30  
Gurgaon - 122001, India

Mr. Pratap Rughani  
22, Sugar Loaf Walk  
Bethnal Green  
London E2 OJQ

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

The Trustee Board meets two times a year.

### **Internal Control, Management and Risk Review**

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Governance activities include maintaining ongoing controls and procedures to ensure effective stewardship of financial and other resources, and monitoring of annual objectives against an agreed strategic and business plan for the organisation. The Trustee Board receives regular reports from management staff and conducts an in-depth review at least twice a year. This review includes an assessment of key internal and external factors affecting the achievement of the charity's general and specific objectives – and forms the basis of agreed updates and amendments to the strategic plan.

The systems of internal control are designed to provide reasonable, but not absolute, assurance against material misstatement or loss. They include:

- A strategic plan and an annual budget approved by the trustees;
- Regular consideration by the trustees of financial results, variance from budgets, non-financial performance indicators and benchmarking reviews;
- Delegation of authority and segregation of duties, and identification and management of risks.

The trustees are pleased to report that the charity's internal financial controls, in particular, conform to guidelines issued by the Charity Commission. The trustees have reviewed risks and are satisfied that appropriate mitigating controls and actions are in place.

## **CHARITABLE ACTIVITIES**

### **Beneficiaries**

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The primary beneficiaries of the charity include the disadvantaged communities living and/or working in Bangladesh, India, Kenya and Nepal. In addition, the wider public, policymakers and others that can influence and bring about a positive change in the condition of the primary beneficiaries are also targeted by the charity through its interventions.

### **Objectives**

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The objectives of the charity include:

- i. Build the capacity of marginalised and disadvantaged communities to access their rights and achieve their own development goals.
- ii. Enhance the economic and livelihood opportunities available to disadvantaged communities.
- iii. Support vulnerable and disadvantaged communities to conserve and utilise their surrounding ecosystem in an environmentally and socially sustainable manner.
- iv. Conserve and promote traditional culture and knowledge.
- v. Utilise this traditional knowledge alongside new technology to improve the management of natural resources in the ecologically sensitive areas.
- vi. Advocate within the UK and internationally on the importance of supporting community-led development and environmental conservation.

Our objectives are achieved through:

- Mobilising resources and providing knowledge and monitoring inputs for projects being implemented by partners in disadvantaged regions.
- Documenting needs of communities and project learnings and sharing with stakeholders and the development community in the UK.
- Participating in various fora and networking for developing wider awareness and building a support base for target issues/region in the UK.

## **FINANCIAL REVIEW**

Our key financial objectives were to secure funding for current services and to increase our unrestricted reserves to expand and develop new areas of work. We were successful in enhancing resources for existing programmes as well as in scaling up new areas of work.

Total incoming resources for the year were £692,892 (2023 - £557,832); total expenditure was £688,338 (2023 - £841,675). A breakdown of expenditure by activity areas is on Statement of financial Activities (page 9).

Total funds during the year increased by £4,554 (2023 - decrease of £283,843), bringing the funds carried forward to £34,430 (2023 - £29,876).

### **Reserves Policy and Going Concern**

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Reserves are needed to bridge the gap between the spending and receiving of income and to cover unplanned emergency repairs and other expenditure. The trustees consider that the ideal level of unrestricted reserves as at 31 March 2024 would be at a level sufficient to cover three months' expenditure, i.e. £15,000. The Trustees have reviewed the circumstances of the charity and consider that adequate resources continue to be available to fund the activities of the Charity for the foreseeable future. The trustees are of the view that Charity are a going concern.

## **STATEMENT OF TRUSTEES' RESPONSIBILITIES**

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires Trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources, including the income or expenditure, of the charitable company for that period.

In preparing these accounts, the Trustees are required to:

- select suitable accounting policies and apply them consistently
- observe the methods and principles in the Charities SORP
- make judgements and accounting estimates that are reasonable and prudent
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business

The Trustees are responsible for keeping proper and adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

**PUBLIC BENEFIT STATEMENT**

The Trustees confirm that they have complied with the duty in section 4 of the Charities Act 2006 to have due regard to the Charity Commission's general guidance on public benefit, '*charities and public benefit*'.

Pragya's charitable purpose is enshrined in its objects - to support and develop the disadvantaged communities living and/or working in the underserved regions. The Trustees ensure that this is carried out for the public benefit by delivering programmes and services that are of value to the participants of the projects. The participants are members of the public known to and/or identified by Partner organisations (e.g. NGO's, Local Authorities, Aid Agencies) with whom and for whom Pragya develops the projects. These partnerships ensure that Pragya's activities reach the right recipients and thus fulfil the charities core objectives.

Approved by the Board on 27 January 2025 and signed on their behalf by:



Gargi Banerji  
Chairperson

## **REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF PRAGYA**

We report on the accounts of the company for the year ended 31 March 2024, which are set out on pages 9 to 14.

