



# Retrospective

*Annual Report*

**2024-2025**



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# Power of Purpose, 15 Years Strong!

## Foreword from the Founder



*This past year has been a year of transformation: of purpose, of direction, and of impact. And as we keep our promise of sharing with you the tangible results your belief in us has helped deliver, I write this with immense pride and gratitude.*

I am filled with a deep sense of pride and gratitude as **One Billion Lives Foundation** enters its 15<sup>th</sup> year of service.

Looking back over the past year, and indeed the journey of a decade and a half, what strikes me most profoundly is the unique blend of attributes that defines us: how grounded yet powerfully aspirational we remain. We are an organization deeply connected to the communities we serve, ensuring every action is rooted in ground reality, while simultaneously pushing the boundaries of what's possible for human potential and wellbeing.

### **A Deeper Impact, A Broader Purpose**

This past year, our focus was unwavering: deepening impact. We committed ourselves to building smarter, more responsive interventions that are inherently rooted in the communities they serve. We've done more than just run programs—we have co-created them. Community insights, wisdom, and resilience are not mere inputs; they are the central, driving force behind how we work. This evolution naturally led to a significant expansion of our mission. As we grew beyond our foundational work in education and moved into crucial areas like public health, geriatric and palliative care, and livelihoods, our role in society evolved. To truly capture this breadth and renewed commitment, we undertook an important shift: changing our name from "Literates" to "Lives." This was a simple change in name, but a profound and significant shift in purpose. We are not just nurturing learners; we are nurturing life outcomes in their fullest sense.

### **Milestones Built on Trust and Connect**

The power of this commitment was clear in our results this year:

**Pioneering Care:** Our dedication to geriatric and palliative care in Anekal received remarkable recognition. The Government of Karnataka not only acknowledged our model but invited us to run the Palliative Care Unit at the Sir C.V. Raman General Hospital and replicate our holistic approach in nearby urban slums. We are honored to now be recognized as a technical partner for state-wide scale.

**Foundational Success in Education:** In the realm of education, the success of our foundational work was palpable. Over 80% of the students we supported delivered strong SSLC results this year, a powerful and undeniable testament to the investment made in their potential. These wins are a credit to the enduring resilience of the communities we partner with and the tireless dedication of our team.

### **Looking Ahead**

With these humbling achievements behind us, we enter this new year with renewed energy, focus, and excitement. We stand ready to tackle the challenges ahead, empowered by the knowledge that our work truly matters.

I am immensely excited to begin this new chapter alongside our team, partners, and beneficiaries. And with your continued belief and vital support, I am absolutely confident that we will keep transforming lives, one deeply connected, aspirationally-driven step at a time.

**Anamika Majumder,  
Founder & Managing Trustee**

# Why We Do What We Do

At the core of **One Billion Lives Foundation (OBLF)** is a deep-rooted desire and aspiration to address widespread social challenges that continue to prevent many individuals and communities from living with dignity, stability, and opportunity. Across the world, people face barriers to education, healthcare, livelihoods, and basic services—not because of a lack of potential, but because existing systems do not reach everyone equally. When these gaps persist, their effects are long-lasting and often passed from one generation to the next.

Our work is guided by a simple truth: **lasting progress requires more than short-term solutions.** It is critical to strengthen the systems and structures that shape everyday life. By focusing on root causes, using research and evidence to guide our actions, and working closely with communities, we aim to create solutions that are fair, effective, and sustainable. We believe that positive change should be inclusive, thoughtful, contextual, and ground-up, so that its benefits extend beyond a few and reach many. Through this approach, we strive to contribute to a future where more people have the opportunity to thrive, not just today, but for generations to come.

Since its inception in 2010, OBLF, along with its partner, **One Billion Literates Foundation, USA (OBLF USA)**, has been dedicated to driving sustainable transformation in peri-urban and rural communities. We endeavor to strengthen community-driven processes to improve educational and health outcomes among the vulnerable and the marginalized. Our ecosystem approach helps develop the socio-economic capacity of community members, especially women and children.

OBLF's strategies, interventions and implementation methodology are aligned and contribute to the UN Sustainable Development Goals.



