



ANNUAL REPORT

Pragya UK, 2024-2025

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INTRODUCTION

Pragya UK is pleased to present our Annual Report for 2024-2025.

We remain committed to addressing poverty and inequality across South Asia and East Africa. In alignment with multiple United Nations Sustainable Development Goals (SDGs), we develop and support projects throughout their lifecycle. We undertake rigorous, context-specific research, and design, implement, monitor and evaluate meaningful interventions. We deliver innovative and bespoke socio-economic programmes for sustainable development and social change.

Our raison d'être is our unwavering commitment to addressing the marginalisation of the Global South's most resource-poor communities, particularly those living in remote and under-served areas. We continue to support populations affected by climate degradation, extreme poverty, and limited access to education, health, and WASH services, working to ensure they are no longer left behind in the pursuit of national development and economic progress.

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:

- **Socio-economic:** Multi-dimensional poverty, jobless growth, festering neglect of underserved and spatially marginalised groups
- **Gender:** Persisting inequality for women and other vulnerable groups, human trafficking
- **Climate:** Climate change, biodiversity loss, natural hazards, resource stress and the energy deficiency
- **Access to resources:** Governance and institutional challenges, poor social security and provision of basic amenities, protracted conflicts and displacements

Our geographical focus areas are:

- South and South-East Asia:
 - o India
 - o Bangladesh
 - o Nepal
- East Africa
 - o Kenya
 - o Tanzania (project commencing January 2026)

STRATEGIC INITIATIVES:

In 2024-2025, Pragya focused on:

Climate change-induced vulnerabilities: Climate change increasingly compounds existing social, economic, and environmental vulnerabilities, disproportionately affecting those with the least capacity to adapt. Pragya's work is strategically positioned at this critical intersection, addressing multiple, intersecting vulnerabilities while responding to the far-reaching impacts of a changing climate.

Under our current strategic plan, we place a strong emphasis on climate resilience among the most vulnerable communities across diverse and fragile geographies. This includes high-altitude regions of the Indian and Nepal Himalayas, where climate variability threatens livelihoods and ecosystems, coastal and riparian ecologies in India and Bangladesh where recurrent floods and extreme events lead to loss of livelihoods and land & assets, as well as the Arid and Semi-Arid Lands (ASALs) of Kenya, where recurrent droughts, unpredictable rains, resource scarcity, and unequal opportunities intensify risks for already marginalised populations.

We prioritise groups that are particularly exposed to climate shocks—women, smallholder farmers and fisherfolk, semi-pastoralists, and informal workers—who often face intersecting socio-economic disadvantages.

Through locally grounded, context-specific approaches, Pragya supports these communities in strengthening adaptive capacities, securing sustainable livelihoods, and enhancing resilience to both current and future climate impacts.

Gender-based vulnerability and exploitation of informal workers: Deep-rooted poverty, the lingering socio-economic effects of the pandemic, and the growing pressures of climate change in the Himalayan region have heightened the vulnerability of rural women and girls in Nepal to unsafe migration and trafficking. Pragya's work in 2024–2025 was strategically positioned at this intersection of economic marginalisation, gender-based risk, and climate-linked livelihood insecurity. We focused on strengthening the agency, skills, and safety of disadvantaged female youth in high-risk districts such as Sindhupalchok, an area long targeted by traffickers due to limited local employment opportunities and widespread misinformation about migration pathways. By grounding our approach in local realities and working closely with national institutions and grassroots NGOs, Pragya is supporting rural women and girls to pursue secure economic futures while reducing their vulnerability to trafficking and unsafe migration.

A bulk of the poor and often landless across South Asia are Bangladesh and Nepal are forced to earn their livelihoods as informal workers. Lacking the safeguards of employment contracts and thereby legal measures, they are frequently exploited by their employers and endure a sub-human existence. Pragya's has prioritised the rights of such informal workers, working with those across agriculture, construction, fisheries, garments & leather, and tourism, in Bangladesh and Nepal. Mobilising multiple small groups of informal workers, we have strived to empower them with information and organise them for accessing their rights.

OUR PROGRAMMES IN 2024-2025

Intensifying the cultivation and conservation of medicinal and aromatic plants (MAPs) in Kenya:

To enhance household incomes, curb unsustainable foraging practices, and conserve biodiversity, Pragya supported over 600 small farmers, mostly women, in communities surrounding the Kakamega Forest, with the intercropping of MAPs in their fields. During the year, we strengthened partnerships with ethical traders and the Kenya Forest Service, while consolidating community-led biodiversity conservation initiatives across Kakamega, Nandi, and Vihiga counties in Kenya. We also carried out research and conversations with local communities to expand MAPs-based intervention in the adjacent Arusha region of Tanzania.

Enhancing women-led grassroots capacity in Kenya's arid and semi-arid lands (ASALs):

In Kenya's Samburu County, Pragya established two new educational resource centres, aimed at improving access to quality education in underserved communities. In parallel, we worked closely with pastoral groups to strengthen water resource management systems, addressing the region's heightened vulnerability to climate-induced droughts.

Enabling resilience for remote and vulnerable mountain communities in Nepal:

Alongside the continued scaling of our WASH programme in underserved mountain villages, we worked on building conservation awareness among mountain communities in two districts as a mode to improve resilience to climate change. Towards supporting sustainable livelihoods, we undertook skills development and IT training, contributing to the prevention of trafficking of vulnerable women and girls from rural and remote areas of Nepal.

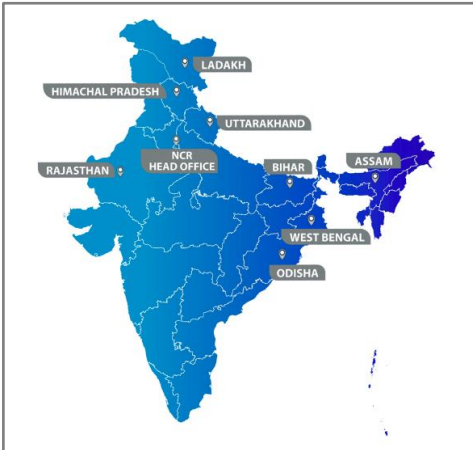
Global Labour Program: An innovative platform for organising marginalised workers in Asia:

Along with partners including Solidar Suisse and the British Institute of International and Comparative Law (BIICL), we worked to strengthen labour rights, inclusion, and economic opportunities for informal workers. Implemented from October 2021 to January 2025 under USAID's Global Labor Program, the GLP-POWER project operated across six countries Bangladesh, Cambodia, Indonesia, Malaysia, Nepal, and Thailand benefiting 47,634 informal workers. Pragya managed the intervention in Bangladesh and Nepal.

