

Social Impact Assessment

www.Coloursoflife.co.in



COLOURS OF LIFE
COLOURS OF LIFE (COL)

Transforming Government Schools into Institutes of Excellence

 25 Years of Uninterrupted Service	 7,721 Active Students (2025-26)
 17 Schools 13 Anganwadi Centres	 25,000+ Lifetime Impact

ACADEMICS
Stronger learning foundations for brighter futures

LIFE SKILLS
Building confidence, leadership & lifelong values

SPORTS
Promoting fitness, teamwork & resilience

HEALTH
Nurturing well-being, hygiene & healthy habits

“When we invest in government schools, we invest in a more equitable, educated and empowered society.”

Year
2026

Impact Assessment by: **Prime Charity Foundation** (www.PrimeCharity.in)

In Association with: **Vardaan Advisors** (www.Vardaan.co)

What This Report Covers

1 Organization Overview

Mission, Theory of Change, Logic Model, SDGs, Stakeholders

2 Programs Impact

Math, English, Kannada, Sports, Arts, COLA: Outcomes

3 Field Survey

~500 respondents: Students, Teachers, Parents, Community,

4 Financial Analysis

Revenue, Expenditure, Cost metrics, Balance Sheet, Risks

5 SROI Ratio

Outcome Valuation, SROI Calculation, & Scenario Analysis

6 Peer Benchmarking

Comparative Analysis against 4 Comparable Education NGOs

7 Conclusions

Impact Rating, Strategic Recommendation, Assessment FAQs

8 Annexures

Alumni Success Stories, Survey Responses Extract



Organization Overview

Mission · Theory of Change · Logic Model · SDGs

· Stakeholder Framework



About Colours of Life

Organisation Snapshot

Incorporation	2 July 2001
HQ	Bengaluru, Karnataka, India
Registration	Indian Trusts Act, 1882
Governance	8-member Board of Trustees
Approvals	12A, 80G, CSR
Beneficiaries	25,000+ Since incorporation
Model	'Cradle to Career' Continuum
Vision	Equal quality education for every child regardless of socioeconomic background
Mission	Transform government schools into Institutes of Excellence

The Four-Pillar Excellence Model



ACADEMICS

English, Mathematics & Kannada supplementary coaching; reading enrichment



LIFE SKILLS

Communication, leadership, teamwork, emotional intelligence; COLA curriculum



SPORTS

Physical fitness, team sports, yoga, coordination and discipline



HEALTH

Health check-ups, nutrition, hygiene awareness, grooming corner, mental wellness

FY 2025-26 at a Glance

7,721



Active Students

Anganwadi + School + COLA

30,550+



Sessions Delivered

Academic + Non-Academic

17+13



Schools + Anganwadi Centres

Bengaluru Urban & Rural

38



Direct Team Members

+ Partner NGOs

48:52



Female : Male Ratio

Gender Parity Stable

64%



COLA GER

vs 28% national avg (+36pp)

91.1%



Program Expense Ratio

vs 71.4% in FY2021-22

4.1x



SROI Ratio

₹4.1 value per ₹1 invested

The 'Cradle to Career' Continuum



THE CRADLE

Anganwadi Program

- 329 active students
- 13 Anganwadi centres
- Ages 3–6
- 5 new centres added FY26
- 456 parent participants
- Chili Pili curriculum



THE PATHWAY

School Program

- 5,303 school students
- 17 government schools
- Ages 6–16, Classes 1–10
- 19,877 academic sessions
- 10,676 non-academic sessions
- 48% female / 52% male



COLA

College & Career

- 2,089 COLA alumni
- 64% GER vs 28% national
- 321 scholarships (₹62.5L)
- 4,471 individual calls FY26
- 35% of 18+ employed
- Cradle-to-career lifeline

"Enriched early childhood → Stronger school readiness → Academic proficiency → Life skills → Higher education / dignified employment → Poverty cycle broken"

UN Sustainable Development Goals Alignment

SDG 1 No Poverty

35% COLA alumni employed;
first-generation income earners
in formal economy

SDG 3 Good Health

74% improved FQ; 89%
received health check-up; yoga
in all 17 schools

SDG 4 Quality Education

CORE SDG: 66% At Level Math;
64% COLA GER; 25,000+
lifetime beneficiaries

SDG 5 Gender Equality

48:52 female-male balance;
girls in sports; menstrual health
awareness

SDG 8 Decent Work

COLA job fairs; BREADS skilling;
SMI graduates 100% employed

SDG 10 Reduced Inequalities

100% underserved
communities; first-generation
college graduates

SDG 16 Peace & Justice

3,684 students in Value
Education; POSH/POCSO
training; discipline
improvement

SDG 17 Partnerships

20+ CSR partners; 5 NGO
partners; SATS government
alignment



Programs Impact

Math · English · Kannada · Sports · Arts · COLA · Anganwadi



Mathematics Program

66% At Level



English Program (MJ)