We aim at —

- Promoting good health and well-being (SDG3) through provision of accessible and available healthcare regardless of gender and age
- Promoting quality education (SDG 4) by addressing structural gaps to impact learning outcomes
- Reducing gender inequities (SDG5) by providing opportunities for decent employment, financial stability and pushing communities to champion women's empowerment
- Reducing social inequalities (SDG 10) by empowering learners from marginalized, vulnerable communities with essential skills

# Public Health

## Overview

With support from Intel, One Billion Lives Foundation (OBLF) is working with the Government of Karnataka in implementing the following:

- National Program for Prevention and Control of Non-Communicable Disease (NP-NCD),
- National Program for Healthcare of the Elderly (NPHCE)
- National Program for Palliative Care (NPPC)
- National Mental Health Program (NMHP)

OBLF has a Memorandum of Understanding (MoU) with the Department of Health & Family Welfare, Government of Karnataka, for early screening, detection, and treatment of non-communicable diseases (NCDs) in Anekal Taluk, Karnataka; and for provision of palliative care services at the under the NPPC. Working in Bengaluru Urban and Rural Districts, OBLF covers a population of 100,000 across 80 villages.

We deliver consistent, accessible, and dignified healthcare to vulnerable communities, supported by a multidisciplinary team of 50 professionals, including 7 highly experienced doctors, 25 dedicated frontline health workers, 7 nurses, 3 physiotherapists, and a strong program management staff.

OBLF's work is concentrated in three critical, underserved health domains:

- **Primary Healthcare (NCD-focused):** Systematic screening, identification, and continuous follow-up for patients with Non-Communicable Diseases (NCDs).
- **Geriatric & Palliative Care (GPC):** Specialized care for the elderly and terminally ill, developed as a critical offshoot of the NCD program.

**Mental Healthcare:** Integrated support addressing psycho-social distress identified within the community.



Across the panchayats of Marsur, Karpur, Chandapura, and Hennagara, OBLF maintains a strong on-ground presence, delivering integrated care across the full continuum, from prevention and NCD management to advanced palliative support.

OBLF has established a GPC Center in Chandapura. With the center as the hub, OBLF provides holistic care for communities around the region. We also provide medical and psychosocial services through home visits and consultations at primary health centers around Chandapura, and the Anekal General Hospital.

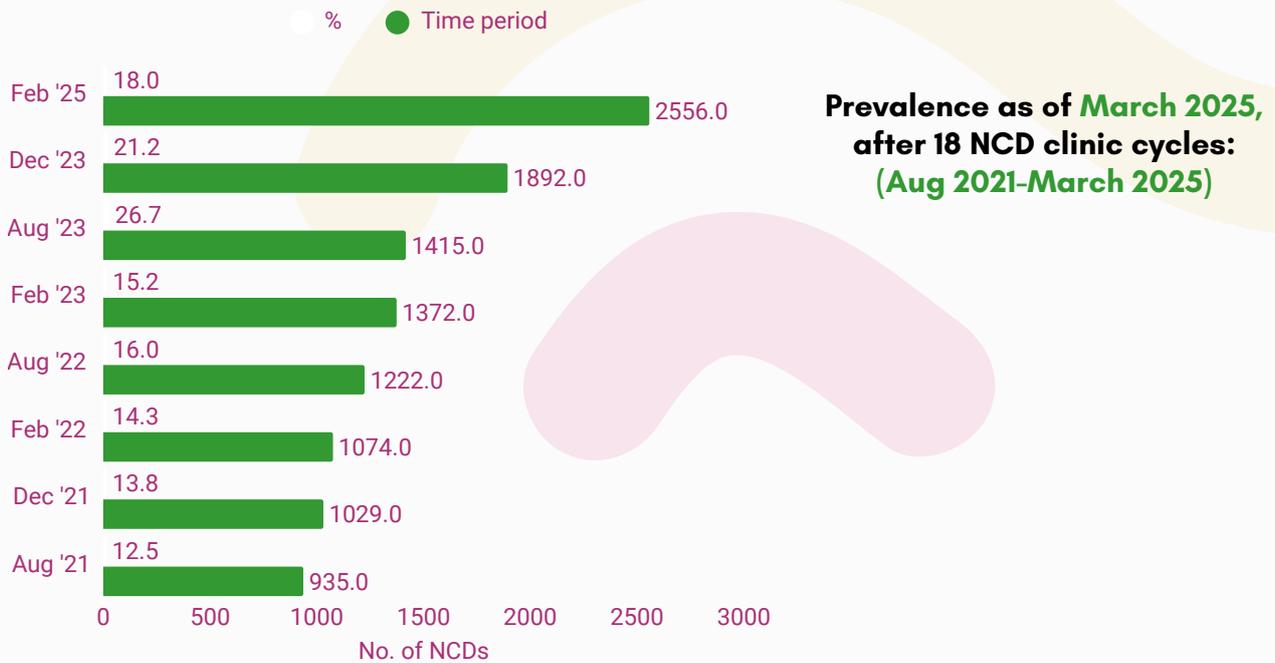
Through Mobile Medical Units, we have delivered over 4,000 consultations across 31 villages, achieving 70% screening coverage for hypertension and diabetes. Addressing the growing need for community mental health care, trained women frontline healthcare workers, supervised by OBLF medical professionals, support over 50 patients in 11 villages. Complemented by caregiver capacity building, our work strengthens families and communities.

