

Annual Report 2024

115 children supported through tuition, school fees, scholarships, laptops and the Saturday programme — and a new school-fee scholarship for children outside our own roll.



115

BENEFICIARIES

98

MONTHLY TRANSFERS

22

SCHOOLS

₹85.80L

INVESTED

The year in brief

KarmaCorps presents its annual report for 2024. Our mission is unchanged: to empower children through quality education, digital learning and steady, monitored support.

This year the work reached 115 beneficiaries — 80 RTE children at Chetpet, 18 at Ayanavaram and Anna Nagar East, 11 new RTE students entering class 9, and six deserving students from outside the RTE category.

Each of 98 children received ₹2,000 a month directly into their own bank account for tuition and extracurricular coaching, and our monitors visited the tuition centres twice a month to confirm attendance and take feedback from teachers.

All planned initiatives were completed within budget, with vouchers, bills and monthly signed acknowledgements behind every rupee. The programme total for the year was ₹85,80,117 — higher than 2023 because the new school-fee programmes began.

₹9,57,000

Annual scholarships for 98 students

₹13,25,885

School fees across three new programmes

18

Laptops on rent with monitored usage

113

Children and staff at the Queensland picnic

10

Non-profits funded every month

45

Children at a typical Saturday programme

WHAT RAN THIS YEAR

- Monthly education and extracurricular transfers
- Tuition centre visits and attendance monitoring
- School fee support — three programmes
- Annual scholarships
- Laptop rental, follow-up and review meetings
- IXL, Khan Academy and Asha Kanini
- Weekly documentary screenings
- Saturday library hour
- Holiday programme: arts, crafts and embroidery
- Birthday gifts for every child
- Bank accounts for Ayanavaram students
- Medical and family financial assistance
- Sicgil India sponsored scholarships
- Free sewing machines via the State Social Welfare Board
- Children's Day and Independence Day
- Monthly grants to ten non-profits

HIGHLIGHTS

The year at a glance

115 beneficiaries · monthly transfers and three school-fee programmes · ₹85,80,117 invested

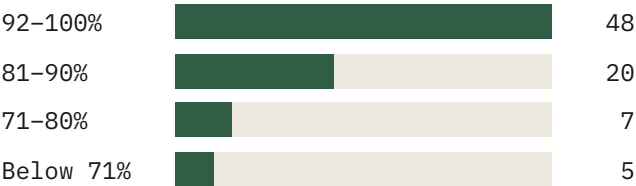
PROGRAMME	WHAT HAPPENED	FIGURE
Monthly support	₹2,000 a month paid into each child's own bank account for tuition and sports coaching, signed for every month by the beneficiary.	98 children ₹17,29,500
School fees	Three programmes: 15 continuing RTE students, 11 new RTE students entering class 9, and four deserving students from the general category.	₹13,25,885 30 students
Scholarships	Allocated on attendance and participation for the 2023–24 academic year, paid towards tuition, books and other academic costs.	₹9,57,000 98 students
Attendance	Monitors visited tuition centres twice a month; 85% of Chetpet students held above 80% attendance, and mark sheets improved on the previous year.	85% above 80%
Digital learning	Eighteen laptops on rent with usage logged monthly and unused machines reassigned; 38 of 104 IXL accounts active, the rest deactivated for minimal use.	18 laptops 5 reviews
Saturdays	Weekly documentary screenings with about 45 children attending, the library hour, and a holiday programme of IXL, reading, drawing, painting and embroidery.	~45 per week
Celebrations	A birthday gift for every child, a picnic to Queensland amusement park for 98 students and 15 staff, Children's Day at the hall and Independence Day at Anna Nagar.	113 on the picnic
Family support	₹5,000 a month in family financial assistance, ₹30,000 towards one child's medical treatment, and help for two families to claim free sewing machines from the state.	₹90,000 + 2 machines
Community support	Monthly grants to ten organisations, with reports received from each through the year, plus ₹75,000 towards school needs for 120 children elsewhere.	₹27,72,000 for the year
Total invested	Partner grants, monthly transfers, scholarships, school fees, salaries, rent and events, January–December 2024.	₹85,80,117

Who we supported in 2024

GROUP	SUPPORT RECEIVED	STUDENTS
Chetpet RTE	Monthly transfers, scholarships, laptops, Saturday programme	80
Ayanavaram / Anna Nagar East RTE	Monthly transfers, scholarships, tuition at Credible centre	18
New RTE students, class 9	School fee scholarships on academic and economic criteria	11
Deserving students, general category	School fees, and medical support for one child	6
Total		115

Tuition attendance

CHETPET — 80 STUDENTS



85% of Chetpet students held above 80% attendance. Absenteeism was minimal.

