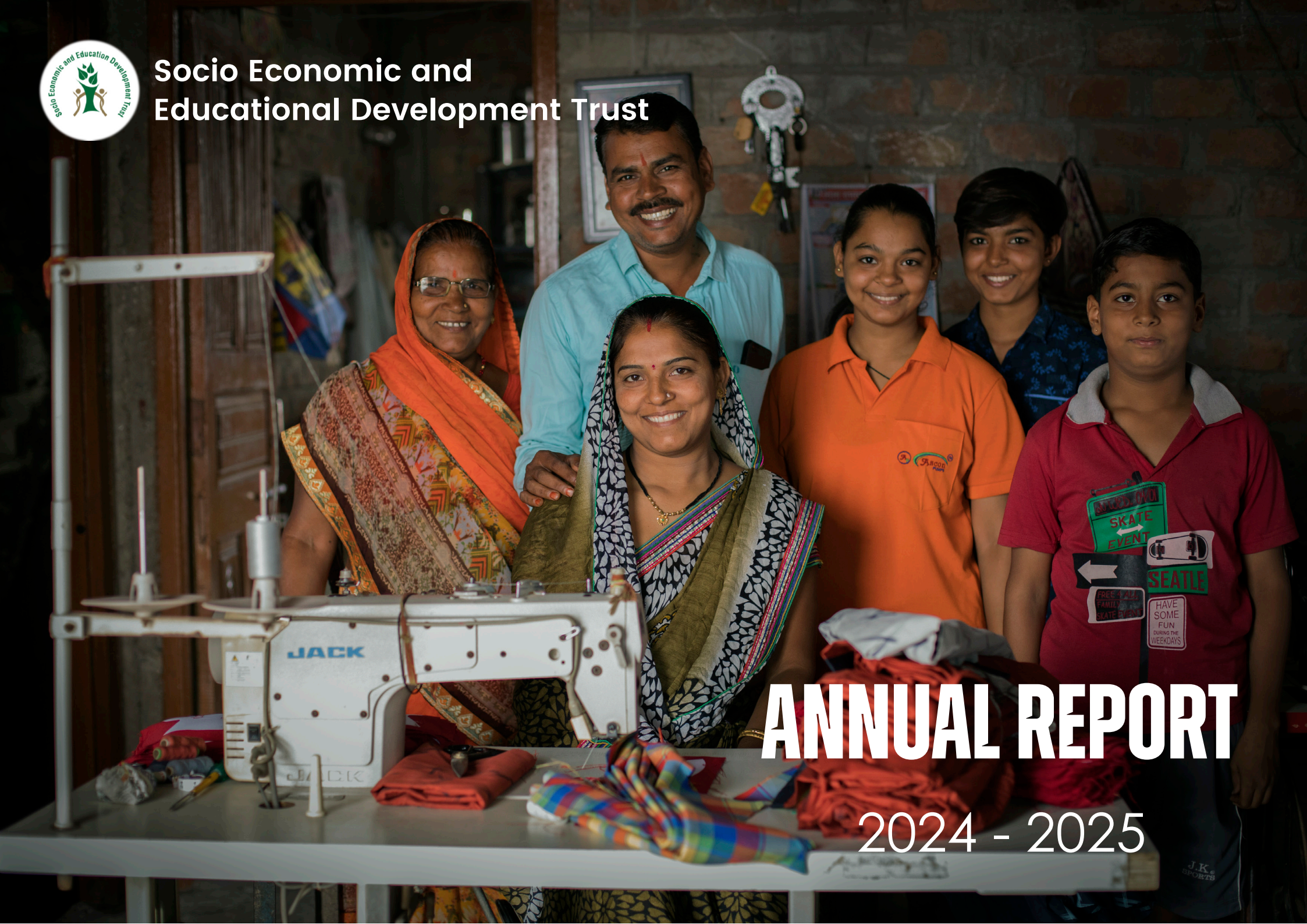




Socio Economic and
Educational Development Trust



ANNUAL REPORT

2024 - 2025

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ABOUT US

Socio Economic and Educational Development Trust (SEED) focuses on implementing Integrated Community Development Projects for poverty reduction. Headquartered in Kancheepuram, our initial work was to eliminate child labour through education. Over time, we expanded our interventions to address the multidimensional factors that foster poverty through our comprehensive approach on health, education and solid waste management. This Annual Report focuses on our key projects and activities in 2024-25.



