



Annual Report 2025



Founders' Foreword




It gives me great pride to share the Annual Report 2024–25 of Saaras Impact Foundation. This year has been truly special, one where our belief that every family matters turned into real, visible change across many states in India.

When we began this journey, our goal was simple: to stand beside families who are often left behind and help them access what is rightfully theirs. Real independence, for us, is not just about freedom from the past, but about ensuring that every citizen can live with dignity today - with access to healthcare, education, livelihoods, and social security.

One of the biggest challenges we see is not the lack of schemes, but the lack of awareness. Awareness isn't a soft outcome - it's infrastructure. In our target districts, more than half the families didn't know they were eligible for key government schemes, or even what documents they needed to apply.

Since our start in 2017, Saaras-led interventions have changed that reality.

 **Over 8 lakh citizens** have become aware of their rights, and more than 95,000 families have successfully accessed government schemes and benefits, from scholarships and pensions, to healthcare and livelihood programs.

When people know their rights, systems begin to work. That's the power of awareness, and that's the power of community.

As we look ahead, our focus remains the same: to reach more families, build stronger partnerships, and keep pushing for an India where dignity and opportunity are not privileges, but rights for all.

With gratitude and determination,

Saleem Khan

Founder & Chief Executive Officer, Saaras Impact Foundation



This year, our efforts were focused on making that access easier, faster, and more transparent. By combining on-ground mobilization with technology-driven interventions, we have been able to ensure that families not only learn about their entitlements but also navigate complex processes with dignity.

From digital tracking tools to structured outreach programs, our approach has helped thousands of families unlock opportunities that directly improve their quality of life.

The encouraging results we have seen reaffirm our belief in designing sustainable systems that empower communities at the last mile.

As we move into the next year, our vision is to expand these interventions, build stronger collaborations, and scale solutions that ensure no family is left behind.

With gratitude,

Dr. Raunag Pradhan

Co-Founder, Saaras Impact Foundation



Healthcare



Livelihood



Education



Social Security



Women Empowerment

Contents

1. Founders' Foreword

Reflections from the Founder & CEO, Saleem Khan, and Co-Founder, Dr Raunaq Pradhan, on why this year was significant and what lies ahead.

2. Girl Empowerment & Child Development

Impact stories and data showcasing how all children, especially girls, were supported through awareness and access to welfare schemes.

3. When Women Thrive: Schemes That Empower Women to Lead

Experiences and outcomes of women benefitting from government schemes, and the difference this makes at the household level.

4. Caring for Our Elders: Government Schemes for the Elderly

Stories of senior citizens gaining dignity and security through pensions and entitlements made accessible with Saaras' support.

5. Health with Dignity: Schemes That Protect and Empower

How Saaras connected vulnerable families to healthcare schemes, reducing barriers to essential medical services.

6. Empowering Families Through Schemes for Livelihoods

Efforts to create pathways for income generation and skill development, improving the long-term resilience of households.

7. Safety, Stability, Support: Schemes for Social Security

Ensuring safety nets reach disadvantaged communities and families most at risk of exclusion.

8. Funders

Recognising our funders who collaborate with us towards our mission.

9. Financials

A transparent overview of fundraising revenue, expenditures, and grants from the past year.

10. Testimonials

Perspectives from funders and individuals who witness the impact on the ground.

11. Get in Touch

Contact information, social media handles to follow and engage with Saaras, and details on how you can donate.



Girl Empowerment & Child Development

Impact at a Glance (FY 2024–25)

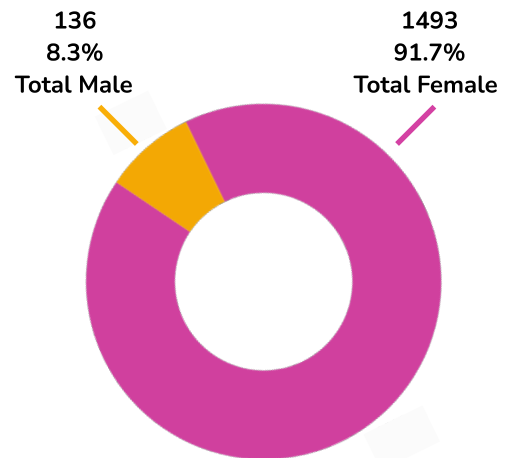


#EveryFamilyMatters

- Key Schemes:** Kanya Sumangala (1,178), RTE (220), Sukanya Samridhi (117), Scholarships (66), Palanhar (15), Nirashrit Pension (1)
- States Covered:** Uttar Pradesh, Rajasthan, Haryana, Jharkhand
- Districts Covered:** Varanasi, Lucknow, Ghaziabad, Jamshedpur, Jhajjar, Faridabad, Sirohi

Total amount secured ₹ 2.11 Cr

Gender Distribution of Beneficiaries



Stories from the ground



Scholarship | Lucknow, Uttar Pradesh

“₹30,030 that changed a year.”

