

# PREM ASHRAM CHARITABLE TRUST

AMADALLI 581 324 KARWAR, KARNATAKA

ಪ್ರೇಮ ಅಶ್ರಮ ಜಾಲಿಫಿಬಲ್ ಟ್ರಸ್ಟ್

ಅಮದಲ್ಲೆ 581 324 - ಕಾರವಾರ, ಕರ್ನಾಟಕ

2<sup>ND</sup> ANNUAL REPORT FOR THE  
YEAR 2009 - 2010



**Trustees of Prem Ashram Charitable Trust During a Quarterly Meeting.**



**Mr. G.S. Naik, President of the trust giving a check to the Management of Shivaji Vidya Mandir, Asnoti towards the Support for the hostel.**



## **PREM ASHRAM CHARITABLE TRUST**

**P.O. Amadalli, Karwar-581 324,  
Karnataka State, India**

**(Registration No. KWR-4-00043/2007-08)**

**Website: [premashram.org](http://premashram.org)**

**E-mail address: [premashram2@gmail.com](mailto:premashram2@gmail.com)**

## **CONTENTS**

1.	Board of Trustees	4
2.	Objectives	5
3.	Auditor's Report	6
4.	Balance Sheet as on 31 <sup>st</sup> March 2010	7
5.	Activities Carried out Between 1-4- 2009 to 31/3/2010	8-14
6.	List of Donors	16

## BOARD OF TRUSTEES AS ON 31<sup>ST</sup> MARCH 2010

Chairman	Shri. Gurunath Shankar Naik
Vice Chairman	Shri. Khemu Narayan Gouda
Managing Trustee(Secretary) and Treasurer	Shri. Sitaram Subray Gaonkar
Trustee	Shri. Shivaram Subray Gaonkar
Trustee	Shri. Prakash Ganapati Gaonkar
Trustee	Shri. Dinesh Vithal Gaonkar
Trustee	Smt. Deepa Deepak Gaonkar
Trustee	Shri. Lesa Narayan Gouda
Trustee	Smt. Reshma Gurunath Naik
Auditors	Hegde G & Co Chartered Accountants Raikar Manor, Kaikini Road, Karwar.
Registered Office	Amadalli, Karwar-581324, Karnataka.
Bank	State Bank Of India, Pikle Road, Karwar.

## OBJECTIVES

The Prem Ashram Charitable Trust Amadalli was registered on 10<sup>th</sup> January 2008 under No. KWR-4-00043/07-08. The objectives of the Prem Ashram Charitable Trust is to uplift the lives of economically and/or socially disadvantaged youth, women, senior citizens and physically challenged people irrespective of religion, cast, gender, color, and creed. We will create and support programs that will lead to sustainable changes aimed at upliftment of the less privileged and socially disadvantaged citizens of our society.

### Youth

Initial priority of the trust is to increase literacy among the children in rural, remote villages.

- Enable the economically and/or socially disadvantaged youth to obtain education and provide vocational training (such as sewing, computer education, small scale industry etc.,) at an affordable cost or no cost, depending on the financial status of the youth, so that the youth can obtain education and training, get a satisfying job, and support themselves and their families. Thus, the underprivileged youth will be self-reliant, responsible, and productive citizens rather than burden to the society. We will develop world class human resources by focusing on education of the underprivileged citizens, especially children and women.
- Participate in the social and cultural development of all youth regardless of economic and social status. This will involve increasing literacy, improving written and oral communication skills, and providing a play ground, library, etc.

### Women

Serve economically and/or socially disadvantage women who are facing social isolation, neglect and physical or mental abuse. Provide support and services to empower women and enhance quality of their lives. Among services provided may be individual counseling, legal advocacy, vocational training, and helping to be self reliant.

### Senior Citizens

Advocate and promote programs for economically and/or socially underprivileged seniors. Provide support and services to enhance quality of life of senior citizens. Services provided may individual counseling, health check ups, legal advocacy, and other services based on their needs.

### Physically Challenged

Champion programs for the lesser privileged, physically challenged people with a commitment to make them productive citizens of our society. This may involve medical treatment if necessary, counseling, vocational training, and making them self sufficient.