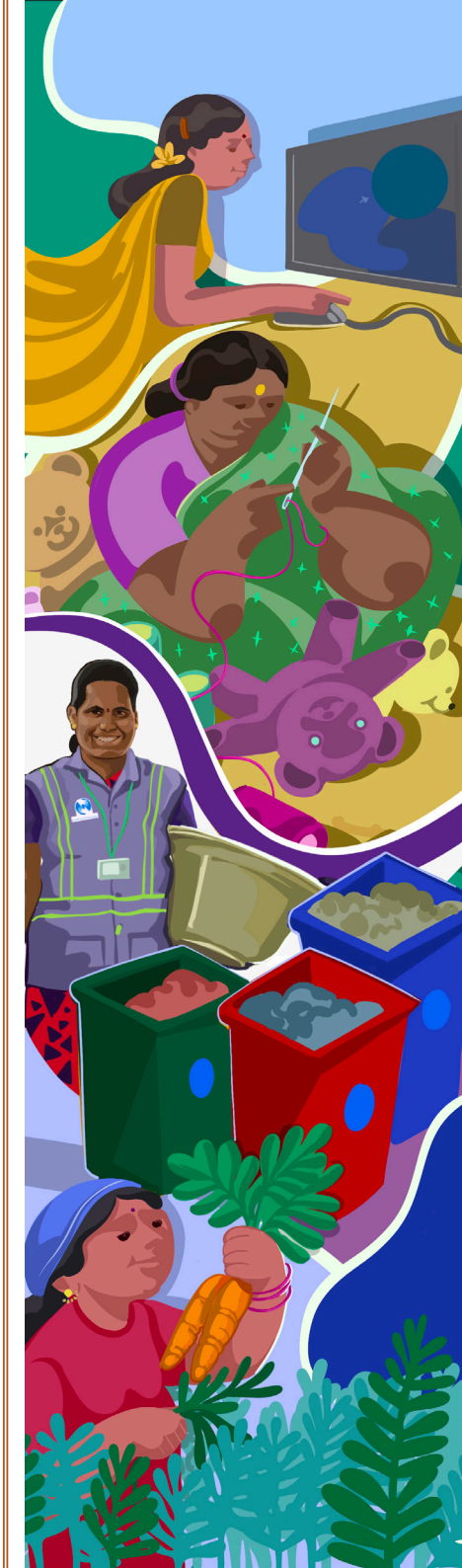
Vision

Alleviation of poverty with a focus on access to education, affordable healthcare, skill development, entrepreneurship, financial inclusion and clean environment



Mission

Working hand in hand with poor women, children and communities to provide them with dignity, hope and choice for sustainable development



Message from our Chairperson



2024–25 has been a year of meaningful progress for SEED Trust as we continue to strengthen rural communities through women’s empowerment, enterprise development, and skills-based livelihoods. Our Village Uplift Programme expanded its reach across Tamil Nadu and Rajasthan, enabling families to build sustainable incomes through collective action and entrepreneurship.

Women-led enterprises gained remarkable momentum this year. From SHG-based businesses in Kancheepuram to the 300 micro-enterprises being cultivated in Rajasthan, we witnessed strong adoption of digital tools, improved financial literacy, and rising incomes. The renovation of our Common Facility Centre in Kancheepuram further enhanced artisan skilling, with over 130 women trained in crafts such as dancing dolls, monument casting, and soft toys.

We also advanced climate-resilient farming, distributed co-fodder slips, supported creeper vegetable cultivation, and strengthened child development and education through CLC activities and community engagement.

These achievements reflect the dedication of our team, the guidance of our Trustees, and the generous support of our donors and partners. As we move forward, we remain committed to expanding opportunities for women and families, deepening livelihood pathways, and building resilient, self-reliant communities.

DR. KALPANA SANKAR
Chairperson



Key Achievements

In 2024–2025, SEED Trust continued its mission of strengthening rural communities through women's empowerment, livelihood generation and skills-based entrepreneurship. Working across two states - Tamil Nadu and Rajasthan, the programmes created pathways to income, self-reliance, and sustainable development for hundreds of families.



Village Uplift Programme (VUP)

**Tamil Nadu
(Pennalur Panchayat)**



13 Self-Help Groups formed with **164** women enrolled, creating a strong foundation for collective development.



40 Family-Based Enterprises started or strengthened through loans worth INR **22** lakhs, driving income generation in agri-allied and non-farm sectors.



