Annual Report FY 2025-2026

BUILDING THE LADDER TO PROSPERITY

India's Citizen-Centric Livelihood Network,
Powered by Catalytic Finance



COLLECTIVE GOOD FOUNDATION
A Samhita Initiative



CONTENTS

Executive Summary	**04.**	**The Way Forward**	**34.**
Building India's Citizen-Centric Livelihood Network Powered by Catalytic Finance	**08.**	**Governance**	**37.**
Key Areas of Expertise	**13.**	**Our Partnerships**	**40.**

- Skilling and Employability
- Acccess to Credit
- Entrepreneurship Development
- Market Linkages
- Education
- Climate
- Social Security Schemes
- Healthcare



Executive Summary

IMPACT AT A GLANCE
FY 2025–26

Citizens Reached

61,889

Total participants reached (April 2025 to March 2026)

Social security: **22,067**

Skilling: **18,128**

ONDC / Market Linkages: **15,094**

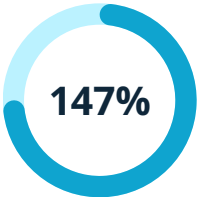
Financial access (RGs & credit guarantees): **6,600**

Partners Engaged

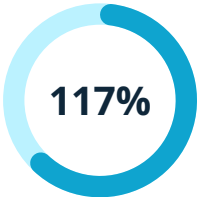
Total Projects: **34**

Grant Worth: **₹65,23,70,322**

Income and Revenue Growth



Average income increase



Average revenue increase

Based on compiled results from our select Returnable Grants programmes.

Capital Unlocked

Credit Guarantee* leverage — **Up to 20x**

Total loan amount disbursed — **₹8.14 Cr**

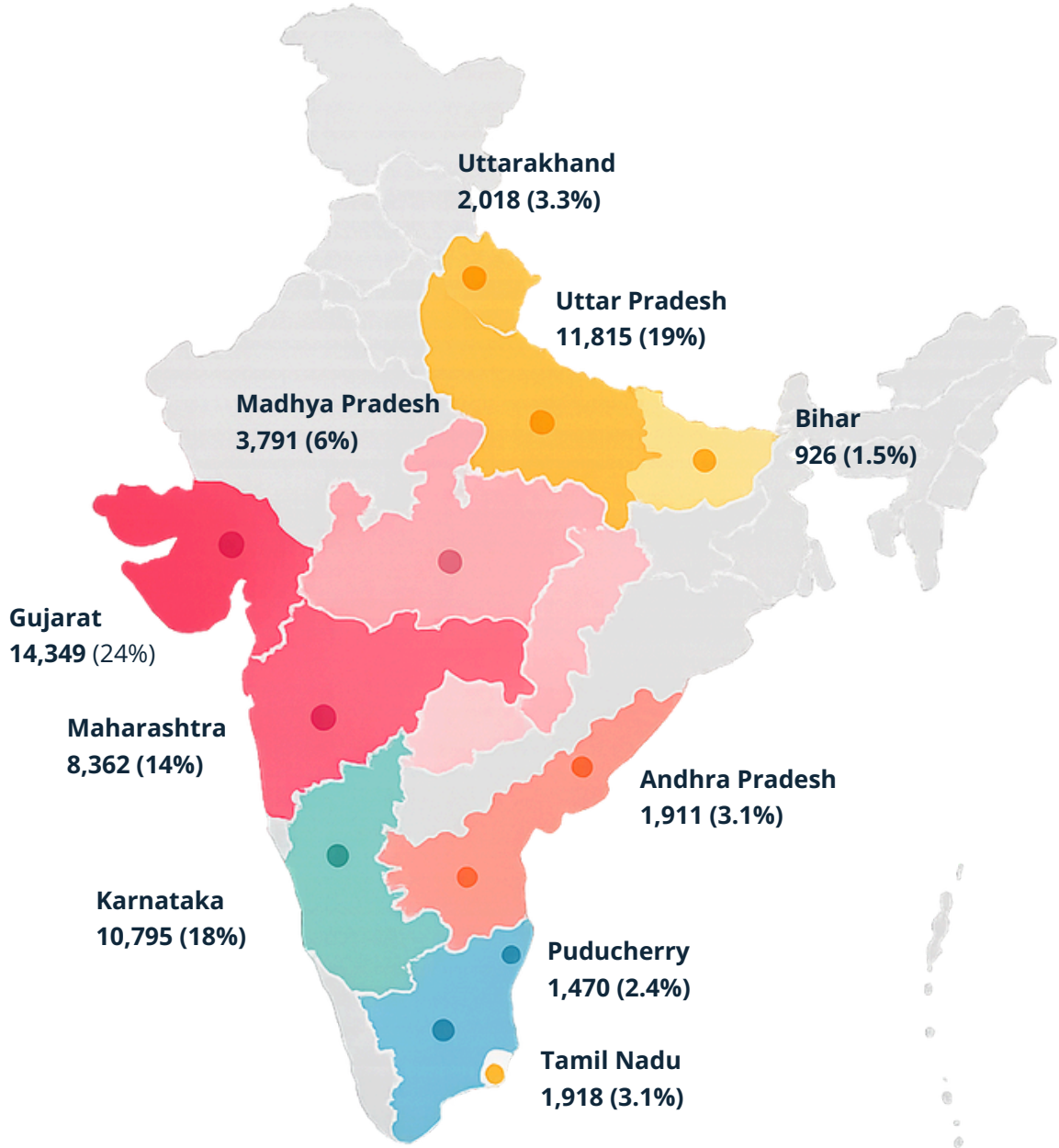
Returnable Grant** — **Up to 3x multiplier**

*Credit Guarantees absorbs a small portion of a bank's lending risk, unlocking commercial loans for borrowers who would otherwise be declined.
**Returnable Grants are zero-interest, zero-collateral grants for citizens who have never taken a formal loan, with only a moral obligation to repay.