### Focus

All activities of the Ashram will not start right from the beginning of instituting the Trust. Initially, Trustees will focus on working on education (increasing literacy) of the underprivileged children and women's empowerment. Other activities will be taken up as more financial support is available.

## AUDIT REPORT

We have audited the attached Balance Sheet, Income & Expenditure account & Receipts & Payments Accounts of PREM ASHRAM CHARITABLE TRUST, AMADALLI, KARWAR for the year ended 31-3-2010.

We report that:

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit.
- b) All the necessary books of accounts and vouchers have been maintained by the Trust.
- c) The Balance Sheet & Receipts & payments & Income & Expenditure Account dealt with by this report are in agreement with the books of accounts.
- d) In our opinion and to the best of our knowledge and according to the explanations given to us the said accounts give a true and fair view.
  - (i) In the case of the Balance Sheet of the state of the affairs of the Trust as at 31-03-2010 and
  - (ii) In the case of the Income & Expenditure Account of the Excess of the INCOME OVER EXPENDITURE for the year ended on that date.

Place: Karwar

Date: 30-04-2010

HEGDE. G. & CO  
Chartered Accountants

Sd/-  
CA GANAPATHI HEGDE  
PROPRIETOR M NO.203791

## BALANCE SHEET AS ON 31-3-2010

### Receipts & Payments Account for the period 1-4-2009 to 31-3-2010

RECEIPTS	AMOUNT	PAYMENT	AMOUNT
To Opening Balance		By printing & stationery	624.00
Cash in hand	965.00	By Postage	538.00
Cash at Bank	125482.00	By Legal Expenses	750.00
To Donation	80010.00	By Health Programme Expn	13300.00
To interest Received	5265.00	By Educational Programme Expenses	27000.00
		By Poverty Expenses	1000.00
		By closing Balance	
		Cash in hand	NIL
		Cash at Bank SBI (98474)	167510.00
		(91421)	1000.00
<b>Total</b>	<b>211722.00</b>	<b>Total</b>	<b>211722.00</b>
<b>Income &amp; Expenditure Account for</b>	<b>the period</b>	<b>1 - 4 -2009 to 31 - 3 - 10</b>	
Expenditure	Amount	<i>Income</i>	Amount
To printing & stationery	624.00	By Donation	80010.00
To Postage	538.00	By Interest received	5265.00
To Legal Expenses	750.00		
To Health Programme Expenses	13300.00		
To Educational Programme Expenses	27000.00		
To Poverty Expenses	1000.00		
To Excess of Income over Expenditure	42063.00		
<b>Total</b>	<b>85275.00</b>	<b>Total</b>	<b>85275.00</b>

## BALANCE SHEET AS ON 31-3-2010

LIABILITIES	Amount	ASSETS	Amount
Corpus Fund	18000.00	Current Assets	
Income & Expenditure A/c	150510.00	Cash in Hand	NIL
Opening Balance 108447.00		Cash at Bank SBI (98474)	167510.00
Add: Surplus 42063.00		(91421)	1000.00
<b>Total</b>	<b>168510.00</b>	<b>Total</b>	<b>168510.00</b>

Sd/-  
Chairman  
Prem Ashram Charitable Trust Amadalli

Sd/-  
Hedge. G. & Co  
Chartered Accountants

## ACTIVITIES CARRIED OUT BETWEEN 1/4/2009 – 31/3/2010

The Board of Trustees of the Prem Ashram decided to work on issues related to education, health, and poverty in general and unanimously decided to make increasing literacy among the rural youth as the number 1 priority of the Ashram for the near term.

### 1. Supported Boys' Hostel at Asnoti for Underprivileged Children from Rural Villages

Presently, many underprivileged students from the remote, rural villages of Uttara Kannada District discontinue their education after 7th standard because of lack of high schools within walking distance and lack of public transportation in these remote areas. Hence, literacy rate is very low among children from remote, rural villages.