AYANAVARAM — 18 STUDENTS



Attendance here varies more, and the lower group is being followed up with parents directly.

Marks evaluation

Regular attendance and extra coaching showed up in the mark sheets, which improved on last year at both centres. Of 80 students assessed at Chetpet, 10 scored 71–100, 25 scored 51–70, 24 scored 35–50, 15 scored 20–34 and 6 below 20. At Ayanavaram, 9 of 18 scored 60–100 and 6 scored 40–59 — proportionally the stronger top tier of the two.

Class 9 was looked at on its own, since those children sit public examinations next year. The 11 new RTE students are clustered in the 61–70 band; the 11 continuing Chetpet students sit lower, and are the group we are giving the most attention to.

₹2,000 a month, straight to the child

Ninety-eight children received ₹2,000 every month into their own bank account towards tuition fees and extracurricular coaching. Every month, beneficiaries signed to confirm they had received it.

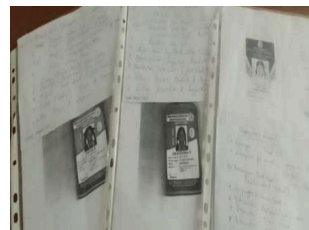
Monitors were assigned to centres by name and visited twice a month — checking that children were present, asking teachers for feedback, and

looking at whether the room was a safe and supportive place to be. Continuous absence was noted and raised with parents.

Bank accounts were opened at the State Bank of India's ICF branch for the Ayanavaram students this year, so they receive their support the same way the Chetpet children do.

Parents' meeting — the points made

- **Regularity** at school and tuition, without exception
- **Parental involvement** — checking homework, asking about the day
- **Monitoring at home** — behaviour, wellbeing, emotional support
- **Academic performance** — an honest look at why a child is behind
- **Fees invested** — what is being spent, and why it should be valued
- **Class 9 onwards** — early monitoring before the class 10 boards



Monthly acknowledgements, tuition centre visits, parents' meetings and account opening at the State Bank of India.

Three ways to keep a child in school

A new strand of work this year: paying school fees outright where a fee was the only thing standing between a child and their class.

PROGRAMME 1

₹7,34,850

Existing KC RTE students, 15 children. Four girls and one boy transferred from Lady Andal into class 9 at Our Lady and Sindi Model; admission fees of ₹10,000 each were paid for four of them.

PROGRAMME 2

₹4,18,850

New RTE students entering class 9, 11 children, selected on academic and economic criteria — the first year of this scholarship.

PROGRAMME 3

₹1,72,185

Four deserving students from the general category, irrespective of RTE status, plus ₹30,000 towards one child's medical treatment.

Annual scholarships. ₹9,57,000 was awarded across 98 students for the 2023–24 academic year, allocated on attendance and participation, and paid towards tuition, books and other academic costs.

Sicgil India sponsorship. Five students — Rithesh, Karpagam, Priya, Dharshika and Sunil — were selected on academic performance and economic need for sponsored scholarships totalling ₹57,750. A thank-you letter was sent to the sponsor.

Family financial assistance. Where a family at the centre faced sudden hardship, KarmaCorps provided direct monthly support of ₹5,000 — ₹60,000 over the year.

Educational needs. ₹75,000 was donated towards school needs for 120 students through a partner initiative, alongside ₹30,000 in medical support.