Geographic Reach

22 states across India

Top 10 States (based on available data for 60,920 participants)





LEADERSHIP LETTER

Dear Readers,

For millions of farmers, workers, and micro-entrepreneurs, the climb to prosperity is difficult because the ladder has missing rungs. Skills exist without jobs. Enterprises struggle without credit. Credit stalls without market access. One health emergency can undo years of progress.

To create an irreversible increase in income, we need to repair these disconnects and build a steady, continuous pathway, one where every step upward is supported by a connected system.

This is the core of Collective Good Foundation's work in FY 2025–26: rebuilding this ladder through our Citizen-Centric Livelihood Network, and fuelling the climb with our Catalytic Finance initiatives. We are replacing silos with a system where capital meets capability. Skills lead to jobs, credit builds enterprise, and social protection holds the safety net in place.

This year, **we reached 61,889 citizens across 22 states**. We deepened our work in access to finance, skilling, education, market linkages, and mental health. We strengthened systems for the long term, working toward outcomes that last well beyond a single quarter.

And we are most proud of this: the ladder is holding. **Average incomes grew 147%. Average revenues grew 117%. We achieved an 84–98% placement rate** and a **77–100% job retention rate**. These are citizens who were able to prosper because the rungs were repaired.

We have positioned CGF as a platform that aligns corporations, philanthropies, governments, and financial institutions around shared accountability. When we fix the rungs and steady the ladder, we enable an irreversible increase in income for those who need it most.

As we look ahead, we remain guided by a simple belief: when ecosystems work, the ladder holds strong, people prosper, and societies thrive.

PRIYA NAIK

CEO, Collective Good Foundation



Building India's Citizen-Centric Livelihood Network

Powered by Catalytic Finance

BUILDING INDIA'S CITIZEN-CENTRIC LIVELIHOOD NETWORK

For 16 years, we have asked one question: how do we create a lasting, irreversible increase in income for India's farmers, workers, and micro-entrepreneurs?

The answer is clear. To climb out of poverty, citizens need a sturdy ladder of opportunity. For millions of Indians, this ladder has missing rungs.

Skills exist without jobs. Enterprises exist without credit. Credit exists without market linkages. Jobs exist without safety nets. When a rung is missing, the climb stops.

CGF is rebuilding this ladder. We connect the entire pathway, linking skills, jobs, credit, markets, and government safety nets into a single, dependable continuum.









The next page outlines the eight rungs of the livelihood ladder that CGF is strengthening.

RUNG 1

Skilling and Employability

We prepare citizens for the future. By ensuring training leads to earning and citizens build long-term careers with stable, growing incomes.

RUNG 2

Access to Credit

Capital is the fuel for growth. We connect citizens to the money they need through innovative financial instruments, so they have the right support at the right moment.

RUNG 3

Entrepreneurship Development

Ambition alone cannot drive entrepreneurship. We empower existing and new entrepreneurs with financial and digital literacy, business and financial management, Udyam registration, digital marketing, and more.

RUNG 4

Market Linkages

An entrepreneur's journey does not end once the product is made. We provide them with support for onboarding to e-commerce and institutional buyers, packaging and certification, collective bargaining through FPOs, etc.

RUNG 5

Access to Social Security Schemes

One financial shock can push a family back down the ladder. We secure their climb by connecting them to government safety nets including welfare benefits, scholarships, and insurance.

RUNG 6

Climate

The climate crisis is exposing vulnerable citizens to heat stress, climate-induced job precarity, and productivity losses. We strengthen the ladder by connecting them to climate-resilient livelihoods.