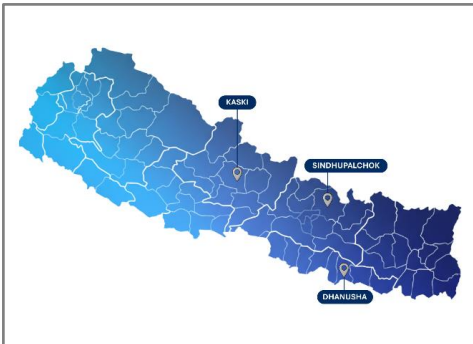
Strengthening community-centred disaster management across the Indian Himalayas:

Through the DMS-Himalaya initiative, Pragya had advanced an innovative, community-driven approach to disaster preparedness and response in one of the world's most hazard-prone mountain regions. By combining participatory risk governance with decentralised technology, including automated weather stations and a community-to-government communication platform, the project enabled remote Himalayan communities to play an active role in monitoring hazards, improving early warning, and coordinating timely response. During 2024–2025, the programme was consolidated across 12 districts in the Eastern, Central, and Western Himalayas, equipping local disaster response teams, strengthening multi-stakeholder networks, and embedding community-based disaster management practices within state systems.

INTERVENTION AREAS



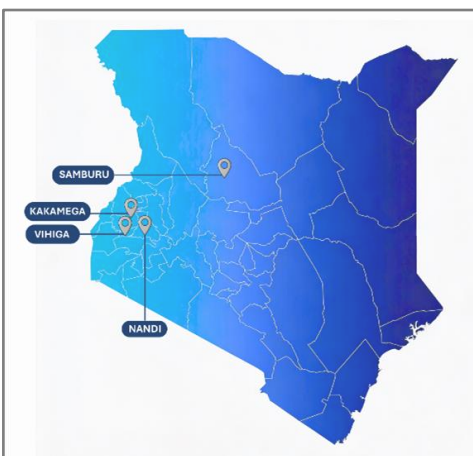
Pragya implements development programmes across eight states in northern, western, and eastern **India**. In the north, our work strengthens disaster resilience among remote Himalayan communities and promotes climate-adapted, agro-ecological farming to enhance food security and nutrition. In western India, we support marginalised ethnic minority communities through initiatives focused on women’s empowerment and access to education. In eastern India, our programmes address climate-smart agriculture, disaster risk reduction, and the prevention of gender-based violence.



In **Nepal**, we work in Sindhupalchok, Kaski, and Dhanusha districts. Our work with women and girls focuses on providing education for the uptake of vocations for safe employment alternatives, in order to curb unsafe migration and human trafficking, while that with informal workers aims to help them access their rights from employers and the State. Our projects are also improving access to WASH, and supporting conservation and disaster risk reduction in climate change- affected communities



In **Bangladesh**, we work in Dhaka, Khulna and Sirajganj districts. Pragya focuses on supporting extremely poor and marginalised communities living in *Chars* (river islands) and remote coastal areas 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. Pragya is also engaged in local capacity building for disaster risk reduction linked with incessant flooding, and enabling adaptation of climate change- affected communities. With our program on rights of informal workers, we are striving to improve the safety and social security and foster ethical labour practices for informal workers.



In **Kenya**, our programmes address the complex socio-economic challenges facing nomadic and semi-nomadic pastoralist communities in the country’s Arid and Semi-Arid Lands (ASALs), with a focus on improving access to quality education, WASH services, and sustainable, agro-ecological livelihoods that support biodiversity conservation. In western Kenya—particularly in Kakamega, Nandi, and Vihiga counties—we work with communities to alleviate persistent poverty while protecting the fragile Kakamega rainforest ecosystem. Through community-led conservation and the intercropping of high-value medicinal and aromatic plants, we link biodiversity protection with increased incomes for smallholder farmers and long-term environmental stewardship.

CULTIVATION OF MAPS IN KAKAMEGA, NANDI AND VIHIGA COUNTIES OF KENYA

Pragya has been running a highly successful programme in Kakamega, Nandi and Vihiga counties since 2011. As Kenya's last remaining rainforest, this area is a biodiversity hotspot for unique, endemic plant species. These species, in turn, are increasingly in market demand, leading to unsustainable and harmful wild harvesting, for minimal returns. Pragya enables farmers on MAPs cultivation, and connects them to ethical trading networks. MAPs species require little space, can be cultivated in soil of low quality, are resilient and do not depend upon chemical control agents. As a direct result of MAPs cultivation, farmers enjoy increased incomes, communities have reduced incentives to wild harvest, which in turn protects local biodiversity.



MAP seedlings and saplings distributed at a community nursery.

In line with Kenya's Vision 2023, the project promotes smallholder specialisation and supports the establishment of farmer cooperatives. In 72 villages of Kakamega, Vihiga, and Nandi counties of Kenya, enabling small farmholders (of whom over 60% are female), Pragya has successfully demonstrated that MAPs cultivation is an effective intervention to alleviate poverty, enhance family income and women's agency, and strengthen biodiversity conservation. Forming farmers' cooperatives and collaborating with ethical traders have empowered small scale farmers to avoid extractive middlemen and develop direct and stronger linkages with the market.

Findings from our research carried out in June 2024 on the impacts of the MAPs programme, were deeply inspiring:

- Significant income growth across the region, with average increases of 153% for women and 136% for men.
- County-level income gains demonstrate consistent impact:
 - Kakamega: Women's incomes increased by 103%; men's by 91.5%
 - Nandi: Women recorded a 161% increase; men 196%
 - Vihiga: Women's incomes rose by 197%; men by 212%
- Environmental outcomes also improved, with a 73% reduction in uncontrolled foraging of medicinal and aromatic plants (MAPs), reflecting progress towards sustainable resource use.