School fees sponsorship program					
Lavanya Hepsiba Sai Monika Vaisnavi Sanj					
Karpagam Nivedha Rekha Bhara					
Name	School	Class	Tuition fees (₹)	Books fees (₹)	KC in
1. Aranya	Our lady	9	29,475	6000	38.31
2. Aranya	Our lady	9	29,475	6000	38.31
3. Sudeena	Our lady	9	29,475	6000	38.31
4. Sughra	Our lady	9	29,475	6000	38.31
5. Priya	Krishnaswamy	9	34,000	6000	40.86
6. Sharmistha	Krishnaswamy	9	34,000	6000	40.86
7. Gokulam	Spandan	9	17,700	5000	25.04
8. Sunil	T. J. Aranya	9	37,000	6000	43.08
9. Aranya	M.C.C. Mahila	9	56,300	Books, stationery, bag	56.36
10. Kishorika	M.C.C. Mahila	9	56,300	shoe socks, bag, label, stationery, school T-shirt	56.36
11. Aranya	M.C.C. Mahila	9	56,300	shoe socks, bag, label, stationery, school T-shirt	56.36
12. Nithya	M.C.C. Mahila	9	56,300	shoe socks, bag, label, stationery, school T-shirt	56.36
13. Nithya	M.C.C. Mahila	9	56,300	shoe socks, bag, label, stationery, school T-shirt	56.36
14. Augustine	M.C.C. Mahila	5	50,010	included in the tuition fees	50.01
Grand Total: 654,200					

Scholarship and school-fee sponsorship recipients, and the sponsored students supported by Sicgil India.

Laptops, IXL and honest numbers

Eighteen students hold a laptop under the rental programme. Usage is logged against the 8,784 hours available in the year, and the logs are read, not filed: where a device sat unused it was reassigned. Akash's and Samuel's laptops went to Sharmini and Shivani; Nandhini's and Rathika's were replaced with netbooks and their machines passed to Sujitha and Yazhini.

Five review meetings were held through the year on device usage and technical faults. Attendance at them was satisfactory; usage remains the thing to improve, and we say so plainly.

On IXL, 38 of 104 accounts are active — the rest were deactivated for minimal use — and those children practise mathematics, language arts, science and social studies with instant feedback. Others work on Asha Kanini and Khan Academy. Of the 38, a few work above their school grade; many sit below it, which is the gap we are working on.

Registers. Ten registers were maintained through the year, covering staff attendance, IXL, documentation, birthdays, the library and device inventory, with the children's database updated alongside.

38

Active IXL accounts of 104

18

Laptops on rent, usage logged monthly

5

Device review meetings held



The hall on a Saturday

Documentary screenings. Weekly, with films chosen across history, science and discovery. About 60% of the children came each week — on average 45, up to 65 — and the sessions ended in discussion, which is where the thinking happens.

Library hour. Between 23 and 25 children used the library each Saturday. A book list chart lets them find the right title; they sign the register when they return it.

Holiday programme. Through the summer holidays 30–35 children came in to practise on IXL, read, draw, paint and learn embroidery. Their paintings were hung in the hall.

Birthdays. All 98 children received a birthday gift this year — fancy bags for the girls, travel bags for the boys, chosen with their ages in mind.

Picnic to Queensland, 27 July. 98 students and 15 staff — 113 people — spent the day at the amusement park: rides, a lunch of chicken biryani, cake and ice cream, then hours on the water rides. Total cost ₹97,800.

Children's Day and Independence Day.

Children's Day was celebrated on 16 November at Chetpet hall with dances and speeches by the children about what they want to become; Independence Day was marked at the Anna Nagar centre.

Snacks — cake, biscuits, a vegetable or cheese sandwich, samosa or bonda — and clean drinking water are served at every Saturday session and event. On average 40 to 45 children attend.



Documentary screenings and the library, the holiday programme, the Queensland picnic, birthdays, Children's Day and Independence Day.

Sewing machines and ten partners

Free sewing machines

Two of our families — one at Chetpet, one at Anna Nagar East — received free sewing machines worth ₹10,000 each from the Tamil Nadu Directorate of Social Welfare under the Sathya Vani Muthu scheme. KarmaCorps helped them meet the eligibility criteria and assemble the proofs; the department made the distribution.