RUNG 7

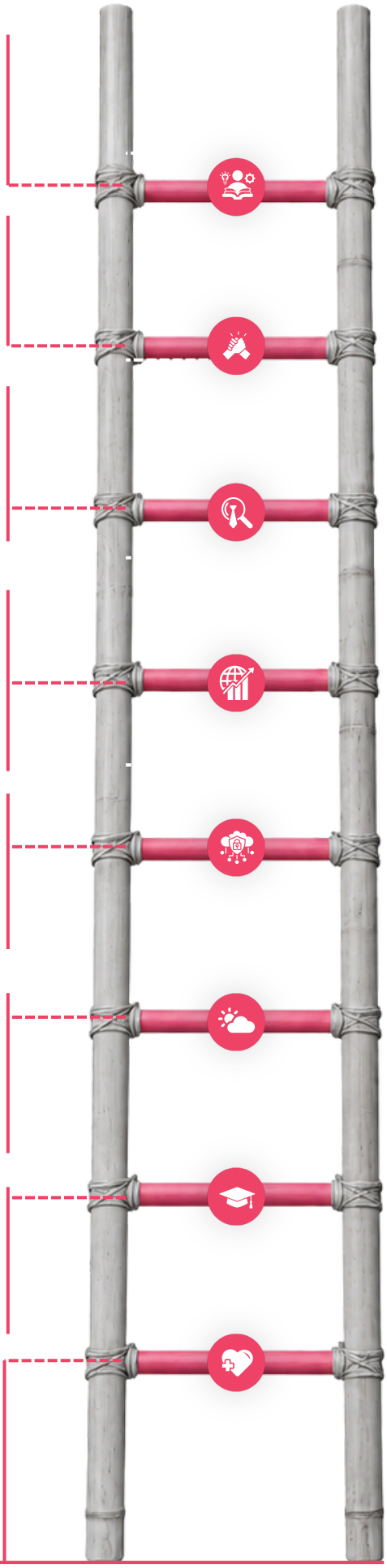
Education

Education is the foundational step towards a prosperous life. We help adolescents transition seamlessly to the workforce by ensuring that learning extends beyond the classroom to build stable careers.

RUNG 8

Healthcare

A health emergency can undo years of economic progress. We ensure the ladder doesn't fall apart by connecting citizens to affordable and accessible healthcare services and information, nutrition, and medical support.



The Architects of the Ladder

A ladder is only as strong as the hands that hold it steady. At CGF, we convene the Architects of the Ladder, a diverse collective of partners who turn isolated interventions into a sturdy, continuous pathway.



CSR Partners

We help corporations build impact-driven programmes that are cost-efficient and transformative. CSR funding becomes a catalyst, fixing specific rungs for specific communities, with measurable, long-term results.

Foundations

Foundations provide the strategic direction and risk appetite needed to bridge the missing middle. Together, we build large-scale alliances that drive lasting impact.

Government

The government provides the infrastructure and policy reach that allows the ladder to reach every citizen. We strengthen this engine by supporting Digital Public Infrastructure adoption and enhancing scheme delivery at scale.

Financial Institutions

We solve the hardest parts of lending to the underserved including reducing cost, providing better borrower data, and lowering risk. Our Pre-Credit Score and guarantee-backed models give banks a pathway to lend confidently to the people who need it most.

Implementation Partners

Our community-based organisations and social enterprises are the heartbeat of the network. They translate strategy into action, bringing the contextual intelligence and community trust essential for durable impact at the last mile.

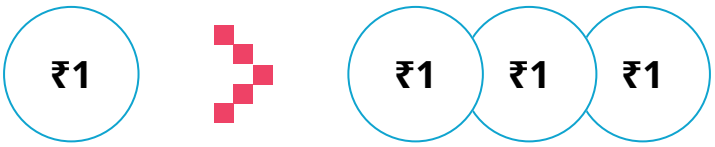
Bridging the Gap with Catalytic Finance

India faces a *₹16 lakh crore* financing deficit.

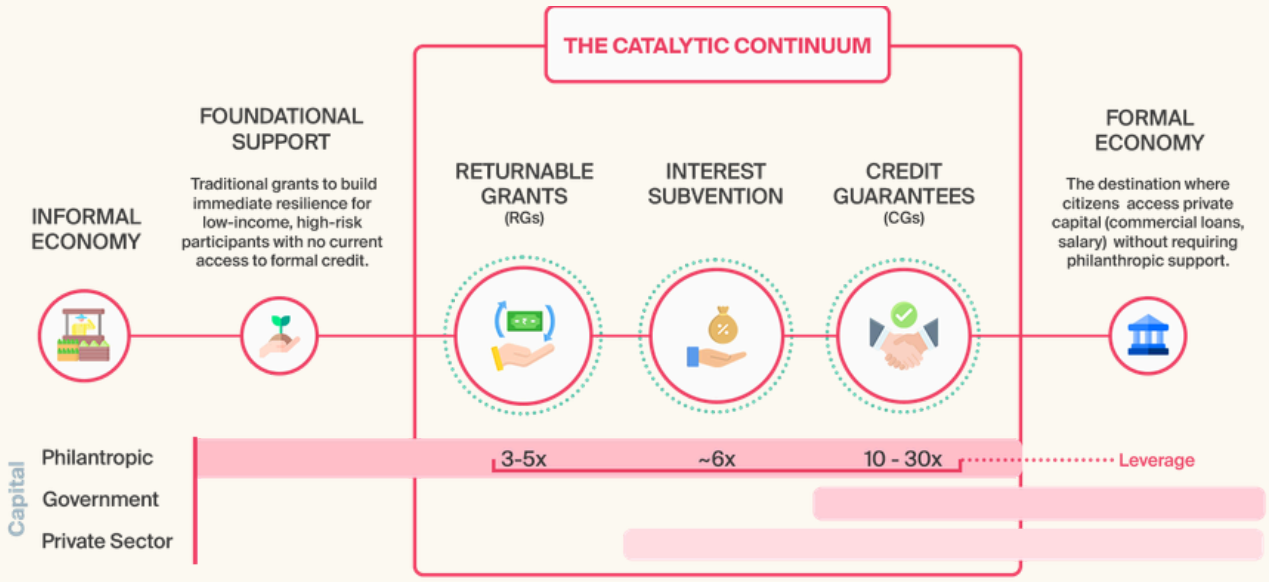
This is the distance between what farmers, workers, gig workers, women, and youth from underserved communities need and what actually reaches them. No single source of capital, whether public, private, or philanthropic, can solve this alone.