Since most of the farmers have been female, and because the cooperatives have ensured women's control over their earnings, the project has had a telling impact on food security:

- 100% engaged farmers have greater ability to purchase food
- 40% have better diets, greater consumption of protein
- 80% in Kakamega, 90% in Nandi, and 95% in Vihiga have 3 meals daily

2024-2025

In 2024-25, the programme reached a total of 692 farmers, including 110 newly engaged during this period. Pragya has now established five nurseries and five farmers' collectives of MAP growers, helping communities

diversify their livelihoods and strengthen their capacity for long-term income generation. These collectives have taken on a central role in knowledge sharing, community-led capacity building, and negotiating fair prices with ethical traders.

Participating farmers received MAP seedlings and saplings and were supported to begin cultivation on their own farms. They benefited from regular monitoring and technical assistance, including plantation inspections and guidance on seed sowing, cutting, grafting, layering, soil preparation, fertilisation, irrigation, and the identification and organic management of pests and diseases.

During this period, 110 smallholder farmers aged 20–60 years, from Kakamega, Vihiga, and Nandi were selected for cultivation training based on economic need, interest in MAP production, and prior farming experience. Training sessions covered cultivation techniques, pest management, irrigation, nursery development, storage, processing, and marketing for *Aloe vera*, *Mondia whitei*, and *Ocimum kilimandscharicum*. Cultivation of these species was expanded, and additional species—*Vitex keniensis*, *Pinus spp.*, *Croton megalocarpus*, and *Tectona grandis*—were introduced for plantation in the CPAs. Pragma also distributed detailed cultivation protocols to guide farmers in successful MAP production.

4 buyer–seller meetings were organised in Kakamega, Vihiga, and Nandi, along with one national virtual meeting, enabling regional and national ethical buyers to connect directly with farmer representatives. Discussions focused on quality standards, value addition, buy-back arrangements, market trends, and pricing, helping to strengthen sustainable market pathways for MAP cultivation.

We held 3 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.



MAPs cultivation training



Biodiversity monitoring training

Two Community Conservation Groups (CCGs), one in Vihiga and the other in Nandi had been established earlier. Three CCGs are now fully formed and active. The Kakamega group was constituted during this period and trained on biodiversity tracking, seed banking, and CPA monitoring. CCGs are also guiding CPA-level replanting, coordinating seed collection, and leading community sensitization sessions on conservation issues.

Each CCG comprises 20 members from various villages within their respective counties. The criteria for joining the group include being close to areas with a high concentration of MAP species, experience in MAP cultivation, willing to participate in conservation training and actively engage in conservation activities.

OUTCOMES AS OF MARCH 2025:

- **Farmer Outreach and Engagement**
 - A total of 692 farmers reached during the year, including 110 newly engaged participants.
 - Five nurseries and five farmers' collectives of MAP growers established, strengthening livelihood diversification and long-term income generation.
 - Collectives played a key role in knowledge sharing, community-led capacity building, and negotiating fair prices with ethical traders.
- **Support for MAP Cultivation**
 - Participating farmers received MAP seedlings and saplings and began cultivation on their own farms.
 - Regular monitoring and technical assistance provided, including plantation inspections and guidance on seed sowing, cutting, grafting, layering, soil preparation, fertilisation, irrigation, and organic pest and disease management.
- **Selection and Training of Smallholder Farmers**
 - 110 smallholder farmers (aged 20–60) from Kakamega, Vihiga, and Nandi selected based on economic need, interest in MAP production, and prior farming experience.
 - Training covered cultivation techniques, pest management, irrigation, nursery development, storage, processing, and marketing for *Aloe vera*, *Mondia whitei*, and *Ocimum kilimandscharicum*.
 - Cultivation expanded for these species, and additional species—*Vitex keniensis*, *Pinus* spp., *Croton megalocarpus*, and *Tectona grandis*—introduced for CPA plantations.
 - Detailed cultivation protocols distributed to guide farmers in successful MAP production.
- **Market Linkages and Buyer–Seller Engagements**
 - 4 buyer–Seller meetings held in Kakamega, Vihiga, and Nandi, plus one national virtual meeting.
 - Enabled direct connections between farmer representatives and ethical buyers.
 - Discussions focused on quality standards, value addition, buy-back arrangements, market trends, and pricing to strengthen sustainable market pathways.
- **Cooperative Enterprise and Value Chain Training**
 - Three training sessions conducted on cooperative enterprise development and value chain enhancement.
 - Farmers trained in post-harvest handling, processing methods, packaging, labelling, quality control, and market access strategies.
 - Expertise from WEKHTA and other specialists provided insights into harvesting, cleaning, and drying MAP species to preserve quality and medicinal value.
 - Training supported collective marketing strategies, collaboration among farmers, and negotiation of fair pricing.
- **Strengthening Community Conservation Groups (CCGs)**
 - Three CCGs fully active: previously established groups in Vihiga and Nandi, and a newly formed group in Kakamega.
 - Kakamega CCG trained in biodiversity tracking, seed banking, and CPA monitoring.
 - CCGs led CPA-level replanting, coordinated seed collection, and conducted community sensitization on conservation issues.

- CCG Membership and Criteria

- Each CCG comprises 20 members from multiple villages within their counties.
- Membership criteria include proximity to MAP-rich areas, experience in MAP cultivation, willingness to participate in conservation training, and active engagement in conservation activities.

THE WAY FORWARD:

Encouraged by the success of the intervention in Kenya, we are taking this work into the Arusha region of Tanzania in January 2026. This expansion is critical for the development of our East Africa Model, which will enable Pragma to carry out its MAPs programme across the region.

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

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

Deep-rooted poverty, aggravated by the pandemic, as well as the increasing impact of climate change in the Himalayan region, have increased vulnerability to trafficking across at-risk groups and in particular women in Nepal. Traffickers exploit poverty, lack of local employment opportunities, and misinformation regarding migration and job prospects to lure women and girls with false promises. Once taken away from home, they are forced into several unfair labour practices, ranging from factories, domestic settings, begging, the adult entertainment industry, to prostitution. Sindhupalchok district, where the project is delivered, is notorious as a target region for human traffickers.