Non-profits funded every month

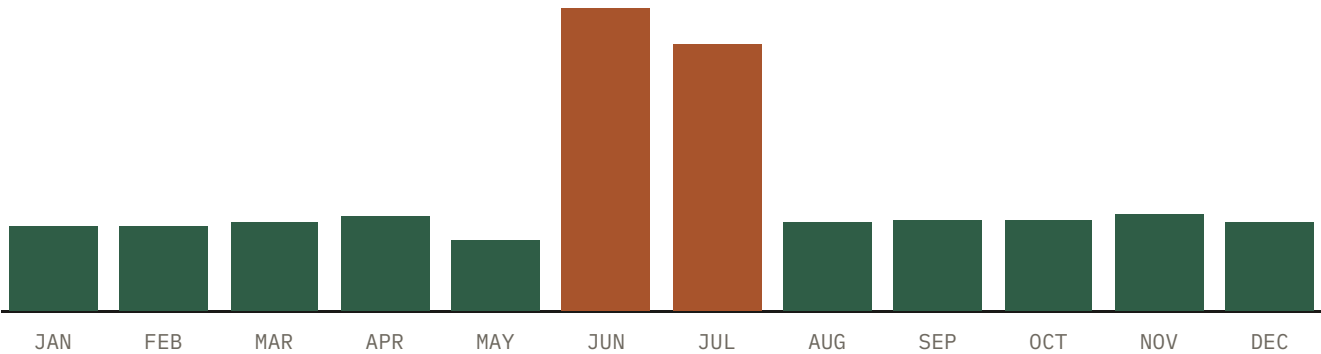
ORGANISATION	PROGRAMME	PER MONTH
GNE Foundation	Welfare of prisoners' children	₹50,000
East West Foundation	Holistic welfare of rural communities	₹45,000
Nethrodaya	Support for the visually challenged	₹36,000
DRIK	Educational development for urban and rural youth	₹30,000
TIARA	Medical support for cancer and haemophilia	₹25,000
TYCL	Youth and child leadership	₹15,000
Thozhi	Welfare of the transgender community	₹10,000
CMCT	Food donation for the elderly	₹10,000
Vinayaka Charitable Trust	Support for mentally challenged children; physiotherapy, audiology and speech therapy	₹10,000
Total for the year		₹27,72,000

Monthly reports were received from each partner through the year. Additional one-off support was given where a specific need arose.

₹85,80,117 for the year

Costs were recorded and categorised as they arose; a projected budget was approved by the authority and the accounts department before the year began; every disbursement is backed by vouchers, bills and receipts; and the categories were reviewed through the year to cut what was not needed.