Catalytic finance instruments bridge this gap by making every rupee go further. **Every ₹1 of philanthropic funding can unlock ₹3 to ₹30 in additional capital**.



Catalytic Finance Continuum





Key Areas of
Expertise

KEY AREAS OF EXPERTISE

In FY 2025–26, CGF deepened its work through partnerships focused on building long-term pathways to economic inclusion. Across access to finance, education, market linkages, mental health, skilling, and climate, CGF worked with corporate, foundation, and institutional partners to design and run programmes that fit local conditions and are built for scale.



Areas of work:

Skilling & Employability

Access to Credit

Entrepreneurship Development

Market Linkages

Access to Social Security Schemes

Climate

Education

Healthcare

1 Skilling & Employability



Across the country, thousands complete skilling programmes each year, yet many remain unemployed or stuck in low-quality, informal work. Having a skill is not enough. It has to line up with market demand, with employers, and with the systems that help people move from learning to earning. Affordability makes this harder. Industry-recognised courses often require upfront fees that are out of reach for low-income youth, particularly women. Even when training is affordable, the lack of structured placement support after the course limits income outcomes.

In FY 2025–26, CGF approached skilling as part of a broader livelihood ecosystem. The focus was on ensuring that skilling leads to sustained income through aligned, outcome-driven pathways.

The approach combines financial support, industry-aligned training, placement pathways, and post-placement support. By addressing affordability through catalytic instruments such as Returnable Grants, CGF helps participants reach skilling opportunities that would otherwise stay out of reach. Partnerships with accredited training providers and industry bodies ensure programmes reflect real market demand across sectors.





CASE STUDY

Enabling Pathways from Skilling to Employment

Partner

BAJAJ FINSERV

Geography

Maharashtra

Tamil Nadu

Delhi

For many young people, the barrier to skilling is affordability. Course fees of ₹6,500–₹30,000 keep industry-recognised training out of reach for many young people, especially women and low-income youth, and even those who complete training often struggle to find work due to weak placement support.

With Bajaj Finserv, CGF built a placement-linked skilling model that uses Returnable Grants to cover training costs, delivered through accredited, industry-aligned partners in sectors like BFSI and beauty and wellness. Beyond training, the programme connects participants to formal employment and self-employment, with ongoing support to help them stay employed and build stable income.

What CGF enabled:

Access to skilling through **Returnable Grants covering course fees**

Industry-aligned training delivered through accredited partners

Structured pathways **into formal employment and self-employment**

Post-placement support to **strengthen retention and income stability**

A revolving fund model that lets the same capital support multiple cohorts

Programme reach and outcomes:

372 participants
enrolled, most of them women and youth

High completion and certification rates across training cohorts

Participants placed in roles such as Debt Recovery Agents and beauty professionals

Entry-level incomes ranging from approximately ₹10,000 to ₹20,000 per month

Increased access to formal employment for first-time job seekers

PARTICIPANT STORY

Skilling for green jobs



Dhara Kumar
Nandyal, Andhra Pradesh

Partner

accenture

All his life, Dhara did everything right. He studied hard in school, got an ITI degree, and still couldn't secure a job that would lift his family out of poverty. Then he chanced upon a newspaper advertisement that led him to an opportunity that could turn his life around. A solar technician training programme.

Curious to learn more, Dhara travelled an arduous 300-km long journey to Hyderabad and visited the training centre run by CGF's partner organisation GUTS. He quickly enrolled for the two-month-long intensive training that combined classroom training with hands-on practical experience.

The training equipped Dhara with practical skills to install 1 kW solar systems for applications including solar fencing, water heaters and water pumps. Dhara acquired both technical skills as well as the 21st-century, job-ready skills that unlocked a pathway towards employment and financial independence.

Upon successfully completing the training, Dhara secured a job as a solar technician with a **starting salary of ₹12,500 per month**. Within just three months, **his salary increased to ₹15,000 per month,** with his employer also assuring him of another salary revision after a year.

What began with unemployment after his ITI qualification has now become a promising career in the growing renewable energy sector.

Dhara's journey demonstrates how access to relevant, industry-oriented skills can help young people move from training to meaningful employment and build a more secure future.

"Thank you, CGF, GUTS, and Accenture, for giving me this opportunity."

2 Access to Credit

Women, farmers, and micro-entrepreneurs across India run productive enterprises, and yet they remain locked out of formal credit because they lack collateral, credit histories, and documentation. These barriers say nothing about their capability. They reveal a systemthat was never designed with these citizens in mind.

In FY 2025–26, CGF worked to change that equation. Our approach combines capital instruments (Returnable Grants, credit guarantees, and Pre-Credit Scores) with the capability-building and institutional links needed to bring women into formal financial systems over time.











CASE STUDY

EMPOWERHER:
Expanding Access to Finance with IndusInd Bank

Partner

IndusInd Bank

Geography

Bihar
(Begusarai)

Maharashtra
(Dharashiv)

Rajasthan
(Baran)

Tamil Nadu
(Virudhunagar)

Uttar Pradesh
(Bahraich)

In partnership with IndusInd Bank, CGF built an access-to-credit model combining zero-interest Returnable Grants with capability-building, helping women entrepreneurs enter the formal financial system. Women receive flexible working capital alongside structured **support in financial literacy, government scheme access, and business formalisation.** As they show a track record of repayment, CGF captures this through the Pre-Credit Score, creating a verified record that lenders can use.