When Vartika Patel applied for the Azim Premji Scholarship, her family was struggling to afford her studies. Our team supported her from documentation to verification. After months of follow-ups, on 17 April 2025, ₹30,030 was credited to her account—turning hope into certainty.



Right to Education (RTE) | Varanasi, Uttar Pradesh

“Four months from paperwork to classroom.”

At just five, Pragya Sharma dreamt of going to school but lacked the documents to prove she could. From December 2024 to April 2025, our team helped her mother secure a birth certificate, Aadhaar, and caste proof, then tracked her RTE application until admission. Today, Pragya walks to class each morning, while her mother guides other parents too.



Girl Incentive | Ghaziabad, Uttar Pradesh

“From doubt to access.”

During a February 2024 community visit, we met Muskan's family, who were unsure if they qualified for Kanya Sumangala Yojana. Our team filed her application on 28 February and confirmed her benefit on 22 April. The support eased school expenses and restored the family's faith in welfare systems.



Child Support | Sirohi, Rajasthan

“A lifeline for two children.”

When Kamladevi, a single mother of two, learnt about Palanhar Yojana, she had no idea where to begin. In just four days, our team completed all paperwork and filings. By February 2025, ₹1,500 per child began each month—ensuring steady meals, school attendance, and peace of mind.

When Women Thrive: Schemes That Empower Women to Lead

Impact at a Glance (FY 2024-25)

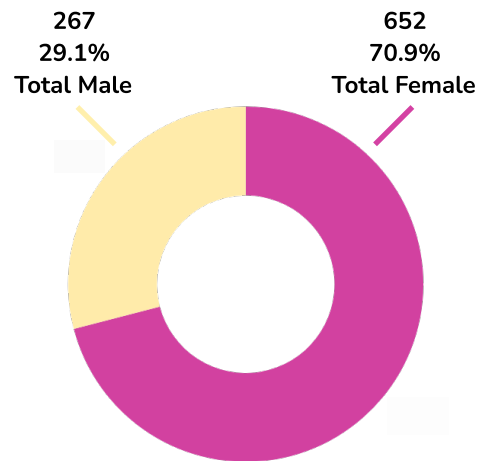


#EveryFamilyMatters

- ▶ **Key Schemes:** Jan Dhan (760), Widow Pension (92), Atal Pension Yojana (43), Har Ghar Har Grehni (14), PMMVY (4), Mahila Samman Savings Certificate (2)
- ▶ **States Covered:** Uttar Pradesh, Haryana, Rajasthan, Jharkhand
- ▶ **Districts Covered:** Varanasi, Ghaziabad, Lucknow, Jhajjar, Faridabad, Sirohi, Jamshedpur

Total amount secured ₹ 10.08 Cr

Gender Distribution of Beneficiaries



Stories from the ground

Mission Sahayog | Jhajjar, Haryana

"From uncertainty to a steady footing."

In Pelpha village, Jhajjar, 30-year-old Kusumlata was struggling to make ends meet after her husband's death, caring for her young son and elderly grandmother on barely ₹5,000 a month. When the Mission Sahayog team met her on 10 June 2024, she was unaware she qualified for several schemes designed to support women like her.

The team guided her step by step—collecting domicile proof, her husband's death certificate, and bank details—and filed applications for the Widow Pension, Nirashrit Pension, Happy Bus Pass, and Ayushman Card.

After three months of regular follow-ups, approvals came through in September 2024. Kusumlata began receiving ₹3,000 per month under the Widow Pension, ₹2,100 per month under the Nirashrit Pension for her son, a Happy Bus Pass offering 1,000 km of free travel each year, and ₹5 lakh health cover.

Steady income, mobility, and health security restored her independence and brought lasting peace of mind.

"I used to think schemes were only for people who had contacts," she says. "Now I tell other women that help exists, and that they deserve it."



