



Sneha Karma Foundation
Empowering Girls in India
snehakarma.org

Educating, skilling, and empowering girls and women in India

Strategic Plan

2026–2030

Sneha Karma Foundation Inc · a 501(c)(3) nonprofit · EIN 47-3774368
snehakarma.org · volunteer@snehakarma.org

Prepared for Candid (GuideStar), donors, partners, and grant-makers

1. Executive summary

Sneha Karma Foundation Inc (“SKF”) is a United States 501(c)(3) nonprofit (EIN 47-3774368) working in India to give underprivileged girls and women the same opportunity as anyone else: to learn, to earn, and to decide their own future. We address two root causes together — **poverty** and **gender inequality** — because in India they compound each other and no single intervention breaks the cycle alone.

Over the past decade SKF has supported **600+ girls**, trained **80+ women**, and supported **75+ women artisans**, through three connected programs:

- **Support-A-Girl** — keeps girls in school, safe and cared for.
- **Skills Development** — turns education into employability.
- **Social Enterprise** — turns skills into dignified livelihoods, and its earnings are designed to help fund the mission itself.

This plan sets out how SKF will deepen and scale that work over **2026–2030**, with a defining commitment: to become a **fully independent, self-funded organization by 2030**, so the mission can continue and grow without depending indefinitely on external donations.

2. Organization overview

Item	Detail
Legal name	Sneha Karma Foundation Inc
Brand name	Sneha Karma Foundation
Legal status	501(c)(3) nonprofit, United States
EIN / Tax ID	47-3774368
Registered (US)	July 2015
Registered (India)	Trust certificate, October 2017
Founder & President	Prashant P Godiwala
Secretary	Karl Meulema
Treasurer	Sudhir Sreedharan
United States office	45039 Insight St, Unit 1006, Fremont, CA 94538
India office	A2402 Oberoi Enigma, LBS Marg, Mulund (W), Mumbai 400080, Maharashtra
Website	https://www.snehakarma.org
Contact	volunteer@snehakarma.org · +1 650 450 0509

Governance. SKF is led by a volunteer board of directors who serve without compensation. The board sets strategic direction, oversees finances, reviews audited financial statements, and safeguards accountability. More than **90% of every donation goes directly to programs**.

3. Mission, vision, and values

Mission. To give every underprivileged girl and woman in India the same opportunity as anyone else — to learn, to earn, and to decide her own future, regardless of the poverty or the gender bias she was born into.

Vision (2030). A self-funding foundation whose graduates have become independent, self-reliant women — and whose programs are carried forward by the communities they serve.

Values

- **Opportunity is a right, not a privilege.** No girl’s future should be capped by her family’s income or her gender.
- **Address both causes at once.** Poverty and gender inequality must be tackled together, or the gains from one are undone by the other.
- **Dignity in work.** Education and livelihoods are delivered with respect, never charity alone.
- **Community-led change.** We open a different way of seeing what is possible; the community carries it forward.
- **Radical transparency.** Lean overhead, volunteer governance, and open reporting.

4. The problem we address

Across rural India, the obstacles a girl faces rarely arrive one at a time. Nearly all trace back to two forces acting together:

- **Cause 1 — Poverty puts a girl last.** When money is short, the girl is the first pulled from school, kept home for chores, or sent to work while her brothers are educated first.

- **Cause 2 — Gender inequality.** Educating a son is seen as an investment; a daughter is seen as a cost who will “marry and leave.” As of 2011, 82% of Indian men could read and write, against 65% of women aged seven and over.

Left unaddressed, these causes form a chain: **a girl pulled from school is easier to marry early; a girl married young is more likely to remain illiterate; an isolated, unschooled girl is the easiest to exploit.** Each effect becomes a cause of the next.

The scale is severe. UNICEF reports that about **40% of children aged 6–14 in India never complete elementary education**, and UNESCO identified **47 million adolescents who have not progressed to upper secondary school** — the highest number in the world. Girls, especially from Dalit and tribal communities, are most likely to be left behind.

5. Theory of change

If we keep a girl in school and safe (Support-A-Girl), **then** she gains the literacy and confidence that make early marriage and exploitation far less likely; **if** we then give her marketable skills (Skills Development), **then** she can earn a dignified income; **if** we connect those skills to fair markets and offer capital where banks will not (Social Enterprise), **then** she achieves independence, her family and community recognize the value of educating daughters, and the enterprise revenue helps sustain the mission — **so that** the cycle of poverty and gender inequality is broken for her, her children, and her community.

