

2024-25

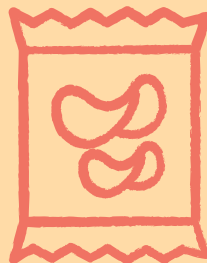
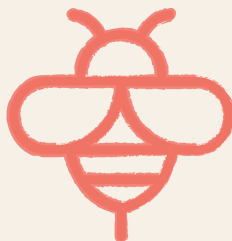
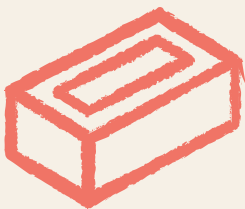
# ANNUAL REPORT

STORIES OF CHANGE



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# From the Director's Desk

## Reflections on Our Journey and Vision Ahead

It gives me great pleasure to present the 5th edition of our annual report, highlighting our journey of empowering women in rural Maharashtra to become self-reliant and financially independent over the last five years.

India's recent achievement of becoming the world's fourth-largest economy is indeed a milestone. Yet, one challenge remains stark — the unequal distribution of wealth. Nearly 70% of our population lives in rural areas and urban slums, earning less than ₹1.25 lakhs annually. They depend on agriculture, informal jobs, and seasonal work, with little access to reliable income or essential services.

Mahatma Gandhi and Dr. A.P.J. Abdul Kalam both envisioned India's progress rooted in strong, prosperous villages.

At NeevJivan Foundation, we work towards this vision by focusing on tribal women in Maharashtra, who have long faced systemic discrimination and exclusion. By equipping them with skills, resources, and opportunities, we help them break cycles of poverty and build pathways to dignity and growth.

Nation-building begins at the grassroots. When women gain access to livelihoods, they uplift



families, strengthen communities, and inspire future generations. Sustainable livelihoods for women are not just a social cause but a strategic investment in an inclusive India.

India aspires to become a USD 30 trillion\* economy by 2047. With male workforce participation nearing saturation, future growth must come from women. Nearly 400 million women need to be active participants in the economy, with rural women forming the backbone of this transformation.

Our contribution lies in enabling rural women to set up micro-businesses, making them financially independent today, and preparing them to join the formal workforce tomorrow as their enterprises scale into MSMEs.

We thank our CSR partners, knowledge partners, government authorities, and donors for supporting us in building a stronger, more inclusive India.

**Proteek Kundu**  
Founder & Director  
NeevJivan Foundation

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***Nation-building begins at the grassroots. When women gain access to livelihoods, they uplift families, strengthen communities, and inspire future generations.***

99



# STORIES GO BEYOND THE NUMBERS

The true measure of our impact lies in the  
powerful stories of change :



## Tales Of Self-Reliance

## Bold Dreams

## Financial Independence

## Reclaimed Identities

and so much more that are  
transforming our society.

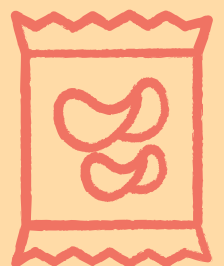
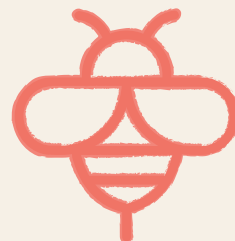
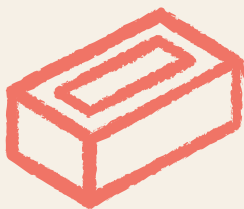


In our annual report, **we celebrate stories of transformation** — where self-reliance blossoms into soaring ambitions.



# OUR CORE IDENTITY

WHAT DO WE STAND FOR?





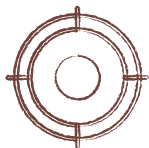


## Our Vision

**Create opportunity for sustainable livelihood and employment for every citizen in order to reduce the asymmetry of income among them in the long run.**

Imagine the power of **one woman led micro business in each of India's 6,64,369 villages**. Not only would she secure her own financial independence, but she would also become a catalyst for local economic growth, creating jobs and opportunities for many others in her community.

While we serve as the catalyst for change, our ultimate goal is to see women take charge of their own journeys — inspiring, mentoring, and empowering one another until this movement of transformation reaches every village across the nation



## Our Mission

**To create alternate sources of income (other than agriculture) and opportunities of sustainable livelihood for the tribal community in their villages in rural India, so that they do not have to migrate to the cities in search of better opportunities.**

Migration is a tradition that runs in the family — having worked very closely with this community for a while, we realised that they have been migrating to the cities seeking work for generations and they believe that “this is the right thing to do”.

Changing this mindset is crucial for bridging the economic disparity among the people living here and the success of our program in the long term.

These opportunities of sustainable livelihood (micro businesses) are not just alternate source of income, **they are symbols of self-reliance, identity and pride.**

# Our Values

Who we are and what we stand for form the core of our business. At NeevJivan Foundation, we embrace **Simplicity, Transparency and Trust** as our core values and ensure every aspect of our work is governed by these values.