Caring for Our Elders: Government Schemes for the Elderly

Impact at a Glance (FY 2024–25)

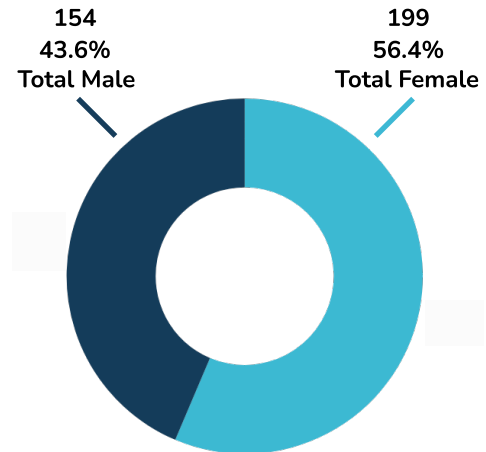
- ▶ **Key Schemes:** Old-Age Pension (350), Ayushman Bharat (21423), Nirashrit Pension (1), Bus Passes (503)
- ▶ **States Covered:** Rajasthan, Uttar Pradesh, Haryana, Jharkhand
- ▶ **Districts Covered:** Sirohi, Ghaziabad, Jhajjar, Faridabad, Jamshedpur

Total amount secured ₹ 42.36 L



#EveryFamilyMatters

Gender Distribution of Beneficiaries



Stories from the ground

Mission Jodaav | Sirohi, Rajasthan

"Four months of patience, a lifetime of relief."

In the quiet village of Rampura, Sirohi, lives Mancha Ram, an 80-year-old farmer from the Bhil tribal community. For years, his old-age pension had been the only steady income keeping him and his wife, Phooli Bai, afloat. When the payments suddenly stopped without notice, the impact was immediate. Hard of hearing and unable to travel long distances, Mancha Ram was left helpless, unsure where to begin. The couple survived on Phooli Bai's small agricultural income and the support of their neighbours.

When the Mission Jodaav team met them in October 2024, they found a family weighed down by uncertainty but still hopeful. The team quickly verified his pension details, gathered all the required documents, and took charge of the entire process from submission to follow-ups with the local department, ensuring the couple did not have to navigate the system alone.

Over the next four months, the team made several visits to their home, tracking every update and addressing every delay. On 17 February 2025, their effort paid off. Mancha Ram's pension was reinstated, and ₹3,450 in arrears was credited to his account.

He now receives ₹1,150 per month, providing a steady and reliable source of income once again.

The family was also connected to Ayushman Bharat, giving them access to healthcare worth up to ₹5 lakh.

For Mancha Ram and Phooli Bai, the restoration of their pension was more than financial relief; it was recognition. "After months of uncertainty, we finally feel seen," says Phooli Bai. "The Saaras team gave us hope when the system had forgotten us."

Their story has since encouraged others in Rampura to come forward for help with pending pensions and welfare schemes. What began as a single intervention has now become a catalyst for community awareness and trust.



Health with Dignity: Schemes That Protect and Empower

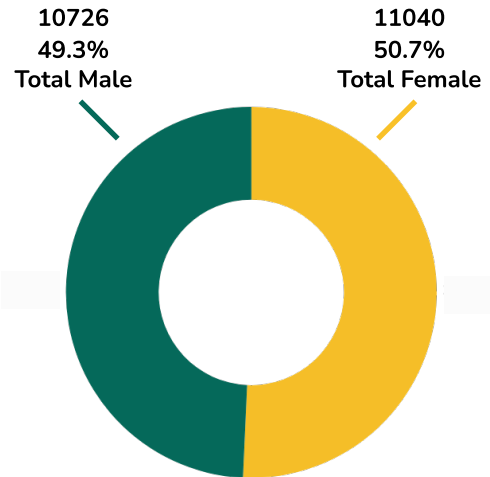
Impact at a Glance (FY 2024–25)



#EveryFamilyMatters

- ▶ **Key Schemes:** Ayushman Bharat Card (21,423), Abua Swasthya Card (344), Disabled Pension (4)
- ▶ **States Covered:** Uttar Pradesh, Haryana, Rajasthan, Jharkhand
- ▶ **Districts Covered:** Varanasi, Lucknow, Ghaziabad, Jamshedpur, Jhajjar, Faridabad, Sirahi

Gender Distribution of Beneficiaries



Total amount secured ₹ 265.82 Cr

Stories from the ground

Mission Judaav | Ghaziabad, Uttar Pradesh

"Restoring dignity through disability support"

In Maharajpur, Ghaziabad, 25-year-old Nitin Kumar lives with a mental disability that has placed a heavy emotional and financial strain on his family. His father, an office cleaner earning ₹8,000 a month, had been carrying the burden alone. The family had no idea that the Divyang Pension Yojana could provide steady relief.