Monthly expenditure

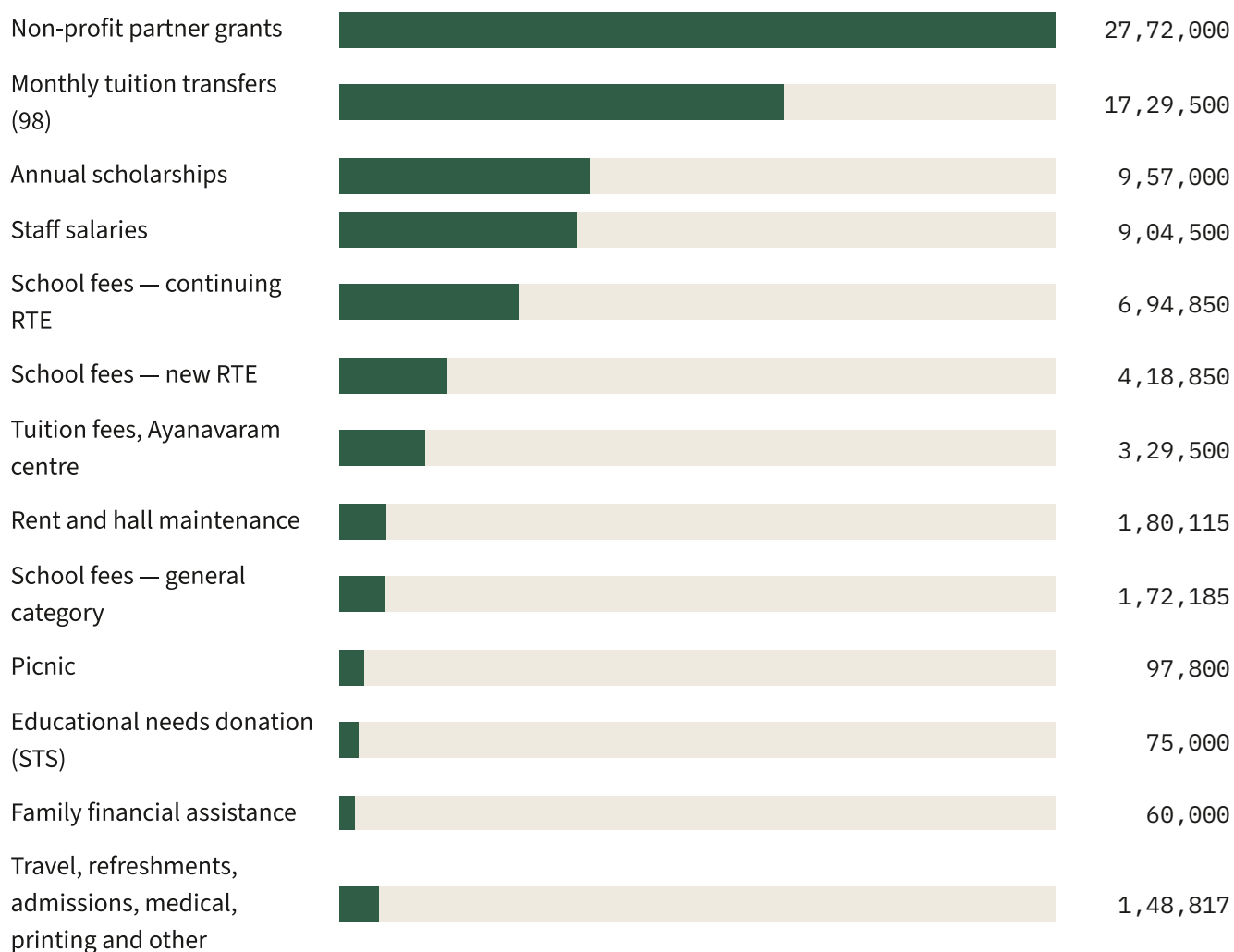


June and July carry the school fee programmes and the annual scholarships; the rest of the year runs at a steady ₹5–5.8 lakh a month.

Summary by month

MONTH	PRINCIPAL ITEMS	TOTAL
January	Monthly transfers, non-profit grants, salaries, rent	5,02,014
February	Monthly transfers, grants, birthdays	5,10,338
March	Monthly transfers, grants, travel and centre visits	5,15,042
April	Monthly transfers, grants, admission fees, holiday programme	5,58,299
May	Grants, salaries, educational needs donation	4,11,011
June	School fees for 15 continuing students ₹6,94,850, non-KC fees, transfers resume	17,96,323
July	School fees for 11 new RTE students ₹4,18,850, Queensland picnic ₹97,800	15,87,902
August	Monthly transfers, grants, medical support	5,29,299
September	Monthly transfers, grants, birthdays	5,32,421
October	Monthly transfers, grants, refreshments and events	5,31,640
November	Monthly transfers, grants, Children's Day, admission fees	5,76,036
December	Monthly transfers, grants, birthdays, maintenance	5,29,792
Total		₹85,80,117

Where the money went



Figures in rupees, from the 2024 expense report. Bar lengths are relative to the largest category.

What 2024 leaves behind

All assignments were completed on schedule and within budget, with the paperwork to show it.

The support reached further this year: beyond our own 98 children to 11 new RTE students entering class 9 and six deserving students outside the RTE category, with school fees paid outright where fees were the barrier.

Attendance held up — 85% of Chetpet students above 80% — and mark sheets improved on last year. Two areas remain honestly short: laptop usage, and IXL grade levels against school grade. Both are on next year's list.

Our thanks to our founder and co-founder, to the small team who carry the work, and to the parents and children whose cooperation kept everything on time.