OBLF is committed to inclusive, community-driven healthcare that upholds dignity and quality of life.

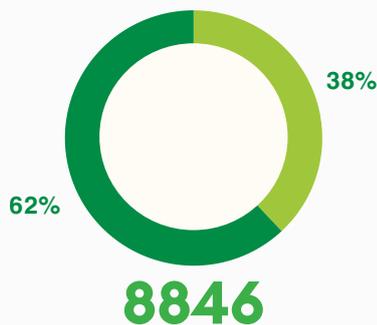
# Public Health

## Non-Communicable Diseases (NCDs)

Our NCDs program focused on early detection and continuous care in Indlawadi and Vanakahalli Panchayats, reaching over 14,679 individuals across 31 villages. We conducted over 600 clinics across 19 cycles, recording more than 17,000 individual consultations.

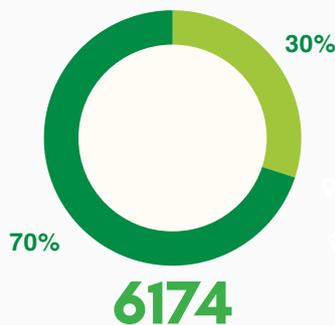


**62% >25 population**  
**38% < 25 population**



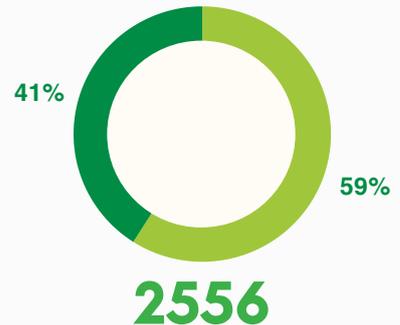
Target population (>25)

**70% screened**  
**30% non screened**



People screened

**41% NCD detected**  
**59% did not have NCDs**



NCDs detected

Of the 8,846 individuals screened, 41% were diagnosed with conditions like hypertension and diabetes. A significant 82% of those diagnosed are now under treatment, with 70% receiving care at OBLF clinics.