Shivaji Vidya Mandir, Asnoti, Karwar brought 19 students from remote villages of Joida and housed them in school's multipurpose hall and provided them with lodging and boarding facilities free of cost. Prem Ashram Charitable Trust is bearing part of the cost for this worthy cause so that the underprivileged students from remote villages are able to continue their education. This would empower and enable them to find a decent job and support their families financially. Thus, the underprivileged youth will be self-reliant, responsible, and productive citizens rather than burden to the society. Availability of temporary hostel facility at Shivaji Vidya Mandir, Asnoti provided a golden opportunity for these 19 students from the interior villages of Joida to obtain high school education. But for this facility, they would have added to illiteracy in India.



19 students from remote, rural villages of Joida with Mr. Dinesh Gaonkar (Head Master of Shivaji Vidya Mandir), Mr. G.S.Naik (President of Prem Ashram ), and Mr. S.S. Gaonkar (Managing Secretary of Prem Ashram).

## **2. Building Boys' Hostel at Asnoti for the Underprivileged Children from Rural Villages**

Prem Ashram Charitable Trust is striving hard to increase literacy and espouse to realize full potential from lesser privileged children through a special focus on education. We want to produce doctors, engineers, and lawyers out of these underprivileged children. We hope to develop world class human resources by focusing on education. The future generation of citizens (children born to these students) will be more literate because it is a well know fact that children of literate parents tend to get higher education.

The present temporary lodging and boarding facilities at Shivaji Vidya Mandir, Asnoti need significant improvement. Hence, we decided to seek financial help to build a permanent hostel building in Sadashivgad area so that the underprivileged, rural children can get both high school and college education. This is a noble project for increasing the literacy among the underdeveloped rural youth in India and for uplifting their lives.

Prem Ashram Charitable Trust received a commitment from USA-based Global Organization of People of Indian Origin (**GOPIO Chicagoland NFP**) to partly fund the project for building a hostel for underprivileged, rural students. GOPIO is a not-for-profit organization registered in Glenview, IL, USA and has been recognized by the United States Internal Revenue Service as a tax exempt organization under Section 501c(3) of the U.S. Internal Revenue Code. GOPIO supports charitable, cultural, and educational activities for the people of Asian Indian origin.

Prior Permission application for receiving foreign contribution from GOPIO has been submitted to the Ministry of Home Affairs, Govt. of India in December 2009. Approval is expected by the end of May 2010. Hostel building will have about 2700 sq ft area and will accommodate 20 students. It may be possible to accommodate 40 students if bunk beds are placed. Initial plan is to accommodate 20 economically and socially disadvantaged rural boys in the hostel. Buying of land in Sadashivgad area and laying of foundation for the hostel will begin after we receive the Prior Permission from the Indian Govt.

## **3. Starting Girls' Hostel at Asnoti from June 2010 for the Underprivileged Girls from Rural Villages**

A separate temporary hostel facility at Asnoti exclusively for 10 underprivileged, rural girls is being started as a pilot for two years by Prem Ashram Charitable Trust beginning 2010 academic year (1/6/2010). A home is being rented in Asnoti to house 10 girls and a warden cum caretaker/cook is being employed to take care of these girls. All their living expenses and fees will be borne by the Trust. Meanwhile, funds will be sought from private and government agencies to build a permanent hostel for the rural, underprivileged girls.

## **4. Helped Rural, Less-Privileged Students with Some Educational Needs**

During 2009-10 several students solicited financial help from our trust so that they can continue their education. We provided financial assistance to some students who are below poverty line (BPL). Also, we distributed clothes, notebooks, stationeries etc to the 19 students from remote villages that are now living in the temporary hostel at Shivaji Vidya Mandir, Asnoti. A summary of the help provided is given in the subsequent pages.



