



Maharashtra Social Housing and Action League

MASHAL

Annual Report 2024-2025

**Stories that highlight inclusion, innovation, and impact across
Maharashtra's Urban and Rural communities through the year.**

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Maharashtra Social Housing
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Our NGO

About the Organisation

MASHAL (Maharashtra Social Housing and Action League) is a **legally registered NGO** based in **Pune**, working **since 1985** to ensure access to **adequate housing, sanitation, and healthy living environments**. We combine **research, policy advocacy, and on-ground implementation** to improve the quality of life in rural, urban, and peri-urban communities.

Our participatory approach engages communities at every stage — from identifying needs to implementing solutions — creating sustainable, community-led change. Through collaborations with government, partner organizations, and volunteers, **MASHAL** has become a trusted force in building resilient, inclusive communities.



Maharashtra Social Housing and Action League

MASHAL

MASHAL at a Glance

- **Founded:** 1985
- **Base:** Pune, Maharashtra
- **Focus Areas:** Housing, Sanitation, Community Development
- **Approach:** Participatory, collaborative, and sustainability-driven

Vision, Mission & Objectives

Our Vision :- To promote community development through people's participation.

Our Mission :- To provide adequate shelter, a healthy living environment and access to basic services to people as a human right.

OUR OBJECTIVES :-

- **Promote Affordable and Innovative Housing & Urban Development** – Facilitate safe, adequate, and affordable housing solutions for marginalized communities.
- **Strengthen Water, Sanitation & Hygiene (WASH)** – Enhance access to sanitation facilities, clean water, and hygiene practices with a strong focus on gender equality and dignity.
- **Advance Education & Child Development** – Upgrade school infrastructure and provide resources that ensure safe, inclusive, and quality learning environments.
- **Support Elderly Care & Social Inclusion** – Improve the well-being of senior citizens through healthcare, emotional support, and community integration programs.
- **Drive Renewable Energy & Climate Resilience** – Promote clean energy solutions, sustainable infrastructure, and climate adaptation and mitigation strategies.
- **Foster Community Empowerment** – Build capacity, encourage active participation, and strengthen institutions for long-term community resilience and self-reliance.

MASHAL's alignment with





Governance at MASHAL

MASHAL's governance framework is built on **accountability, transparency, and community participation**. The Board of Directors provides strategic oversight and policy direction, while the leadership team ensures smooth execution of programs and projects. Together, they guide MASHAL toward building inclusive, sustainable, and people-centered communities.

Governing Board

1	Ms. Neeta Chalke – Pawar	<i>President</i>	7	Mrs. Reena Aurora	<i>Member</i>
2	Mr. Deepak Visvanathan	<i>Vice-President</i>	8	Mr. Vinayak Parab	<i>Member</i>
3	Mr. Shankar Ramanathan	<i>Treasurer</i>	9	Dr. Shirish Prayag	<i>Member</i>
4	Dr. Suhas Palshikar	<i>Member</i>	10	Mr. Nilesh Kulkarni	<i>Member</i>
5	Prof. Vidyadhar Phatak	<i>Member</i>	11	Prof. Vijay Nadkarni	<i>Member</i>
6	Prof. Banshree Banerjee	<i>Member</i>			

Board & Leadership Profiles



Mrs. Neeta Chalke – Pawar ***President***

An alumna of TISS with 25+ years of experience in housing, poverty alleviation, and urban development. She has led initiatives across policy advocacy, research, and community planning.



Mr. Deepak Visvanathan ***Vice-President***

An MTech professional and former Naval Engineer with two decades in social enterprise. He brings extensive experience in affordable housing and development leadership.



Mr. Shankar Ramanathan ***Treasurer***

An IIT alumnus with 40 years in IT and long-term engagement with Chinmaya Mission and MASHAL, combining technical and social expertise.



Dr. Suhas Palshikar ***Member***

Political scientist and Co-Director (Retd.) of Lokniti, CSDS, Delhi. A noted scholar and editor, he contributes to research and civic engagement through multiple institutions.



Governance at MASHAL

Board & Leadership Profiles



Prof. Vidyadhar Phatak

Member

Urban planner and former Principal Chief, Town & Country Planning, MMRDA. He later served as Dean at CEPT University, mentoring future planners.



Prof. Banshree Banerjee

Member

Architect and urban planner with international experience in inclusive housing. She promotes equitable city planning through research and global policy dialogues.



Mrs. Reena Aurora

Member

A Cost Accountancy graduate and designer-entrepreneur with a strong focus on creativity, community empowerment, and social contribution.



Mr. Vinayak Parab

Member

An award-winning journalist with 34 years of experience. Holds postgraduate degrees in Marathi Literature, Geology, and Archaeology; currently Executive Editor at Loksatta.com.



Dr. Shirish Prayag

Member

Renowned medical practitioner and critical care pioneer who established Pune's first ICU and served on the Executive Council of the World Federation for Intensive Care.



Mr. Nilesh Kulkarni

Member

Director at GCL with a background in banking and aviation. Passionate about social welfare, theatre, and cultural initiatives.



Prof. Vijay Nadkarni

Member

Expert in finance and education with 40+ years across academia and the non-profit sector. Advocates livelihoods and microfinance for community growth.