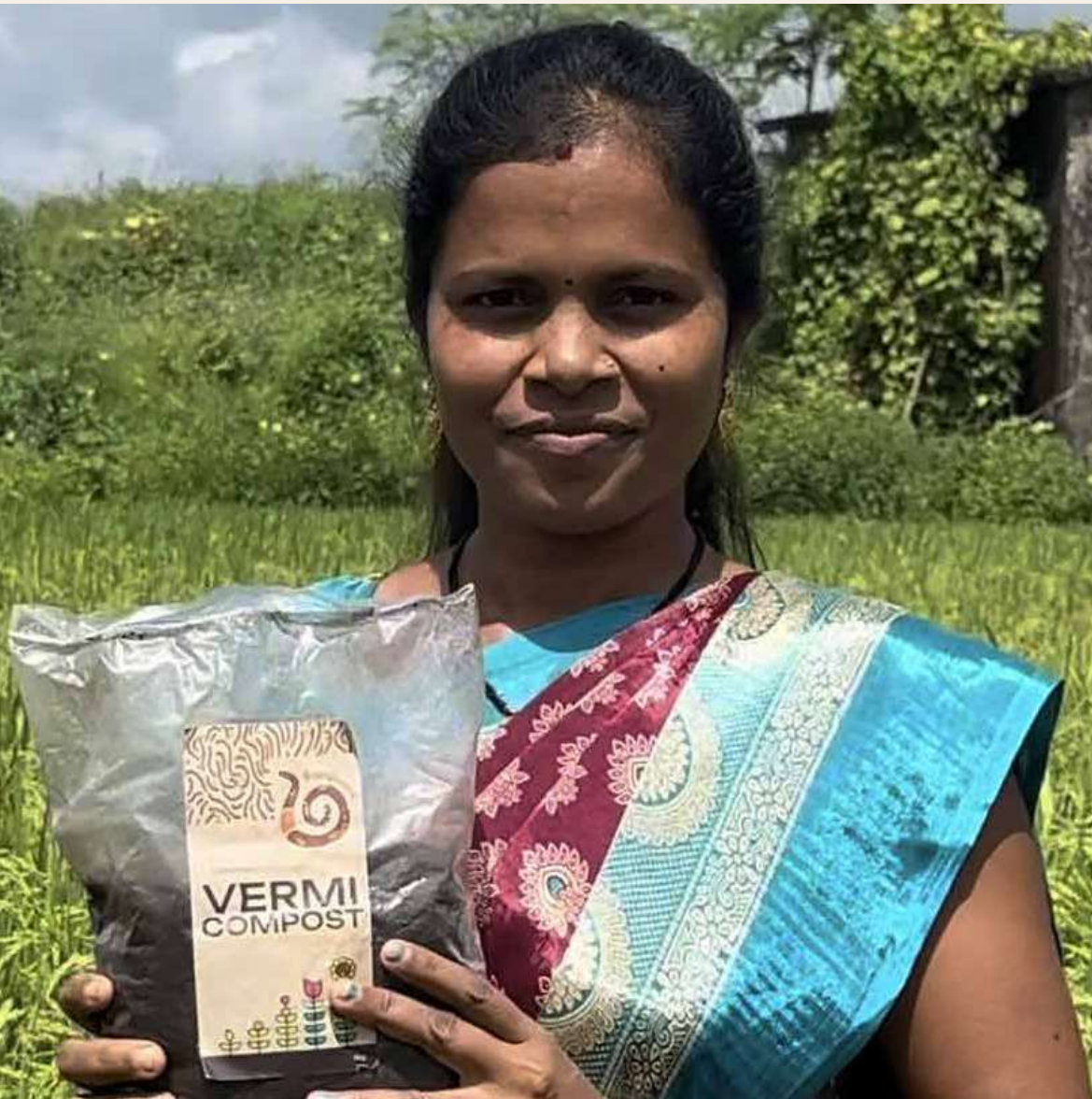
SIMPLICITY



TRANSPARENCY



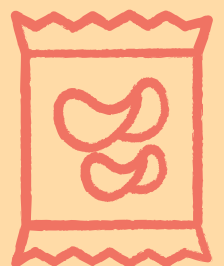
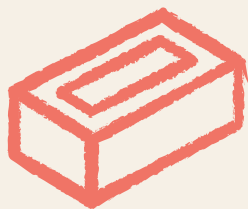
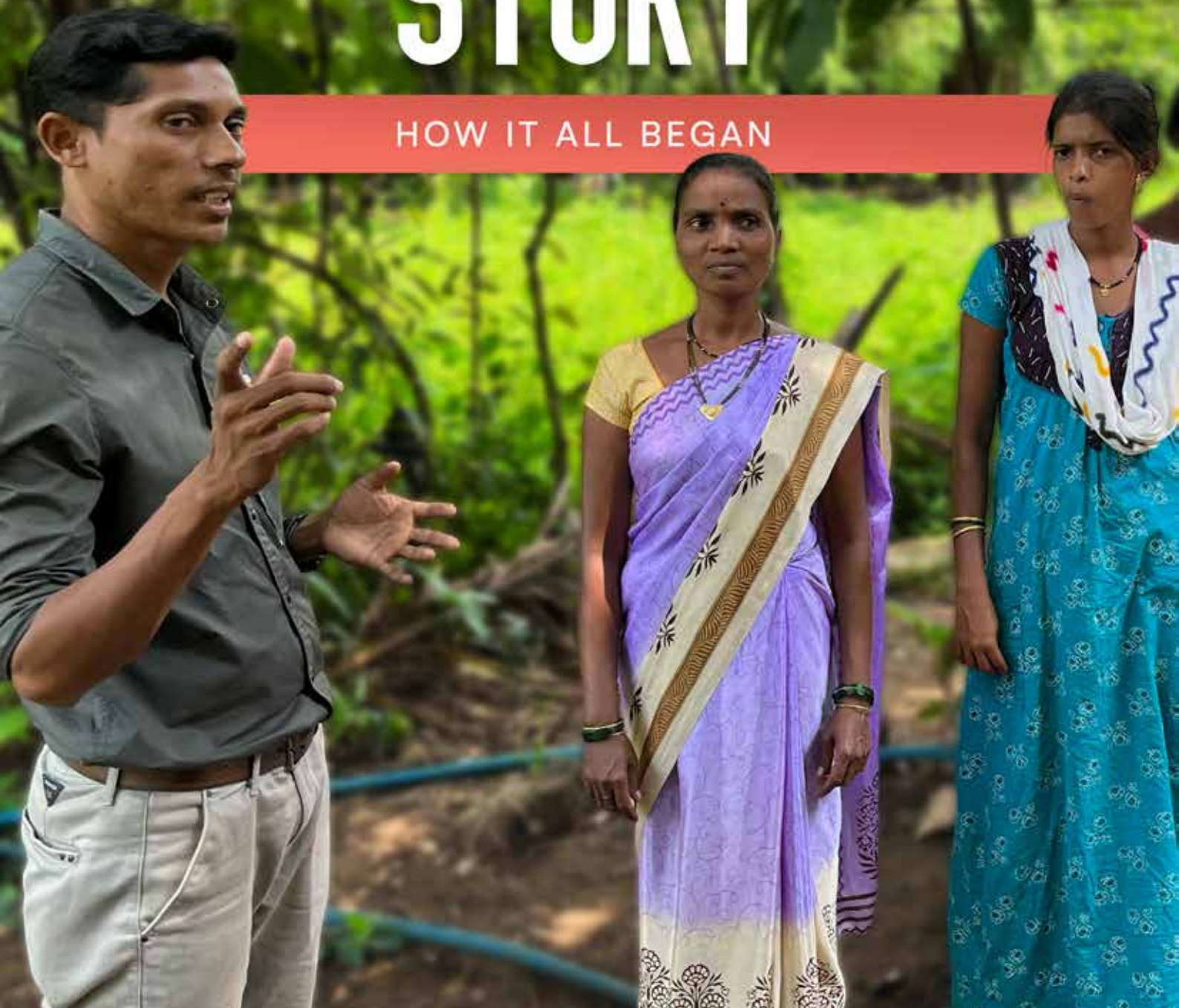
TRUST





# THE FOUNDING STORY

HOW IT ALL BEGAN





# March 2020

## Pandemic Forced A Nationwide Lockdown

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March 2020 marked an unprecedented moment in our nation's history. As the pandemic forced a nationwide lockdown, most of us stayed safe within our homes, unsure of what lay ahead. But outside, another reality unfolded — thousands of migrant workers, stripped of livelihoods overnight, set out on heartbreaking journeys back to their villages. Images of overcrowded buses, trucks, and families walking or cycling hundreds of kilometers — some never making it home — shook us deeply.

**It was then we realized: migration was not a choice, but a compulsion born of lack of opportunities in villages.**

Something had to change. With this conviction, NeevJivan Foundation was born — to skill, re-skill, and empower tribal women to build sustainable micro-enterprises in their villages. By addressing barriers of awareness, finance, and deep-rooted social discrimination, we began creating dignified livelihood opportunities that reduce the need for migration and bring prosperity home.

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*NeevJivan Foundation was born — to skill, re-skill, and empower tribal women to build sustainable micro-enterprises in their villages.*

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## Stories of Change

# Migration is a Tradition

Kaushalya lives in Modgaon village, about 130 km from Mumbai, with her three children and aging in-laws. Like every mother, she dreams of a secure home, good education for her children, and a healthy life for her family. But with agriculture as their only source of livelihood, survival has been a daily struggle. Water scarcity limits them to just one paddy crop during the monsoon, earning barely ₹60,000 a year — far too little for a family of seven.

For eight months annually, Kaushalya and her husband migrate to Silvassa, working as daily-wage labourers in brick kilns under harsh, exploitative conditions. The hardest part is leaving their children behind, growing up without parental care and exposed to exploitation.