Assumptions. Gains hold only when the girl’s family and community choose them; our work with parents and communities is therefore part of every program, not a side activity.

6. Our programs

Program 1 — Support-A-Girl (keeps her in school)

The flagship program supports a girl’s education end-to-end: tuition, uniforms, books, stationery, safe accommodation, clothing, healthcare, and a nourishing meal. Each girl is paired with mentors — teachers, volunteers, and caring adults — who watch over her progress and step in when protection is needed. Because a girl’s place in school depends on her family’s support, mentors also work directly with parents when pressure builds to withdraw her early or arrange her marriage. Delivered with partner schools such as Parijat Academy near the Garbhanga Reserve Forest, Assam.

Program 2 — Skills Development (turns education into employability)

Vocational training, computer literacy, soft skills, and hands-on apprenticeships in trades the community values — tailoring, handloom craft, hospitality, and more. Courses are designed with employers in mind. Graduates leave with a realistic route to dignified work and the self-belief to take it. We also work with families while women train, addressing doubts about a young woman working outside the home.

Program 3 — Social Enterprise (turns skills into livelihoods)

Fair, dignified marketplaces — including **ArtisansDirect**, our volunteer-built online marketplace — where underprivileged women and artisans earn from their craft. We provide **interest-free loans with no collateral** to artisans whom banks and government schemes turn away. The enterprise is structured as a not-for-profit: it is designed to become self-reliant and, over time, to help fund the other programs so that donations reach even more girls.

7. Impact to date

Metric	To date
Girls supported	600+
Unprivileged women trained	80+
Women artisans supported	75+
Years of service	15
Program spend ratio	>90% of every donation
US registration	July 2015
India Trust registration	October 2017

Representative outcomes

- Girls in the Garbhanga forest area, for whom education was previously unreachable, now live and learn safely on campus; some are the first in their families to finish school, and a few the first to reach college.
- Skills graduates receive their own handloom, delivered and set up in their home, so they can earn from their own village — many earning money of their own for the first time.

- Artisans who received interest-free loans repaid them and scaled their businesses; many now employ and train other women.

8. Strategic goals 2026–2030

Five goals, each with objectives, key performance indicators (KPIs), and an owner. Targets below are planning goals, expressed cumulatively unless noted.

Goal 1 — Keep more girls in school, all the way through

- **Objectives:** grow enrollment responsibly; achieve high retention; ensure every sponsored girl has a mentor and access to healthcare and nutrition.
- **KPIs (by 2030):** 1,500 girls supported cumulatively; ≥90% annual school retention; ≥95% of girls matched with a mentor; 100% with meal and health coverage.
- **Owner:** Program Director — Support-A-Girl.

Goal 2 — Convert education into employability

- **Objectives:** expand vocational tracks matched to employer demand; add apprenticeships and placement support; strengthen digital and financial literacy.
- **KPIs (by 2030):** 300 women trained cumulatively; ≥80% of graduates earning an income within 6 months; ≥5 vocational tracks offered; employer partnerships in each operating region.
- **Owner:** Program Director — Skills Development.

Goal 3 — Build sustainable livelihoods and a self-funding foundation

- **Objectives:** grow ArtisansDirect and fair-market channels; expand interest-free artisan lending; grow enterprise revenue toward covering core costs.
- **KPIs (by 2030):** 250 artisans supported/earning; enterprise revenue covering **50–100% of operating costs** (milestones: 30% by 2028, 60% by 2029, self-sustaining by 2030); loan repayment rate ≥95%.
- **Owner:** Social Enterprise Lead.

Goal 4 — Shift community norms around girls and women

- **Objectives:** engage parents, husbands, and community leaders; run awareness on child marriage, trafficking, and education's value; support women's participation in household decisions.
- **KPIs (by 2030):** family/community engagement sessions in every program region; measurable increase in families choosing to keep daughters in school; documented reduction in early-marriage pressure among enrolled families.
- **Owner:** Community Engagement Lead.