50% At Level



Kannada Literacy

59% Improved



Sports (SVF)

74% Improved FQ



Art & Craft / VE

94% Maintained



COLA Alumni Support

64% GER



Anganwadi ECCE

329 Students

Glimpses — Programme Interventions (1/2)

Maths Program



English Fest



Kannada Program



Sports Programs



Arts and Crafts



Value Education



Glimpses — Programme Interventions (2/2)

Field Trip – Planetarium



Class Moments of COL Students



Anganwadi – ECCE Day



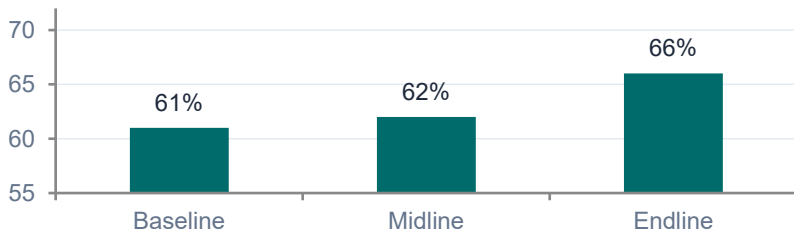
Team – Colours of Life



Academic Programs — Key Outcomes FY 2025-26

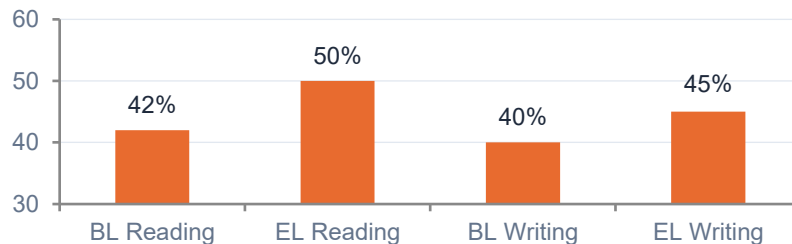
Mathematics Program

5,009 students | 8,857 sessions | 19 mentors



English Program (Makkala Jagriti)

10,164 sessions | 4,347 assessed at Endline | 87% completion



Summer learning loss: Math reduced from -51% (2022-23) to -7% (2024-25)



12 of 17 schools reached highest-ever At-Level for English Reading in FY 2025-26

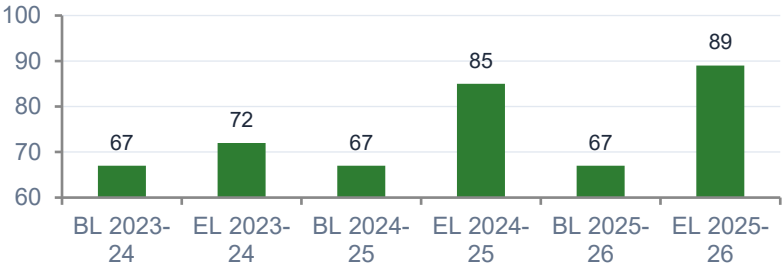


Kannada: Varnamaala (lowest) students fell to 60% — strongest baseline improvement in 3 years

Sports, Art & Digital Learning

Sports Program — SVF PathwayZ

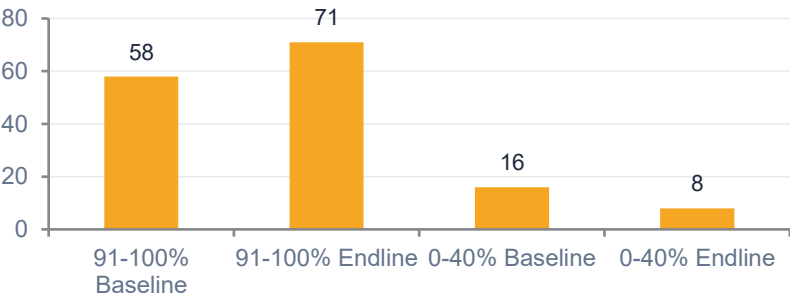
7,187 sessions | 5,303 students | 9 SVF mentors | All 17 schools



PathwayZ Competition Medals — FY 2025-26

Cluster	64%	431 medals
Taluk	20%	47 medals
District	67%	10 medals
State	100%	5 medals ★
National	FIRST EVER	Historic!