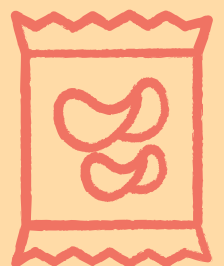
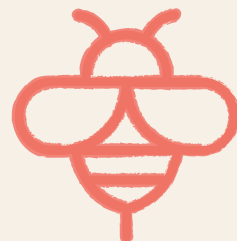
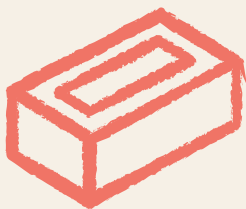
Kaushalya's story reflects the reality of thousands of tribal women in Palghar and Nashik districts, trapped in poverty, discrimination, and limited opportunity. At NeevJivan Foundation, we empower these women with skills and resources, helping them build sustainable livelihoods and a future of dignity.





# THEMATIC AREAS

GUIDED BY SDGs AND NATIONAL PRIORITIES





# Our Thematic Focus

Our work addresses critical global and national development priorities. We align with the UN Sustainable Development Goals (SDGs) as well as the Company's Act 2013 Schedule VII, ensuring our efforts contribute meaningfully to social and economic well-being.



## As per the UN Charter



## As per Schedule VII of Company's Act



Promoting education, including special education and employment enhancing vocation skills especially among children, women, elderly, and the differently abled and livelihood



Promoting gender equality, empowering women, setting up homes and hostels for women and orphans; setting up old age homes, day care centers and such other facilities for senior citizens and measures for reducing inequalities faced by socially and economically backward groups.

## Stories of Change

# Reclaimed Identity

Aruna, a homemaker from Chinchale village, had been living a quiet life with her family for the past 15 years. With the support of MSRLM, she came together with like-minded women in her village to form a Self Help Group. Through our training in beekeeping, Aruna and her group were able to set up a small unit and step into the world of enterprise.

“Earlier, no one in my village knew us,” Aruna shares. “But today, because of our beekeeping business, people across the taluka recognize and respect us. This initiative has given me and my group a new identity and dignity.”

Her work has not only gained appreciation from the community but also received recognition from

66

**Earlier, no one  
in my village  
knew us.....**

99

MSRLM officials, who praised her group during meetings.

“What makes me most proud,” Aruna says with a smile, “is when people speak well of us. We now believe that as our business grows, we will be able to spread our name and work across Maharashtra.”



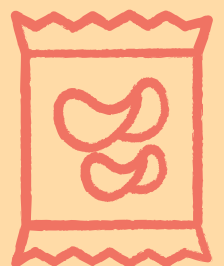
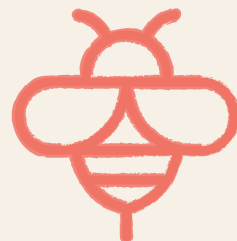
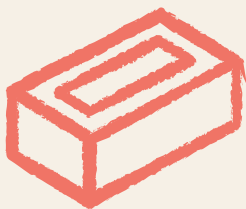
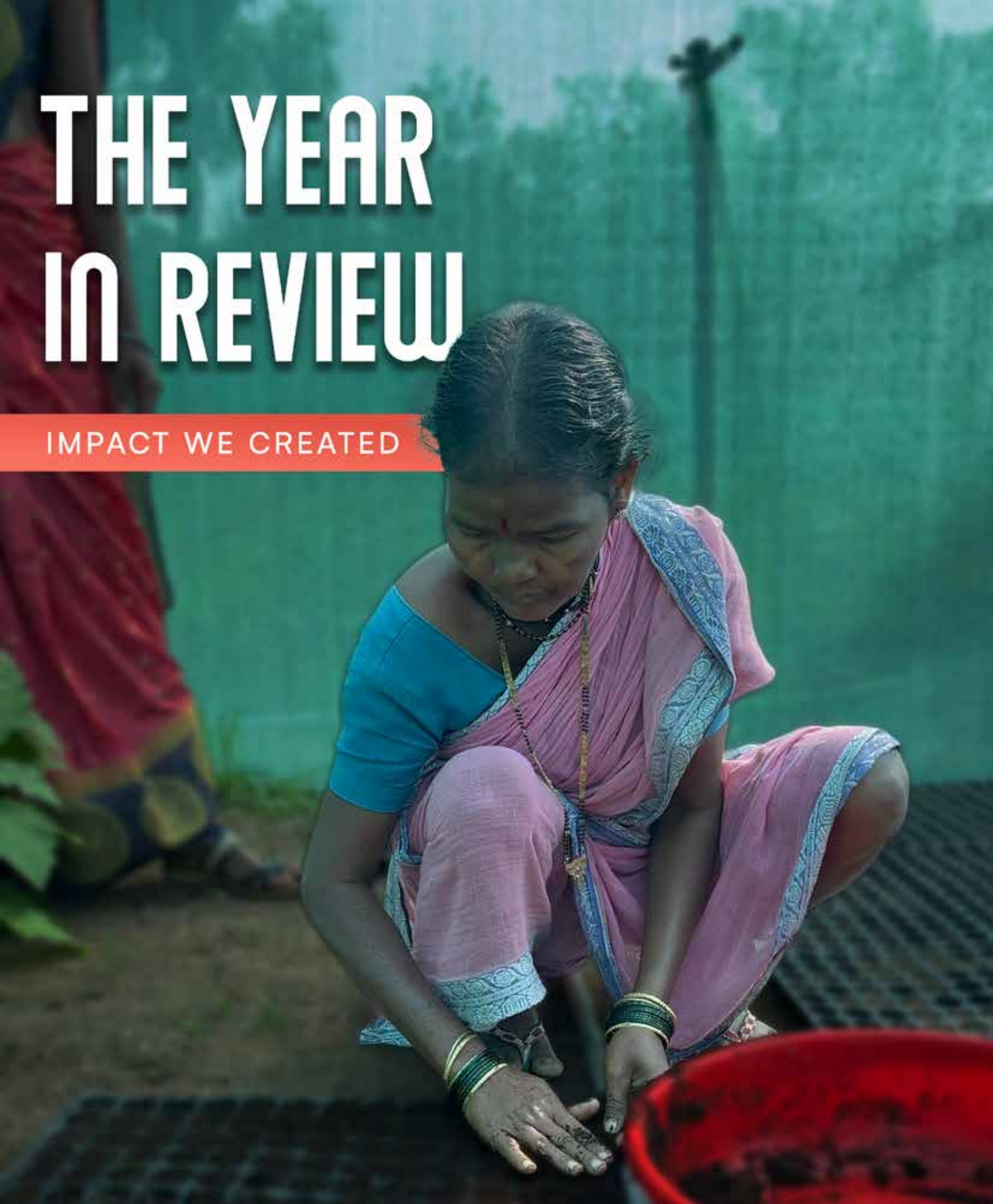
**Aruna Bodle**

Dhanalaxmi Mahila Bachat  
Gath, Dahanu

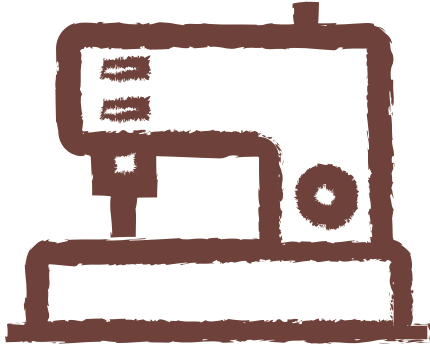


# THE YEAR IN REVIEW

IMPACT WE CREATED

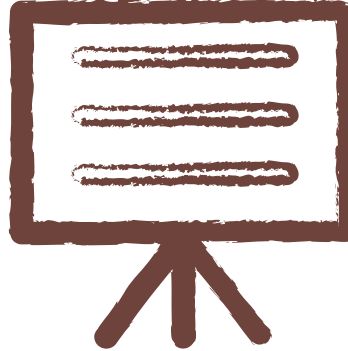


## Impact at a Glance



**758**

Women trained in a  
vocation of choice



**1450**

Women trained in  
entrepreneurship skills



**56**

No. of Micro  
Businesses started



**900+**

No. of women running  
businesses successfully



## Stories of Change

# Self Reliance & Independence

**66** *Earlier, I depended entirely on my family's income.* **99**

In the quiet village of Asarwadi, Manisha's life once revolved entirely around household chores. With no personal income and limited opportunities, she often wondered if she could ever contribute financially to her family.