When the Mission Judaav team first met Nitin's mother in April 2023, she was unaware of the documents required to apply. The team guided her step by step—helping her secure a disability certificate, completing income and identity paperwork, and submitting the pension application. They visited the family multiple times and coordinated with the CMO Office in Sanjay Nagar, Ghaziabad, to ensure the certificate was issued correctly.

After months of follow-ups, approvals came through in June 2024. Nitin now receives ₹1,000 per month, with ₹3,000 released upfront for pending months.

For his mother, the pension brought more than financial support—it restored her belief that her son's needs would not be forgotten.

"I didn't think the government would ever care for people like my son," she shared. "But Saaras made us believe again."



Empowering Families Through Schemes for Livelihoods

Impact at a Glance (FY 2024-25)

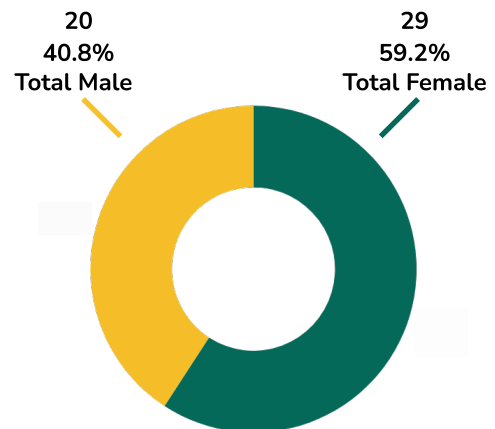


#EveryFamilyMatters

- ▶ **Key Schemes:** PM SVANidhi (27), Vishwakarma Yojana (12), Mahila Samridhi Yojana (10)
- ▶ **States Covered:** Uttar Pradesh, Haryana, Rajasthan, Jharkhand
- ▶ **Districts Covered:** Ghaziabad, Lucknow, Jhajjar

Total amount secured ₹ 8.42 L

Gender Distribution of Beneficiaries



Stories from the ground

Mission Judaav | Ghaziabad, Uttar Pradesh

"Eleven Days That Changed Everything."

When Pradeep Kumar Upadhyay, a 42-year-old footwear vendor from Jhandapur, Ghaziabad, ran out of stock last winter, it wasn't just his business that stalled; it was his family's only source of income.

For years, Pradeep pushed his wooden cart through the same crowded lanes, earning barely ₹12,000 a month. He had no savings, no access to formal credit, and no idea that a government scheme could help.

That changed when the Mission Judaav team met him in August 2024. They spoke to him not as officials, but as allies, explaining the PM SVANidhi scheme, which provides collateral-free working capital loans to small vendors. Pradeep hesitated at first, convinced that "loans were only for people with shops."

The team helped him gather documents, secure a Street Vendor Card, and apply online on 21 November 2024. Then began the follow-ups - calls, visits, reminders - every few days to make sure the file didn't get lost in the queue.

On 2 December, barely 11 days later, the message arrived: his ₹10,000 loan had been approved and credited.

That evening, Pradeep restocked his cart under the glow of a single streetlight. For the first time in months, his shelves were full - and so was his confidence.

"I used to sell what I could afford," he said, adjusting the display of new sandals. "Now I sell what people want. I have also managed to create a shop cum godown in my house - and I sleep without worrying about tomorrow."

With his earnings steady again, Pradeep is already repaying on time, making him eligible for the next ₹20,000 tranche. More importantly, he now keeps records, uses digital payments, and teaches nearby vendors how to apply too.