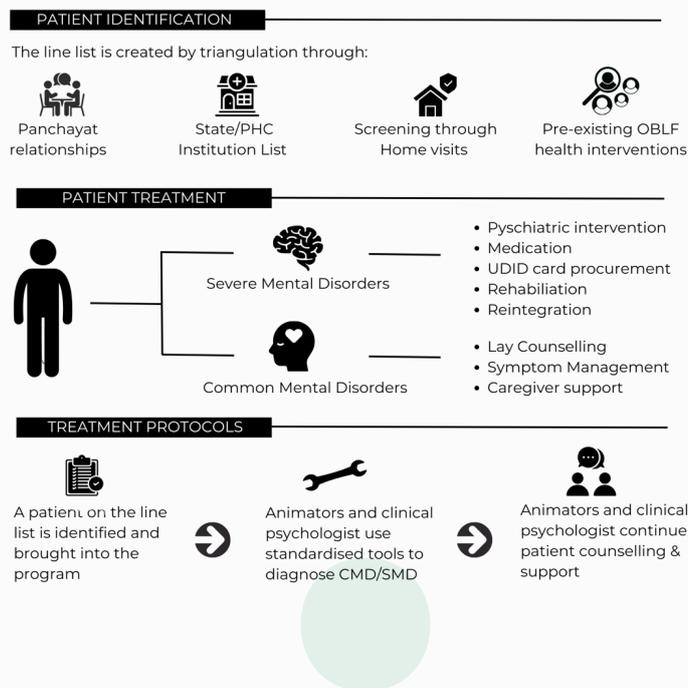
# Public Health

## Mental Healthcare

Around 15% people (1 in 7) suffer from mental health issues. Based on the community needs, OBLF initiated its Mental Health Program that prioritizes early detection and decentralized access to mental healthcare. We cover a population of 38,000 across 11 villages in Neralur Panchayat. Our services focus on early detection of common and severe mental health disorders, follow-up care, community awareness activities, stigma reduction, psychosocial support and referral services.

More than 1,500 people have been sensitized about mental health issues. 150+ cases needing mental health support have been provided psychosocial, medication, follow-up care and referral services.

Through collaboration with government systems (healthcare and panchayats), OBLF has been able to build a strong trust-based ecosystem in the communities we serve. We are committed to strengthening the partnership with the Government of Karnataka and supporting scaling up of some of our innovative healthcare services.



The program provides comprehensive care to address common and severe mental health disorders. It also provides support for intellectual disabilities, substance use disorders, and more. It focuses on enhancing community well-being through early detection, treatment, and ongoing support, ensuring individuals receive the care they need to improve their mental health and quality of life.

**1500**

Sensitized on Mental Health

**150+**

Individuals screened

**60**

Psychiatric Consultations

**118**

cases managed:  
22 CMDs, 27 SMDs,  
49 mental disabilities,  
20 other conditions

# Public Health

## Geriatric & Palliative Care (GPC)

Recognising that approximately 75% of India's elderly population suffers from chronic diseases, OBLF partnered with the National Health Mission to strengthen the palliative care services. OBLF initiated the GPC program focusing on the continuum of geriatric, chronic, and end-of-life care through a structured and multidisciplinary approach.

The program, from the inception stage itself, was developed in close collaboration with the public health system. The GPC team runs embedded monthly or fortnightly clinics at Anekal General Hospital, two primary healthcare centers as well as two sub-centers in Anekal Taluk. A range of services, including medical and nursing care as well physical therapy and rehabilitation, are delivered across all these delivery points.

A total of 640 individuals were screened up to March 31, 2025. A majority of these were from the Marsuru PHC area, followed by Anekal town. The GPC program served a total of 270 patients across all these locations.

A total of 924 clinical consultations were provided via multiple channels including GPC Center, Community Clinics and Home Care Visits.



# Education & Training

## Overview

OBLF's Education & Training program addresses systemic gaps in peri-urban and rural education and employment by strengthening foundational skills and expanding pathways to meaningful, decent and dignified work.

Launched in 2010, our program, Elevate, responds to the significant gaps in English language instruction in peri-urban and rural schools by building foundational literacy among children while simultaneously developing women from local communities as educators.

In 2024-25, the program deepened its presence in aspirational districts in Karnataka, including Yadgir and Raichur. OBLF introduced inclusive, child-centered pedagogy—ranging from mood charts and daily vocabulary practices to customized learning modules for children with diverse needs. Grounded in empathy and emotional safety, these approaches have led to improved classroom engagement, learner confidence, and a visible culture of reading, reinforcing Elevate's dual impact on students and women educators as a scalable model for systemic change.



Complementing this, our livelihoods program, Kickstart, builds a pipeline of skilled peri-urban and rural community members as educators and frontline health workers, with the 2024-25 cycle focusing on classroom proficiency, technology use, and gender-sensitive training. Furthermore, in response to Anekal's expanding commercial and industrial landscape and persistent gaps in dignified and decent employment opportunities, OBLF's livelihoods programming bridges the gap between opportunity and access through a research-informed approach. By combining English for Specific Purposes (ESP) with project management skills and digital literacy, and experiential exposure to sectors such as retail, the program strengthens opportunity for employability, builds confidence, and enables learners to make informed, intentional career choices.