Financial and Digital Literacy training covered **110** women, enhancing their confidence in managing finances and digital transactions.



Skill training enabled the formation of a new group enterprise - "**Sree Chelliamman Masalas**", run by five women.



Natural Resource Management interventions included the distribution of **20,000** co-fodder slips, organic farming training for **15** farmers, and improved cultivation support for creeper vegetables.



Village Uplift Programme (VUP)

**Rajasthan
(Jaswantgarh, Kesharpura,
& Joyla Panchayats)**



A total of **300** small enterprises enabled to support large-scale income generation.



Skill training covered over 130 women across incense stick making, Masala packaging, costume jewellery, artificial jewellery, and bangle making.



35 farmers participated in lemon cultivation training, promoting climate-resilient farming.



Children's education support included a summer camp for 50 students and celebrations of key events to encourage participation and learning.



One SHG member transitioned into a bank correspondent, demonstrating the programme's focus on diversified income.



Women's Empowerment and Job Creation

Tamil Nadu – Kancheepuram (Common Facility Centre Project)



Renovation of the Common Facility Centre (CFC) completed, enabling a dedicated space for artisan training and enterprise development.



A total of 138 women trained in Dancing Doll Making, Soft Toy Making, and Monument Casting.



18 women started earning between INR 1,000–5,000 through orders received across different craft forms.



Digital enablement strengthened through 36 women onboarded on the Merabills App.



Promotional videos and e-posters created to support visibility and mobilisation.



Women's Empowerment and Job Creation

Rajasthan (Enterprise Development Linked to VUP)



Skill training initiatives have enabled women to start enterprises in clothing, cosmetics, jewellery, Masala packaging, and more.



Women are gradually adopting digital tools such as QR code payments and Paytm transaction tracking, enhancing transparency and trust.



Entrepreneur success stories demonstrate rising incomes ranging from INR 10,000–20,000 per month, marking significant financial independence.