Pragma's project *Vocational Skills Building and prevention of trafficking for disadvantaged girls in rural Nepal*, aims to build capacity among rural female youth through certified vocational training, occupational guidance and facilitation and by providing safe migration training to them. Our interventions centre women and adolescent girls who face multiple vulnerabilities, including poverty, exposure to gender-based violence (GBV), and lack of access to formal training or safe livelihood options.

In 2024-2025, Pragma successfully set up a Vocational Facilitation Centre (VFC) in Chautara, Sindhupalchok. The VFC was equipped with necessary IT equipment, and Training-of-Trainers took place. Having carried out extensive consultation with local and national support institutions, such as the Ministry of Labour and various training institutes, Pragma was well-equipped to commence training of local women and girls.

Three villages were identified as the initial target area. Awareness events were carried out to generate interest in the upcoming courses and to identify potential trainees. From these three villages, potential trainees were then identified, based on a variety of socio-economic factors, amongst which household income and experience of GBV.

Through certified vocational training, occupational guidance, and safe-migration information sharing delivered via the newly established Vocational Facilitation Centre in Chautara, Pragma is equipping participants with market-relevant digital skills and informed decision-making capacities. The curriculum, developed with partner institutions, covered core digital tools (MS Word, Excel, PowerPoint), data entry, and digital records management, along with advanced modules in digital marketing,



Village survey in process

content creation, social media management, and basic video editing. Participants also learned safe and effective Internet use, including email and online applications.

At the same time, a “Safety for Women” awareness kit was developed to promote safe migration practices, inform communities about available legal protections, and strengthen women’s sense of security and empowerment. The kit also aimed to build awareness and encourage community-level resistance to violence against women and the trafficking of rural girls and young women.

The kit includes user-friendly materials such as flash cards, posters, brochures, pamphlets, PowerPoint slides, and comic strips, along with selected reference literature. Its content is organised around two core themes:



Awareness raising poster

1. Legal awareness for women and girls

- Information on fundamental rights, laws, schemes, and current initiatives relevant to women and girls in Nepal
- Details of key service providers, including legal aid, health and medical services, counselling and trauma care, helplines, and contacts for anti-trafficking officers

2. Knowledge enhancement and safety training

- Understanding Violence Against Women and Girls (VAWG), with emphasis on Trafficking in Persons (TIP) and Child/Early/Forced Marriage (CEFM)
- Orientation on safe migration
- Guidance on creating safe environments in schools, workplaces, and public spaces

To ensure comprehensiveness, the kit also incorporates existing materials from national institutions, including two GBV booklets from the Women’s Rehabilitation Center, and publications from the National Women’s Commission on GBV, women’s laws, and harmful traditional practices.

Lastly, a database of institutions providing protection, rescue, and rehabilitation services for adolescent girls and women at risk of, or affected by, GBV and trafficking was developed following a field survey in the target area. The database includes lawyers, police units, health centres, shelters, protection-cluster members, and local civil society organisations. The database was compiled through a review of existing information and additional secondary research to identify further relevant institutions.

Alongside this process, further consultations were held with two local NGOs, Shakti Samuha and SPAN, on issues of trafficking and safe migration. Both organisations collaborate with us on initiatives to support adolescent girls and women in the district and coordinates cross-border intervention in select districts of Nepal and India.

OUTCOMES AS OF MARCH 2025:

- **Mobilisation meetings with district and network agencies**
 - One district-level mobilisation meeting completed to assess vocational training needs in IT/ITES and retail/sales sectors in Sindhupalchowk based on market demand.
 - Identified gaps between existing training availability and market requirements.
 - Established linkages with agencies and institutions for future trainee placement support.
- **Establishment of the Vocational Facilitation Centre (VFC)**

- VFC fully set up and functional, equipped with a 55” Smart TV, desktops with accessories, and UPS backup to ensure uninterrupted vocational training delivery.
- **Training of Trainers – Barefoot Vocational Trainer-Counsellors**
 - Training completed.
- **Support for Barefoot Vocational Trainer-Counsellors**
 - Support mechanisms initiated and ongoing.
- **Identification of potential trainees and local awareness events**
 - One local-level awareness event conducted.
 - A structured survey administered to identify potential trainees, capturing information on education, employment status, Below Poverty Line (BPL) status, GBV experiences, interest in vocational training, preferred skills, and awareness of safe migration.
 - A total of 55 women and girls reached.
- **Enrolment drives and campaigns**
 - One enrolment drive conducted using local media, promotional materials, and information booths.
 - Finalized a list of 30 eligible trainees for vocational skill-building courses.
- **Development of ‘Safety for Women’ awareness kit**
 - A user-friendly awareness kit developed, including flashcards, posters, and curated literature.
 - Designed to promote safe migration practices and inform women and girls about legal protections, fostering community-level safety and empowerment.
 - Database of institutions for protection, rescue, and rehabilitation
 - A comprehensive database of relevant institutions developed to support referral and protection mechanisms.

THE WAY FORWARD:

Pragya will be continuing its program in Nepal and will be exploring ways in which to establish an integrated intervention ensuring safer migration corridor between our project countries of India, Nepal and Bangladesh. Pragya has already educated 90 students in IT/ITES skills and is in the process of formulating the Retail/Sales course for roll out shortly.

ORGANISING WORKERS RENDERED INFORMAL AND MARGINALISED IN ASIA

GLOBAL LABOUR PROGRAM: AN INNOVATIVE PLATFORM FOR ORGANISING MARGINALISED WORKERS IN ASIA

Asia region maintained a steady economic growth of 5% for 2025 but the development pace is uneven across countries, compounded by multiple socio-political and environmental challenges like international conflicts, pandemics, trade wars, climate-change crises, and incessant informalisation of labour. With advances in technology, new economic activities like those in the platform economy have emerged, which got a boost during the COVID-19 pandemic further expanding the vulnerability of workers employed in the informal economy.

The informal workforce in South and Southeast Asia has expanded significantly since the COVID-19 pandemic, accounting for nearly 87% and 70% of total employment respectively [Source World Bank. (2022, June 14). COVID-19 has worsened the woes of South Asia’s informal sector.