Mr. Nilesh Karkare

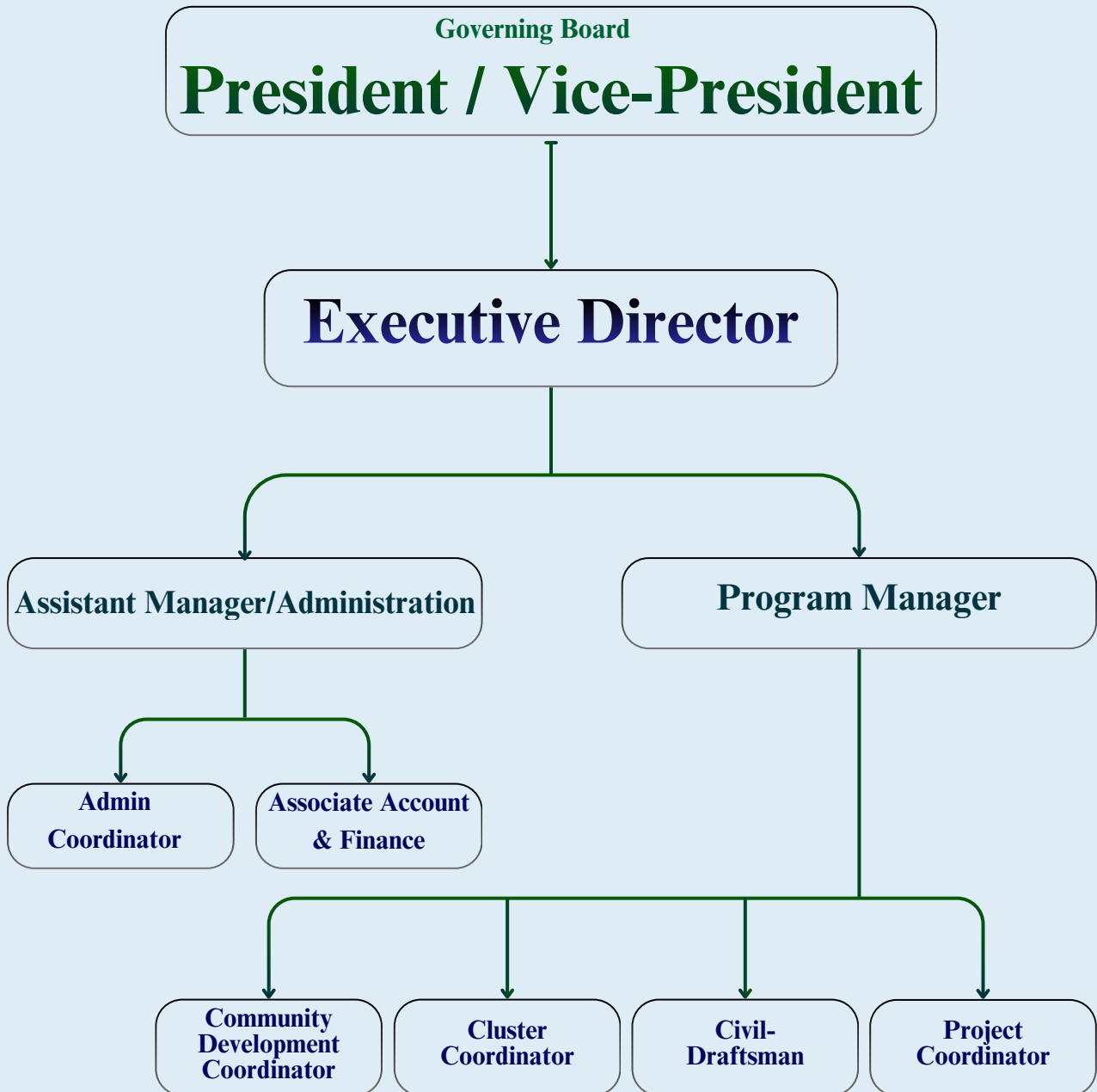
Executive Director

A development management professional specializing in People, Project, and Partnership management. Leads MASHAL's programs with a focus on collaboration and impact.



Organizational Structure

How MASHAL is structured to deliver impact.





A Message from our President

Dear Friends and Well-wishers of Mashal,

As we mark the **five-year milestone since the onset of Covid-19**, Mashal remains steadfast in its commitment to applying the lessons learned during this period to drive meaningful impact. Our experiences during the pandemic have informed our focus on addressing the challenges faced by **migrants, senior citizens, and students in government schools**, particularly in the realm of **infrastructure development**. Our **"ears to the ground"** approach has enabled us to design innovative projects that cater to the needs of these vulnerable groups.

Our initiatives, such as Vriddha Mitra (supporting senior citizens) and Bandhu (for migrants), not only provide direct benefits but also facilitate **stronger connections with the communities we serve**. These efforts have been instrumental in establishing MASHAL as a **trusted and effective organization**.

With a rich history of **disaster housing, slum rehabilitation, data collection, and mapping**, MASHAL's expertise continues to be sought after by those who recognize its value. Our **pilot-level interventions** have showcased innovative solutions in **thermal comfort, alternative energy, and school sanitation infrastructure**. However, we believe that there is always scope for improvement and innovation.

We appeal to **visionaries, implementers, patrons, and donors** to **support our hardworking and committed team**. Your support would enable us to pursue our **well-articulated vision and mission**, driving meaningful impact in the lives of those we serve.

On behalf of the **Governing Council** and the **MASHAL team**, I request that those in positions of **governance, foundations, and CSR organizations** consider partnering with us to **amplify our efforts**.



“Our ‘ears to the ground’ approach enables us to design projects that truly respond to community needs.”

Warm regards,

Mrs. Neeta Pawar-Chalke
President, MASHAL



Executive Summary

In 2024–25, MASHAL reaffirmed its commitment to building inclusive, sustainable, and equitable communities. Our approach goes beyond delivering services—we focus on empowering individuals, strengthening institutions, and fostering transformation from within.

This year marked a turning point, with innovative programs and deepened partnerships driving measurable impact aligned with the Sustainable Development Goals (SDGs).

Our key achievements include:

Solarizing Schools: Delivered reliable electricity through solar energy, reducing environmental impact and enhancing learning environments.

Menstrual Hygiene & Sanitation: Improved school sanitation and advanced MHM, promoting dignity and safety for adolescent girls.

Elderly Care: Expanded the Vriddha Mitra program, restoring respect, security, and inclusion for senior citizens.

Thermal Comfort: Enhanced living conditions in homes and schools, mitigating health risks in vulnerable communities.

Housing Surveys: Provided critical data for evidence-based urban planning and sustainable development.

Education Infrastructure: Upgraded schools and distributed educational kits, equipping children for success.

These milestones reflect our dedication to transparent governance, financial discipline, and people-centered development. They were made possible by the unwavering support of our donors, CSR partners, and collaborators. Your trust fuels our ability to innovate, expand, and sustain programs that create lasting change.

In solidarity,

Mr. Nilesh Karkare

Executive Director, MASHAL



“*Our work today is building pathways for communities to thrive with dignity, equity, and opportunity.*”