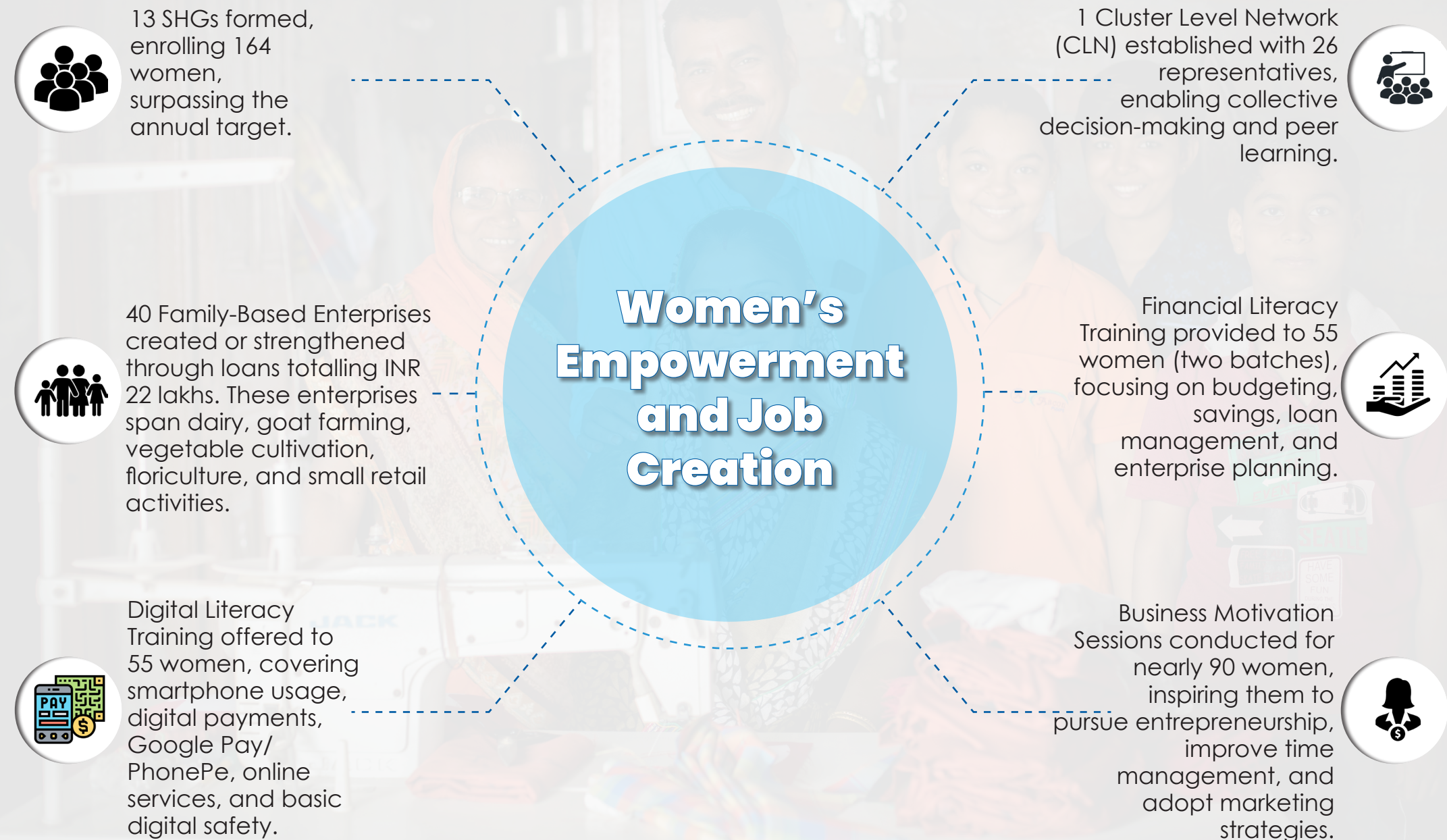


VILLAGE UPLIFT PROGRAMME

**Pennalur Panchayat, Kancheepuram
District, Tamil Nadu**

Overview & Progress

In 2024–2025, the VUP made significant strides in strengthening women's networks, promoting entrepreneurship, and supporting climate-resilient farming. The programme focused on three core pillars:

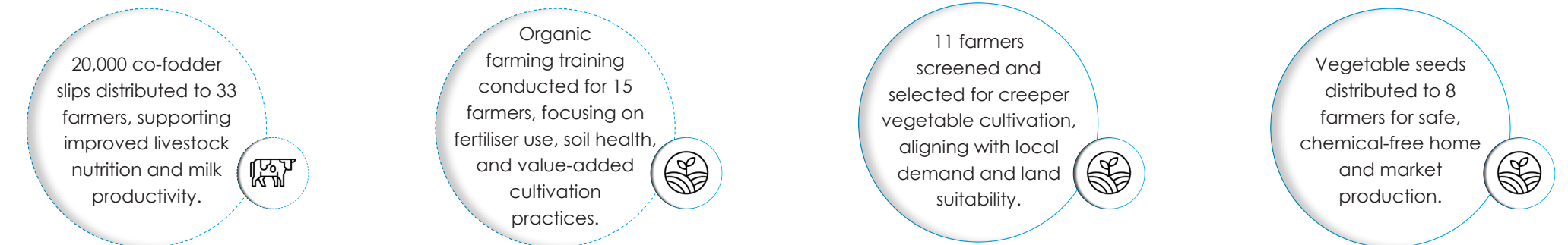


Skill Development & Technology Centres (SDTC)

- Masala Making Training benefitted 15 women, covering spice blending techniques, hygiene standards, and packaging.
- Formation of a new group enterprise - "Sree Chelliamman Masalas", founded by five trained women.
 - They produce and sell homemade Masalas locally and to nearby shops.
 - The group has initiated branding with product stickers.
 - Plans are underway to secure FSSAI certification, paving the way for wider market access.
- Business Development Training conducted to help women streamline costs, adopt competitive pricing, and expand market linkages.

Natural Resource Management (NRM)

The NRM component promotes sustainable agriculture and improved livelihoods through eco-friendly practices.



Special Initiatives

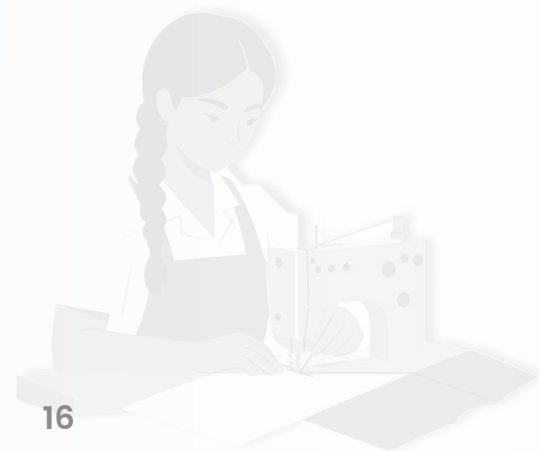
- International Women's Day celebrated with the recognition of three high-performing SHGs and outstanding women entrepreneurs.
- The event boosted community engagement and increased women's interest in leadership roles and small business development.