Under the project, more collectives were formed by informal workers, and their memberships have grown since, with stronger leadership and improved group functioning. Informal workers have better knowledge related to their rights, their sectoral and vocational skills, increased confidence and assertiveness with access to dedicated

resources and services (legal and psychosocial), and the groups are displaying greater solidarity, cohesion, and inclusiveness. This succeeded in leveraging solidarity from networks and alliances built through the project, particularly with civil society and legal aid networks across the region.

Key strengths of the programme are:

- Agency of marginalised workers: The programme is grounded in the principle that marginalised workers are not passive recipients of change, but active agents with the capacity to organise, amplify their voices, and lead peaceful processes that advance dignity, equity, and justice for all working women and men.
- Innovation to build collective grassroots power: Through applied, grassroots research, the project develops innovative organising approaches that help workers overcome structural barriers—such as shrinking spaces for dialogue and negotiation—and respond effectively to the challenges of informal work and the evolving gig economy.
- A tech-enabled, grassroots platform for organisation and negotiation: The project has established a hybrid (digital and offline) platform that connects informal workers across sectors at national and regional levels. It fosters solidarity and shared learning on effective advocacy and bargaining, while applied research generates actionable data that is fed back to grassroots organisations as practical tools for learning and capacity building.

OUTCOMES AS OF MARCH 2025:

- Research and training: An online sub-regional exchange meeting facilitated by Pragya brought together resource organizations from South Asia to share experiences and strategies on bargaining, collaboration, and joint action. The discussion strengthened approaches to monitoring systems, membership expansion, and collectivization, while also exploring innovative organizing and bargaining methods, use of CONNECT, and leveraging local media to enhance platform uptake. The researchers at Grassroots Resource Organisations (GROs) were taken through a refresher training on social research methodologies, capacitated on the PAR (Participative Action Research) processes which was instrumental in conducting the annual PAR.
- Workers' mobilisation: A total of 36,003 informal workers (IWs) – 20,023 in Bangladesh and 15,980 in Nepal - have now been mobilised through meetings and outreach sessions. 46.50% 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. Till January 2025, there are a total of 224 (BD:126; NP:98) non-formal smaller groups of informal workers federated into 21 (BD:13, NP:8) larger collectives with a total membership of 31265 (NP: 9824, BD: 21441) informal workers, with 3374 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. Contents on National Legal Aid Service Organization, legal Helplines, ILO conventions, international treaties ratified by Bangladesh, have been uploaded on the platform. Several Toolkits have been developed, designed and published on CONNECT on Collective Action, Collective bargaining and negotiation, Organise for your rights, How to start a campaign (using social media), Do's and Don'ts of safe migration (one each for Bangladesh and Nepal) and Social Security Allowance.
- Development of the platform web-portal: The CONNECT app was tested and updated to link with existing networks and forums. Some of the local players who are keen to contribute to the advocacy efforts have provided space on their website for putting GLP-POWER (CONNECT) link. This has boosted the confidence of the leaders of the worker collectives and coordinator teams, making them redouble their efforts for reaching out to likeminded organizations and networks for collaboration and towards amplifying the voices of the informal workers.

- Handholding of the platform: Coordinators for South Asia were provided a Booster training on Platform to ably promote the usage of the platform among the workers. IWs received training on leadership, listening to other IWs issues, and to determine bargaining strategies with their representative power centres and forging new alliances with other sector groups, training programs, collaborations with locals CSOs who were likely to help them exert pressure on government and in turn bring some significant changes in their lives. 651 IWs across SA were successful in voicing the concerns to their respective employers through 71 meetings during the period.
- Platform participation and services: Significant orientation sessions have seen IWs grasp app fundamentals. 29655 (BD:16110; NP: 13545) informal workers have been registered on the platform in SA, 11173 (BD:6241; NP:4932) till January 2025. 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) identified and enlisted in the Resource Directory continued to provide pro bono services. Psychosocial support services available on the platform have significantly impacted group members, particularly women, by addressing a range of emotional, psychological, and social challenges they face. On a monthly basis, the mentors and coordinator teams finalise slots for the workers wanting one-on-one counselling with the service providers available. In addition, Camps, led by registered psychosocial experts, created a non-judgmental, safe space for workers to consult specialists and openly share their concerns in Nepal and Bangladesh. A total of 13 kiosks has been established (BD: 6, NP: 7) till January 2025 which facilitated group meetings without the engagement of the coordinator teams, speaking of their growing agency through the platform.
- Facilitating, sharing and bargaining: Significant progress has been made towards the overall outcomes of the programme. 228 IWs across SA participated in 6 moderated deliberations on the theme of Skills and Resources Deficit, Lack of Alternative Livelihoods, and Living Conditions & Lack of Employment Benefits under the overarching theme of Working Conditions. The huge demand of service events on entrepreneurship, organising and bargaining skills, as an outcome of the deliberations showed that providing relevant, practical knowledge like access to government schemes and financial support can have long term benefits for informal workers. Since the inception of the project, 60 Industry Associations (BD 37; NP 23) and 71 enabling institutions (BD 45; NP 26) 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 there is a substantial increase in IWs' assertion and expression towards seeking their rights, more frequently with their employers and their elected representatives. Additionally, it recorded a noticeable improvement in IWs interacting with media and using social media as a tool for campaigning leading to a decrease in barriers/constraints in accessing services by informal workers. Substantial increase has been observed in terms of women and marginalized sections taking on leadership roles across SA. Noteworthy changes were observed in levels of visibility of IWs through various means like deliberations on informal workers issues among civil society institutions and among government authorities. As part of efforts to establish a Knowledge Hub, Pragma developed an audience profile outlining potential users and their needs for research repositories, data, and policy briefs on informal workers. The profile included stakeholders from academia, think tanks, CSOs, trade unions, government, media, legal, health, and development sectors. The Knowledge Hub website and Content Management System (CMS) were developed and tested to store project learnings and good practices.
- Seeds for scaling: A campaign through a series of mailers were sent to the relevant stakeholders in Nepal and Bangladesh, such as CSOs, NGOs and government representatives. The mailers were differentiated by sector, with specific mailers for agriculture workers, gig workers and tourism workers. In Nepal 101

stakeholders were reached out and 66 among them pledged for the cause while acknowledging the campaign. Similarly, 54 stakeholders out of 110 in Bangladesh pledged solidarity and commitment while acknowledging the campaign. Cross-sectoral advocacy alliances were supposed to be formed for pressure-group action and sustaining the interest of the informal workers' movement. Selected institutions and individuals were to be identified as potential change makers, working to influence policies and practices towards improved living and working conditions for informal workers and access to worker rights.