Art & Craft / Value Education



Project Sputnik — Digital Learning

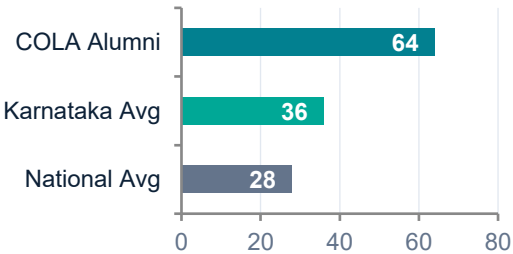
10,15,376	Lifetime submissions	979	Lessons, Videos, Games
3,00,513	YouTube views	5x	Top vs bottom performer engagement

COLA — Post-School Alumni Support

64%

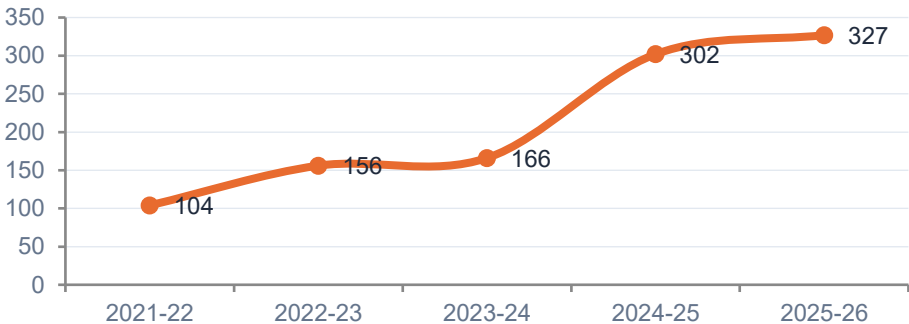
Gross Enrolment Ratio

COL Alumni in Higher Education

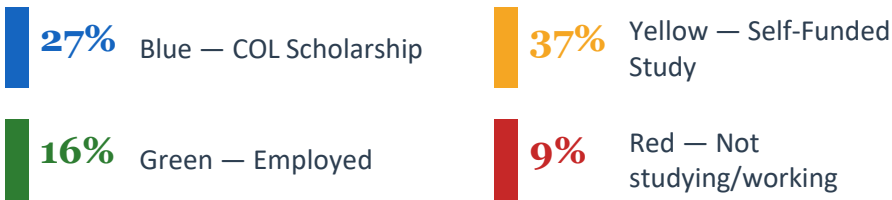


+36pp above national average

Scholarship Growth — 3.14× in 5 Years



COLA Alumni Status — March 2026 (n=1,502)



Anganwadi Program

PROGRAM SCALE & COMMUNITY OWNERSHIP METRICS

329

Active Students

+13% Q1→Q4

13

Centres

+5 new in 2025-26

456

Parents Events

3.5× vs 2024-25

98%

Kits Received

318 kits distributed

CHILD DEVELOPMENT OUTCOMES (Baseline → Endline)

37.1% → 2.8%

Needed Help

59.4% → 53.4%

Emerging

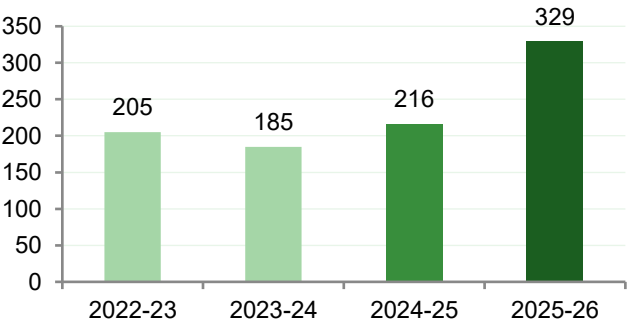
3.5% → 43.8%

Performing Well

DEVELOPMENT DOMAINS

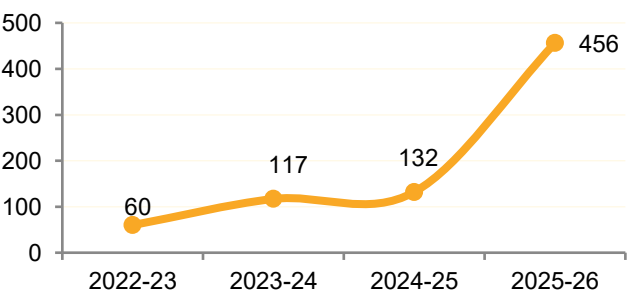
Domain	Needs Help BL → EL	Performing Well BL → EL
Physical Development	26.3%→4.2%	3.8%→38.7%
Sensory & Cognitive Dev.	43%→3.3%	7.6%→41.4%
Language Development	35.9%→3.3%	6.7%→45.9%
Social & Emotional Dev.	48.2%→1.5%	5.6%→49.6%
Creative Development	48.2%→8.6%	2%→30.1%