Building a Multi-Skilled Enterprise

The Story of Sasi Priya

At 29 years old, Sasi Priya, a graduate and mother of two, aspired for financial independence. Through her SHG, she availed a ₹ 1 Lakh loan which she used to purchase a tailoring machine and beauty products. She set up a home-based parlour offering hairstyling, makeup, tailoring and Aari embroidery. Today, she earns ₹ 15,000–20,000 per month, rising to ₹ 30,000 during wedding seasons. She also trains nine students, becoming a source of inspiration for women in her community.



From Home-Based Work to Dual Income

Ms. Selvi's Journey

Selvi, 26, started as a home-based carpenter but aspired to establish a formal business. With a ₹1 Lakh loan, she set up her carpentry shop and expanded her income to ₹10,000–15,000 per month. Alongside this, she maintains four cows and earns an additional ₹5,000 monthly through milk sales. The combined income has enabled Selvi to contribute significantly to her household, marking her financial transformation.





VILLAGE UPLIFT PROGRAMME

**Jaswantgarh • Kesharpura • Joyla Panchayats
Rajasthan**

Overview & Progress

The programme aims to create 300 small enterprises across the three VUPs, enabling women and youth to become independent income earners. Communities are supported through structured training, constant mentoring, and linkages to financial services that strengthen enterprise sustainability.

Alongside livelihood generation, the programme prioritises ensuring children stay in school and do not fall into labour, working closely with teachers and Anganwadi workers to reintegrate vulnerable children into mainstream education.

Skill Training & Enterprise Promotion

Over the reporting period, multiple on-farm and off-farm skill-building programmes equipped women with practical skills to start or expand their livelihoods.



41

women trained in incense stick making and Masala packaging



38

women trained in artificial jewellery making



25

women trained in costume jewellery



35

women trained in bangle making



35

farmers trained in lemon cultivation, promoting climate-resilient horticulture



1

SHG member formally work as a bank correspondent, diversifying her income while continuing to manage her existing small business.

Women trained in these modules started home-based production, earning supplemental income and increasing their financial independence.

Child Education & Community Engagement

To promote early learning, creativity, and reduce dropout risks, multiple child-centric activities were carried out through the Child Learning Centre (CLC) in Jaswantgarh.

- Summer camp conducted for 50 children, focusing on learning, games, creativity, and social skills.
- Celebrations held for World Earth Day, Children's Day, Christmas, Gandhi Jayanti, and Krishna Janmashtami, fostering community participation and cultural awareness.
- Regular engagement with schools and Anganwadis ensured identification and tracking of out-of-school or at-risk children.

Strengthening Local Enterprises

The programme encouraged women to initiate enterprises in sectors such as cloth sales, cosmetics, jewellery, food products, and micro-retail. Through SHGs, members gained access to internal loans, digital literacy, and confidence to operate independently.

Women entrepreneurs are increasingly adopting technology:

- QR code payment systems
- Digital transaction tracking via Paytm
- Improved financial management through SHG support

These steps have increased transparency and strengthened business credibility in rural markets.



SHG ENTERPRISES

**Kancheepuram District, Tamil Nadu
Common Facility Centre (CFC) Initiative**

Overview & Progress

The CFC project focuses on equipping women with artisan skills that can be converted into sustainable micro-enterprises. The renovation of the CFC has created a conducive learning and production space for local women, enabling them to access high-quality training in crafts that have both local and market demand.