**Mr. S.S. Gaonkar, Managing Secretary of Prem Ashram distributing clothes, notebooks, stationeries etc. to the 19 students from remote villages that are now living in the temporary hostel at Shivaji Vidya Mandir, Asnoti.**



**Kumari Pranita daughter of Shri Nanda Gaonkar, Siddhar studying in 9<sup>th</sup> standard has no earning members in her family. It has been very difficult for her to pay the school fees and she solicited financial help from our Trust. The Trust paid Rs. 1000-00 towards her educational fees and/or other required expenditure towards education.**



**Kumari Supriya daughter of Smt Sandhya, Amadalli studying in 2nd year P.U.C. was thinking of dropping out as they do not have an earning member in her family. The Trust paid Rs. 2000-00 towards her educational fees and/or other required expenditures towards education.**



**Kumar Pramod Kumar Gouda son of Shri. Kumar Thaku Gouda studying in Ist year P.U.C. at Government Pre Degree College Amadalli is financially stressed and asked for help. The Trust paid Rs. 1000-00 towards educational fees and/or other required expenditure towards education.**



**Kumari Sneha Ratnakar Naik Student of Shivaji Vidya Mandir , Asnoti secured 1st place in district level essay competition and got selected in the state level competition (Pratibha Karanji) held at Sirsi. Trust sponsored her for participation at state level by paying Rs. 2000-00 towards the expenses.**

#### **5. Provided Financial Help to the Old and the Needy**

Following are the 4 examples of our Trust providing financial help to the old and the needy people to alleviate poverty, daily sustenance or disease mitigation.



**Smt. Godavari Narayan Naik, who does not have living husband or children and falls in the BPLcategory, is physically challenged and is in need of domestic help for her day-to-day survival needs. Paid Rs. 500/- per month from 1/4/2009 to 31/12/2009 and Rs 600/- per month from 1/1/2010 to 3/31//2010. Total amount during the financial year is Rs. 6300/-**



**Smt. Mitra Vittal Amadalli hails from poor family and under BPL category. She was suffering from cancer and solicited financial helps for her treatment out of town. Rs. 5000-00 was paid to her to take treatment at Kasturba Medical Hospital in Manipal.**



**Shri. Jayaram Gopal Kanakonkar of Makeri is bedridden due to his prolonged ill health. He is unable to pay for medical treatment. Rs. 2000-00 has been paid to take medical treatment since there is no earning member in his family.**



**Shri. Kashinath Kanakonkar of Asnoti expired suddenly on 11-10-2009. There were no earning members in his family and they did not have money for cremation. Rs. 1000-00 was paid to the widow of Mr. Kashinath Kankonkar for his cremation.**

During 2010, the Prem Ashram Charitable Trust is planning to hold a fund raising campaign to obtain funds to carryout various charitable activities. In addition to focusing on enhancement of literacy among the rural, under-privileged youth, we will continue to help other lesser privileged people of our society including women and older people. Additional activities that we would like to pursue are related to providing potable drinking water, assisting to build houses for the poor, participating in eye clinics, helping with the medical needs for the people in Below Poverty Line etc.

We cannot change the whole world. It is worth it if we can make a positive change in lives of few people. It is our hope to give “a fishing rod” rather than “the fish itself” as there is a limited availability of funds. We believe that providing education and increasing literacy is an important part of uplifting the lives of many people. It is our hope that these children we help educate will in turn help other underprivileged children and such chain reaction will lead to sustainable changes aimed at upliftment of the less privileged and socially disadvantaged citizens of our society. Trustees and other volunteers of Prem Ashram Charitable Trust are striving hard to bring a positive change to our society by serving the needy, lesser privileged with love.

**- The Trustees of Prem Ashram Charitable Trust, Amadalli, Karwar  
May 21, 2010**

## LIST OF DONORS

The Trust Received Donations from the Following Donors Between  
1/4/2009 to 31/3/2010.