**115+**

schools supported

**43K+**

students reached  
(yet to date)

**76K+**

hours of classroom  
instruction annually

**4K+**

hours of training for  
teachers annually

**111** trained teachers from communities are confident, have financial stability and champion women's empowerment

# Education & Training

## Key Highlights

- OBLF designed their own curriculum and implemented the Nalikai curriculum for grades 1-3 wherein student outcomes and pedagogy were designed and mapped as per the state curriculum.
- Across the year, teachers received training in English language proficiency, pedagogy (including reflective practices and classroom management), child safety protocols, and professional development. This year also marked the initiation of our SRHR program.
- All OBLF-trained teachers participated in gender awareness sessions focused on bodily autonomy and consent. A menstrual leave policy was also implemented, a step forward in making workplaces more gender-responsive.
- Trainers and supervisors regularly visit classrooms to observe teaching practices and offer real-time coaching and feedback, ensuring continuous learning and classroom-level impact.
- To address teacher shortages and learning gaps in Anekal's government schools, OBLF launched the Vidya Pragathi initiative in partnership with the BEO, Sansera, CIE Automotive, and Jai Shivshakti Foundation. We would like to thank Mr. Singhvi, Sansera and JSS for their dedication and support to providing quality teachers in rural government schools of Karnataka through the VidyaPragathi program of OBLF.



OBLF Staff and Community at the Gender Conference 2025

### First Gender Conference at OBLF

Over the past 2 years, OBLF has worked to break the silence around menstrual health and spark honest conversations on gender, power, and autonomy. Our first Gender Conference, held on March 8, 2025, brought together women and men in a safe, interactive space, to discuss and understand a range of issues—from period pain simulations to informed and amiable consent, encouraging reflection and challenging stigma. The conference marked a step forward in co-creating new perspectives on agency and equity, and reinforced our belief that awareness and dialogue are key to lasting change.

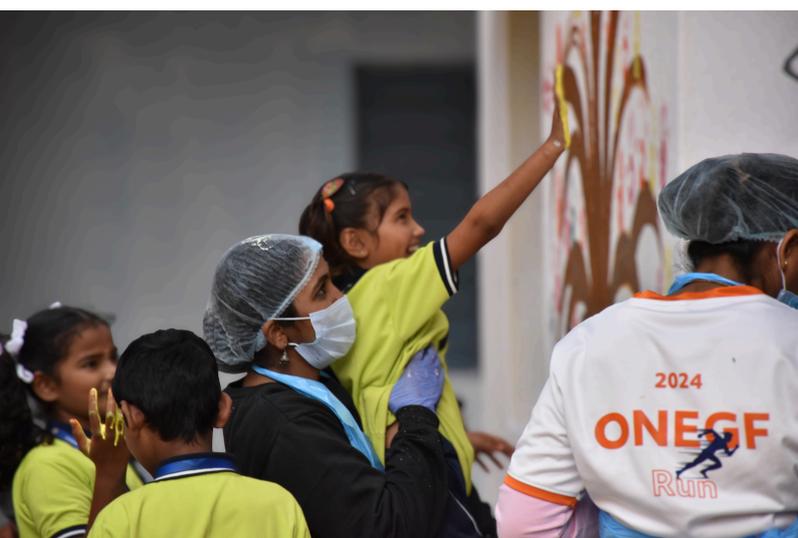
# Education & Training

## Menstrual Health, Gender & Rights

For the past 3 years, OBLF has been addressing gender struggles and social challenges faced by members of the communities it serves in peri-urban and rural areas, such as limited access to health information, domestic violence, gender discrimination, and inequitable division of household labor.

Our programs focus on empowering women with vital knowledge about their bodies, health, and rights, particularly through menstrual and sexual health training. Through safe, inclusive and interactive workshops, we tackle topics including menstrual hygiene, sexual health, contraception, and reproductive rights, and debunk myths.