That changed when her group partnered with NeevJeevan Foundation, they received training on mushroom farming and business management.

Equipped with new skills, the group started a mushroom farm on a small scale — a venture that now serves the village and generates income for its members. For Manisha, this meant more than just earnings; it brought a sense of pride, independence, and the confidence to dream bigger.

"Earlier, I depended entirely on my family's income. Today, I not only earn my own but also support my household. This has changed how I see myself," she shares with a smile.

Her journey is a testament to the power of opportunity and support. Manisha now hopes more women in her community will receive similar training so they too can stand on their own feet, support their families, and inspire change in others.

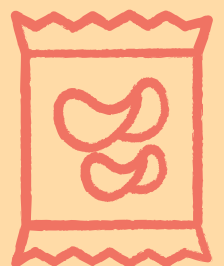
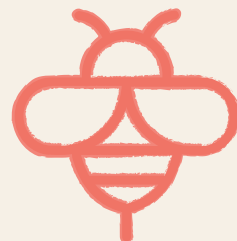
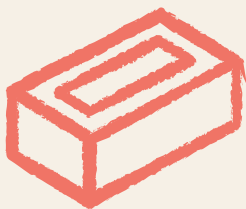
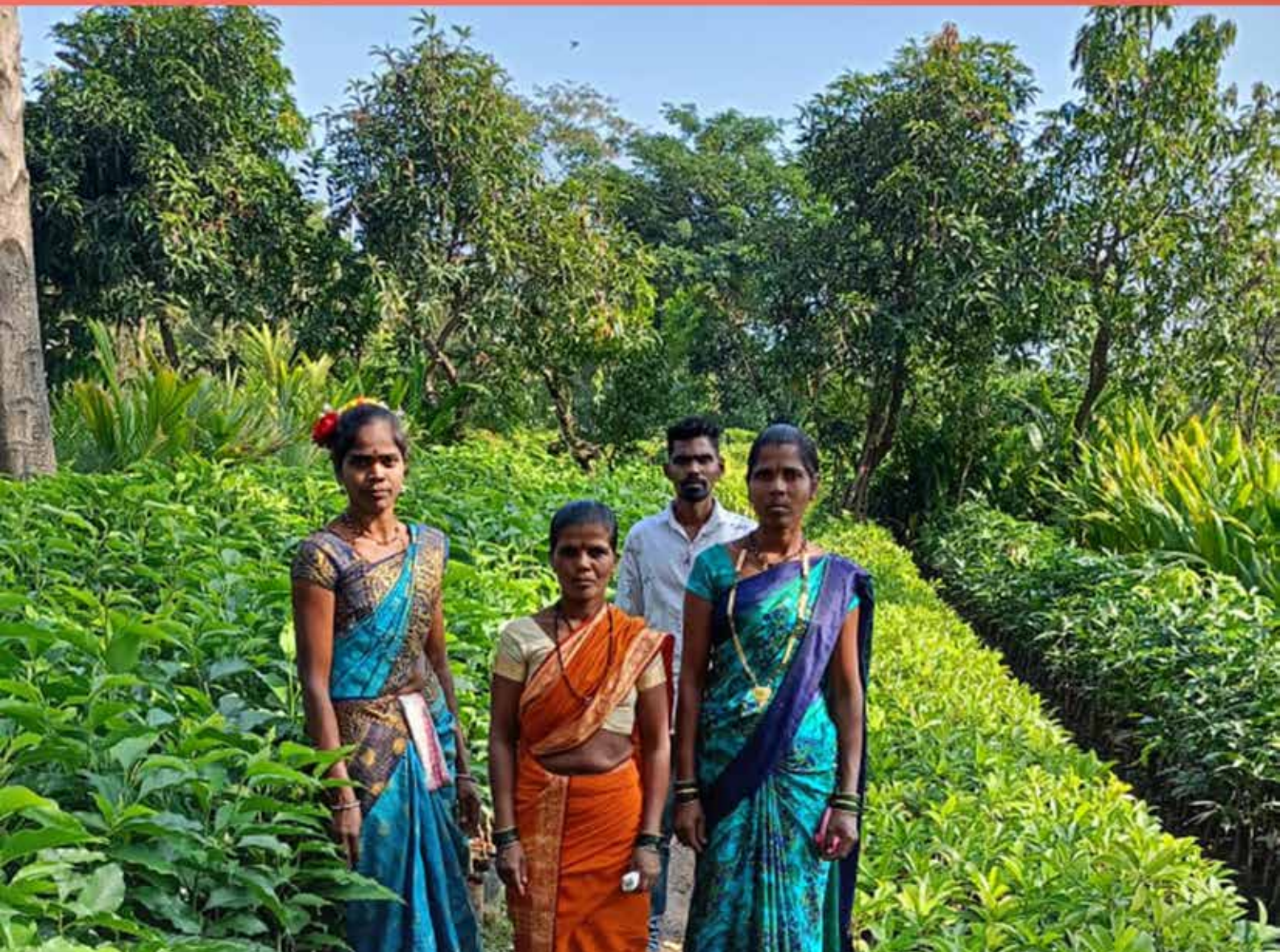