ENROLMENT GROWTH



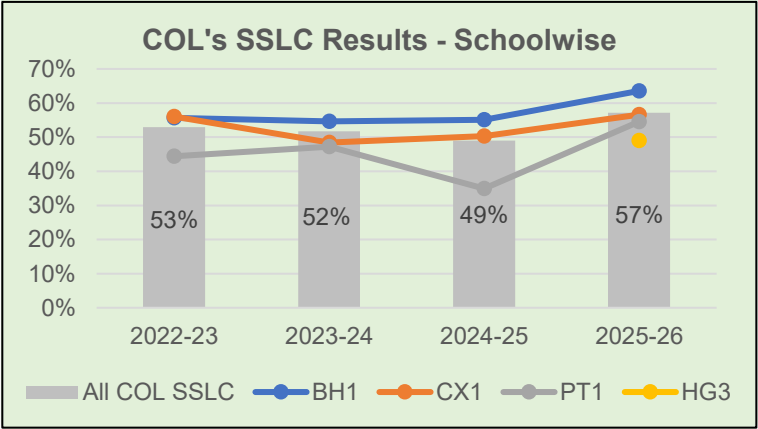
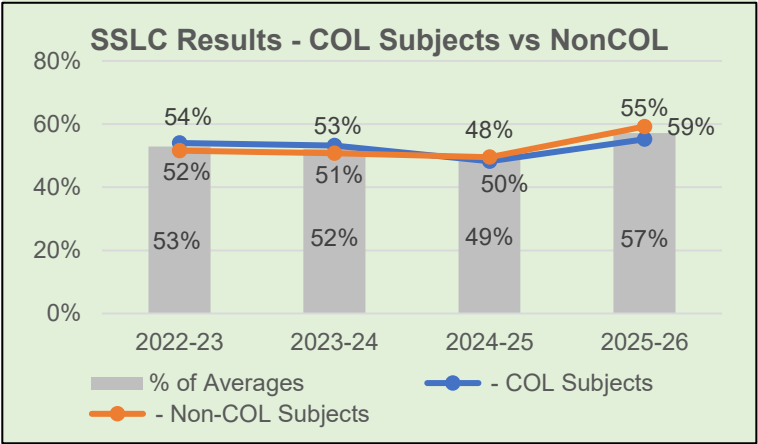
Centres: 8 → 8 → 8 → 13 | Home Visits: 240 → 264 → 196 → 347

PARENT ENGAGEMENT



SSLC (Grade X) Results

- While COL does not teach Grade 10 directly, it provides targeted academic interventions in lower grades across four secondary schools.
- To evaluate this impact, Prime Charity analyzed SSLC results over four years, comparing students' performance in COL-supported core subjects (Mathematics, English, Kannada) against non-COL subjects (Science, Social Science, Hindi).
- Overall, SSLC results showed steady improvement over the last four years. A brief performance dip in 2024–25 was largely isolated to Government High School, Pottery Town (PT1).
- Excluding PT1's data, the upward trajectory actually continued. Results recovered significantly across the board in 2025–26.
- However, one notable statistic challenges the narrative of COL's academic impact. The student performance in non-COL subjects was slightly higher than in the subjects directly supported by COL interventions.





Field Survey

Students · Teachers · Parents · Community · Headmasters

396 Students

48 Teachers

9 Parents

22 Community

14 Headmasters

2 Partners

Multi-Stakeholder Survey

Impact Area	Students	Teachers	Parents	Community	Headmasters
Academic Improvement	100%	97%	4.56/5	82%	Both schools
English Confidence	96%	91%	4.11/5	Top change	MJ praised
Sports & Extracurriculars	93%	97%	Active	64% aware	High impact
Health Check-up Reach	91%	100%	100%	77% aware	Both active
Student Confidence	93%	91%	4.11/5	45% observed	High rating

Student Survey Key Findings

100%

Improved lesson comprehension

96%

Confident in English

93%

Activities improved confidence

91%

Studies improved vs last year

87%

Feel safe in school

89%

Health improved

Impact Assessment Framework



Program Reach & Scale

17

govt. schools supported
(up from 15)