— **Nilesh Karkare**
Executive Director,
MASHAL

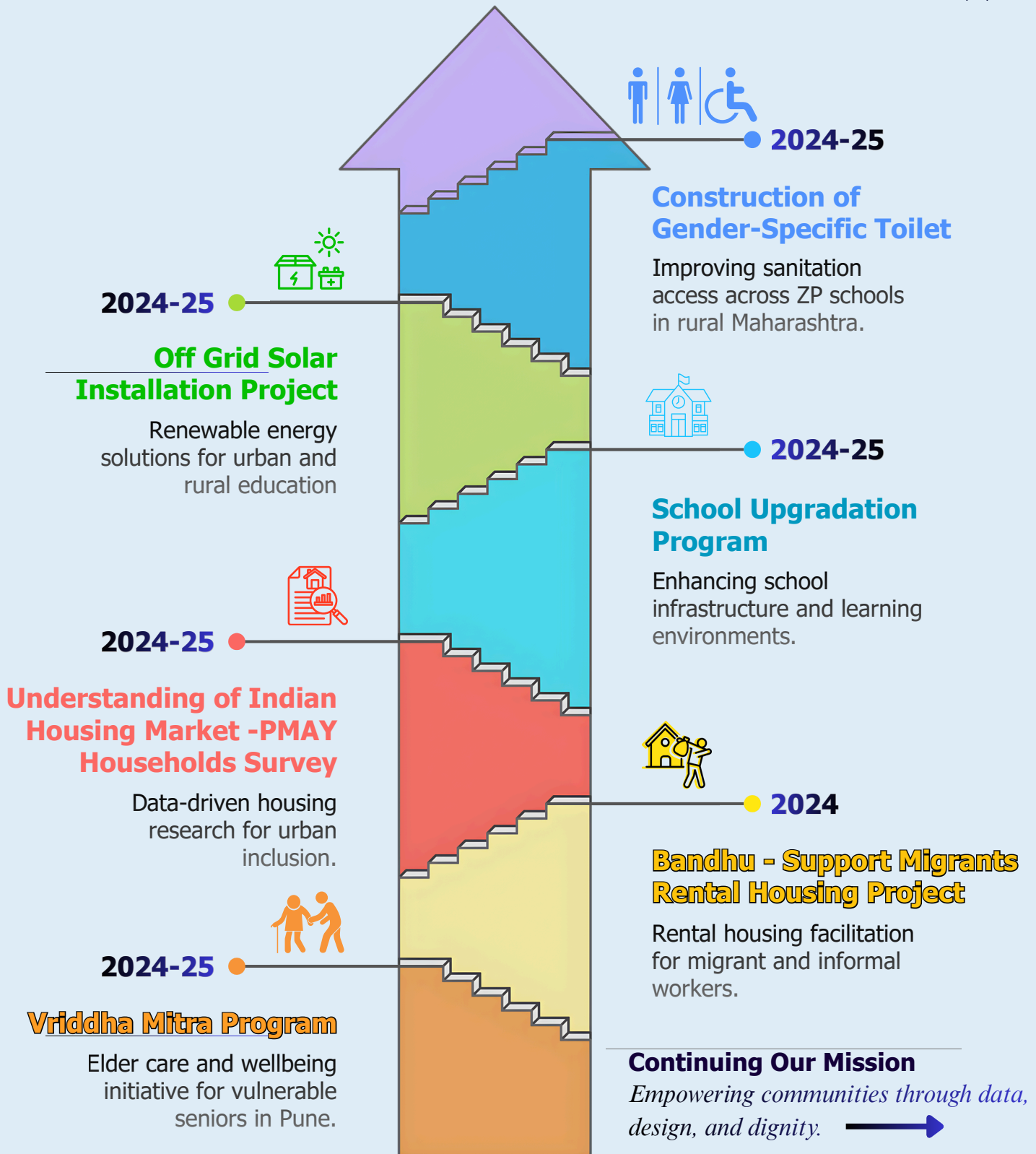
As we move forward, we remain resolute in our mission: to ensure that marginalized communities not only overcome adversity but thrive—with dignity, equity, and opportunity.



MASHAL at a Glance

Key Milestones and Achievements – FY 2024–25

“The year 2024–25 marked an expansion of MASHAL’s impact footprint across Maharashtra. From data-driven housing initiatives to renewable energy in rural schools and elder welfare in urban slums, every program reflected our mission of building inclusive, safe, and sustainable communities.”



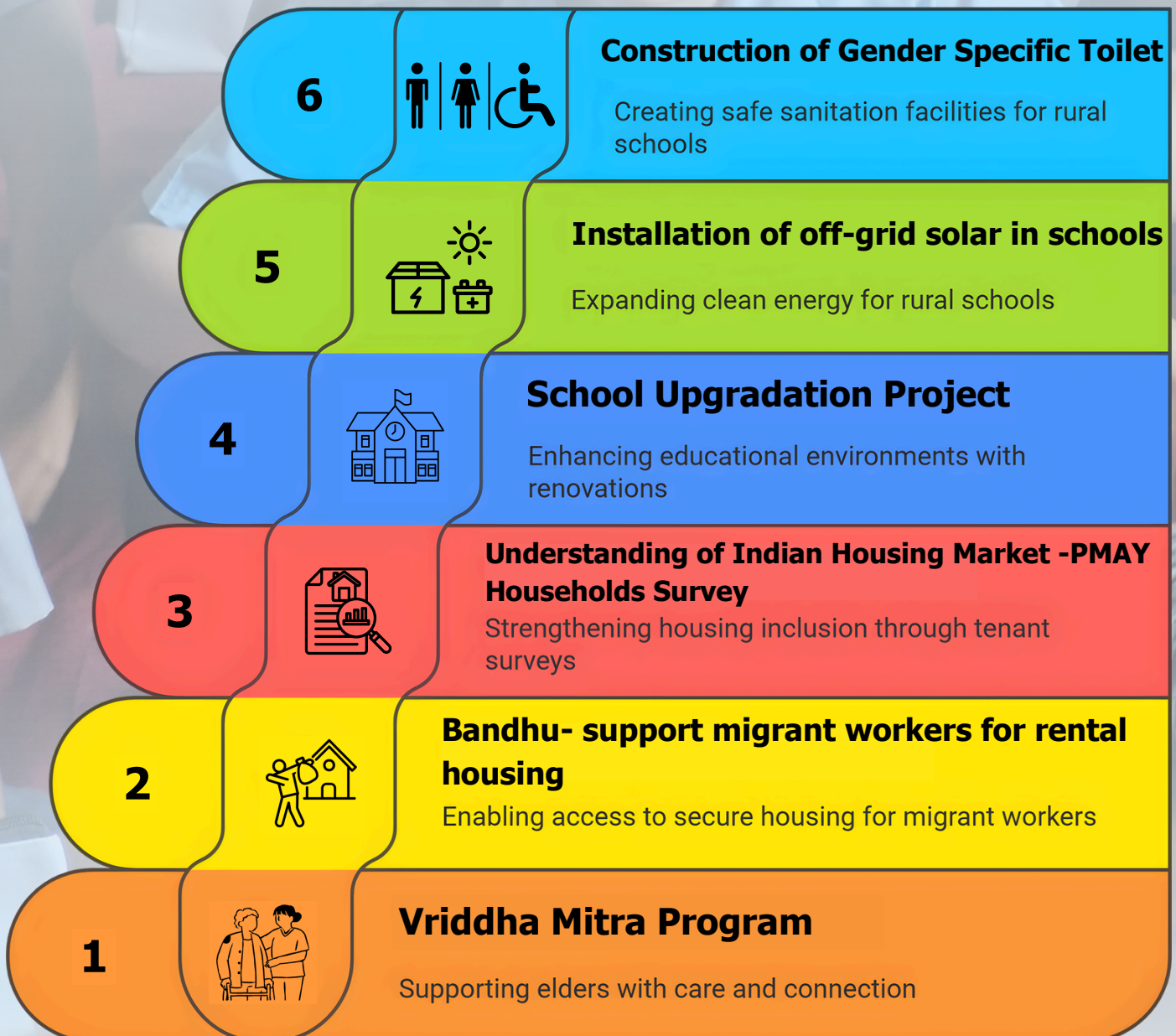


Our Key Initiatives – FY 2024–25

“Each initiative at MASHAL reflects our belief that inclusive cities are built through collaboration, empathy, and innovation. These six programs together drive our mission to improve housing, sanitation, education, energy access, and elder welfare across urban and rural communities.”