What CGF enabled:

Zero-interest Returnable Grants that provide flexible working capital

A path to formal credit through **Pre-Credit Scores,** based on a verified repayment record

Support for social protection access and business formalisation

Partner coordination, field-level work, and monitoring across geographies

Programme progress and early outcomes:

2,500 women entrepreneurs targeted across five aspirational districts

Strong intent to repay across cycles, even during climate-related crop losses

Repayments recycled to extend RG support to more women, making capital go further

More access to social security schemes and formal documentation

EmpowerHer shows that women already had the creditworthiness the system failed to see — this model simply makes it visible to lenders. By building models on observed financial behaviour instead of relying on collateral alone, this partnership creates a path for lenders to reach women entrepreneurs at scale.

PARTICIPANT STORY

Powering women-led enterprises

Smita Patil
Marathwada, Maharashtra



Partner

Walmart org

For years, Smita Patil's days began and ended on the factory floor. Twelve hours every day. In an MIDC unit in Marathwada, she worked hard and earned what the work allowed.
Then came a conversation that changed the direction of her life.

Anjali, Director of a local Farmer Producer Company, visited the field and spoke with Smita about the Walmart-supported Returnable Grant programme. She planted a question: what if Smita built something of her own?

The idea was new. It was frightening. And it was possible.
With access to the Returnable Grant, Smita bought vegetable seeds and began cultivating. She started selling in bulk. Then she noticed something that changed how she thought about her work. Selling directly, she could earn more and control her own margins. She expanded her range, set up her own stall at the local market, and started building something that was truly hers.

Today, Smita earns approximately ₹1,000–1,200 a day. She purchases ₹5,000 worth of stock daily, runs a steady operation, and is saving for her children's education. She has taken out an insurance policy, something that once felt out of reach. And she has become the person in her community who tells other women that it is possible.

"Access to the Returnable Grant and the support of the FPC were pivotal. They helped me move towards self-reliance."

3 Entrepreneurship development

India's 63 million micro-enterprises are the cornerstone of the nation's economy, and the second largest employer of the workforce after agriculture. Yet, economic prosperity eludes them as most lack the business understanding, digital and financial readiness, markets, credit, and social protection to scale them. Women, especially, remain stuck running home-based enterprises that only help them survive, but not thrive.

CGF's entrepreneurship development interventions have levelled the playing field for hundreds of thousands of micro-entrepreneurs across India. Our interventions in FY25-26 helped entrepreneurs register their businesses, apply for loans, adopt digital payment practices, and ultimately, increase their incomes.







CASE STUDY

POWER 2.0:
Promoting Opportunities for Women's Economic Resilience

Partner

DXC IMPOSSIBLE. DELIVERED.

Geography

Maharashtra

CGF launched the Maharashtra Livelihoods Acceleration Network (MLAN), an initiative supported by DXC Technology's POWER project, offering entrepreneurship development as a critical pathway for young women to participate in the economy with confidence and independence.

The programme helped women entrepreneurs to systematically progress from credit readiness to financial literacy training to improved credit absorption capacity, so that they can make the most of formal capital support to grow and expand their businesses.

What CGF enabled:

End-to-end **loan application** support

Comprehensive **financial literacy and credit readiness** training

Programme outcomes:

Unlocking capital

- Entrepreneurs secured formal credit
- Entrepreneurs improved their business planning capability to absorb capital

Resilience and empowerment

- Increased financial resilience and ability to afford loan down payments
- Higher digital adoption, unlocking more opportunities for growth

Key impact highlights

Credit access for **910** micro-entrepreneurs: **100%** loan completion rate, and **30%** loan conversion rate (as of April 2026)

Increased financial resilience: **+10%** increase in average monthly savings

Improved digital adoption: **+48 pp*** increase in regular use of UPI for digital financial transactions

*Note: pp = percentage points; increase from 33% to 81% equals +48 pp.

PARTICIPANT STORY

Empowering women artisans



Balkesh
Dadri, Uttar Pradesh

Partner:

SHIV NADAR
INSTITUTION OF EMINENCE DEEMED TO BE UNIVERSITY
DELHI NCR

When Balkesh stepped out of her village for the first time, it was to sell her products at an exhibition in an urban locale.

Before the Dadri Development Project's Shilp Shakti initiative—supported by Shiv Nadar University and implemented by CGF—arrived at Dadri, the handmade jewellery Balkesh made was simply a hobby. She was eager to support her husband in providing for the family, but opportunities for earning a living were few and far between in her village. Stepping out of the house was not an option, her family would not approve.

In a span of 18 months, the Shilp Shakti initiative helped Balkesh and 166 other women in Dadri acquire vocational training in jewellery making, crochet, and embroidery. Then followed comprehensive workshops where she learned how to open a bank account and make payments online, market her products on social media and e-commerce platforms (ONDC), apply for Udyam registration, join an SHG, and build a thriving enterprise.

Then came the most exciting part. Balkesh had the chance to showcase her products on a much bigger stage. She travelled to Delhi to participate in an exhibition and set up a stall with all her beautiful products on display. For the first time, she interacted with customers and experienced what it's like to sell her products in a new marketplace.