**Manisha Wavare**  
Radhika Mahila Bachat  
Gath, Dahanu



# OUR JOURNEY OVER THE LAST 5 YEARS

GROWTH, EVOLUTION, AND IMPACT OVER TIME



# 5 YEARS OF IMPACT

**25+**

Vocations Taught

**20+**

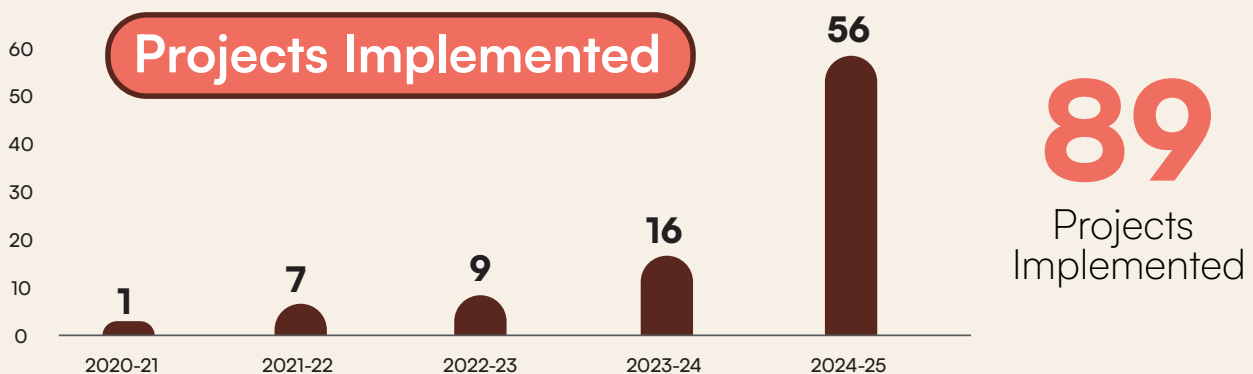
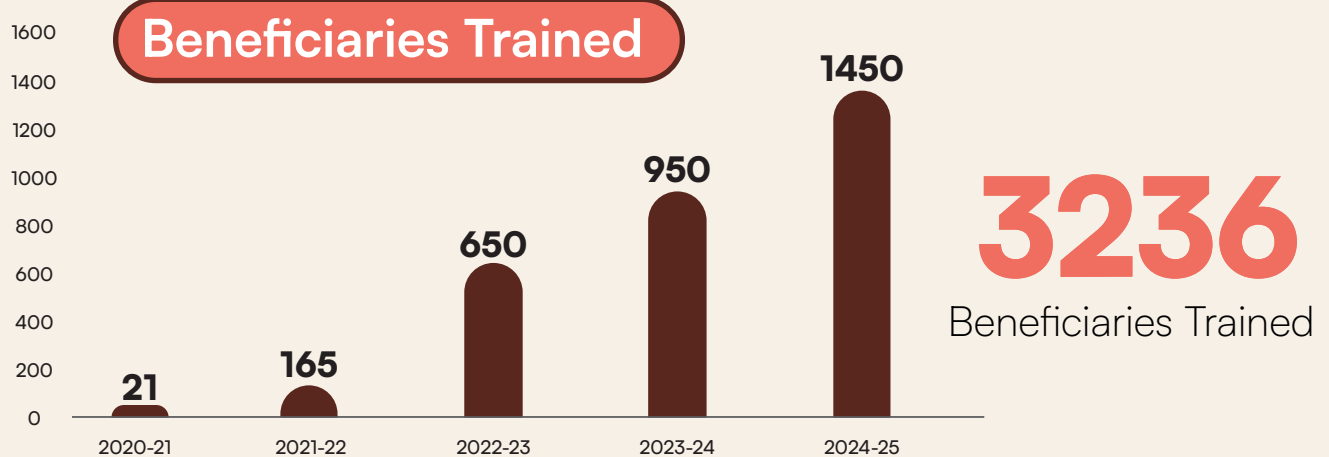
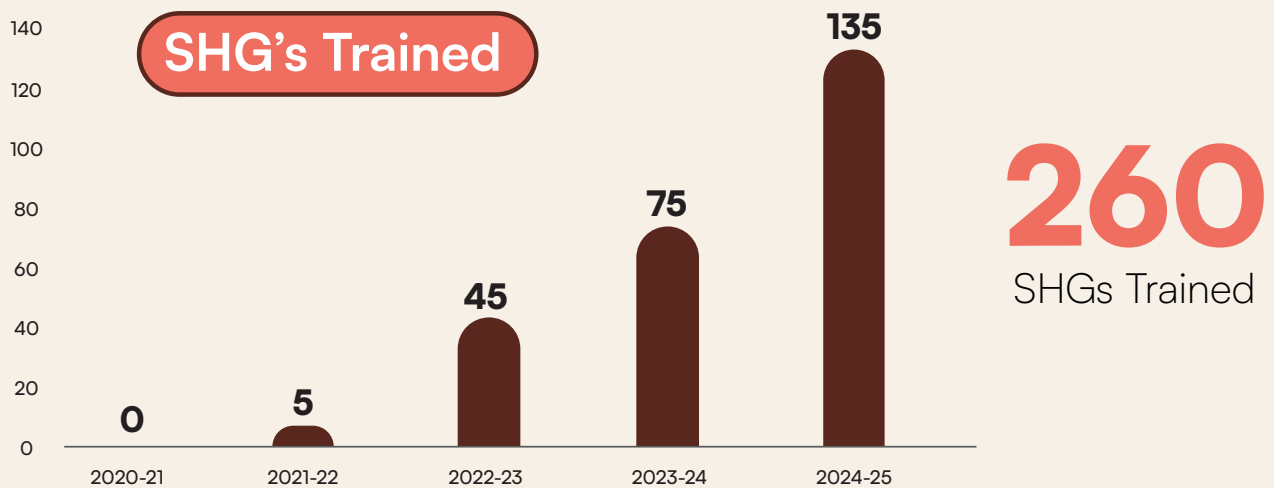
Partners (Government &amp; CSR )

**2** Districts  
**5** Talukas  
**65** Villages**260**SHGs Trained -  
Entrepreneurship Skills**3,247**Women Trained —  
Vocational Skills**90**

Micro Businesses

**900+**Women successfully  
running micro businesses





# Micro Businesses Running Successfully

# 89

Over the last few years, we have implemented **89 livelihood projects** in Jawhar, Dahanu, Vikramgad talukas in the Palghar districts and rural areas of Nashik district of Maharashtra.

Of these, **84 projects** are running successfully by over **900 women** in their villages (details indicated below). 5 of the projects that could not sustain themselves in the long run and have been redeployed among the existing micro businesses to increase their capacity.



Agarbatti	4	—————
Bee Keeping	7	—————
Brick Making	3	—————
Catering	2	—————
Chiku Processing	3	—————
Farsan Making	4	—————
Fish Farming	6	—————
Kulhad Making	1	———
Masala Making	3	—————
Mushroom Farm	4	—————
Nursery	4	—————
Pani Puri	1	———
Papad Making	5	—————
Patrawali	7	—————
Poultry Farm	7	—————
Sanitary Pad Making	1	———
Tailoring Center	2	—————
Vermi-compost	7	—————
Strawberry Farm	4	—————
Potata Wafers	2	—————
Crab Farm	1	———
Food Processing	1	———
Goat Farm	1	———
Sewai Making	1	———



## Stories of Change



**Vaibhavi Vaibhav Jevlikar**  
Sri Krishna Mahila Bachat Gath,  
Ekhlara, Nashik

## Dreaming Big

66

***What started with hesitation soon turned into joy as they created bags, dresses, blouses, turbans, and traditional garments.***

99

Six years ago, in Ekhlare village of Nashik, Vaibhavi gathered a small group of women who shared one simple dream — to create something of their own. With support from Mahila Arthik Vikas Mahamandal (MAVIM), they formed the Sri Krishna Mahila Bachat Gath. Though none of them knew tailoring, Vaibhavi patiently taught them, stitch by stitch, never letting them lose faith in themselves.

With the support of NeevJivan Foundation, which provided sewing machines and essential tools, their confidence began to bloom. What started with

hesitation soon turned into joy as they created bags, dresses, blouses, turbans, and traditional garments.

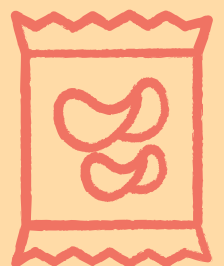
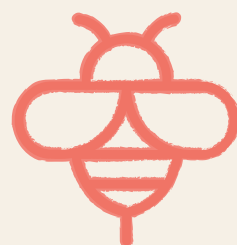
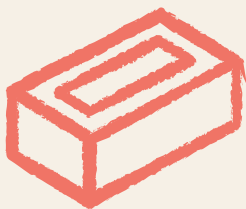
In just four months, their Community Tailoring Center achieved business worth ₹1.5 lakhs — income that now supports their families with pride and dignity.