A quick overview of MASHAL’s flagship programs that continue to transform communities across Maharashtra

Program Overview





Program Highlights 2024–25

Vriddha Mitra Program – Elderly Support Initiative

Overview

The “**Vriddha Mitra Program**” supports **4,000+ elderly residents** from **urban slums** in **Kothrud and Warje, Pune**, focusing on **health, nutrition, and emotional well-being**. Many elders live alone with limited mobility and social connection. Through compassionate community engagement, **MASHAL** ensures care, companionship, and dignity for these vulnerable citizens.

Activities

- **Health & Wellness:** Organized medical OPDs, physiotherapy sessions, and home visits for regular health monitoring.
- **Nutritional Support:** Distributed monthly ration kits and coordinated mid-day meal services for isolated elders.
- **Medical Assistance:** Provided walking sticks, medicines, and referrals to hospitals for critical cases.
- **Community Inclusion:** Conducted group activities, awareness talks, and cultural events to reduce loneliness.
- **Volunteer Engagement:** Engaged local youth and peer volunteers for door-to-door outreach and emotional support.
- **Recreational & Social Activities:** Organized festive celebrations, yoga sessions, laughter therapy, and group discussions to foster inclusion and joy.



Case Insight



Vandana Dattatray Bhokade, Age 66
– Hanuman Nagar, Kothrud

Initially reluctant to seek medical help, Vandana Aaji received a hearing aid through a camp organized with Dagdusheth Trust, restoring her ability to hear clearly.

“I can now hear and connect again—this program truly changed my life.”

Vimal Dagde, Age 65 – Kelewadi, Pune

Living alone, Vimal Aaji found companionship and care through Vriddha Mitra.

“Through Vriddha Mitra, I found friends and care that brought happiness back into my life.”



“Bringing care, happiness, and smiles to every elder.”

Key Impact & Achievements

- **4,000+ elders** reached through regular interventions.
- **1,200** elders received ration and medicine kits.
- **900+ OPD consultations** and **300+ physiotherapy sessions** conducted.
- **150 mobility aids** distributed to elders with walking difficulties.
- **70% elders** reported improved health, confidence, and social connection.
- **500+ elders** benefited from social and mental health activities.
- **100+** community volunteers trained

SDG Alignment



SDG 3 -

Enhanced access to healthcare for elders.

SDG 10 -

Supported marginalized senior citizens in Urban Slums



SDG 11 -

Promoted inclusion and care for the elderly.



Program Highlights 2024–25

Bandhu Program – Rental Housing for Migrants

Overview

The “**Bandhu Rental Housing Project**” by **MASHAL** aims to make affordable and secure rental housing accessible to urban low-income families in Pune. Through the Bandhu App, the project connects landlords and tenants digitally, ensuring transparency and convenience in renting. It also empowers local women by training and employing them in property onboarding and community outreach, creating opportunities for digital livelihoods and inclusive urban development.

Activities

- **Property Onboarding:** Identified and listed rental homes across Warje, Hadapsar, Yerwada, Bhosari, Ambegaon, and Gokhalenagar.
- **Profile Creation:** Developed verified landlord and tenant profiles to simplify the rental process.
- **Women’s Empowerment:** Trained and employed women for property listing, app usage, and field engagement.
- **Affordable Housing Access:** Facilitated connections between tenants and landlords through the Bandhu digital platform, focusing on verified rental listings in Pune’s slum and peri-urban areas.
- **Community Outreach:** Conducted workshops and 35 meetings with corporators to build awareness and support.
- **Digital Integration:** Enabled property matchmaking, tenancy completion, and rental management through the app.

Case Insight

Women trained under the Bandhu initiative have become active digital facilitators in their communities. Their participation in property onboarding and tenant coordination has improved local engagement and provided them with new digital livelihoods—enhancing both family income and confidence.

“Bandhu has made finding and renting homes easier and created new digital livelihoods for women in our communities.”



“Helping city builders find dignity through safe, affordable homes.”

Key Impact & Achievements

- **4,696 affordable rental homes** listed on the Bandhu App.
- **2,094 landlord profiles** and **15,837 tenant profiles** created.
- **66 women** trained and employed locally.
- **32 community engagement activities** conducted.
- **Awareness drives** conducted in multiple migrant communities, improving access to verified rental options.
- **Increased trust** between landlords and tenants through transparent agreements and support.

SDG Alignment

SDG 5 -

Empowered women through digital livelihood training.



SDG 8 -

Created sustainable job opportunities.



SDG 11 -

Promoted affordable, inclusive rental housing.





Program Highlights 2024–25

Understanding of Indian Housing Market -PMAY Households Survey

Overview

The “Understanding of Indian Housing Market – PMAY Households Survey” was conducted by **MASHAL**, in partnership with the **University of Manchester (UK)** and **The World Bank**, to assess housing conditions and affordability in **slum settlements of Pune and Mumbai**.

The study examined how **Pradhan Mantri Awas Yojana (PMAY)** influences living standards and affordability, comparing beneficiaries and non-beneficiaries, while also analyzing rent, comfort, and sustainability in informal housing.

Activities & Methodology

Pune Survey:

Conducted with **1,500 households** (750 PMAY beneficiaries and 750 non-beneficiaries) across selected clusters within the **Pune Municipal Corporation** area.

- Structured interviews based on a standardized questionnaire by the University of Manchester.
- Completed **970 detailed surveys** —**702 non-beneficiaries** and **268 PMAY beneficiaries** from Rajgad, Purandar, and Aradhan Societies.

Mumbai Survey:

Conducted between May 15 and June 1, 2025, **covering 227 tenant households** in vertical slum buildings across **Bandra, Chembur, and Malad**.

- Examined rent variations, temperature levels, and air quality differences between upper and lower floors.
- Combined environmental data with lived experience interviews.

KEY FINDINGS & INSIGHTS

- In Mumbai, **upper floors were hotter**, while **lower floors were damp and poorly ventilated**, showing design and comfort challenges.
- **PMAY beneficiaries** in Pune reported **better housing, improved stability, and access to services**.
- The study strengthened data-driven understanding of how public housing and informal markets interact.
- Local youth were trained as **enumerators**, ensuring participatory and credible fieldwork.
- **Total coverage: 1,995 households and tenants across both cities.**

Field Highlights



In **Chembur’s Baiganwadi**, settlement, residents shared how seasonal flooding and overcrowded upper floors worsen health and rent inequality. Local youth surveyors like Sephali and Pooja played a key role in **collecting accurate data** and bridging **communication between researchers and tenants**.

“Listening to homes, learning from communities, and shaping evidence for inclusive housing.”



SDG Alignment

SDG 10 -

Addressed vertical housing disparities.



SDG 17 -

Fostered research-driven community collaboration.

SDG 11-
Informed equitable housing planning.





Program Highlights 2024–25

School Upgradation Project – Creating Safe and Inclusive Learning Spaces

Overview

The “**School Upgradation Project – Phase II**”, implemented by **MASHAL** with CSR support from **Gharda Chemicals Ltd**, improved infrastructure in **11 Zilla Parishad schools** across **Satara, Pune, and Palghar districts**. The project upgraded classrooms, toilets, and water facilities to create safer, cleaner, and more child-friendly learning environments, enhancing hygiene, attendance, and student well-being.