The artificial jewellery sold for around ₹1,200, while her crochet products brought in approximately ₹1,400–1,500. Balkesh's products were an instant hit with her new customers, and many placed bulk orders as well. The earnings helped her cover household expenses, she even saved up enough to buy a new fridge and is now planning to send her kids to a better school.

Today, Balkesh's family is proud of the work she does. The orders are continuing to pour in, and prosperity is no longer out of reach.

"This initiative is a wonderful opportunity for Dadri's women to become self-sufficient. Everything I have learned has helped me build a better life."

4 Market Linkages



For millions of women artisans, farmers, and micro-entrepreneurs, the barrier has rarely been the product itself. It has been reach: limited digital literacy, the complexity of listing on e-commerce platforms, fragmented logistics, and the cost of simply going unseen. Together these keep good products trapped within a 60-kilometre radius.

CGF's market linkage work closes this gap with end-to-end digital commerce support. Our Seller Network and Technology Service Provider platform lets grassroots organisations scale seller onboarding across ONDC, creating a public digital good that strengthens the wider ecosystem.







CASE STUDY

1 MILLION WOMEN SELLERS
(ONDC and Gates Foundation)

Partner

Open Network for Digital Commerce

In FY 2025–26, CGF continued to accelerate digital inclusion through the 1 Million Women Sellers initiative, co-created with ONDC and the Gates Foundation, and supported by Walmart Foundation and Microsoft.

The initiative provides end-to-end support: cataloguing, listing, logistics, demand generation, and customer service. CGF's platform infrastructure lets grassroots partners onboard and support sellers at scale, making digital commerce a realistic option for women who have never sold online before.

Programme reach and outcomes:

15,094 women **sellers onboarded onto ONDC**

37% growth **in revenues and profits within four months of onboarding (sample cohort data)**

The partnership is on track to support sustained income mobility for one million women by 2028.

PARTICIPANT STORY

Unlocking access to largers markets



Subhashini Dhandra
Madurai, Tamil Nadu

Partner:

ONDC
Open Network for Digital Commerce

How Millet 'N' Minutes reached 2,700+ orders in 8 months

Subhashini Dhandra had spent over a decade building something she believed in. From her base in Madurai, she created Millet 'N' Minutes: 28 products, among them millet cookies, pasta, noodles, granola, a nutrient bar, and a millet tea. Every ingredient came directly from farmers. Nothing contained maida, white sugar, preservatives, or chemicals.
Her 60 distributors across Tamil Nadu knew the products were exceptional. But Tamil Nadu was as far as the business reached.

"I'm sitting in Tamil Nadu. Only people in and around me used to know about Millet 'N' Minutes."

She had tried selling online before, on her own website, and run into walls at every turn.

"It was difficult. You have to learn so much before you can even list a product."

When Subhashini joined ONDC through CGF's platform, the experience was different from day one. CGF managed her full onboarding, built her product catalogue, and improved her listings, including better images, clearer descriptions, and products presented at their best. She and her team were walked through their first seven orders together, so she felt confident handling the rest herself.
A dedicated CGF team member was assigned to her, someone she could reach whenever she needed. Shipping and customer service feedback were handled on her behalf. Once her store went live, CGF ran a demand generation push: five push notifications, ten product banners on partner marketplace homepages, and a feature on the official ONDC LinkedIn page.

In eight months, Millet 'N' Minutes crossed 2,700 orders. Customers from cities Subhashini had never sold to were messaging her on WhatsApp, returning for ten packets, twenty packets. She hired more women from her village to keep up. Today, 14 people work with her.

"My brand is visible pan-India. Otherwise, I would not be known to the world."

5 Education

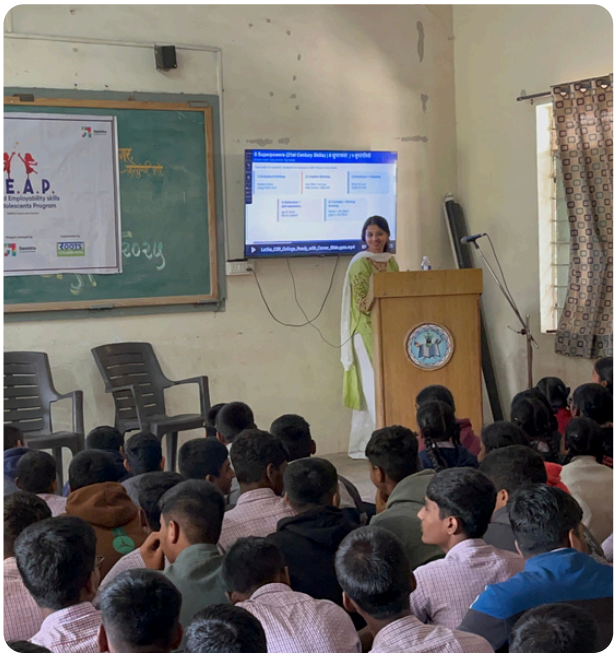
Adolescence is when futures are written. Students in government and low-income schools often do not have access to the life skills, leadership exposure, or emotional scaffolding they need to stay engaged and build toward something. The result is a slow drift away from learning, driven by a thousand small unmet needs rather than any single moment.

In FY 2025–26, CGF deepened its focus on adolescent education, going beyond academic support to address the social, emotional, and aspirational dimensions of learning.