THE WAY FORWARD:

The sudden and unexpected termination of the project by the US government has been the biggest obstacle to its success. The abrupt closure disrupted project implementation, data collection, and monitoring of results; tasks were left incomplete, and significant opportunities of informal workers agency could not be supported. The strong momentum built over four years, the wins (great and small) achieved through the project, had to come to a grinding halt, causing dangerous repercussions for partner organizations who had to lay off staff, and the grassroots collectives of informal workers that had been budding with optimism to strive forward for their rights. Pragma is consolidating the progress made and moving forward with the basic elements of the project.

DISASTER RISK REDUCTION, COMMUNITY RESILIENCE AND GOVERNANCE

DMS-HIMALAYA PHASE II: STRENGTHENING COMMUNITY DISASTER PREPAREDNESS IN THE INDIAN HIMALAYAS

Pragma has been implementing the DMS-Himalaya programme across vulnerable districts of Himachal Pradesh, Uttarakhand and Assam, responding to the growing frequency and intensity of climate-induced disasters in the Indian Himalayan region. Steep terrain, fragile ecosystems, limited infrastructure and significant gaps in localised weather data have historically constrained disaster preparedness and response, placing remote mountain communities at disproportionate risk from floods, landslides, forest fires and extreme weather events.

To address these challenges, Pragma developed DMS-Himalaya, an integrated, technology-enabled disaster management system that combines community-based preparedness with real-time hazard monitoring and government coordination. The model centres on participative risk governance, enabling communities to function as first responders while strengthening linkages with district and state disaster management authorities.

Across the project geography, Pragma installed Automated Weather Stations (AWS) in remote and hazard-prone locations, significantly improving the availability of hyper-local weather and climate data in areas previously unserved by formal observation systems. These AWS units were integrated with the DMS-Himalaya mobile application, enabling real-time dissemination of weather alerts, hazard reports and early warnings between communities, Disaster Response Teams (DRTs) and district authorities.

At the community level, Pragma formed and trained local Disaster Response Teams (DRTs), equipping them with skills in early warning interpretation, emergency communication, evacuation coordination, and first response. These DRTs were supported with Hazard, Risk, Vulnerability and Capacity Assessments (HRVCA) and Disaster Management Resource Directories, strengthening local preparedness planning and response efficiency.

During the year, DMS-Himalaya Phase II consolidated and operationalised community-led disaster preparedness across vulnerable districts of Himachal Pradesh, Uttarakhand and Assam. DRTs were actively functioning as first responders, using the DMS-Himalaya mobile application and local hazard information to monitor environmental conditions, disseminate early warnings, and support communities during real-time

disaster events, including floods, landslides, forest fires and extreme rainfall. HRVCAs were utilised at the community level, enabling improved understanding of local risks, response resources and preparedness actions. The DMS-Himalaya system was actively used during disaster situations, including the evacuation of approximately 900 people during floods in Lakhimpur district, Assam and community-led responses to forest fires in Himachal Pradesh and landslide and flood risks in Uttarakhand.

Importantly, the DMS-Himalaya infrastructure, tools and response mechanisms were formally handed over to district governments, and state-level consultations were held, marking a significant step towards institutional ownership, long-term sustainability and potential scale-up of the model across the Indian Himalayan region.

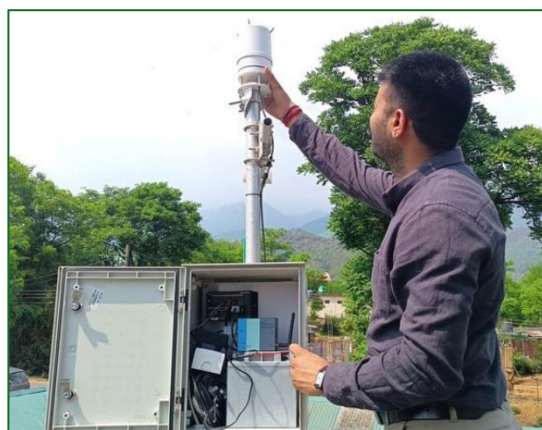
OUTCOMES AS OF MARCH 2025:

Community preparedness and response

- All 240 Disaster Response Team (DRT) leaders trained and actively displaying capacity to monitor environmental parameters and dominant natural hazards, issue timely alerts to their communities, and provide effective response during disaster events.
- Community-level disaster preparedness strengthened across 240 village clusters, with communities aware of disaster risks, preparedness measures, and village-specific Hazard, Vulnerability and Capacity Assessments (HVCAs).
- Community leaders trained in risk governance, resulting in enhanced confidence and a stronger sense of safety and security within communities.
- A broad base of disaster management leadership established across multiple community sub-groups, ensuring inclusion of vulnerable groups and their specific needs in preparedness and response efforts.

Technology-enabled disaster management

- Automated Weather Stations (AWS) installed across 12 Himalayan districts in remote and hazard-prone locations, improving access to hyper-local weather and climate data.
- AWS integrated with the DMS-Himalaya mobile application, enabling real-time hazard alerts and two-way communication between communities, DRTs and district authorities.
- The full DMS-Himalaya system, including AWS, digital tools and community response mechanisms, was successfully adapted and implemented in 8 new districts during the project period.
- All DMS-Himalaya systems, equipment and tools were handed over to local governments and communities, ensuring operational continuity and sustainability.



Monitoring of AWS

Planning and institutional strengthening

- Village-specific Hazard, Vulnerability and Capacity Assessments (HVCAs) and Disaster Management Resource Directories developed and used to strengthen local disaster preparedness and response planning across intervention areas.
- Guided implementation completed in 12 Himalayan districts, involving communities, Panchayati Raj Institutions, government agencies and civil society responders.
- All DMS-Himalaya equipment, systems and tools formally handed over to local governments and communities, ensuring institutional ownership and long-term sustainability.