Activities

- Construction and renovation of **gender-specific toilets** with handwashing and water facilities in **7 schools**.
- **Water station and tank repairs** ensuring continuous access to safe drinking water.
- **Painting and classroom renovation** to improve lighting, safety, and learning ambiance.
- **Multipurpose hall construction** at **Z.P. School Zari Valaipada (Palghar)** for assemblies, co-curricular and community activities.
- Distribution of **2,138 educational kits** to students across all **11 schools**.
- Active participation of **School Management Committees (SMCs)** and local panchayats in implementation and monitoring.

Case Insight / Success Stories

Z.P. School Zari Valaipada, Palghar

Located in a remote tribal settlement, the school lacked a protected space for teaching or cultural events. The newly built 40×30 ft. multipurpose hall now serves as a learning and community activity center.



“The new hall has given our students a safe place for studies, meals, and celebrations—it has changed the spirit of the school.”

— **Head Teacher, Z.P. School Zari Valaipada (Palghar)**

Z.P. Primary School, Kameri – Satara



The construction of toilet units for boys and girls, as well as the distribution of educational kits, has significantly improved hygiene, comfort, and classroom engagement for students.

“The upgraded toilets and learning kits have made a real difference—students attend more regularly and learn with enthusiasm. We’re truly grateful for MASHAL’s support.”

— **Mr. Dhanaji Katangale, Teacher, Z.P. School Kameri (Satara)**

Key Impact & Achievements

- **11 schools upgraded** across **Satara, Pune, and Palghar**, benefiting **2,138 students**.
- Improved sanitation and learning spaces led to **higher attendance and better hygiene**.
- **Girl students’ absenteeism reduced** due to clean and gender-sensitive toilets.
- Strengthened **community and teacher participation** in maintaining school facilities.

SDG Alignment

SDG 3 -

ISafer, hygienic schools.

3 GOOD HEALTH AND WELL-BEING



4 QUALITY EDUCATION



SDG 4 -

Better learning environment

SDG 5 -

Empowered girls through sanitation access.

5 GENDER EQUALITY



6 CLEAN WATER AND SANITATION



SDG 6 -

Reliable hygiene infrastructure.



Program Highlights 2024–25

Solar Project – Off-Grid Solar System Installation for Schools

Overview

The **Solar Project** introduced renewable energy solutions in **urban and rural schools across Maharashtra** by installing **off-grid solar systems**. This ensured uninterrupted electricity for classrooms, sanitation facilities, and digital learning, demonstrating how clean energy can **transform education and promote sustainability**.



Activities

- Conducted site assessments to identify suitable schools.
- Installed off-grid mono panel solar systems.
- Trained school staff and local communities in system use and maintenance.
- Integrated solar energy with lighting, sanitation, and digital infrastructure.

Testimonials

“We truly appreciate MASHAL’s efforts in improving our school’s infrastructure. The solar installation has enhanced our learning environment and made daily operations smoother for both teachers and students.”

— **Mr. Dhanaji Katangale, Teacher, Z.P. School Kameri, Satara.**



“Thanks to MASHAL, our school now has uninterrupted electricity and lower bills. The solar system supports continuous teaching and creates a more eco-friendly, efficient learning space.”

— **Mr. Gautam Misal, Headmaster, Mulakhore Madhyamik Vidyalay, Mandave Budruk**



Key Achievements & Impact

- **84 schools** equipped with solar systems.
- **2,500+ students and teachers** benefitted from reliable electricity.
- **30–40% reduction** in electricity costs.
- Improved classroom learning, digital access, and sanitation facilities.
- **Reduced carbon footprint** through school-wide adoption of **Solar energy**.

SDG Alignment

SDG 7 -

Renewable energy for underserved schools.



SDG 4 -

Consistent electricity improved teaching and learning.



SDG 13 -

Reduced fossil fuel dependence and carbon emissions.





Program Highlights 2024–25

Construction of GST Project – Inclusive Sanitation for All

Overview

The Construction of **Gender-Specific Toilet Construction Project** was implemented by **MASHAL** with support from **Atos Prayas Foundation** to improve sanitation infrastructure and hygiene in government and Zilla Parishad schools across Maharashtra. The project aimed to provide safe, accessible, and gender-sensitive toilets—especially for girls and students with disabilities—thereby enhancing health, dignity, and school attendance.

Activities

- Constructed **30 new toilet blocks** across **30 rural schools** in **Palghar, Ahmednagar, and Satara districts**.
- Built **gender-segregated and disability-friendly** units equipped with European-style closets and ramps.
- Installed **incinerators** for menstrual waste disposal in **all girls' toilets**.
- Conducted **hygiene and menstrual awareness sessions** for students and teachers.
- Distributed **2,990 hygiene kits**

Case Insight / Success Stories

Ayush's Accessibility Story: At Shri Kalbhairav Vidyalay, Palghar, accessible toilets with ramps and European closets helped Ayush, a differently-abled student, attend school regularly and independently.



Empowering Adolescent Girls: At Z.P.

School, Mandave kh., new gender-segregated toilets and hygiene sessions helped girls attend confidently during menstruation, reducing absenteeism and improving participation.



“The new toilets have made our students confident and consistent in attendance.” — Teacher, Z.P. School Satara

Key Impact & Achievements

- 5,142** students benefited from improved sanitation, including **1,485** girls.
- Marked **reduction** in **absenteeism** among adolescent **girls during menstruation**.
- Increased school attendance** and improved hygiene practices among students.
- Strengthened inclusivity through **disabled-friendly facilities** and **awareness drives**.
- Enhanced community** ownership and school cleanliness standards.

SDG Alignment

SDG 4 -

Improved learning environment and attendance.



5 GENDER EQUALITY



SDG 5 -

Promoted dignity and safety for adolescent girls.

SDG 6 -

Ensured inclusive and sustainable sanitation facilities.





Volunteer & Internship Engagement

Celebrating those who gave time and skills to MASHAL.

Overview

During FY 2024–25, **Maharashtra Social Housing and Action League (MASHAL)** **continued** to strengthen its commitment to providing meaningful opportunities for student learning, research support, and professional development through volunteer and internship engagements. These collaborations enabled young professionals to contribute to ongoing projects while gaining exposure to community-centered development work.

The internship and volunteer engagements during this period focused on bridging academic learning with real-world field experience, especially across themes of housing, social welfare, and sustainable urban development. Through these initiatives, students and volunteers deepened their understanding of the challenges faced by urban communities and the impact of participatory approaches in addressing them.

Highlights of Engagement

- Interns and volunteers were involved in a range of assignments supporting MASHAL's ongoing programs in areas such as community engagement, documentation, data analysis, and project coordination.



- The engagements encouraged **practical learning** by exposing students to field realities, governance structures, and project implementation processes.