The initiative focused on three main craft-based skill areas:

- Monument Casting
- Soft Toys Making
- Dancing Doll Making (Paper Mache)

These crafts are traditionally strong sectors in Kancheepuram, making them ideal for enterprise creation and local market linkages

Key Achievements

1. Infrastructure Strengthening

- Renovation and painting of the Common Facility Centre completed, creating a dedicated, functional workspace for artisan training and production
- 100% achievement in infrastructure targets for the year

2. Skill Training & Artisan Development

A total of 138 women were trained across three craft disciplines:

- 23 women completed Dancing Doll Making (Paper Mache)
- 47 women completed Soft Toys Making
- 68 women trained in Monument Casting

3. Enterprise Formation & Income Generation

- 18 women started earning ₹1,000–₹5,000 per month, depending on the volume of orders received.
- Income is generated through:
 - Local sales
 - WhatsApp-based marketing
 - Festival and exhibition orders
- Early-stage entrepreneurs are diversifying their craft lines based on customer demand.

4. Digital Enablement

- 36 beneficiaries onboarded onto the Merabills app, helping them maintain digital accounts, track orders, and improve business transparency.
- E-posters and a promotional video created to support outreach, mobilisation, and digital sales.



Expanding Horizons Through Monument Casting

The Story of Mubina

Mubina, 35, owner of Ziya Herbs - a herbal cosmetics business - joined the Monument Casting training to diversify her enterprise. With a strong interest in design and crafting, she learned mould-making and product finishing, enabling her to begin producing small monuments for sale. She now plans to sell her products online and at local stalls, expanding her customer base while strengthening her existing herbal brand.



Gaining Independence Through Dancing Doll Making

The Story of Radhika

Radhika, 38, a homemaker, joined the Dancing Doll Making training hoping to contribute to her family's income.

After completing the training, she began working under a senior artisan and now earns ₹250-₹300 per day. She is gaining experience not only in craft production but also in marketing and pricing. She dreams of starting her own shop in the near future.





SHG ENTERPRISES

Jaswantgarh • Kesharpura • Joyla
Rajasthan

Overview & Progress

The programme emphasises transforming SHG groups into entrepreneurial units capable of running small-scale businesses such as: Cosmetics and tailoring shops, Ready-made garment and cloth outlets, Incense stick making, Masala packing, Artificial and costume jewellery, Bangle making, Lemon cultivation and nursery-based microenterprises.

Training and enterprise support are aligned with local economic opportunities, ensuring women can earn from home or within their villages without migration.

Key Achievements

1. Skill Development for Enterprise Creation

A wide range of off-farm and on-farm trainings were conducted to help SHG women acquire practical, income-generating skills.



41

women trained in incense stick making and masala packing



38

women trained in artificial jewellery



25

women trained in costume jewellery



35

women trained in bangle making



35

farmers trained in lemon cultivation, opening pathways for horticulture-based microenterprises

These trainings have already resulted in several women beginning home-based production, selling their products locally, and earning supplemental income.

2. Formation & Strengthening of Enterprises

Women are now actively launching or expanding enterprises such as: Cosmetic & stitching units, Cloth shops, Jewellery and bangle manufacturing, Packaged masala units, and Home-based incense sticks production.

Many have taken internal SHG loans, combining them with their savings to set up shops or purchase raw materials in bulk at lower cost.

3. Digital Empowerment of Rural Entrepreneurs

Women are progressively integrating digital tools into their business operations:

- Adoption of QR code payments in shops
- Daily income tracking via Paytm
- Improved bookkeeping and transparency
- Enhanced customer trust through digital receipts

This shift has strengthened their credibility and widened their customer base.

4. Child Education and Community Activities Supporting SHG Households

Since women's economic empowerment is closely linked to child well-being, the programme also supported families through:

- A Summer Camp for 50 children
- Cultural and environmental celebrations at the Children Learning Centre
- Continuous follow-up on children at risk of dropping out

These efforts reduce the burden on mothers and allow them to focus on entrepreneurship.



Building a Thriving Cloth & Cosmetic Shop

Bhagu Kumari Meghwal

Bhagu Kumari, 33, from Jaswantgarh, was determined to support her family as her husband's income of ₹10,000 per month was not enough to run the household. Being an active member of Bherunath SHG, she completed enterprise development training that strengthened her confidence.

With an internal SHG loan of ₹9,000, personal savings, and further investment of ₹2,20,000, she opened her own cloth and cosmetic shop.

Her income grew steadily, from ₹10,000 per month to nearly ₹20,000 monthly within a year. She repaid her loan promptly and now manages digital transactions with QR codes and Paytm.

Bhagu is now a role model in her village, demonstrating how training, SHG support, and determination can transform a homemaker into a successful entrepreneur.