7,721

students reached across
lifecycle

15-16+

structured teacher
trainings / yr



Learning Outcomes

57%

students improved
reading proficiency

57-66%

students gained in Math

-51%→-7%

summer learning loss
narrowed



Holistic Development

~50:50

gender participation, no
dropout gap

2,986+

parents engaged in meetings

SEL

life-skills, counselling &
mentoring



Institutional Strengthening

96%

integration with
Karnataka SATS

979+

digital lessons via Project
Sputnik

15→17

schools scaled with
consistent outcomes



Long-Term Impact

~64%

Gross Enrolment Ratio to
higher education

35%

alumni employed

₹62.5L+

scholarships accessed by
alumni



Foundational Learning: COL vs. ASER 2024

ASER KARNATAKA STATE BASE

15.4%

Std III public school students
reading Std II-level text

23.9%

Std III public school students who
mastered 2-digit subtraction

COL INTERVENED SCHOOLS

80.0%

Students scored 'At Level' or
'Developing' in English Reading

68.0%

Students strictly 'At Class Level'
in Mathematics during endline



Net Positive Impact

	2022-23	2023-24	2024-25	2025-26
Mathematics Outcomes	73%	35%	29%	26%
English Literacy	22%	45%	82%	55%
Kannada Proficiency	—	62%	56%	52%
Sports (FQ Scores)	—	61%	70%	74%
Art & Craft Mastery	—	—	41%	28%

Key Observations

The field visit examined classroom practices, student learning levels, facilitator–teacher coordination, and the school environment — with a central focus on whether the intervention is meaningfully improving foundational literacy, numeracy, and classroom engagement. School infrastructure was good. Facilitators were actively engaged with students. Following areas of improvement were observed:

Learning Gaps Persist

Students in grades 3–10 struggle with foundational literacy & numeracy. Grade 7 students had difficulty with 4-digit arithmetic; grade 3 students with basic alphabets.

Weak Teacher Coordination

Government teachers were often passive — taking attendance or sitting idle — while facilitators carried the full teaching load.

Parent Engagement Low

Most families are daily-wage earners with limited education. PTM attendance is very low; migrant students miss school during travel periods.

Curriculum Alignment Missing

As per the practice, COL facilitators coordinate with school teachers to align COL's curriculum with the government syllabus, but this alignment was not clearly visible at the classroom level.

Differentiated Teaching Absent

Students are grouped by level, but distinct pacing or content per group was not observed. Summer learning loss requires 1–2 months of re-teaching annually.

Life Skills Discontinued

Life-skills sessions have been stopped despite evident need. Recommend reinstating well-being and confidence-building support alongside academics.



Financial Analysis

Revenue · Expenditure · Cost Metrics · Balance Sheet · Risks



+67%

Total Receipts Growth
FY22→FY25

91.1%

Program Expense Ratio
FY25

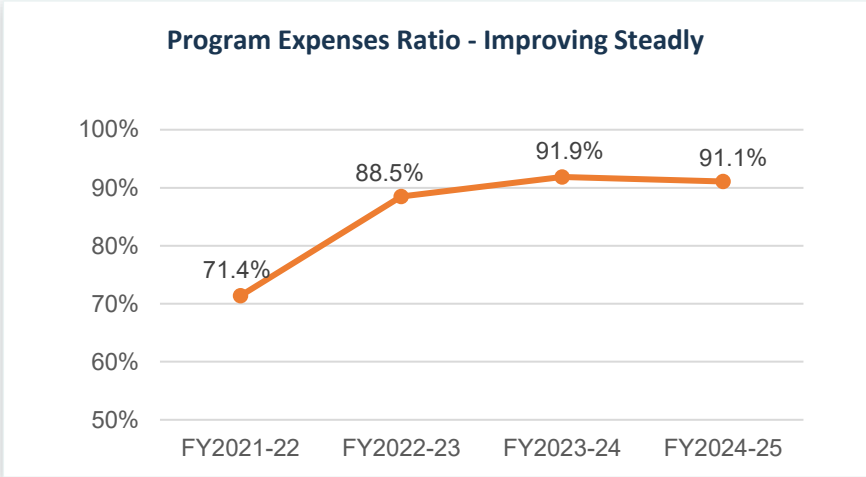
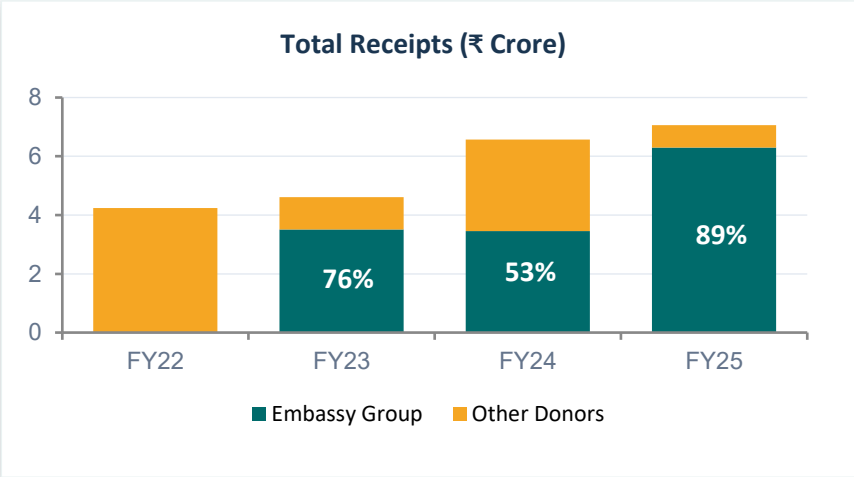
₹7.31Cr