- Participants contributed to preparing reports, documenting field observations, and assisting in research and design-related activities that supported ongoing organizational initiatives.



- The focus remained on building **experiential learning pathways**, allowing students to develop a sense of professional responsibility and empathy toward urban social issues.



Intern Voices

- “My internship with MASHAL was a life-changing experience — it transformed academic learning into empathy and purpose.”
— **Law Intern, Pune**
- “Designing for social impact taught us that visuals can give voice to unseen struggles.”
— **SID Intern Team**

Individual Learning Highlights

- **Kaustubh Mahajan:** Learned structured research and MIS documentation.
- **Aarya Kadam:** Developed empathy through elder interviews.
- **Abhishek Nandpatil:** Integrated law and social-work insights.
- **Design Intern Team:** Enhanced storytelling through data visualization and field photography.



Volunteer & Internship Engagement

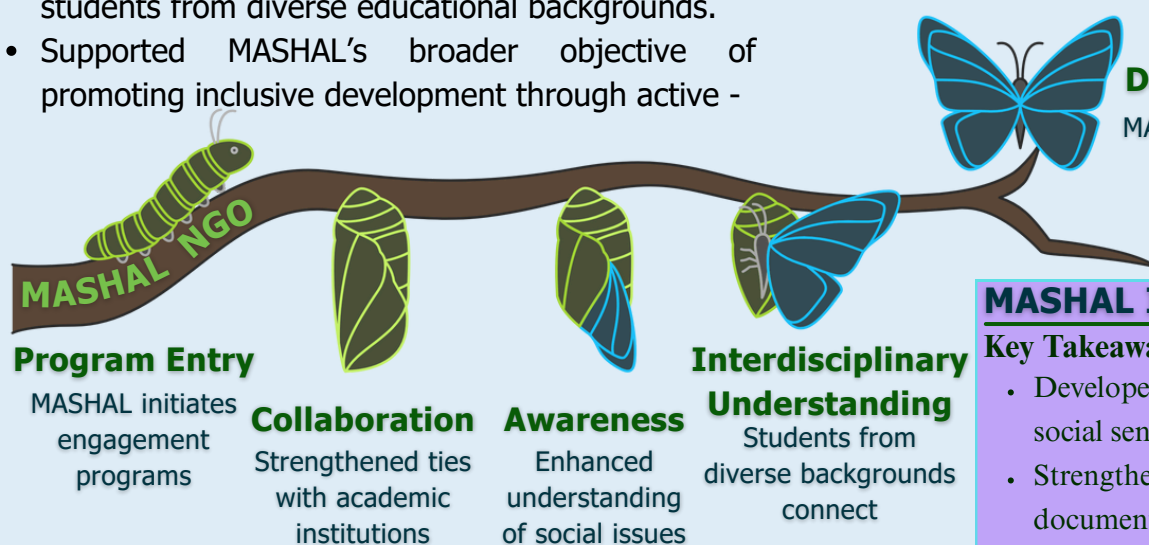
Fostering Learning, Empathy & Social Impact (FY 2024–25)

Outcomes of Engagement

- Strengthened collaboration between MASHAL and academic institutions through structured internship and volunteer programs.
- Enhanced participant awareness of social housing, public health, and welfare-oriented interventions.
- Encouraged interdisciplinary understanding among students from diverse educational backgrounds.
- Supported MASHAL's broader objective of promoting inclusive development through active -youth participation and applied research.
- Built practical skills among participants in research, field documentation, data management, and community communication.

Inclusive Development

MASHAL promotes youth-led development



MASHAL Impact

Key Takeaways for Interns

- Developed empathy and social sensitivity.
- Strengthened documentation, communication, and teamwork skills.
- Understood practical aspects of urban governance and policy.
- Contributed to tangible community outcomes in elderly care and housing.

Institutional Collaboration

MASHAL acknowledges the continued support of partner institutions that facilitated these volunteer and internship programs. The collaboration between the organization and academic institutions continues to serve as a model for linking theoretical education with applied development practice.



Symbiosis Institute of Design



MUHS / Karve Institute



C.S.R.D. Ahmednagar

**Marathwada Mitra Manda's
Shankarrao Chavan Law
College, Pune**



**Karve Institute of
Social Service, Pune**



“Working at **MASHAL** taught me that community impact is built not only through programs but through empathy and persistence.”

— **Intern Reflection, 2025**

Acknowledgment

MASHAL extends sincere appreciation to all participating students, faculty coordinators, and volunteers for their enthusiasm, discipline, and contribution to ongoing projects. Their involvement not only supported field operations but also strengthened MASHAL's mission of enabling inclusive and community-based urban development.



Donor & Partners Acknowledgement

Honoring those who made this work possible.

“MASHAL extends heartfelt gratitude to all our partners, donors, and supporters whose continued trust drives our mission forward. Your collaboration has transformed ideas into sustainable outcomes, improving living conditions and empowering communities across Maharashtra. To every CSR partner, institutional collaborator, and individual donor — your belief in our purpose fuels our resolve to reach further and do better. Together, we continue to build cities that are inclusive, resilient, and full of opportunity.

Thank you for being a vital part of the MASHAL's journey.

”

Gratitude and Impact

The years 2024–25 marked a significant journey for MASHAL, driven by collaboration and social commitment. With support from donors, corporate partners, and academic institutions, MASHAL strengthened its projects in Pune and beyond.

Together, they transformed vulnerable settlements into inclusive and sustainable communities, ensuring contributions lead to meaningful change. Partnerships helped deliver vital impacts, such as dignity for the elderly, affordable housing for migrants, and equitable access to essential health and social services.

“Together, we make change happen.”



IMPACT OF

DONATIONS

Your Contributions in Action (FY 2024–25):



4,000+

Senior Citizens supported through

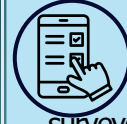
“Vridhdha Mitra Program”



4,696

Properties surveyed/onboarded

under “Bandhu Project”



1197

PMAY Household surveyed in Housing Market

Study in Pune & Mumbai slums (University of Manchester Collaboration)



11

schools upgraded under “GCL's School

Upgradation Program”



30

gender-specific toilets built in rural & urban schools under under “GST

Construction Project”



84

schools powered by clean energy through the “Off-Grid Solar

Installation Project”

INDIVIDUAL DONORS

We extend heartfelt appreciation to all individual donors and volunteers whose contributions — financial or through service — have been crucial in sustaining our on-ground efforts.

Each donation, every volunteer hour, and every act of kindness has built stronger foundations for our collective mission.

“Every contribution reaffirms our shared belief — that community-driven change is the most powerful form of development.

— Executive Director, MASHAL”



News Highlights – MASHAL in the Media

Stories of Impact and Collaboration, 2024–25

“During FY 2024–25, MASHAL’s work in community health, sanitation, education, and housing received coverage across leading Marathi dailies. These stories reflect the growing visibility of our efforts and the collective strength of partnerships that drive positive change.”