### **RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER**

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. The charity is required by company law to prepare accrued accounts and I am qualified to undertake the examination by being a qualified member of CIPFA.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

### **BASIS OF INDEPENDENT EXAMINER'S REPORT**

Our examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

### **INDEPENDENT EXAMINER'S STATEMENT**

In connection with my examination, no matter has come to my attention:

- i. which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
  - to prepare accounts which accord with the accounting records, comply with the accounting requirements of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or
- ii. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Andi Dollia, CPFA  
Additude Ltd  
9 Rhapsody Court  
Wakeman Road  
London NW10 5DF

Date: *22 January 2025*

**STATEMENT OF FINANCIAL ACTIVITIES**  
**(Incorporating income and expenditure account)**

	Note	Restricted (£)	Unrestricted (£)	2024 Total (£)	2023 Total (£)
<b>Income from:</b>					
Donations and legacies	2	690,792	2,100	<b>692,892</b>	557,832
Charitable activities					-
Investment and other income					-
<b>Total (Total Income)</b>		<b>690,792</b>	<b>2,100</b>	<b>692,892</b>	557,832
<b>Expenditure on:</b>	3				
Raising funds		16,843	-	<b>16,843</b>	15,939
Charitable activities		670,906	589	<b>671,495</b>	825,736
Other					-
<b>Total (Total Expenditure)</b>		<b>687,749</b>	<b>589</b>	<b>688,338</b>	841,675
<b>Net gains/(losses) on investments</b>					-
<b>Net income/(expenditure)</b>	4	<b>3,043</b>	<b>1,511</b>	<b>4,554</b>	(283,843)
<b>Transfer between funds</b>		-	-	-	-
<b>Net movement in funds</b>		<b>3,043</b>	<b>1,511</b>	<b>4,554</b>	(283,843)
<b>Reconciliation of funds:</b>					
<b>Total funds brought forward</b>		3,500	26,376	<b>29,876</b>	313,719
<b>Total funds carried forward</b>		<b>6,543</b>	<b>27,887</b>	<b>34,430</b>	29,876

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 9 to the financial statements.

**BALANCE SHEET AS AT 31 MARCH 2024**

	Note	2024 (£)	2023 (£)
<b>Fixed Assets</b>			
Tangible fixed assets		-	-
<b>Current Assets</b>			
Debtors		-	1,006
Cash at bank		36,455	34,017
<b>Total Current Assets</b>		36,455	35,023
<b>Current Liabilities</b>			
Creditors: amounts falling due within one year	7	2,025	5,147
<b>Net current assets</b>		34,430	29,876
<b>Net assets</b>	8	34,430	29,876
<b>Funds</b>	9		
Restricted		6,543	3,500
General		27,887	26,376
<b>Total funds</b>		34,430	29,876

For the year ended 31 March 2024 the company was entitled to exemption under section 477 of the Companies Act 2006; and no notice has been deposited under section 476. No members have required the company to obtain an audit of its accounts for the year in question. The directors acknowledge responsibility for: i) Ensuring the company keeps accounting records which comply with section 386; and ii) Preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of its profit and loss for the financial year in accordance with requirements of section 394 and 395, and which otherwise comply with requirements of the Companies Act 2006 relating to financial statements, so far applicable to the company. These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

Approved by the trustees on 27 January 2025 and signed on their behalf by:



Gargi Banerji  
Chairperson

The accompanying accounting policies and notes form part of these financial statements.

**NOTES TO THE FINANCIAL STATEMENTS****1. Accounting policies**

- a. The financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standards for Small Entities (April 2008) and the Companies Act 2006. They follow the recommendations in the Statement of Recommended Practice, Accounting and Reporting by Charities (issued in March 2005).
- b. Voluntary income is received by way of donations and gifts and is included in full in the statement of financial activities when receivable. Volunteer time is not included in the financial statements.
- c. Grants are recognised in full in the statement of financial activities in the year in which they are receivable.
- d. Resources expended are recognised in the period in which they are incurred. Resources expended include attributable VAT which cannot be recovered.
- e. Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund together with a fair allocation of management and support costs.
- f. Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity.
- g. The costs of raising funds relate to the costs incurred by the charitable company in raising funds for the charitable work.