Total Receipts
FY 2024-25

₹43.7L

Net Surplus
FY 2024-25

Revenue Growth & Program Efficiency



⚠ Risk: Top funder (Embassy Group) accounts for 55–89% of total annual donations — diversification is recommended for long-term resilience.

Program Cost Efficiency — FY 2025-26 Budget Allocation by Program				
Sports (SVF) ₹1.15 Cr 5,303 students ₹2,168/student	English (MJ) ₹1.06 Cr 5,303 students ₹1,995/student	Mathematics ₹0.91 Cr 5,303 students ₹1,715/student	COLA ₹0.86 Cr 2,089 students ₹4,135/student	Annual Distribution ₹0.88 Cr 5,303 students ₹1,665/student



SROI Ratio

For every ₹1 invested, ₹4.1 of social value is generated



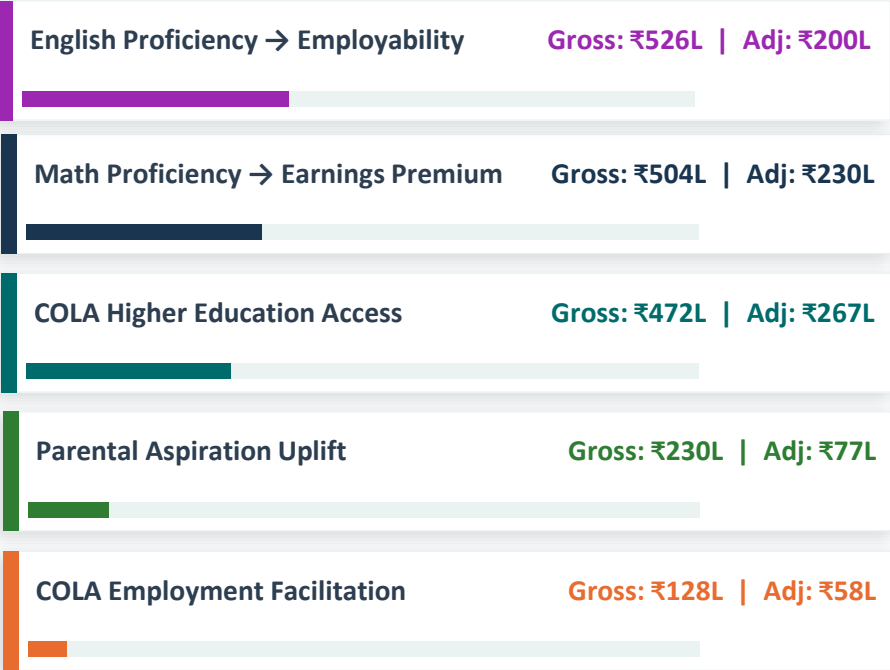
Base Case NPV: 4.1x

Conservative: 3.0x

Optimistic: 5.2x

Social Return on Investment

Top Impact Outcomes Valuation (Adjusted Annual Value)



Conservative (3.0x) | Base Case (4.1x) | Optimistic (5.2x)

SROI Calculation

Adjusted Annual Value	₹10.95 Cr
Total Investment (FY26)	₹6.94 Cr
Drop-off Rate	15% p.a.
Discount Rate	15% (RBI + social)
Outcome Duration	5 Years
Net Present Value	₹28.44 Cr
Net Social Value	₹21.5 Cr

SROI RATIO

BASE CASE NPV

4.1X



Peer Benchmarking

COL · Make A Difference (MAD) · Dream A Dream (DAD)

· Parikrma Humanity Foundation (PHF) · Quest Alliance (QA)

MAD

DAD

COL

PHF

QA

Comparative Impact Scorecard (Score: 0–10)

Dimension	COL	MAD	DAD	PHF	QA
Measurement Rigour	9	7	9	6	8
Academic Outcomes	8	5	6	7	7
Life Skills / SEL	7	8	10	8	7
Scale & Reach	5	6	7	4	10
Alumni / Career Tracking	9	8	7	7	8
Operational Efficiency	9	6	7	6	7
Innovation	7	8	8	8	9
Stakeholder Engagement	8	7	7	8	7
OVERALL AVERAGE	7.8	6.9	7.6	6.8	7.9

★ COL leads the cohort on Measurement Rigour (9) and Operational Efficiency (9) — and has the most comprehensive alumni tracking system.
COL is a "Deep Impact" specialist rather than a "Scale" aggregator, focusing on complete student transformation.