Media Coverage Summary

1. Vriddha Mitra Program – Dainik Chalu Varta, 19 Dec 2024

Headline: “Sandeep Khardekar: Angels Who Care for Senior Citizens”

Summary: The article featured MASHAL’s health initiatives for elders in Pune’s slums. Creative Foundation President Sandeep Khardekar donated BP monitors to MASHAL’s team, commending their ongoing service and pledging continued support for the Vriddha Mitra Program.



2. Construction of GST & Solar Installation – Lokmat, 28 Feb 2025

Headline: “Mandave Khurd School Celebrates Progress and Partnership”

Summary: At Mandave Khurd ZP School’s annual gathering, MASHAL’s team joined local leaders to celebrate infrastructure improvements and solar installations. The event raised ₹1.5 lakh for school development and student facilities.



3. Bandhu Program – Salam Pune, 14th Aug 2025

Headline: “Bandhu App Offers Affordable Homes for Workers”

Summary: This report highlighted how MASHAL partnered to expand the Bandhu App in Pune, helping migrant workers access affordable rentals without brokers. The story emphasized its role in bridging the housing gap for low-income families.



4. Bandhu Program (Women Empowerment Feature) – Salam Pune, 14 Aug 2025

Headline: “Empowering Women and Communities through Bandhu”

Summary: A special feature profiled women Community Officers trained by MASHAL, sharing how the initiative helped them earn income, gain confidence, and promote digital inclusion in urban slums.



“Each story celebrates the dedication of our teams and partners. Media recognition reminds us that lasting change begins with shared effort.”

— Nilesh Karkare
Executive Director, MASHAL



Financial Summary – FY 2024–25

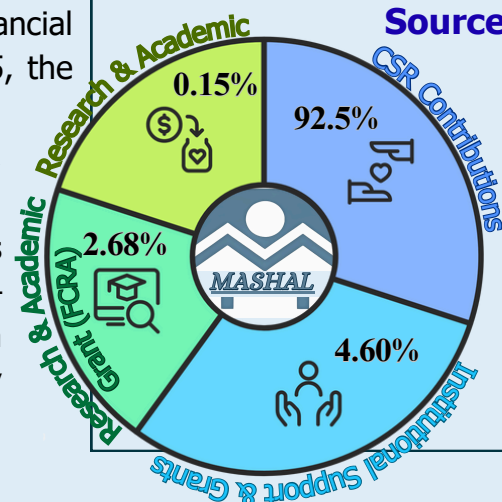
Overview of Financial Stewardship and Transparency

MASHAL continues to uphold its commitment to financial transparency and accountability. During FY 2024 – 2025, the organization efficiently utilized its resources to strengthen community-led programs in housing, sanitation, livelihood, education, and elder welfare.

Every rupee contributed by partners and donors was strategically allocated to maximize social impact — improving access to dignified housing, sanitation facilities, sustainable energy solutions, and social security for vulnerable groups across Pune and Mumbai.

Total Income for FY 2024–25: ₹68,592,859

Income Distribution by Source

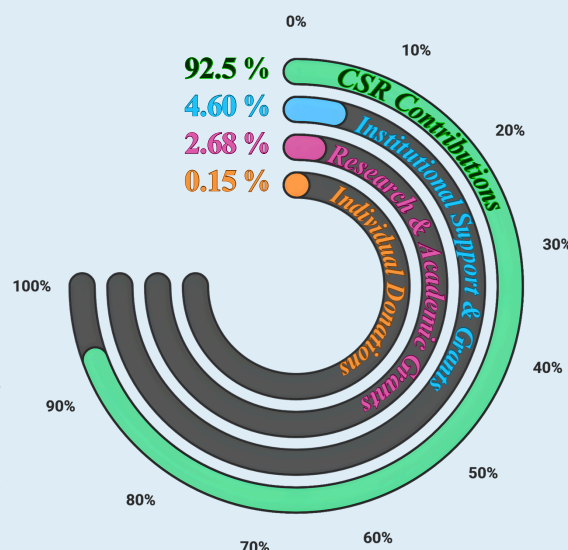


Donation Overview

Source of Income	Amount (₹)	Percentage
CSR Contributions	63,482,986	92.55%
Institutional Support & Grants	3,159,000	4.60%
Research & Academic Grant (FCRA)	1,841,423	2.68%
Individual Donations	1,09,450	0.15%
Total Income	68,592,859	100%

Key Insight: CSR partnerships continue to be MASHAL's major funding source, followed by institutional support and research-linked collaborations. This diversified funding base helps ensure long-term financial sustainability.

FY 2024–25 Income Overview

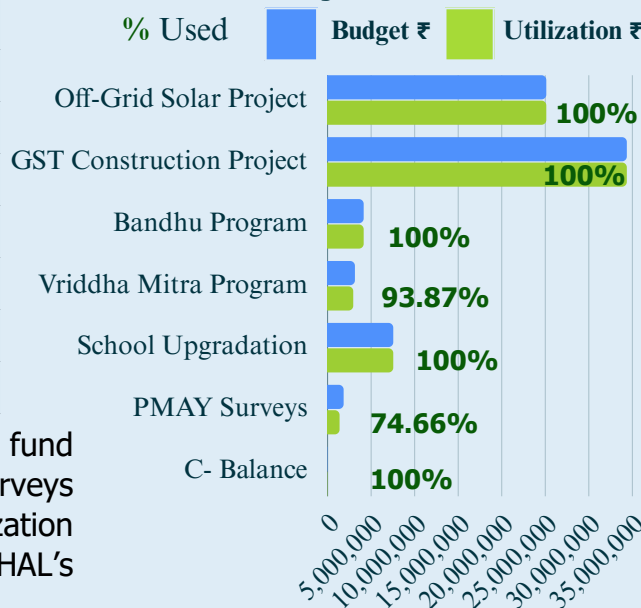


Utilization Overview

Project / Category	Budget (₹)	Utilization (₹)	% Used
Off-Grid Solar Project	2,51,17,410	2,51,17,410	100%
GST Construction Project	3,43,65,576	3,43,65,576	100%
Bandhu Program	41,43,000	41,43,000	100%
Vriddha Mitra Program	31,38,000	29,45,495	93.87%
School Upgradation	75,42,000	75,42,000	100%
PMAY Surveys	18,41,423	13,74,810	74.66%
C- Balance	21,000	21,000	100%

Observation: All major projects reached full fund utilization, with marginal variance in PMAY Surveys due to staggered field cycles. The overall utilization efficiency stands at 96.9%, aligning with MASHAL's commitment to accountability.

Utilization of Projects FY 2024-2025





Financial Summary – FY 2024–25



Inauguration of Solar System and GST Facility

Interpretation: A majority of funds were directed toward capital-intensive community infrastructure such as solar installations and gender-specific sanitation units. Simultaneously, programmatic investments in education, elder care, and housing surveys ensured balanced social and environmental impact.

Key Financial Highlights

MASHAL's Finance Impact And Sustainability

Total income directly invested in field programs

All financial statements reviewed and certified by statutory auditors.