Empowered to Launch a Cosmetic & Stitching Business

Indira Devi

Indira Devi, 33, a leader of Dashamata SHG, balanced agricultural work with household responsibilities. With rising expenses and a desire to contribute more, Indira embraced training in Digital Literacy, Business Development, and Human & Health Rights.

She accessed an internal loan of ₹11,000 and invested a total of ₹2,20,000 to start her combined cosmetic and tailoring shop.

Within seven months, she began earning ₹10,000 per month, supporting her children's education and family needs.

Indira's adoption of digital payment tools increased her customer reach and efficiency. Today, she is proud of her financial independence and continues to explore ways to grow her enterprise.



Our Board of Trustees

Dr. KALPANA SANKAR

Dr. Sankar is a microfinance and gender expert with over two decades of experience. She holds two doctorates in nuclear physics and gender studies. Passionate about empowerment of women, she co-founded Hand in Hand in 2004. She has been pivotal in replicating the model globally across 8 countries and across 20 states in India.

Dr. MANGALA AYRE

Dr. Mangala Ayre is an educationist with over 30 years of experience, specialising in kindergarten and pre-school teaching. She is a frequent lecturer and counsellor for teachers and parents and has developed various alternative teaching methods using music, storytelling, and dance.

Mr. S. CHANDRASEKAR

Mr. S. Chandrasekar has more than 25 years of corporate experience. His career graph includes stints at AF Fergusson, Cooper & Lybrand, and National Finance Company – Oman. A visiting faculty in several B-Schools, Mr. Chandrasekar has had diverse exposure in team management.

Ms. GIRIJA SRINIVASAN

Girija Srinivasan, a former development banker, is now an international consultant in rural livelihoods and finance. She has designed and evaluated major development projects across India, South Asia, and Africa. Her work spans financial inclusion, SHGs, and community institutions. She has co-authored key sector reports, published a book on three decades of SHGs, and serves on multiple boards and global development bodies.

PADMA SHRI Dr. H. SUDARSHAN

Dr. H. Sudarshan is a social worker who has worked for over 30 years towards improving the health of rural and tribal people in India. He is the founder of Vivekananda Girijana Kalyana Kendra and Karuna Trust. He has been awarded the Padma Shri and the Right Livelihood Award (Alternative Nobel Prize).

Trustees

Dr. Kalpana Sankar

Mr. S. Chandrasekar

Dr. Mangala Ayre

Ms. Girija Srinivasan

Dr. ARUN KUMAR GOPALASWAMY

Dr. Arun Kumar Gopalaswamy is currently a Professor in the Department of Management Studies at IIT (Indian Institute of Technology), Madras, and an adjunct faculty at School of Management, AIT, Thailand. His specialisation is in empirical research in Finance, while his teaching modules include Mergers & Acquisitions, Investment Banking, Financial Accounting and Advanced Corporate Finance. Apart from teaching and research, Dr. Arun conducts workshops and author's books on management, accounting and financial management.

Advisory Trustees

Padma Shri Dr. H Sudarshan

Dr. Arun Kumar Gopalaswamy

Key Executives

Krishnan N
Ramaswamy N
G Kannan
Sandip Mookerjee
Joe Y
Poonkuzhali K
Princess Beula
S Krishna Kumar
T. A. Lakshumanan
Ranganathan K
Tamil Selvan R M
Ravi Ranjan
Abubacker Siddick S
Sanjayan Sethumadhavan
Jaisankar M

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Chief Financial Officer
Partnerships & Alliances
Head - Academy
Head - IT
Vice President
Vice President - Health
Chief General Manager - Admin
Visual Documentation
Deputy General Manager
Deputy General Manager
Deputy General Manager
Deputy General Manager - Administration
Assistant General Manager

Partners and Donors

Guardian India Private Limited

Sahasankha Advisory and Consulting Services Private Limited

Andersson/Österlund

Pontus Bonnier

Socio Economic and Educational Development Trust

Balance Sheet as at 31st March, 2025 (All amounts are in Indian Rupees unless otherwise stated)