“Today, I wear a sari bought with my own earnings,” Vaibhavi says, her voice full of joy. Together, these women are not just stitching clothes — they are stitching dreams, hope, and a brighter future.



# WHAT WE BRING TO THE TABLE?

VOCATIONS TAUGHT AND ENTREPRENEURSHIP MODULE

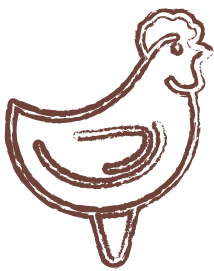




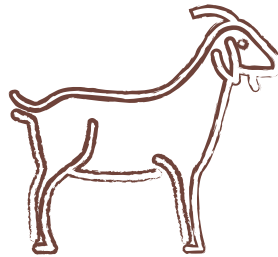
# Vocations Taught

Over the last few years, we have developed a portfolio of over 24 different vocations that we teach our beneficiaries in association with our knowledge partners. However, we realised the need to rationalise the number of vocations in order to build subject matter expertise and efficiency in both the production process and market linkage.

We rationalised the vocations based on **profitability** of the micro business, availability of **local markets** to sell the products, **popularity** of the vocation and availability of expertise locally to support the micro business.



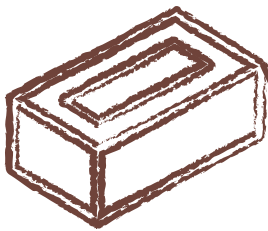
POULTRY FARMING



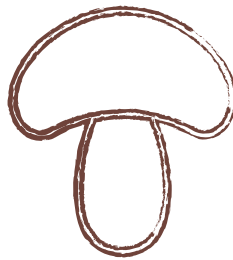
GOAT REARING



BEE KEEPING



BRICK MAKING



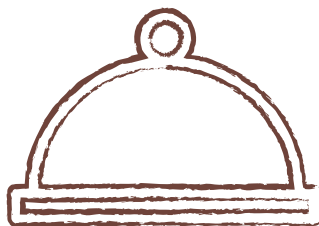
MUSHROOM CULTIVATION



NURSERY



FARSAN MAKING



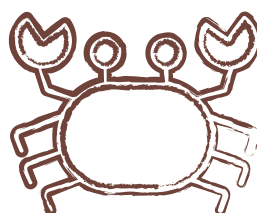
CATERING SERVICE



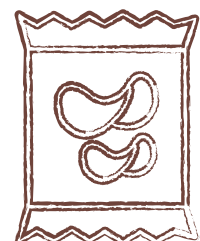
PATRAVALI MAKING



VERMI-COMPOST



CRAB FARMING



POTATO WAFERS

# 5-Step Approach



## Access to Knowledge (Vocation of choice)

We teach vocations which are popular, profitable and have a thriving local market in collaboration with our knowledge partner Krishi Vigyan Kendra.



## Access to Knowledge (Entrepreneurship Skills)

It's a 10 day module on basics of doing business based on Gandhi Ji's principles of "Nai Talim" where the focus is on wholesome work and experiential learning as the medium of knowledge sharing.



## Access to Funds (Seed capital)

We empower women by securing crucial seed capital from government schemes, CSR initiatives, and loans, enabling them to start micro-businesses and build sustainable livelihoods, transforming their lives with dignity and hope.



## Set up the Shop Floor

We guide women to set up their micro-businesses by providing technical knowledge, machinery, raw materials, branding, packaging, and regulatory support, transforming dreams into thriving, self-reliant ventures.



## Guidance for 8-10 months to stabilise their operations

We recognise that most of the livelihood projects in rural areas fail due to lack of market linkages and hence I ensure maximum support on this front through online and physical distribution channels.

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**Today, we have 89 micro businesses being successfully run by over 900 women in their villages across Palghar & Nashik districts.**

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## Stories of Change

# Financial Independence

For over 20 years, Vaishali lived in Kosbad village, depending on her husband to meet most of the family's needs. That changed when she and her friends discovered the untapped potential of processed chiku—a GI-tagged fruit of Palghar, grown abundantly in their village.

With training at Krishi Vigyan Kendra, Dahanu, and support from the Integrated Tribal Development

Project (ITDP) and NeevJivan Foundation, the group learned to make chiku chips, powder, and pickles, and went on to set up their own processing unit.

“Four years ago, we began with small steps. Today, our chiku processing center generates business worth Rs. 3,00,000 annually. With this income, I can support my son's education at the local ITI and proudly contribute to building our family's dream—a pucca house.”

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**Four years ago, we began with small steps. Today, our chiku processing center generates business worth Rs. 3,00,000 annually.**

99



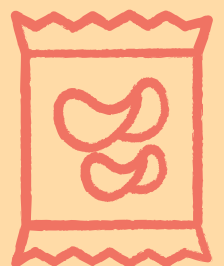
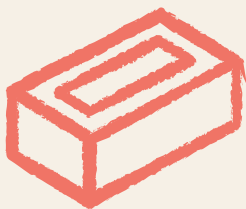
**Vaishali Ibhaad**

Sai Samarth Mahila Bachat  
Gath, Dahanu



# PARTNERSHIP AND COLLABORATION

DRIVING EFFICIENCY THROUGH SYMBIOTIC RELATIONSHIPS

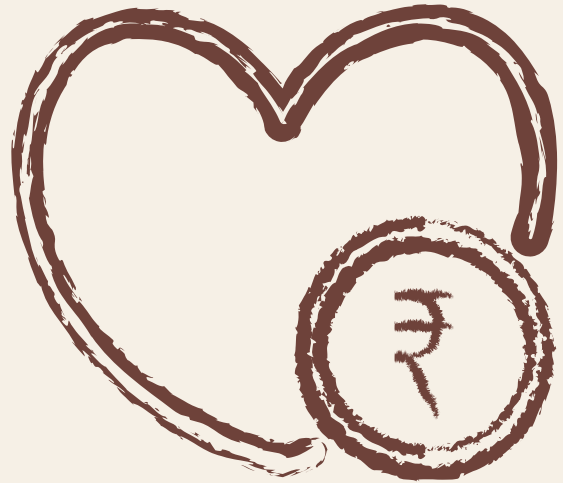




# Partners

Our partners are not just collaborators — they are the driving force powering our mission. Their unwavering support and shared vision have helped us reach farther, touch more lives, and create deeper impact.

We are deeply grateful to each partner whose commitment, resources, and belief in our work make change possible. Together, our partnerships turn vision into action, and action into lasting transformation.



## Knowledge Partners



## Government Support



## CSR Partners



## Capacity Building



## Others



## Stories of Change



**Vandana Ishwar Jadhav**  
Mauli Swayamsahayta Mahila  
Samuha, Vikramgad

## Dreaming Big

**66** *Our earnings are now sufficient to support our needs without depending on our families. We dream of making our brand known not just in our taluka or district, but across India.* **99**

Five years ago, with support from Maharashtra State Livelihood Mission (MSRLM), Vandana formed a Self-Help Group in Shevate village tucked deep in Vikramgad taluka roughly 150 Kms from Mumbai and began her entrepreneurial journey with just one agarbathi-making machine.