Over half of total funding invested in renewable energy and sanitation infrastructure.

Funds Utilization

Audit Compliance

Sustainability Focus



Administrative Costs

Maintained under 5%, ensuring maximum impact delivery.

Partnership Growth

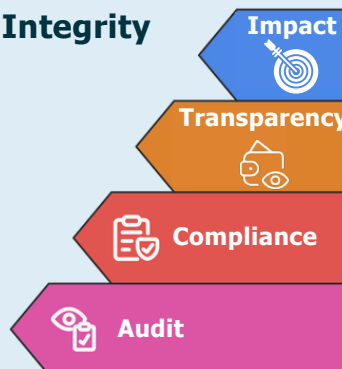
2 new donor collaborations initiated during FY 2024-25.

Audit & Compliance

All financial operations comply with the regulatory standards under FCRA, CSR Act, The Bombay Public Trust Act, 1950 and Societies Registration Act, 1860. The audited financial statements for FY 2024–25 were reviewed and approved by the Board of Trustees in accordance with statutory guidelines.

MASHAL remains committed to maintaining transparency, fiscal responsibility, and ethical standards in fund management.

MASHAL's Finance Integrity



“Financial Snapshot 2024–25 – Key Indicators”

Indicator	Value
Total Income	₹6.85 Cr
Overall Utilization Rate	99.6%
Administrative Cost	< 5%
Active CSR, Grants and Partners	6
Audit Status	Certified

“ Every rupee received is directed toward measurable community impact. ”

— Finance & Administration Team, MASHAL



Financial Summary – FY 2024–25

Our Financial Report

MAHARASHTRA SOCIAL HOUSING AND ACTION LEAGUE(Reg No:-F/2930/PUNE)

BALANCE SHEET AS AT 31st MARCH 2025

LIABILITIES	Amount	Amount	ASSETS	Amount	Amount
<u>Trust Fund and Corpus</u>		68,408,511.62	<u>Fixed Assets</u>		595,547.59
Opening Balance	68,408,511.62		(As Per Sch Dep)		
<u>Current Liabilities</u>		181,292.84	<u>Investments</u>		35,674,506.10
Duties & Taxes	122,266.00		Fixed Deposit with Bank	10,466,342.00	
Sundry Creditors	-		Investments In Mutual Funds	25,208,164.10	
Unutilized Foreign Funds	59,026.84		<u>Current Assets</u>		11,512,246.39
Unutilized Fund	-		Tender Deposit	19,000.00	
			Deposits for offices	8,000,000.00	
			SD/ PGD (Security Deposit)	1,031,897.00	
			PMC SD FY 2020-21	37,674.00	
			Sundry Debtors	534,270.00	
			Accrued Interest - FD	1,395,248.25	
			TDS Receivable - FY 2021-22	494,157.14	
			<u>Loans & Advances</u>		10,000.00
			Advances	-	
			Deposit	10,000.00	
			<u>Cash & Bank Balance</u>		(1,592,663.03)
			Cash in Hand	5,091.00	
			Bank balances	(1,597,754.03)	
<u>Income & Expenditure A/c</u>					
Opening Deficit	(15,890,678.52)				
Current Period Deficit	(6,499,488.89)	(22,390,167.41)			
Total		46,199,637.05	Total		46,199,637.05

As per our report of even date

For Pawade Pokharkar & Associates,

Chartered Accountants,

Firm Registration No. 142790W

CA Anil Kashinath Pawade

M.No. 172061

Place : Pune

Date :

UDIN : 25172061BMHCAX5698



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TRUSTEE

For Maharashtra Social Housing and Action League

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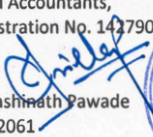
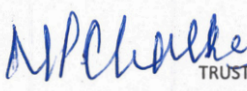
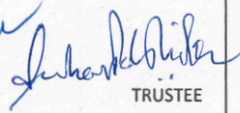
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Financial Summary – FY 2024–25

Our Financial Report

MAHARASHTRA SOCIAL HOUSING ACTION LEAGUE (REG No:-F/2930/PUNE)					
CONSOLIDATED INCOME AND EXPENDITURE FOR THE YEAR ENDED 31st MARCH 2025					
EXPENDITURE	AMOUNT	AMOUNT	INCOME	AMOUNT	AMOUNT
<u>To Expenditure on object of Turst (Relief of Poverty)</u>		76,162,751.00	<u>By Income of Trust (Donation/Grants)</u>		68,592,859.00
To Project expenses	74,484,230.00		By Donations		
To Consultancy charges	276.00		By Foreign Grant	1,841,423.00	
To Salary and Wages	1,676,588.00		By Project Grant	66,751,436.00	
To Travelling Expenses	1,657.00				
<u>To Establishment Expenses</u>		367,461.26	<u>By Income from Other sources</u>		1,437,864.37
To Bank Charges	7,029.26		By Interest on FD / FFD	1,086,644.37	
To Depreciation	127,830.00		By Interest on saving	185,740.00	
To Housekeeping Exp	1,717.00		By Other income / Capital Gain	152,675.00	
To Legal Expenses	2,050.00		By Interest on Income Tax Refund	12,805.00	
To News paper exp.	469.00				
To Office staff Refreshment Expense	6,256.00				
To Electricity / Mediclaim Exp.	17,748.00				
To Printing / Xerox - Expenses	5,420.00				
To Repairs and Maint. - cartridge	1,004.00				
To Staff Travel Allowance	193.00				
To Telephone / Internet exp.	1,693.00				
To Repairs and Maint.	150.00				
To Gmail Board Space Expenses	1,889.00				
To Software & Website Exp.	8,255.00				
To Documentation BSUP Exp.	184,080.00				
To Other expenses	1,678.00				
<u>To Deficit of Current period</u>			<u>Deficit of Current period</u>		6,499,488.89
Total		76,530,212.26	Total		76,530,212.26
As per our report of even date For Pawade Pokharkar & Associates, Chartered Accountants, Firm Registration No. 142790W					
CA Anil Kashinath Pawade M.No. 172061 Place : Pune Date : UDIN :			For Maharashtra Social Housing and Action League		
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			 TRUSTEE		
			 TRUSTEE		

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As we reflect on the year 2024–25, MASHAL gratefully acknowledges the unwavering commitment of our donors, partners, staff, and communities. Together, we have strengthened our initiatives across housing, health, education, and social welfare, reaffirming our dedication to building inclusive cities and resilient communities. Every achievement this year is a testament to our collaborative journey toward sustainable social impact.

“*Empowering communities, enhancing lives, and shaping a future of dignity and inclusion.*”

”

GIVE A LITTLE, HELP A LOT

DONATION APPEAL



"Your support helps us continue building inclusive communities, improving housing, and creating lasting change. Every contribution—big or small—makes a difference. Scan the QR code to donate and be part of the change."



MASHAL

Maharashtra Social Housing
and Action League



mashalngo@gmail.com



www.Mashalngo.org



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