Particulars	As at March 31,2025	As at March 31,2024
Trust Funds and Liabilities		
Trust Funds		
a. Corpus		
Initial Contribution	6,127	6,127
Corpus Fund	21,20,48,775	21,20,48,775
Interest Surplus - Corpus Fund	6,97,46,371	7,03,80,750
	28,18,01,273	28,24,35,652
b. Surplus in Income and Expenditure Account	1,84,27,998	3,87,83,365
c. Grants		
Capital Grants	9,35,28,729	9,81,93,320
Revenue Grants	97,06,047	86,95,266
	10,32,34,776	10,66,88,586
Total (a + b + c)	40,34,64,047	42,81,07,603
Non Current Liabilities		
Long term provisions	21,76,340	3,63,901
Total	21,76,340	3,63,901
a. Sundry Creditors	20,88,612	24,88,216
b. Other current liabilities	7,59,277	4,55,656
c. Short term provisions	23,250	4,578
Total	29,71,139	29,48,450
Total (A + B + C)	40,85,11,526	43,14,19,954

Particulars	As at March 31,2025	As at March 31,2024
Trust Funds and Liabilities		
Assets		
Non Current Assets		
a. Fixed Assets		
Tangible Assets	9,35,28,728	9,81,93,320
Intangible Assets		
Total	9,35,28,728	9,81,93,320
b. Long term Investments	24,51,65,649	25,82,99,499
c. Long term Loans and Advances	13,49,593	19,21,841
Total (a + b + c)	34,00,43,970	35,84,14,660
Current Assets		
a. Cash and bank balances	5,61,34,173	5,86,25,961
b. Short term Loans & Advances	13,03,778	9,90,371
c. Other current assets	1,10,29,605	1,33,88,962
Total	6,84,67,556	7,30,05,294
Total (A + B)	40,85,11,526	43,14,19,954

The Financial Statements of Socio-Economic and Educational Development Trust for the year ended March 31, 2025, was audited by M/s. Sundaram & Srinivasan, Chartered Accountants (ICAI Firm registration number: 004207S).

The completed audited Financial statement can be viewed on our website.

Statement of Income and Expenditure for the Year ended 31st March, 2025
(All amounts are in Indian Rupees unless otherwise stated)

Particulars	Year ended 31st March, 2025	Year ended March 31, 2024
INCOME		
Revenue Grants	1,11,44,052	1,37,23,417
Interest Income	1,81,66,485	2,39,50,727
Other Income	18,20,818	1,49,976
TOTAL	3,11,31,355	3,78,24,120
EXPENDITURE		
Programme Expenses	4,71,02,967	4,29,51,881
Administrative and other expenses	43,83,754	45,71,344
Depreciation / Amortisation	52,98,970	57,51,429
Less: Amortisation from Capital Grants-being depreciation/Amortisation	(52,98,970)	(57,51,429)
TOTAL	5,14,86,721	4,75,23,225
Excess of Income over Expenditure carried forward to balance sheet	(2,03,55,366)	(96,99,105)

The Financial Statements of Socio Economic and Educational Development Trust for the year ended March 31, 2025, was audited by M/s. Sundaram & Srinivasan, Chartered Accountants (ICAI Firm registration number: 004207S).

The completed audited Financial statement can be viewed on our website.

HOW TO GET INVOLVED

Our activities have expanded rapidly over the past few years and so has the need for funding and support. If you would like to help us with funds or by volunteering, we welcome you to join us!

Our commitment to transparency and accountability ensures that the end-use of funds is clearly identifiable in all activities and at all times. Attention to productivity, with help from our local employees and 50,000+ volunteers, has helped us to keep costs low. We limit our overhead costs to 8-10% in India.

SOCIO ECONOMIC AND EDUCATIONAL DEVELOPMENT TRUST BANK DETAILS

FCRA

Account Name: Socio Economic and Educational Development Trust
Bank Name and Address: State Bank of India, FCRA 4th Floor,
New Delhi main branch,
11 Sansad Marg, New Delhi – 110001
Account Number: 40094529059
IFSC: SBIN0000691
SWIFT: SBININBB104

Domestic

Account Name: Socio Economic and Educational Development Trust
Bank Name and Address: CANARA BANK, Kancheepuram Branch,
No. 36/123, 1st Floor, TK Nambi Street, Kancheepuram – 631 501
Account Number: 0939101025842
IFSC CODE: CNRB0000939
MICR No: 600015107

**Chennai Office**

New No.33, Old No. 14,
48th Street, 9th Avenue,
Ashok Nagar,
Chennai - 600 083
Tamil Nadu, India

Head Office

90/A, Nasarathpet Village,
Little Kancheepuram - 631 501
Tamil Nadu, India

For information, visit,

<https://www.hihseed.org>