What started small soon grew into a thriving enterprise as the group experimented with multiple fragrances and different types of agarbathis. They steadily expanded their production capacity with support from NeevJivan Foundation and they acquired two more machines and scaled up their operations.

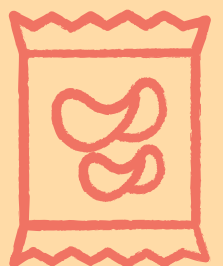
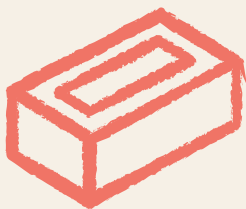
Today, they sell their products under the brand names “Mauli” and “Pankh.”

“Our earnings are now sufficient to support our needs without depending on our families. We dream of making our brand known not just in our taluka or district, but across India—and even beyond. In the next 2—3 years, we are confident of reaching sales of Rs. 1 crore, and we are determined to achieve this.”



# GOVERNANCE

LEADERSHIP, TRANSPARENCY, AND ACCOUNTABILITY



# Our Board Members



**Ashutosh Tyagi**  
Board Director

66

*Together, we are proving that transformation begins at the grassroots, and that empowered women are the true architects of a stronger, more inclusive India.*

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At NeevJivan Foundation, our impact is best reflected not in numbers alone but in the transformation of women's lives across rural Maharashtra.

Take the example of Aruna Bodle from Dahanu, who, with support and training, established a beekeeping enterprise. Today, she is recognized across her taluka, earning respect, confidence, and a renewed identity. Similarly, Manisha Wavare from Asarwadi found independence and pride through mushroom farming, enabling her to dream of a better future for her daughters. Kaushalya from Modgaon, once compelled to migrate for work, now sustains her family through her village enterprise, ensuring stability for her children.

Stories such as these are the heartbeat of our mission. They remind us that when women are empowered, entire communities are uplifted.

As India aspires to achieve a USD 30 trillion economy by 2047, rural women will play a defining role. Our focus remains on building sustainable livelihoods that enable women to thrive, communities to prosper, and the nation to move closer to inclusive growth.







## Anasuya Banerji

Social Entrepreneur

NeevJivan Foundation has created a transformative impact in rural Maharashtra, bringing meaningful change to people's lives. By equipping women with vocational training and entrepreneurial skills, the foundation has empowered over 2,500 women through 210 Self-Help Groups in Palghar and Nashik. To date, 89 micro-enterprises have been launched, with 84 thriving successfully — enabling tribal women to move out of poverty and emerge as self-reliant entrepreneurs, breaking long-standing cycles of dependency.

Among its notable initiatives, the sanitary pad manufacturing project with the Katkari community has brought dignity and employment, while other programs such as poultry farming and the Neev Store's promotion of handcrafted products reinforce the foundation's commitment to sustainable livelihoods.

The impact is evident in rising household incomes, improved living standards, and reduced migration, with over 400 families choosing to remain in their villages. NeevJivan's work stands as a testament to grassroots empowerment, resilience, and community transformation.

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***The impact is evident in rising household incomes, improved living standards, and reduced migration, with over 400 families choosing to remain in their villages.***

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## Dr. Lata Ghanshamnani

Co-founder, RNisarg Foundation

This year can truly be considered one of the key milestones in Neevjivan's journey. From a small beginning to making a huge leap in credibility, outreach, and impact has not been an easy task. This achievement has only been possible through the dedicated and persistent efforts of the entire team.

Together, as part of this team, I look forward to contributing to meaningful growth and working towards the realization of our goals.

Whether board members are related	No
No. of Board Meetings conducted during the FY	4
Minutes of Meeting documented & circulated	Yes
Board members draw salary for the work with organization	No
Board ensures compliance with all laws and regulations	Yes
Board approves programs, budgets, annual activity and audited financial statements	Yes
Qualifications and/or observations and/or remarks made by auditors in their report	No



Our Board plays a vital role in guiding the organization's growth and accountability. Meeting every quarter, the Board reviews both financial performance and operational progress, ensuring alignment with our mission and goals.

These sessions involve in-depth strategic and operational discussions, leading to informed policy decisions that shape our direction. All resolutions and deliberations are documented through detailed minutes, reflecting our commitment to transparency and good governance.

	Date of Board Meeting	Members eligible to attend (incl. Advisors)	Members attended
Quarter 1	6th July 2024	8	6
Quarter 2	5th October 2024	8	6
Quarter 3	4th January 2025	8	5
Quarter 4	5th April 2025	8	5

## Remuneration of Directors

Our Directors serve purely in a voluntary capacity, receiving no remuneration, fees, or monetary benefits of any kind. Their commitment is driven solely by the mission of NeevJivan Foundation — to create lasting impact for our target beneficiary groups. With wholehearted dedication, they invest their time, expertise, and guidance to advance the organization's goals and strengthen its long-term impact.



## Stories of Change

# Migration to Enterprise

Paru Tai and Tulshi Tai who moved to Chinchale village in Dahanu taluka after marriage 15 years ago, relying solely on farming to support their family of six. With limited water, they could cultivate only one paddy crop during the monsoon, earning just ₹50,000—₹60,000 a year—insufficient to meet even basic needs. To survive, they migrated to Silvassa for eight months annually, taking up strenuous jobs like brick-making, while their children remained behind.

Six months ago, with training and support from NeevJeevan Foundation, they ventured into

mushroom farming. This new livelihood has given them a steady income, freedom from migration, and renewed hope. Today, they live with their children year-round and are already planning to expand their enterprise.

“With small success in the mushroom production, we have got the confidence to increase our business now and hope to sell our products all over Palghar very soon”, said Paru tai during our recent visit to their village.

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***This new livelihood has given them a steady income, freedom from migration, and renewed hope. Today, they live with their children year-round and are already planning to expand their enterprise.***

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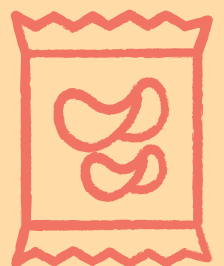
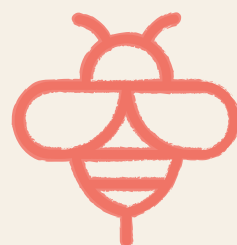
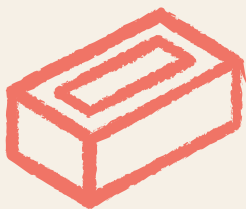
**Paru Lotada &  
Tulshi Lotada**

Pinka Swayamsahyta Mahila Gath  
Chinchale Village, Dahanu



# FINANCIALS

TRANSPARENCY & ACCOUNTABILITY





**NEEVJIVAN FOUNDATION**

CIN - U85320MH2020NPL345085

1302, BLD S2 SECTOR 54,56,58,NRI SEAWOOD II, NERUL, MUMBAI MH 400706 INDIA

**BALANCE SHEET AS AT 31.03.2025**

Particulars	Note No.	Figures as at the end of 31st March 2025	Figures as at the end of 31st March 2024
<b>I. Source of Funds</b>			
<b>(1) Shareholders' funds</b>			
(a) Share Capital	1	1,00,000	1,00,000
(b) Corpus fund		-	-
(c) Reserve & Surplus	2	20,21,366	23,01,435
		21,21,366	24,01,435
<b>(2) Non-current liabilities</b>			
(a) Long-term borrowings		-	-
(b) Deferred tax liabilities (Net)		54,760	38,193
(c) Other Long term liabilities		-	-
(d) Long-term provisions		-	-
		54,760	38,193
<b>(3) Current liabilities</b>			
(a) Short-term borrowings		-	-
(b) Trade payables:		-	-
(c) total outstanding dues of micro enterprises and small enterprises		-	-
(d) total outstanding dues of creditors other than micro enterprises and small enterprises.		-	-
(e) Other current liabilities	3	24,000	1,20,970
(f) Short-term provisions		-	-
		24,000	1,20,970
<b>TOTAL</b>		<b>22,00,126</b>	<b>25,60,598</b>