**2. Donations and legacies**

	2024			2023
	Restricted (£)	Unrestricted (£)	Total (£)	Total (£)
Balbir Chowdhary	-	-	-	2,400
Brian Mercer Trust	10,000	-	10,000	10,000
CB and HH Taylor 1984 Charitable Trust	-	-	-	2,000
Charles Hayward Foundation	-	-	-	15,000
Coles-Medlock Foundation	-	-	-	5,000
Eleanor Rathbone Charitable Trust	-	-	-	1,000
ELRHA	-	-	-	85,587
Evan Cornish Foundation	10,000	-	10,000	-
Foundation for the Third Millennium (SDM), Switzerland	-	-	-	18487
Harbinson Charitable Trust	-	1,500	1,500	2,400
Hasluck Charitable Trust	-	-	-	1,000
James Tudor Foundation	-	-	-	5,000
Margaret Hayman Charitable Trust Fund	15,029	-	15,029	15,263
Marsh Charitable Trust	-	600	600	500
Navnat Vanik Association of the United Kingdom	-	-	-	300
Other Trusts and foundations	161,260	-	161,260	-
Save the children (ELRHA)	85,767	-	85,767	-
Solidar Suisse, Switzerland	397,736	-	397,736	372,395

## PRAGYA

Financial statements for the year ended 31 March 2024

Souter Charitable Trust	8,000	-	8,000	5,000
Southall Trust	-	-	-	2,000
The Carmela and Ronnie Pignatelli Foundation	-	-	-	2,500
The Gibbs Trust	-	-	-	2,000
The Oakdale Trust	3,000	-	3,000	-
The Peter Stebbings Memorial Charity	-	-	-	10,000
<b>Total</b>	<b>690,792</b>	<b>2,100</b>	<b>692,892</b>	<b>557,832</b>

### 3. Total Expenditure

Expenditure	Cost of raising funds (£)	Cost of charitable activities (£)	Support Costs (£)	2024 Total (£)	2023 Total (£)
Staff costs (note 5)	14,161	28,322	9,043	51,526	52,217
Rent, insurance, utilities, services	-	-	11,293	11,293	11,540
Bank Charges	-	-	1,251	1,251	1,690
Postage and telephone	-	-	769	769	387
Membership Subscriptions	-	-	1,061	1,061	378
Independent Examination	-	-	1,300	1,300	1,200
Consultancy fees	-	-	600	600	600
Direct project expenses	-	619,035	-	619,035	773,663
Insurance	-	-	1,094	1,094	-
People's Pension	-	-	409	409	-
<b>Total</b>	<b>14,161</b>	<b>647,357</b>	<b>26,820</b>	<b>688,338</b>	<b>841,675</b>
Add: allocation of support costs	2,682	24,138	(26,820)		
<b>Total expenditure</b>	<b>16,843</b>	<b>671,495</b>	<b>-</b>	<b>688,338</b>	<b>841,675</b>

### 4. Net income/(expenditure) for the year

This is stated after charging / crediting:	2024 (£)	2023 (£)
Trustees' reimbursed expenses	-	-
Independent Examiner's remuneration	<b>1,300</b>	1,200

**5. Staff costs and numbers**

Staff costs were as follows:	2024 (£)	2023 (£)
Salaries and wages	51,526	52,217
Social security costs	-	-
Pension contributions	409	-
Total emoluments paid to employees were:	<b>51,935</b>	<b>52,217</b>
No employee earned more than £60,000 during the year (2023 – none)		
The average weekly number of staff (expressed as full-time equivalents) during the year was 1.8 (2023: 1.8)		
	2024 (FTE)	2023 (FTE)
Raising funds	0.5	0.5
Charitable activities	1.0	1.0
Support costs	0.3	0.3
<b>Total</b>	<b>1.8</b>	<b>1.8</b>

**6. Taxation**

The charitable company is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

**7. Creditors: amounts due within 1 year**

	2024 (£)	2023 (£)
Trade Creditors	148	14
Other Creditors	277	3,633
Independent Examination	1,300	1,200
Accruals and Provisions	300	300
<b>Total</b>	<b>2,025</b>	<b>5,147</b>

**8. Analysis of net assets between funds**

	Restricted Funds (£)	General funds (£)	Total funds (£)
Tangible fixed assets	-	-	-
Net current assets	6,543	27,887	<b>34,430</b>

## PRAGYA

Financial statements for the year ended 31 March 2024

Net assets at the end of the year	6,543	27,887	34,430
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### 9. Movements in Fund

	At the start of the year (£)	Incoming resources (£)	Outgoing resources (£)	Transfers (£)	At the end of the year (£)
<b>Total unrestricted funds</b>	26,376	2,100	589	-	27,887
<b>Total restricted funds</b>	3,500	690,792	687,749	-	6,543
<b>Total funds</b>	29,876	692,892	688,338	-	34,430
<b>Purposes of funds</b>					
<b>General funds:</b> These are the free reserves of the Charity, which can be used for any purpose within its charitable objects.					
<b>Restricted funds:</b> The restricted funding was received over the course of the financial year for use in the 'Gender' projects, 'Food Security', 'WASH', 'Labour Welfare' projects and for 'Disaster Risk Reduction & Management' Projects					