Conclusions

Impact Ratings · Key Assessment Questions

· Strategic Recommendations

PCF Overall Rating: 79 / 100



HIGH Impact

Program Impact Ratings Scorecard — FY 2025-26

Mathematics 66% At Class Level (Endline) ★★★★★ ↑ Strong	80	English 50% Reading At Level; 45% Writing At Level ★★★★★ ↑ Good	77
Kannada 59% Improved Level (BL→EL) ★★★★★ ↑ Good	75	Sports 89% FQ ≥ 0.71 (Endline) ★★★★★ ↑ Excellent	85
Art & Craft / VE 94% Improved or Maintained ★★★★★ ↑ Consistent	83	Project Sputnik 98,087+ sessions in FY26 ★★★★★ ↑ Growing	73
COLA Program 64% GER vs 28% national avg ★★★★★ ↑ Leading	82	Anganwadi +13% Enrolment Growth (FY) ★★★★★ ↑ Expanding	78

Priority Recommendations

PROGRAMS

- 1 Formalise 'First 3 Years' integration protocol for new students
- 2 Reinstate discontinued services: excursions, life skills, sports coaching
- 3 Strengthen English communication delivery with MJ (speaking + writing)
- 4 Scale Kannada Program to all 17 schools (currently 8 of 17)
- 5 Institutionalise Sputnik as early-warning system (< 10 launches = flag)
- 6 Adopt validated Life Skills Assessment Scale (LSAS) for Value Education
- 7 Motivational curriculum for SSLC students (alumni mentors, college visits)

OPERATIONS

- 1 Develop tiered attendance recovery protocol (3/5/10 absence triggers)
- 2 Replace paper summer packets with digital-first Sputnik bridge program
- 3 Commission independent 10-15% sample verification study
- 4 Publish assessment data in external sector forums / peer-reviewed journals
- 5 Establish gender equity monitoring dashboard (Classes 8-10)
- 6 Introduce vocational training for Grades 8-10 (top community request: 45%)
- 7 Parent and community outreach through systematic word-of-mouth and digital modes

STRATEGY

- 1 Reduce Embassy Group concentration from 55-89% → target <50%.
- 2 Develop 5+ new mid-tier CSR partnerships for financial resilience.
- 3 Explore Social Stock Exchange (SSE) readiness and opportunity
- 4 Scale COLA scholarship fund 10× over 5 years (target ₹6.5 Cr / 1,000 students)
- 5 Formalise government partnership for 100-school program replication
- 6 Develop Sputnik as open-source or B2G asset (feasibility study)

Key Inferences & Strategic Priorities



Compounding Academic Progress

Math baseline At-Level rose 42%→59%→61% over 3 years. Summer learning loss reduced from -51% to -7%. Evidence of durable, system-wide improvement.



COLA: India's Best-in-Class GER

COL alumni GER of 64% vs 28% national average — 36 percentage points above benchmark. The single most compelling evidence of long-term social mobility.



Financial Stewardship

Program expense ratio improved from 71.4% (FY22) to 91.1% (FY25) indicates higher direct-to-student spend. Zero debt. Consistent surplus.



Peer Benchmarking Strength

COL leads the cohort on Measurement Rigour and Operational Efficiency. Unique Cradle-to-Career continuum unmatched by comparable-scale peers.



Critical Risk: Donor Concentration

Embassy Group = 89% of FY25 income. Donor diversification is not merely a financial priority — it is an existential strategic imperative.



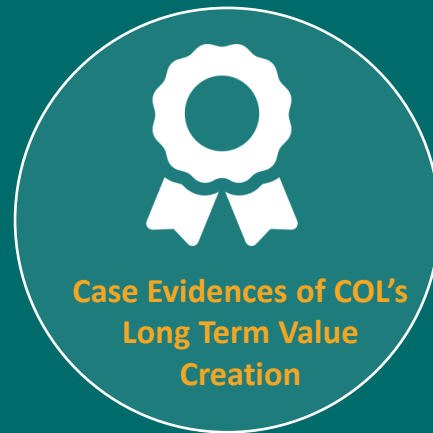
Strategic Opportunity: Scale

17-school model with SATS alignment, NCERT compliance, and 4.1x SROI is replication-ready. Government partnership and Sputnik open-sourcing are highest-leverage white-space opportunities.