CASE STUDY

LEAP:
Life and Employability skills for Adolescents Programme

Partner

Under CSR Initiative

Geography

Pune

Delhi

Haryana
(Gurgaon)

Karnataka
(Bengaluru)

Punjab
(Ludhiana)

Project LEAP began with a question: what does a student actually need to build a future? It builds the life skills, leadership exposure, and emotional scaffolding students need beyond the classroom.

In FY 2025-2026 Students could interact with Cummins leaders and hear real career stories from people who had started not far from where they stood.

What CGF enabled:

Expanded Project LEAP to include **Grades 6–10**

Introduced structured life and leadership skills and need-based counselling to **27 schools in five cities.**

Enabled employee engagement and leadership interactions with Cummins teams

Strengthened modules on gender, health and hygiene, career guidance, financial literacy, and English proficiency

Programme reach and outcomes:

15,300+
students reached across 27 schools

Increased aspiration clarity and engagement through leadership interactions

By sustaining engagement with the same student cohort across grades and cities, Project LEAP shows what long-term commitment can achieve where one-off programmes fall short. It also shows how much of a difference sustained, thoughtful attention makes in a young person's life.

PARTICIPANT STORY

Nurturing life and leadership skills

Student participant, Delhi



Intervention:

L.E.A.P.
Life and Employability skills for Adolescents Program

Partner:

Cummins
Under CSR Initiative

In a Project LEAP session on gender identity and equality at a government girls' school in Delhi, a Class 7 student was asked to express her understanding through a drawing and a short statement. She drew a boy and a girl standing together. Beneath the image, she wrote four words:

"Save boys, save girls, save life."

In those few words, she captured something that many adults struggle to articulate: that equality is about shared humanity, and that the wellbeing of one is bound up in the wellbeing of all.

For a topic often approached with caution, the student's clarity showed what open, honest engagement can achieve. She had been given the space to think for herself.

This is what Project LEAP creates: a space where adolescents can reflect, express, and engage with ideas that will shape how they navigate the world beyond the classroom.

6 Climate



For millions of smallholder farmers in India, climate change is a daily disruption, arriving in the form of unpredictable rainfall, more frequent heatwaves, and harder-to-access water. The result is less productivity and deepening uncertainty about when and how people can earn. For farmers already operating with small landholdings and limited buffers, this volatility translates directly into income instability.

Limited access to finance, weak market linkages, and poor infrastructure add to these risks, making recovery slower and adaptation harder.

In FY 2025–26, CGF treated climate as a challenge for the whole system. The focus was on helping farmers and Farmer Producer Organisations (FPOs) adapt in ways that pay off and last, by connecting capacity, capital, infrastructure, and markets into a single pathway.





CASE STUDY

Climate-Resilient Livelihoods with Walmart Foundation

Partner

Walmart org

Geography

Maharashtra
(Amravati, Dharashiv, Latur, Solapur, Nanded)

In partnership with Walmart, CGF built a combined model to strengthen the full livelihood system around farmers, pairing training in climate-resilient practices with access to finance through Returnable Grants and credit linkages, so farmers could adapt cropping patterns and invest in new income streams without high-cost debt. The programme also strengthened FPOs directly, adding processing, storage, and supply chain infrastructure to cut post-harvest losses, and building market linkages with institutional buyers and digital platforms for more predictable demand and better prices.

What CGF enabled:

Adoption of climate-resilient agricultural practices and diversified livelihoods

Access to finance through Returnable Grants and formal credit pathways

Strengthening of FPO infrastructure across processing, storage, and logistics

Market linkages with institutional buyers and digital commerce platforms

Bringing farmers into formal systems, including social security and financial networks

Programme reach and outcomes:

10,000 farmers
reached across FPO networks

8,953 farmers
trained in climate-resilient practices

6,143 farmers
given access to finance

Increased adoption of improved farming practices and income diversification

Strengthened FPO capacity and access to reliable markets

Access to training and capital has helped farmers, particularly women, move beyond subsistence farming, invest in new income streams, and take a more active role in decision-making within their communities.

This model reinforces an important point: climate resilience cannot be built through isolated efforts. It requires strengthening the entire system around the farmer, so that adaptation is backed by finance, infrastructure, and markets. Only then can livelihoods become resilient to the climate crisis.

7 Access to social security schemes



For millions of farmers, workers, and entrepreneurs in India's informal economy, an unexpected illness, accident, loss of income, or other life event can quickly push a household into financial distress. Without adequate social security, families often have to rely on savings, informal borrowing, or reduce essential spending to cope with shocks. These risks can undermine years of economic progress and make it harder to invest in their livelihoods and build resilience.

CGF works to bridge this gap by helping underserved communities understand, access, and enrol in relevant social security schemes and entitlements. Through on-ground outreach, awareness-building, assisted enrolment, and linkages to government programmes, our interventions help citizens build a stronger safety net around their livelihoods. By combining social security with access to skills, finance, markets, and other livelihood opportunities, we ensure that economic progress is not only achieved, but protected and sustained.





8 Healthcare

Centre for Public Mental Health (CPMH)

Mental health in India has long been addressed at the margins, in moments of crisis, in clinical settings, in whispered conversations. The consequence is a system that waits for breakdown rather than building resilience. And the cost is paid by individuals, schools, workplaces, families, and communities alike.