Safety, Stability, Support: Schemes for Social Security

Impact at a Glance (FY 2024-25)

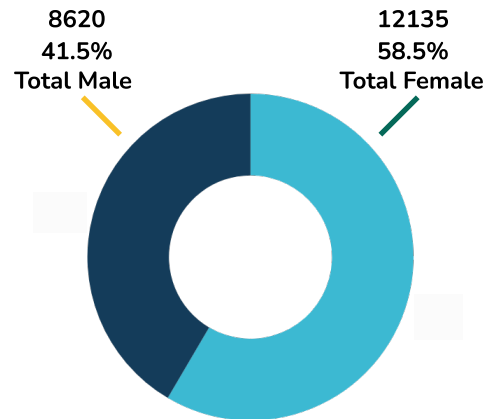
- ▶ **Key Schemes:** E-Shram Card Scheme (16,982), Labour Card (1,479), PM JJB – Jyoti Jeevan Bima (377)
- ▶ **States Covered:** Uttar Pradesh, Haryana, Rajasthan, Jharkhand
- ▶ **Districts Covered:** Varanasi, Lucknow, Ghaziabad, Jhajjar, Faridabad, Jamshedpur, Sirohi

Total amount secured ₹ 400.14 Cr



#EveryFamilyMatters

Gender Distribution of Beneficiaries



Stories from the ground

Mission Sahayog | Jhajjar, Haryana

“The Road to Dignity: Santosh Devi’s Journey.”

For 56-year-old Santosh Devi, every trip to the district hospital in Jhajjar had become a battle. Since her husband’s death five years ago, she had been living alone in Dadri Teye village, surviving on a small widow pension. The ₹700 she spent each month on bus fares meant skipping meals or medicines the following week.

She had never heard of the Happy Bus Pass Scheme, which provides free annual travel of up to 1,000 km for senior citizens. That changed when the Mission Sahayog team met her in March 2024.

During their visit, the team explained her eligibility and helped her gather every required document — income proof, ID, and residence certificate. On 10 April, they met officials at the Jhajjar Transport Department to ensure her application was processed without delay.

After months of steady follow-ups, Santosh received her Happy Bus Pass on 12 June.

The impact was immediate. For the first time in years, she could travel independently to her hospital appointments without worrying about cost.

“Earlier I would wait weeks to visit the doctor,” Santosh says softly. “Now I just go when I need to. I don’t have to ask or borrow. That freedom is everything.”

Her story is a quiet transformation — proof that even a small benefit, delivered with care, can restore self-respect and independence.

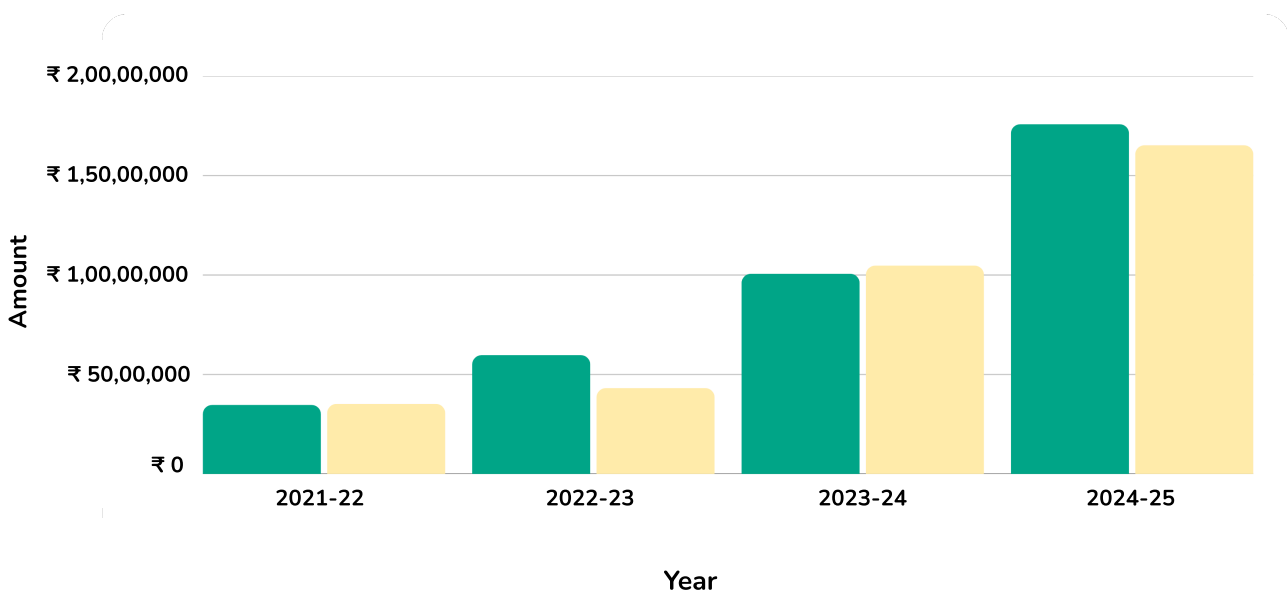


2024/06/25 10:21

Our Funders



Financials



Key



Received



Expenses

Financials

SAARAS IMPACT FOUNDATION

(CIN: U85300DL2017NPL322911)