We provide the women working with us essential knowledge and enable them to gain the autonomy to make informed choices, challenging societal taboos and fostering a healthier, more informed society.



# Education & Training

## Education for All

Near Heelalige, Bengaluru, are Waste Picker Settlements, with nearly 500 individuals residing in these communities. These communities face deep structural barriers as well as various impediments in access to critical services. With support from Tally Solutions, OBLF works with these communities to improve access to education, health, and quality of life for their members.

We facilitate access to primary health clinics, improvements to sanitation infrastructure, vocational training, and community engagement to strengthen overall development. OBLF also helps children from these communities enroll in government schools and attain formal education. We conduct bridge learning, SEL, and sports-based sessions.

Education interventions with the communities in these settlements led to 72% improvement in attendance in schools, and learning centers established by OBLF helped integrate students into formal systems. Emotional literacy, gender awareness, and social cohesion are fostered through recurring activities and sports-led engagement.



# Looking Ahead: 2025-26

## Strong Foundation, Bigger Aspirations



*We are powered by empathy, evidence, and the belief that lasting change comes from being rooted. Our strength lies in intention and the courage to evolve while staying true to our values and beliefs.*

As I look ahead to the coming year, I feel both excitement and a deep, steady conviction. We've spent years quietly and consistently building something powerful in Anekal, Karnataka. Today, with our work grounded in evidence and trust, we know we're ready to take this model further. This isn't ambition for its own sake — it's the result of hard-earned insight, community partnership, and proof that our approach works. Now, it's time to build forward and expand—not just programs, but purpose.

Our slow but steady steps into Yadgir and Raichur, with the generous invitation from the Government of Karnataka, to replicate our education model, have been both eye-opening and affirming. These new geographies are already teaching us that scale isn't just about numbers—it's about complexity, agility, contextualization, and responsiveness. This isn't a copy-paste model. It's about deeply understanding what each community needs and building with them, not for them.

That is, and always will be, the OBLF way.

We don't aim to be just another NGO. We strive to be that organization—one that scales without losing its soul. One that asks hard questions, reflects honestly, and adapts when needed. One that measures success not just in reach, but in relevance and depth. And one that never loses sight of why we began: to ensure no one is left behind.

**Thank you for walking with us. The next chapter begins now, and I couldn't be more excited to have you with us.**

**Dr. Sudha Upadhyayula,  
Chief Operating Officer**

# Our Supporters & Partners

We extend our deepest gratitude to our partners for their generous and steadfast support. Your belief in our mission and your commitment to our work make our impact possible. Because of you, we are able to serve communities with purpose, integrity, and hope.

Thank you for walking this journey with us and for being vital partners in the change we seek to create.



Jai Shiv Shakti Foundation



# Financial Overview

## Consolidated Receipts and Payments Balance Account for the year ended March 31, 2025

(All amounts are in INR)