Community involved in disaster management

- **District-level disaster management systems**

- 12 District Disaster Management Support Units (DDMSUs) operated throughout the project period, delivering disaster awareness creation, information provision, capacity building, and support for mitigation, preparedness and response.
- DDMSUs have significantly strengthened disaster management capacity across all target districts.

- **Evidence generation and institutional uptake**

- 58 responder agencies across 12 districts engaged in creating, sharing and using evidence on Community-Based Disaster Risk Management (CBDRM).
- District-, state- and national-level sharing events enhanced acceptance and embedding of DMS-Himalaya methodologies.
- All district governments have taken ownership of DMS-Himalaya Automated Weather Stations (AWS), with networks and tools fully in place.
- One state government has formally expressed interest in expanding DMS-Himalaya to additional districts, indicating strong institutional uptake.

THE WAY FORWARD

In light of increasing climate change impacts across the Himalayan belt, Pragya proposes expanding the geographic coverage and scope of DMS-Himalaya to support holistic climate risk management, integrating adaptation, mitigation, and protection measures. Future phases will aim to institutionalise proactive climate risk planning within local governance systems and strengthen resilience across the Indian Himalayan region.

PRAGYA UK – A BRIEF

Pragya UK is part of a global network of locally registered Pragya organisations united by a shared purpose and vision. The UK office functions as a hub for fundraising, communications, project development, and programme management. Our model relies on close collaboration with our sister organisations and carefully selected in-country NGO partners, ensuring that programmes are delivered by teams with deep contextual knowledge while also strengthening local labour markets.



In India, Pragya UK implements its initiatives through Pragya India. Established in 1995 and headquartered in Gurgaon, Pragya India operates across western, northern, and eastern regions through an extensive network of field offices. With strong research and advocacy capabilities, Pragya India delivers a wide portfolio of projects spanning all Pragya programme areas.

Pragya UK has partnered with selected CSOs and Pragya Solutions in Nepal since 2006. Based in Kathmandu, Pragya Solutions, Nepal coordinates project delivery by local CSOs across rural districts, drawing on their highly localised expertise. Our work in Nepal during the reporting year continued to focus on vocational skills and safe migration, and the prevention of gender-based violence and human trafficking, and empowerment of informal workers. The vocational skills-building initiatives delivered in 2024–2025 were supported by the Souter Charitable Trust, Evan Cornish Foundation, and Coles-Medlock Foundation, whose contributions strengthened opportunities for vulnerable groups seeking safer livelihoods, and USAID-GLP's support for informal workers.

Our engagement in Bangladesh began in 2018, working with national NGOs to address the acute vulnerabilities faced by river island communities. Following research and pilot activities in 2018–19, Pragya secured grant funding in 2019–20 to launch full programming, initially focused on WASH and with planned expansion into disaster management, livelihoods, anti-trafficking and violence prevention, and education. During 2024-'25, USAID-GLP's support aided our work with empowerment of informal workers.

In East Africa, Pragya UK collaborates with Pragya Kenya, founded in 2011 and based in Nairobi. Pragya Kenya delivers projects alongside selected local NGOs in Kakamega, Nandi, and Vihiga counties in western

Kenya, as well as in the northern Arid and Semi-Arid Lands. Their expertise spans water and sanitation, agriculture and livelihoods, biodiversity conservation, healthcare, education, and inter-community conflict resolution. During the 2024–2025 reporting year, our WASH work in Kenya was funded by the Charles Hayward Foundation and the Eleanor Rathbone Trust, while our MAPs programming was supported by the Egis Foundation, Gibbs Charitable Trust, and the Ernest Kleinwort Charitable Trust.

Building on this strong regional presence, Pragma UK has also been preparing for expansion into Tanzania. Foundational work to establish partnerships and operational structures began during the reporting period, with formal expansion activities scheduled to commence in January 2026. This development marks an important step in strengthening our East Africa portfolio and extending support to communities facing similar development challenges.

We extend our heartfelt gratitude to every funder, partner, and member of our team whose belief in Pragma's mission made this year's progress possible. Your continued support enables us to reach communities where the need is greatest and deliver lasting impact.

PRAGYA

Development without Destruction
Empowerment for Enabling Choices

**FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

REFERENCE AND ADMINISTRATIVE DETAILS

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

C O N T E N T S

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| Balance sheet | 10 |
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TRUSTEES' REPORT

INTRODUCTION

The Trustees are pleased to present their Report and financial statements for the year ended 31 March 2025.

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 20th October 2000.

Charitable Objects

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

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

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

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 £495,946 (2024 - £692,892); total expenditure was £473,781 (2024 - £688,338). A breakdown of expenditure by activity areas is on Statement of financial Activities (page 9).

Total funds during the year increased by £22,165 (2024 - £4,554), bringing the funds carried forward to £56,595 (2024 - £34,430).

Reserves Policy and Going Concern

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 2025 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 16 January 2026 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 2025, 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: *16 January 2026*

STATEMENT OF FINANCIAL ACTIVITIES
(Incorporating income and expenditure account)

| | Note | Restricted (£) | Unrestricted (£) | 2025 Total (£) | 2024 Total (£) |
|--|------|-------------------|---------------------|-------------------|-------------------|
| Income from: | | | | | |
| Donations and legacies | 2 | 495,946 | - | 495,946 | 692,892 |
| Charitable activities | | | | | - |
| Investment and other income | | | | | - |
| Total (Total Income) | | 495,946 | - | 495,946 | 692,892 |
| Expenditure on: | 3 | | | | |
| Raising funds | | 23,832 | - | 23,832 | 16,843 |
| Charitable activities | | 449,949 | - | 449,949 | 671,495 |
| Other | | | | | |
| Total (Total Expenditure) | | 473,781 | - | 473,781 | 688,338 |
| Net gains/(losses) on investments | | | | | |
| Net income/(expenditure) | 4 | 22,165 | - | 22,165 | 4,554 |
| Transfer between funds | | - | - | - | - |
| Net movement in funds | | 22,165 | - | 22,165 | 4,554 |
| Reconciliation of funds: | | | | | |
| Total funds brought forward | | 6,543 | 27,887 | 34,430 | 29,876 |
| Total funds carried forward | | 28,708 | 27,887 | 56,595 | 34,430 |