Sl.No	Date	Name of the Donor	Amount
1	22/10/2009	Mrs.Archana A Bhat, Mallapur	1100.00
2	22/10/2009	Mrs. Sabeena L Sayed, Karwar	500.00
3	24/10/2009	Mr. Raghunath M Gungi, Karwar	500.00
4	26/10/2009	Mrs. Baby Babu Harikanta, Karwar	500.00
5	26/10/2009	Mrs. Rukma Govind Tandel, Chittakula	1500.00
6	26/10/2009	Mrs. Vinita Viniraj Panth, Aversa	500.00
7	30/10/2009	Mrs. Heera Deepak Naik, Karwar	500.00
8	02/11/2009	Mr. Viniraj K Panth, Karwar	4500.00
9	04/11/2009	Mr. Deepak K Naik, Karwar	10000.00
10	09/11/2009	Mr. Achal Vinayak Bhat, Makeri	2000.00
11	11/11/2009	Mr. Isaq Sayad, Karwar	2400.00
12	11/11/2009	Mrs. Sonali Shashikant Kolekar, Karwar	500.00
13	11/11/2009	Mr. Rajesh Ramanathan, Aversa	1000.00
14	12/11/2009	Mr. Shashikant Kolekar, Karwar	2500.00
15	17/11/2009	Mr. Anand V Navali, Karwar	10000.00
16	27/11/2009	Mr. Sujit Nilkant Powar, Majali	7000.00
17	27/11/2009	Mrs. Vinaya Vinod Sakalekar, Majali	4000.00
18	27/11/2009	Mr. Ramesh Shamba Naik, Majali	4000.00
19	01/12/2009	Mrs. Pushpa Vinayak Naik, Karwar	500.00
20	01/12/2009	Mrs. Surekha Durgadas Naik, Karwar	500.00
21	01/12/2009	Mr. Prakash R Gunagi, Kinnar	1000.00
22	01/12/2009	Mr. Pradeep Bandekar, Siddar	1000.00
24	03/03/2010	Mr. Ashok R Amadalli, Amadalli	1001.00
25	03/03/2010	Mr. Chandrakant B Ager, Amadalli	1000.00
26	04/03/2010	Mr. Dinesh Babu Naik, Chendia	1500.00
27	04/03/2010	Mr. Dayanand K Naik, Chendia	1500.00
28	04/03/2010	Mr. Albart Dais, Chendia	1500.00

## LIST OF DONORS (continued from p. 15)

Sl.No	Date	Name of the Donor	Amount
29	06/03/2010	Mr. Krishnanand Kalgutatkar, Baitkul	501.00
30	06/03/2010	Mr. Anandu Kotharkar, Karwar	501.00
31	06/03/2010	Mr. D Satyanarayan, Karwar	2001.00
32	08/03/2010	Mr. Santosh D'souza, Habbuwada	1500.00
33	08/03/2010	Mr. Ramadas K Gurav, Kajubag	2001.00
34	08/03/2010	Mr. Nuvaddin A Shaikh	1000.00
35	11/03/2010	Mr. Manoj V Rane, Mallapur	1000.00
36	18/03/2010	Mr. Mr. Ramadas Achari, Baitkul	501.00
37	18/03/2010	Mr. Shivanand Gouda, Baitkul	150.00
38	18/03/2010	Mr. Nilesh Shet, Karwar	500.00
39	18/03/2010	Mr. Satish H Pednekar, Karwar	500.00
40	18/03/2010	Mr. Shrikant Devali, Karwar	200.00
41	19/03/2010	Mr. Shailesh N Pavakar, Goa	500.00
42	19/03/2010	Mr. Kiran S Chalakar, Kumata	500.00
43	20/03/2010	Mr. Raju S Shanbhag, Ankola	1001.00
44	20/03/2010	Mr. Ravindra Naik, Nandangadda	201.00
45	20/03/2010	Mr. Anil S Kolamkar, Karwar	945.00
46	20/03/2010	Mr. Raghunath Gungi, Habbuwada	351.00
47	20/03/2010	Mr. Vinayak L Shanbag, Kumta	1001.00
48	23/03/2010	Dr. M V Velandikar, Dharwad	500.00
49	23/03/2010	Mr. Shrinivas M Joshi, Dharwad	500.00
50	23/03/2010	Mr. Kishor D Savant, Kulem, Goa	101.00
51	24/03/2010	Mr. Satish M Gaonkar, Mallapur	250.00
52	25/03/2010	Mr. Shantaram R Kadamb, Chendia	151.00
53	25/03/2010	Mr. Sunil Gayak, Amadalli	201.00
54	26/03/2010	Mr. U R Naik Kajubag, Karwar	250.00
55	26/03/2010	Mr. Nagaraj Joshi, Karwar	501.00
56	26/03/2010	Mr. Sanjay B Bandekar, Mallapur	201.00
		<b>Total Rs.</b>	<b>80010.00</b>