Goal 5 — Strengthen governance, transparency, and capacity

- **Objectives:** publish audited financials and 990s; maintain a complete Candid profile and transparency seal; diversify funding; strengthen volunteer and operational capacity.
- **KPIs (by 2030):** 990s filed and published annually; Candid Seal of Transparency earned and maintained; ≥90% program spend sustained; donor retention ≥60%; no material audit findings.
- **Owner:** Treasurer + Board.

9. Measurement and evaluation

We will track a small, honest set of indicators and report them openly.

Domain	Indicator	Frequency
Education	Enrollment; school retention; grade progression	Termly
Education	Mentor coverage; health/nutrition coverage	Termly
Skills	Enrollment; course completion; employment/income within 6 months	Quarterly
Livelihoods	Artisans supported; average income; loan repayment rate	Quarterly
Enterprise	Revenue; share of operating costs covered	Quarterly
Community	Engagement sessions; family decisions to continue schooling	Bi-annual
Governance	Program-spend ratio; audit status; Candid profile completeness	Annual

Data practices. Each sponsored girl and trainee is recorded with baseline and progress data; outcome data (especially income and marriage-delay) is collected with consent and privacy protection. Results, including underperformance, are reported to the board and to supporters.

10. Financial strategy and stewardship

- **Cost discipline:** more than 90% of donations go directly to programs; governance is volunteer and unpaid.
- **Revenue diversification:** individual donors (US and diaspora), institutional grants, corporate CSR and matching gifts, and social enterprise revenue.
- **Path to independence:** grow enterprise revenue to cover a rising share of operating costs — 30% (2028) → 60% (2029) → self-sustaining (2030) — while keeping donated funds directed to program expansion.
- **Controls:** annual financial review/audit, board budget approval, dual authorization on disbursements, and open reporting.

Indicative allocation of donated funds: ~70% direct education and skills programs; ~15% social enterprise and artisan capital; ~10% program operations and monitoring; ~5% administration and fundraising.

11. Partnerships and collaboration

- **Schools and hostels** in India (e.g., Parijat Academy) for delivery and accommodation.
- **Artisan and nonprofit partners** — our marketplace is offered free to any nonprofit supporting artisans, with only a small refundable deposit.
- **Corporate and CSR partners** for matching gifts, employee giving, and program sponsorship.
- **Platforms** (Amazon, Shopify, Etsy) to extend ArtisansDirect's reach.
- **Nonprofit infrastructure** — Candid, GuideStar India, NGO registries, and Google for Nonprofits/Ad Grants — for transparency and reach.

12. Risk management

Risk	Likelihood	Impact	Mitigation
Donor funding volatility	Medium	High	Diversify revenue; grow enterprise income toward self-funding
Community/parental resistance to girls' education	Medium	High	Family and community engagement in every program
Safety of girls (travel, exploitation)	Medium	High	On-campus accommodation; mentors; safe transport; safeguarding policy
Program quality/scale-up strain	Medium	Medium	Phased growth; partner capacity building; M&E feedback loops
Enterprise market/competition	Medium	Medium	Multiple channels; quality control; nonprofit partnerships
Regulatory/compliance (US & India)	Low	High	Annual filings; professional counsel; board oversight
Key-person dependence	Medium	Medium	Volunteer board depth; documented processes; succession planning

13. Implementation roadmap

Year 1 (2026) — Consolidate and measure. Publish audited financials and 990s; complete the Candid profile; formalize an M&E baseline for every girl, trainee, and artisan; strengthen safeguarding; grow the ArtisansDirect catalog and artisan lending.

Years 2–3 (2027–2028) — Scale and systematize. Expand Support-A-Girl enrollment and vocational tracks; establish employer placement partnerships; reach **30% of operating costs** from enterprise revenue; deepen community engagement and document norm change.

Years 4–5 (2029–2030) — Sustain and hand forward. Reach **60% (2029) and self-sustaining (2030)** enterprise coverage; embed community ownership; publish a five-year impact report; complete the transition to a self-funding foundation.

14. Conclusion

Sneha Karma Foundation began with a refusal to accept that a girl's future should be decided by the family she was born into. A decade of work has kept 600+ girls in school, trained 80+ women, and supported 75+ artisans — and shown that education and livelihood, delivered together and with the community, break the cycle that poverty and gender bias create.

By 2030 we intend to prove something larger: that the people we serve can one day help sustain the work that helped them. This plan is how we get there — kept in school, skilled for work, and earning a living with dignity, until care is no longer needed.