In FY 2025–26, CGF continued to build the evidence infrastructure for population-level mental health in India through the Centre for Public Mental Health (CPMH), incubated by Samhita. CPMH works at the intersection of evidence and action, curating what works, making it accessible, and enabling organisations to move from intention to implementation without having to start from scratch.

What CGF enabled through CPMH:

Built a central evidence repository of population-level mental health interventions

Curated 20+ proven programmes that are affordable, adaptable, and ready to use

Designed interventions for different settings, including schools, workplaces, communities, clinics, and elder care

Simplified adoption paths to help institutions build mental health approaches into existing programmes

CPMH makes programmes that already work available to the governments, corporations, and philanthropies with the reach to scale them. This positions mental health as a core part of India's development agenda.



Way Forward:

Building the Economic Mobility Stack



WAY FORWARD:
Building the Economic Mobility Stack

This year, we sharpened our strategy to enable economic mobility by focusing on:

Visibility

Being recognised as one whole person, with a single identity that carries across every role: beneficiary, borrower, seller.

Capability and confidence

Skilling, digital readiness, financial literacy, mentoring.

Income opportunity

Skilling, digital readiness, financial literacy, mentoring.

Market access and career progression

So income continues beyond a single transaction.

Capital

Working capital, savings, credit, insurance.

Resilience

So progress built over years can survive a single shock.

In India, most of these support systems already exist. The problem is that they sit in different buildings. Going forward, our focus will be on building the infrastructure that brings these within reach of each other. We call this the Economic Mobility Stack, made up of two parts that work together: the Network and the Account.

THE NETWORK

The Network brings together banks, employers, buyers, government programmes, donors, and community institutions, and asks each one: what rung of the ladder do you hold, and how will you connect it to the next? A funder holds risk capital, a lender holds credit, an employer holds jobs, a marketplace holds market access, a government holds schemes, an NGO holds community trust. When these actors move around the same person instead of working in isolation, scale becomes something the ecosystem builds together, not something any single organisation does alone.

This is the shift we have already begun through the Livelihood Acceleration Network, and it is the reason more than a million people have moved through a continuum of opportunity over the past two years.

THE ACCOUNT

The Account is the memory layer that makes the Network's work durable. It is a person-owned, consent-based record of livelihood evidence: what someone has learned, done, earned, built, repaid, sold, accessed, and aspires to do. That way, they do not have to start from zero every time they approach a lender, an employer, a platform, or a government programme.

Opportunity has always depended on proof, and people in the informal economy already generate proof through their work. It is simply scattered and unrecognised. The Account is our attempt to make that effort legible, while keeping the person fully in control of what she shares, with whom, and for how long.

ECONOMIC MOBILITY STACK, TRUST AND COORDINATION TOGETHER

Together, the Network and the Account form a Stack because neither works alone. A network without a memory layer keeps forcing people to re-prove themselves at every door. A memory layer without a network has nowhere to travel. Held together, they bring the six rungs of the ladder close enough for someone to climb.



Governance

ADVISORS AND DIRECTORS

At Collective Good Foundation, people are at the heart of everything we do. For over 16 years, our work has been shaped by individuals and institutions who believe in collective action, and who partner with us to turn ambition into impact.

As we take on increasingly complex challenges across livelihoods, financial inclusion, and systems change, our Advisory Board and leadership team play an important role in guiding strategy, strengthening execution, and helping us build solutions designed to scale.

OUR TRUSTEES:

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Suman Srivastava



Jagdish Acharya



Noshir Dadrawala

OUR ADVISORS:



Irfan Nooruddin



Nachiket Mor



Subho Moulik



Paresh S. Parasnis



Our Partnerships

PARTNER REFLECTIONS

What makes a partnership worth deepening? Competence matters. So does trust, engagement, and a real commitment to making things work on the ground. Here is what two of our implementation partners said about working with CGF.

APSA, Bengaluru

"CGF's approach is distinguished by its strong governance framework combined with active on-ground engagement. Unlike many intermediary partners, CGF maintains close involvement through regular field visits, structured review meetings, and direct engagement with implementation teams — ensuring alignment between programme intent and execution."

"CGF has played a key role in strengthening APSA's institutional capacity across the programme lifecycle. In delivery, CGF introduced structured monitoring, milestone-based tracking, and standardised reporting processes, which improved internal systems and accountability."

"CGF's strong emphasis on outcome accountability has directly influenced programme execution and measurement. The focus extends beyond completion to ensuring functionality, usage, and sustainability — and has driven APSA teams to prioritise quality over outputs."

Devaraju, on behalf of Executive Director, APSA, Bengaluru (December 2025)

Samhita Foundation for Livelihoods (SFL), Gujarat

"Two aspects of CGF's approach are appreciated by the SFL team: participatory decision-making and flexibility in working. Suggestions and problems faced in the field were taken into account, and decisions were made in response to ground realities."

"The experience of working in year one helped in developing insights — including new practices in home gardening and documenting government scheme access for women participants. SFL proposes to deepen the activity of Home Garden by expanding into livelihood opportunities through value addition, including Moringa Powder, Dry Methi Leaves, and products used in traditional events."

Chinmayi Desai, Director, SFL

KEY PARTNRSHIPS

The impact we create for our participants is made possible through the commitment, collaboration, and trust of our partners.



PEOPLE WHO SUPPORTED US

Paresh Parasnis

Nachiket Mor

Ashok Kurien





Thank You