(Address: 38, Ground Floor, Netaji Subhash Marg, Daryaganj, New Delhi-110002)

Balance Sheet as at 31-March-2025

(Rs in '000)

Particulars	Note	31-March-2025	31-March-2024
I. EQUITY AND LIABILITIES			
(1) Shareholders' funds			
(a) Share Capital	3	-	-
(b) Reserves and Surplus	4	2,251.98	1,204.72
Total		2,251.98	1,204.72
(2) Current liabilities			
(a) Trade Payables	5	-	-
- Due to Micro and Small Enterprises		-	-
- Due to Others		879.88	573.26
(b) Other Current Liabilities	6	276.12	733.43
(c) Short-term Provisions	7	40.00	25.00
Total		1,196.00	1,331.69
Total Equity and Liabilities		3,447.98	2,536.41
II. ASSETS			
(1) Non-current assets			
(a) Property, Plant and Equipment and Intangible Assets			
(i) Property, Plant and Equipment	8	1,562.45	559.08
Total		1,562.45	559.08
(2) Current assets			
(a) Trade Receivables	9	76.30	93.10
(b) Cash and cash equivalents	10	190.59	1,833.82
(c) Other Current Assets	11	1,618.64	50.41
Total		1,885.53	1,977.33
Total Assets		3,447.98	2,536.41

See accompanying notes to the financial statements

As per our report of even date

For NARULA & CO.

Chartered Accountants

Firm's Registration No. 035684N

AMAN NARULA

Proprietor

Membership No. 546549

UDIN: 25546549BMOLLC9450

Place: Haryana

Date: 05-September-2025

For Saaras Impact Foundation

Authorised Signatory/ Director

SALEEM KHAN

Director

07883528

For and on behalf of the Board of

SAARAS IMPACT FOUNDATION

For Saaras Impact Foundation

Authorised Signatory/ Director

RAUNAQ PRADHAN

Director

07883504

Place: New Delhi

Date: 05-September-2025

Financials

SAARAS IMPACT FOUNDATION

(CIN: U85300DL2017NPL322911)

(Address: 38, Ground Floor, Netaji Subhash Marg, Daryaganj, New Delhi-110002)

Statement of Profit and loss for the year ended 31-March-2025

(Rs in '000)

Particulars	Note	31-March-2025	31-March-2024
Revenue from Operations		-	-
Other Income	12	17,574.03	10,063.14
Total Income		17,574.03	10,063.14
Expenses			
Depreciation and Amortization Expenses	13	717.20	343.80
Other Expenses	14	15,809.56	10,130.51
Total expenses		16,526.76	10,474.31
Profit/(Loss) before Tax		1,047.27	-411.17
Tax Expenses			
- Current Tax		-	-
Profit/(Loss) after Tax		1,047.27	-411.17
Earnings Per Share (Face Value per Share Rs. each)			
-Basic (In Rs)	15	-	-
-Diluted (In Rs)	15	-	-



See accompanying notes to the financial statements

As per our report of even date

For NARULA & CO.

Chartered Accountants

Firm's Registration No. 035684N



AMAN NARULA

Proprietor

Membership No. 546549


UDIN: 25546549BMOLLC9450

Place: Haryana

Date: 05-September-2025

For Saaras Impact Foundation

Authorised Signatory/ Director



SALEEM KHAN

Director

07883528

For and on behalf of the Board of
SAARAS IMPACT FOUNDATION

For Saaras Impact Foundation

Authorised Signatory/ Director



RAUNAQ PRADHAN

Director

07883504

Place: New Delhi

Date: 05-September-2025

Testimonials



“At Axis Max Life, we believe financial security is the foundation of a better future, and our partnership with Saaras Foundation has been invaluable in taking this vision to underserved communities. Now in our third year of working together, we have seen firsthand the impact of their deep grassroots presence and commitment in creating meaningful awareness around financial literacy and insurance, while also enabling access to critical government welfare schemes in Varanasi and Jamshedpur. This year, expanding our work together to Unnao marks another important step in reaching more families and empowering them with knowledge and opportunities. We greatly value our collaboration with Saaras Foundation and look forward to strengthening this journey of building financial resilience and inclusion across many more communities.”