One Billion Literates Foundation 2nd Floor, Surya Global School, Suryacity, Phase I, Chandapura, Anekal Taluk, Bangalore 56009'									
Consolidated Income & Expenditure account for the year ended 31st March 2025									
	Expenditure	Local Contribution	Foreign Contribution	Total		Income	Local Contribution	Foreign Contribution	Total
To	<b>Direct Expenses</b>				By	Donations	8,19,41,203.53	1,11,64,515.16	9,31,05,718.69
	Program Expenses	17,67,052.00		17,67,052.00		Medical Insurance	66,079.00		66,079.00
	Annual Day		65,217.00	65,217.00		Profit from Sale Asset	45,000.00		45,000.00
	Corporate Volunteer Programme		1,719.00	1,719.00		Interest Income			
	Electricity	35,849.00	3,071.00	38,920.00		- FD	46,77,579.51	33,862.00	47,11,441.51
	Housekeeping	1,33,831.00	6,000.00	1,39,831.00		- SB Account	4,34,576.00	76,658.00	5,11,234.00
	Office/Centre Maintenance	3,14,962.00	27,817.00	3,42,779.00					
	Rent	8,19,500.00	65,500.00	8,85,000.00	By	Excess of Expenditure Over Income		9,76,828.87	9,76,828.87
	Repairs and Maintenance	4,06,903.00	50,566.50	4,57,469.50					
	Info Tech- Application & Tools	8,88,834.00	11,001.00	8,99,835.00					
	Project Expenses		52,124.00	52,124.00					
	Project Based Consultancy	5,18,774.00	49,947.00	5,68,721.00					
	Pharmacy expenses	12,63,090.00	1,90,442.00	14,53,532.00					
	Food & Beverage	6,52,030.00	1,08,507.00	7,61,537.00					
	Student Recognition & Award	960.00		960.00					
	Telephone & Broadband	1,02,824.00	82,409.00	1,85,233.00					
	Printing & Stationery	23,99,538.00	49,147.00	24,48,685.00					
	Marketing Expenses	1,600.00		1,600.00					
	Monitoring & Evolution	1,64,999.00		1,64,999.00					
	Meeting Expenses	15,929.00		15,929.00					
	Gift Hampers	63,760.00	813.00	64,573.00					
	Membership & Subscription	1,68,922.00		1,68,922.00					
	Project Expenses	5,64,387.00		5,64,387.00					
	Stakeholders Management	11,407.00	21,875.00	33,282.00					
	Stipend	51,337.00	11,419.00	62,756.00					
	Transport & Freight	5,98,460.00	65,347.50	6,63,807.50					
	Tds	629.00		629.00					
	Conveyance & Allowance	23,86,733.00	3,55,437.00	27,42,170.00					
	Annual Bonus	8,79,000.00		8,79,000.00					
	EPF Admin Charges	1,76,057.00		1,76,057.00					
	EPF Employer's Contribution	21,12,669.00		21,12,669.00					
	ESI Employer's Contribution	7,16,076.00		7,16,076.00					
	Medical Insurance	7,57,859.00		7,57,859.00					
	Management Consultancy	2,34,37,981.00	72,30,993.00	3,06,68,974.00					
	Bonus	31,000.00	2,000.00	33,000.00					
	Salary Arrears		5,000.00	5,000.00					
	Over Time		1,875.00	1,875.00					
	Salary	2,99,15,565.00	33,36,498.00	3,32,52,063.00					
	Staff Welfare	2,85,613.00		2,85,613.00					
	Travel Allowance	11,84,806.00	2,26,122.00	14,10,928.00					
To	Balance c/d	7,28,28,936.00	1,20,21,847.00	8,48,50,783.00	By	Balance b/d	8,71,64,438.04	1,22,51,864.03	9,94,16,302.07
To	Balance b/d	7,28,28,936.00	1,20,21,847.00	8,48,50,783.00	By	Balance b/d	8,71,64,438.04	1,22,51,864.03	9,94,16,302.07
	Vehicle Expenses	34,275.00	1,28,548.00	1,62,823.00					
	Fuel Expenses	2,55,447.00		2,55,447.00					
	Vehicle Insurance	3,27,858.00		3,27,858.00					
	Vehicle Maintenance	25,532.00		25,532.00					
To	<b>Indirect Expenses</b>								
	Bank Charges	482.00	9,281.72	9,763.72					
	External Consultant Expenses	8,42,772.00		8,42,772.00					
	Miscellaneous Expenses	18,994.00	4,289.80	23,283.80					
	Postage Courier	7,398.00	159.00	7,557.00					
	Professional fees -Auditors	1,23,900.00		1,23,900.00					
	Professional fees -Others	3,67,691.00	33,100.00	4,00,791.00					
	Rates & Taxes	17,014.00		17,014.00					
	Incentives	18,05,800.00		18,05,800.00					
To	Depreciation	21,24,683.00	54,638.51	21,79,321.51					
To	<b>Excess of Income over Expenditure</b>	83,83,656.04		83,83,656.04					
Total		8,71,64,438.04	1,22,51,864.03	9,94,16,302.07	Total		8,71,64,438.04	1,22,51,864.03	9,94,16,302.07

For One Billion Literates Foundation

Trustee

Place Bangalore:  
Date: 18/08/2025



For Philips Cherian & Associates  
Chartered Accountants (FRN.02649S)

(Philips K Cherian)  
Partner (M.No.022461)  
UDIN: 25022461BMNXXH9117