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 2025

| | Note | 2025 (£) | 2024 (£) |
|--|------|----------|----------|
| Fixed Assets | | | |
| Tangible fixed assets | | - | - |
| Current Assets | | | |
| Debtors | | - | - |
| Cash at bank | | 65,004 | 36,455 |
| Total Current Assets | | 65,004 | 36,455 |
| Current Liabilities | | | |
| Creditors: amounts falling due within one year | 7 | 8,409 | 2,025 |
| Net current assets | | 56,595 | 34,430 |
| Net assets | 8 | 56,595 | 34,430 |
| Funds | 9 | | |
| Restricted | | 28,708 | 6,543 |
| General | | 27,887 | 27,887 |
| Total funds | | 56,595 | 34,430 |

For the year ended 31 March 2025 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 16 January 2026 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

| | 2025 | | | 2024 |
|--|----------------|------------------|----------------|----------------|
| | Restricted (£) | Unrestricted (£) | Total (£) | Total (£) |
| Brian Mercer Trust | 15,000 | - | 15,000 | 10,000 |
| Charles Hayward Foundation | 15,000 | - | 15,000 | - |
| Eleanor Rathbone Charitable Trust | 1,000 | - | 1,000 | - |
| Evan Cornish Foundation | - | - | - | 10,000 |
| Ernest Kleinwort Charitable Trust | 5,000 | - | 5,000 | - |
| Gibbs Charitable Trust | 2,000 | - | 2,000 | - |
| Margaret Hayman Charitable Trust Fund | - | - | - | 15,029 |
| Marsh Charitable Trust | - | - | - | 600 |
| Oakdale Trust | - | - | - | 3,000 |
| Other Trusts and foundations | - | - | - | 161,260 |
| Save the children (ELRHA) | - | - | - | 85,767 |
| Solidar Suisse, Switzerland | 396,573 | - | 396,573 | 397,736 |
| Souter Charitable Trust | 5,000 | - | 5,000 | 8,000 |
| Stiftung Drittes Millennium | 17,370 | - | 17,370 | - |
| The Allan and Nesta Ferguson Trust | 12,000 | - | 12,000 | - |
| The Coles-Medlock Foundation | 10,000 | - | 10,000 | - |
| The Egis Corporate Foundation | 16,203 | - | 16,203 | - |
| The Miss K.M. Harbinson Charitable Trust | 800 | - | 800 | 1,500 |
| Total | 495,946 | - | 495,946 | 692,892 |

3. Total Expenditure

| Expenditure | Cost of raising funds (£) | Cost of charitable activities (£) | Support Costs (£) | 2025 Total (£) | 2024 Total (£) |
|--------------------------------------|---------------------------|-----------------------------------|-------------------|----------------|----------------|
| Staff costs (note 5) | 16,944 | 33,889 | 12,520 | 63,353 | 51,935 |
| Rent, insurance, utilities, services | - | - | 11,486 | 11,486 | 11,293 |
| Bank Charges | - | - | 933 | 933 | 1,251 |
| Postage and telephone | - | - | 593 | 593 | 769 |
| Membership Subscriptions | - | - | 19 | 19 | 1,061 |
| Independent Examination | - | - | 1,400 | 1,400 | 1,300 |
| Consultancy fees | - | - | 600 | 600 | 600 |
| Direct project expenses | - | 395,397 | - | 395,397 | 619,035 |
| Insurance | - | - | - | - | 1094 |
| Total | 16,944 | 429,286 | 27,551 | 473,781 | 688,338 |
| Add: allocation of support costs | 6,888 | 20,663 | (27,551) | | |
| Total expenditure | 23,832 | 449,949 | - | 473,781 | 688,338 |

4. Net income/(expenditure) for the year

| This is stated after charging / crediting: | 2025 (£) | 2024 (£) |
|--|--------------|----------|
| Trustees' reimbursed expenses | - | - |
| Independent Examiner's remuneration | 1,400 | 1,300 |

5. Staff costs and numbers

| Staff costs were as follows: | 2025 (£) | 2024 (£) |
|--|---------------|---------------|
| Salaries and wages | 61,000 | 51,526 |
| Social security costs | 907 | - |
| Pension contributions | 1,446 | 409 |
| Total emoluments paid to employees were: | 63,353 | 51,935 |

| | | |
|---|-------------------|------------|
| No employee earned more than £60,000 during the year (2024 – none) | | |
| The average weekly number of staff (expressed as full-time equivalents) during the year was 1.8 (2024: 1.8) | | |
| | 2025 (FTE) | 2024 (FTE) |
| Raising funds | 0.5 | 0.5 |
| Charitable activities | 1.0 | 1.0 |
| Support costs | 0.3 | 0.3 |
| Total | 1.8 | 1.8 |

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

| | | |
|-------------------------|-----------------|----------|
| | 2025 (£) | 2024 (£) |
| Trade Creditors | 915 | 148 |
| Other Creditors | 5,794 | 277 |
| Independent Examination | 1,400 | 1,300 |
| Accruals and Provisions | 300 | 300 |
| Total | 8,409 | 2,025 |

8. Analysis of net assets between funds

| | | | |
|--|----------------------|-------------------|------------------------|
| | Restricted Funds (£) | General funds (£) | Total funds (£) |
| Tangible fixed assets | - | - | - |
| Net current assets | 28,708 | 27,887 | 56,595 |
| Net assets at the end of the year | 28,708 | 27,887 | 56,595 |

9. Movements in Fund

| | At the start of the year (£) | Incoming resources (£) | Outgoing resources (£) | Transfers (£) | At the end of the year (£) |
|--|------------------------------------|---------------------------|---------------------------|---------------|----------------------------------|
| Total unrestricted funds | 27,887 | - | - | - | 27,887 |
| Total restricted funds | 6,543 | 495,946 | 473,781 | - | 28,708 |
| Total funds | 34,430 | 495,946 | 473,781 | - | 56,595 |
| <u>Purposes of funds</u> | | | | | |
| General funds: These are the free reserves of the Charity, which can be used for any purpose within its charitable objects. | | | | | |
| Restricted funds: The restricted funding was received over the course of the financial year for use in the ‘Gender’ projects, ‘Sustainable Livelihoods’, ‘WASH’, ‘Informal labour’ projects and for ‘Disaster Risk Reduction & Management’ Projects | | | | | |