Annexures

Alumni Success Stories · Survey Responses Extract



Alumni Success Stories

Alumni	Journey	Social Value Created
Shahista Riyaz (PT1, COL since 2016)	SSLC 80% → BA History/Eco/Pol.Sci. (distinction) → MA Political Science (87%, gold medal) → Now teaches Social Science at her own school; preparing for KAS exam	First-generation MA gold medalist; formal employment as government school teacher; contributing to community educational improvement; aspiring IAS officer
Punith Kumar T (TA1 primary)	Class 8 graduate → PUC (83%) → BCom CGPA 8.5 → Accenture Trust & Safety Associate	First-generation formal sector employment; supported by COLA throughout pandemic; BCom via scholarship; formal economy entry at age-appropriate level
Sunil Kumar (CX1)	SSLC 2015 → retail career → Montblanc store; met COL trustee at airport store	Upward career mobility in formal retail; recognised COL trustee after years — demonstrates lasting relationship between COL and alumni
Inayath (PT1)	SSLC 54% → CEBA PUC → COLA-Srishti B.Voc Interior Design → Interior Designer at Homecraft	Career path created through alternative route; Srishti scholarship opened non-traditional pathway; formal economy employment in creative sector
Madiha Konine (HG2, COL since 2017)	SSLC 76% → PUC 85% → BBA (COLA scholarship); travels 1.5 hrs daily to college despite family opposition	Female agency and resilience; overcame family resistance to pursue higher education; demonstrates COL's role in enabling gender equity
Fathima Zohara (CX1, COL since 2019)	Had to discontinue PUC due to family health issues → BREADS BPO skilling → Employed at Rionet Flexi since Nov 2025	Skills-to-employment pathway when academic route was blocked; COLA as a safety net even for students who had never availed scholarships

Survey Responses Extract

Ex Student of GHPS Battahalsuru

Section G: Open Feedback (ವಿಭಾಗ ಜಿ: ಮುಕ್ತ ಪ್ರತಿಕ್ರಿಯೆ)

33. What more support would you like in your school?

(ನಿಮ್ಮ ಶಾಲೆಯಲ್ಲಿ ನೀವು ಇನ್ನೇನು ಬೆಂಬಲವನ್ನು ಬಯಸುತ್ತೀರಿ?)

My opinion about colour's of life. I am very much happy & also very much proud that I am a color student. Since I have been studying 6 years in the school adopted by colour's of life. Colour's of life & Embassy helped the students in each steps in their life. They provided all the facilities for the students like giving the books, bags, dress etc where the children's needed. I am very thank ful to the colour's of life because After 10th completed student's they were giving the Academic fees for the students for their college fees. They support us like back bone in every steps of the students. They provided more facilities for the children & all the students. I hope that this much of support we need & it would be continue for our next generation kids also. 'Thank You'

Parent of student at GMPS Sonnappannahalli

18. What further support should the school or NGO provide?

18. (ಶಾಲೆ ಅಥವಾ ಸರ್ಕಾರೇತರ ಸಂಸ್ಥೆಯು ಇನ್ನೇನು ಬೆಂಬಲ ನೀಡಬೇಕು?)

ಶಾಲಾಂಗಕ ಬರುವ ಪಾಠ್ಯಕ್ರಮ ವಿಸ್ತರಿಸಿ ವ್ಯಕ್ತಿತ್ವೋದ್ವಿಗ್ನ ಬೆಂಬಲ ನೀಡಬೇಕು, ಶಾಲಾ ಭವನ, ವೈಯಕ್ತಿಕವಾಗಿ ಕೂಲಿ ಕೊಡುವ ವಸ್ತುಗಳನ್ನು ಕೈಗೊಂಡು ಬೆಂಬಲ ನೀಡಬೇಕು.

Good quality education should be provided to children. More facilities and better support should be given in the school. Attention should be given to overall development of students.

Teachers (Non-COL) associated with GUMPS RT Hegde Nagar

20. Suggestions for improvement (ಸುಧಾರಣೆಗೆ ಸಲಹೆಗಳು):

Firstly I extend my gratitude for the support and co-operation. We need one more teacher/facilitator to teach Kannada remedial. In sports program competitive students in particular sports should be trained and sent to the next levels. MT's should conduct English speaking classes. Computer learning should be introduced to the lower classes. I strongly recommend to conduct excursions/tour for both lower and higher primary classes. As the children will get benefitted if we expose them to the nature.

"Access to education is not a challenge anymore. It is the support system required for an independent life transition." — *Colours Of Life (COL)*

"COL's Cradle-to-Career model is not merely an education programme — it is a social mobility engine. With focused investments, institutional partnerships, and scale, COL is positioned to serve India's government school children for the next 25 years."

— Prime Charity Foundation Impact Assessment 2025-26



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Impact Assessor



Assessor's Certifications & Associations



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