Manisha Singh, Corporate Vice President - Corporate Communications & CSR , Axis Max Life Insurance



We are proud to support the impactful work of the Saaras Impact Foundation. Having witnessed their success in the Sahibabad location of Ghaziabad, we are now expanding our partnership with them in Sirohi, Rajasthan, in collaboration with JK Lakshmi Cement. Our shared mission is to empower economically vulnerable communities by connecting them with essential government welfare schemes. These communities often lack awareness of the critical assistance available to them. Together, we are bridging this gap.

Dr. Sujata Deshpande, Head- CSR, Thermax Foundation



“We had envisioned Mission Sahayog as a campaign that could improve the quality of life of underprivileged people on a large scale. Saaras Impact Foundation, an associate of Reliance Foundation, through Mission Sahayog, is running a campaign in 11 villages of the Jhajjar District of Haryana to improve their standard of living by providing benefits of government schemes to the people. We congratulate the team of Mission Sahayog and Saaras Impact Foundation for this important endeavour.”

Shri Vallabh Goyal, CEO & WTD, MET - Reliance Foundation



“Reliance Foundation along with its partner Saaras, through Mission Sahayog, is trying to improve the quality of life of people in 11 villages of the Jhajjar District of Haryana by providing them the benefits of government schemes. The efforts being made by the team of Mission Sahayog on the ground are commendable, and I hope that the team will continue its efforts in the same way. I congratulate the team for their efforts so far and wish them all the best for the future.”

Lt. Col. Rommel Rajain, HOD - Security, CSR & Admin - MET - Reliance Foundation

Testimonials



"Reliance Foundation along with its partner Saaras Impact Foundation, through Mission Sahayog, plays the role of catalyst to improve the quality of life of people in villages of the Jhajjar District of Haryana by providing them the benefits of government schemes. The efforts being made by the team of Mission Sahayog on the ground are remarkable, and I hope that the team will continue its efforts in the same way. I congratulate the team for their efforts so far and wish them all the best for future targets."

Lokesh Kapse, Dy GM - CSR Lead, MET - Reliance Foundation



"Despite significant efforts by the government to reach out to needy people through various schemes, beneficiaries continue to face last mile connectivity. In this space, Saras Foundation's seminal work facilitating needy people to access various govt schemes and entitlements, is transforming the accessibility landscape both in rural and urban areas. Their strategy of community mobilization and use of technology has delivered outcomes that strengthen both economic and social security for these families."

Sanjeeva Kumar Jha, Head - CSR & Sustainability, JK Lakshmi Cement Ltd.



"Accessibility of welfare schemes and the requirement of proper documentation to avail benefits remain a major challenge in remote villages like Sirohi, Rajasthan. Saras Foundation has done commendable work with these families by facilitating the completion of necessary documentation and creating awareness within the community. Their dedicated efforts have helped in building a stronger social safety net for vulnerable families."

Neeraj Prajapati, Assistant Manager - CSR, JK Lakshmi Cement Ltd.



The Mission Sahayog Abhiyan, which is being run in our village by Saaras Impact Foundation through Reliance Foundation, is working in a very good and effective way. They are doing excellent work by helping the poor villagers fill out forms for their ration cards, Ayushman cards, and other welfare schemes. They are also connecting them with other government schemes. The best thing about them is that they are going door-to-door to meet people and helping them get these benefits. We are very happy with their presence in our village, and we are excited to work with them in the future.

Sunil Kumar Sarpanch (Village Head), Dadri Toe, Jhajjar, Haryana



"Since Saaras Impact Foundation started working in our community, we've seen tremendous positive change. Their support has been invaluable. I used to struggle to connect people with schemes like Kanya Sumangala Yojana and Matra Vandana Yojana, but the Saaras team provided immense support and guidance. They also played a crucial role in helping us understand and access Ayushman cards, empowering us to serve our community better."

Anju Devi (Asha Worker), Varanasi

Stay connected with
Saaras Impact Foundation.
Together, we can ensure that
#EveryFamilyMatters

Donate Here



[Saaras Impact Foundation](#)



[Instagram: saaras_foundation](#)



[Saaras NGO](#)



[TheSaaraS_India](#)



Thank You
www.saaras.org