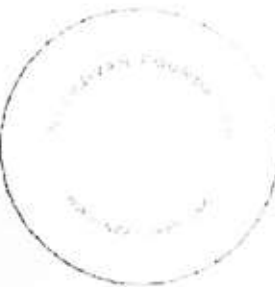
<b>II. Assets</b>			
<b>(1) Non-current assets</b>			
(1)(a) Property Plant & Equipment and intangible assets			
(i) Property Plant & Equipment	4	1,18,544	1,60,435
(ii) Intangible assets		-	-
(iii) Capital work-in-progress		-	-
(iv) Intangible assets under development		-	-
(b) Non-current investments		-	-
(c) Deferred tax assets (net)		-	-
(d) Long-term Loans and advances		-	-
(e) Other non-current assets		-	-
		1,18,544	1,60,435
<b>(2) Current assets</b>			
(a) Current investments - Fixed Deposit (including Accrued Interest)	5	5,81,243	5,34,997
(b) Inventories		-	-
(c) Trade receivables		-	-
(d) Cash and cash equivalents	6	15,00,339	18,65,166
(e) Short-term loans and advances		-	-
(f) Other current assets		-	-
		20,81,582	24,00,163
<b>TOTAL</b>		<b>22,00,126</b>	<b>25,60,598</b>

**Contingent liabilities and commitments**

Notes On Accounts including Significant Accounting Policies  
(See Accompanying Notes to the Financial Statement)  
As per our Report of even date attached

FOR SDK & ASSOCIATES  
CHARTERED ACCOUNTANTS  
(FRN - 144662W)

S D KAWDE - PROPRIETOR  
M. No. : 111573



For and on behalf of the Board of Directors of  
NEEVJIVAN FOUNDATION

PROTEEK KUNDU  
DIRECTOR  
DIN: 08858665

ASHUTOSH TYAGI  
DIRECTOR  
DIN: 00044751

Place: MUMBAI  
Dated: 01.09.2025

**NEEVJIVAN FOUNDATION**  
CIN -U85320MH2020NPL345085

1302, BLD 52 SECTOR 54,56,58,NRI SEAWOOD II, NERUL, MUMBAI MH 400706 INDIA

**STATEMENT OF INCOME & EXPENDITURE FOR THE YEAR ENDED 31.03.2025**

Particulars	Note No.	Figures for the year ended on 31st March 2025	Figures for the year ended on 31st March 2024
<b>I. Income</b>			
Donation	7	99,81,220	57,53,097
Other Income	8	44,320	30,100
Fixed Deposit Interest		46,246	34,997
<b>Total Income</b>		<b>1,00,71,786</b>	<b>58,18,194</b>
<b>II. Expenditure</b>			
Expenses for Charitable Purposes	9	71,33,477	26,19,623
Employee benefits expense	10	16,61,350	11,21,461
Finance Cost		236	-
Depreciation and amortisation expense	4	1,91,891	1,45,886
Other expenses	11	13,48,334	9,06,890
<b>Total expenditure</b>		<b>1,03,35,288</b>	<b>47,93,860</b>
<b>III. Surplus/(Deficit) of Income over Expenditure</b>		<b>(2,63,502)</b>	<b>10,24,334</b>
<b>IV. Tax expense</b>			
Current Tax Expenses for Current Year		-	-
Deferred tax		16,567	11,895
Current Tax Expenses relating to Prior Years		-	-
<b>V. Profit (Loss) for the period</b>		<b>(2,80,069)</b>	<b>10,12,439</b>
Earnings per equity share:			
(1) Basic	12	(28.01)	101.24
(2) Diluted	13	(28.01)	101.24

Notes On Accounts including Significant Accounting Policies  
(See Accompanying Notes to the Financial Statement)  
As per our Report of even date attached

FOR SDK & ASSOCIATES  
CHARTERED ACCOUNTANTS  
(FRN - 144662W)

CA - S D KAWDE  
PROPRIETOR  
M.N.-111573

Place: MUMBAI  
Dated: 01.09.2025

For and on behalf of the Board of Directors of  
NEEVJIVAN FOUNDATION

PROTEK KUNDU  
DIRECTOR  
DIN: 08858665

ASHUTOSH TYAGI  
DIRECTOR  
DIN: 00044751



## Stories of Change

# A New Identity

Five years ago, Shaila and her friends came together to form a Self Help Group with the support of Mahila Arthik Vikas Mahamandal (MAVIM) in their village in Nashik district. What began as a small venture—selling papads among friends in their village—has now grown into a promising enterprise.

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***Now, we are recognized as papad-makers, and that makes us very proud.***

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“With NeevJeevan Foundation’s support, we received formal training and machinery that helped us expand our production capacity, especially of kurdai papads. Earlier, our sales were limited to the village, but today we proudly supply to customers in Nashik as well,” shares Shaila.

This journey has given the women more than just income—it has given them a new identity. “Earlier, people in the village knew us only by our names. Now, we are recognized as papad-makers, and that makes us very proud.”

Their vision is clear and ambitious: to take their products across India and build a brand known for quality and women’s enterprise.

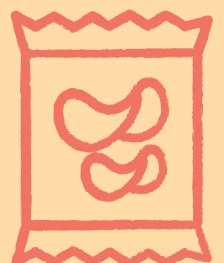
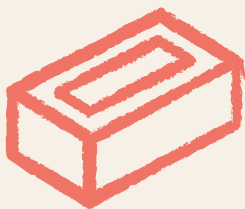


**Shaila Subhash Kardile**

Mhalsamata Mahila Bachat Gath,  
Samangaon, Nashik

OUR TEAM

# The Team That Delivers





## Stories of Change

# Dream Come True

Rohini belongs to a landless family in Asanagar, a small village in Jawhar, 130 kilometers from Mumbai, where survival meant living with uncertainty, hardship and deprivation. With very little income to rely on, she dreamed of building something that could bring stability and dignity to her family and her community. Guided by this vision, she brought together women from her village to form the Godu Tai Mahila Bachat Gath.

With determination and the support of NeevJivan Foundation, the group ventured into an unfamiliar but promising path — crab farming. What began as a small idea soon became a beacon of hope. For

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**What began as a small idea soon became a beacon of hope.**

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the first time, the women saw an opportunity to earn steadily within their village, without being forced to migrate or depend on irregular work.

Today, the Crab Farming Unit is not just a livelihood project — it is a symbol of courage, resilience, and women rewriting their own destiny.



**Rohini Ghanghare**

Godu Tai Mahila Bachat Gath,  
Jawhar



# We thank all our supporters, donors & partners

We will continue our journey to stop migration by  
creating an alternate source of income for every  
household in the rural India.

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[www.neevjivan.org](http://www.neevjivan.org)

