



PREM ASHRAM CHARITABLE TRUST

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

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

Phone No: +1-91-08382-262-025

Mobile No. +1-91-944-843-8151

Website: premashram.org

E-mail address: premashram2@gmail.com

**5th Annual Report
2012-2013**

LIST OF DONORS

The Trust Received Donations from the Following Donors Between
1/4/2012 to 31/3/2013

	Date	Name of Donor	Amount
1	19/07/2012	Mr. Kamalaksha R Naik, Mumbai	1,000,000
2	14/06/2012	Mr & Mrs Satish V. Naik, Tilakawadi, Belgau	25,000
3	07/08/2012	Mr. & Mrs. Krishnanand Maruti Gaonkar, Mumbai	25,000
4	26/10/2012	Mr. & Mrs. Chandrashekhar M Gaonkar, Mumbai	25,000
5	02/05/2012	Mrs. Pratibha & Mrs. Smita G Gaonkar, Ponda	10,000
6	15/11/2012	Mr. Sameer Satish Naik, Belgaum	5,100
7	15/11/2012	Mr. Sanjeev Gurunath Gaonkar, Amadalli	5,100
8	08/11/2012	Mr. Devidas B Naik, Mumbai	5,005
9	26/11/2012	Mr. Deepak P Gaonkar, Amadalli	5,000
10	28/01/2013	Dr. Maya Sairoba Gaonkar Ulga	5,000
11	25/11/2012	Mr. Parusharam S Byadagi, Hangal	3,000
12	23/12/2012	Mr. Shiva Hari Savant, Baad	3,000
13	23/12/2012	Mr. Ramesh R Powar, Majali	3,000
14	28/01/2013	Mr. Pandurang Shabu Rane, Siddar	2,000
15	10/11/2012	Mr. Chetan M Poojari, Shimoga	2,000
16	10/11/2012	Mr. Divakar T. S/o Mr. M Thirthappa, Shimoga	2,000
17	10/11/2012	Mrs. Sarojamma & Rohini Sangappa, Shimoga	2,000
18	25/11/2012	Mr. Subhas S Rane, Kinnar	2,000
19	27/12/2012	Mr. S S Tamse, Karwar	2,000
20	28/01/2013	Mr. Deepak P. Naik, Ulga	2,000
21	21/12/2012	Mr. Sandeep P Gaonkar, Makeri	1,100
22	10/11/2012	Mr. J R Basavarajappa, Shimoga	1,001
23	20/04/2012	Mr. P Vishwanathappa Bangalore	1,000
24	09/06/2012	Mr. Anand Puttu Gaonkar Harawada, Paravari	1,000
25	23/11/2012	Mr. S Ratnakar, Shimoga	1,000
26	13/12/2012	M/s. Shaan Garments, Karwar	1,000
27	28/01/2013	Mrs. Rama G Kinnarkar, Halga	1,000
28	11/02/2013	Mr. Gopalkrishna B Salunke, Asnoti	501
29	20/04/2012	Mr. Chandrashekhar Talagihal, Shimoga	500
30	21/12/2012	Mr. M P Rane, Sadashivgad	500
		Total Rs.	1,142,307



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BOARD OF TRUSTEES

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

OBJECTIVES

The Prem Ashram Charitable Trust, Amadalli was registered on 10th January 2008 under No. KWR-4-00043/07-08. The **vision** of Prem Ashram Charitable Trust is to **decrease illiteracy, poverty, hunger, and disease** substantially among the underprivileged and socially disadvantaged citizens. The **mission** of the Trust is to create and support programs that will lead to sustainable changes aimed at upliftment of the lives of economically and socially disadvantaged youth, women, senior citizens, and disabled citizens irrespective of religion, cast, gender, colour, and creed.

Education

Initially priority is given to increase literacy among the youth in rural, remote villages. A decrease in illiteracy will lead to a decrease in poverty/hunger.

- Enable the economically and/or socially disadvantaged youth to obtain education and/or 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 youths can get a satisfying job, and support themselves and their families. Thus, the underprivileged youth will be self-reliant, responsible, and productive citizens. 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.

Poverty/Hunger

Serve economically and/or socially disadvantaged children, women, and senior citizens who are facing social isolation, neglect and physical or mental abuse. Provide support and services to empower them and enhance quality of their lives. Among the services provided may involve counseling, legal advocacy, vocational training, helping to be self reliant, health check ups etc.

Health

Strive to decrease disease among the lesser privileged children, women, and senior citizens by instituting health programs such as medical, dental, and eye camps on an ongoing basis. Provide information on nutrition and good hygiene and financially help the underprivileged with medical expenses.

Serve the 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 reliant.

AUDIT REPORT

I have audited the attached Receipts & Payments Account, Income & Expenditure Account and Balance Sheet of PREM ASHRAM CHARITABLE TRUST AMADALLI, KARWAR for the year ended 31-03-2013.

I report that:

1. I have obtained all the information & explanation, which to the best of my knowledge & belief were necessary for the purpose of the audit.
2. All the necessary Books of accounts & vouchers have maintained by the Trust.
3. The Receipt & Payment Account dealt with by this report is in agreement with the books of accounts.
4. In my opinion and to the best of our knowledge and according to the explanation given to us the said accounts give a true and fair view. 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: 25-05-2013

HEGDE G & CO
Chartered Accountants
Sd/-
GANAPATI HEGDE, CA
PROPRIETOR M NO. 203791
FIRM NO 0069555

BALANCE SHEET AS ON 31-3-2013

Receipts & Payments Account for the period 1-4-2012 to 31-3-2013

RECEIPTS	AMOUNT	PAYMENTS	AMOUNT
To Opening Balance		By Educaton Program	612,307
Cash in Hand	NIL	By Education Program (Hostel)	192,399
Cash at Bank		By Health Program	34,302
SBI - 98474	490,665	By Printing & Stationery	7,958
SBI - 91421	160,555	By Poverty Elimination Program	1,500
To Donation	1,142,307	By Postages & Telephone	3,169
To Interest from Bank	46,246	By Bank Charges	738
To Refund of Lions		By Legal Expenses	4,500
Club Karwar		By Rent Expenses	5,775
		By Annual Day	4,575
		By News Paper and Magazines	95
		By Closing Balance	
		Cash in Hand	NIL
		Cash at Bank	
		SBI -98474	805,459
		SBI - 91421	166,996
TOTAL	1,839,773	TOTAL	1,839,773

**INCOME & EXPENDITURE ACCOUNT FOR THE PERIOD
01.04.2012 TO 31.03.2013**

EXPENDITURE	AMOUNT	INCOME	AMOUNT
To Education Program	612,307	By Donation	1,142,307
To Education Program Hostel	192,399	By Interest from Bank	46,246
To Health Program	34,302		
To Printing & Stationery	7,958		
To Poverty Elimination Program	1,500		
To Postages & Telephone	3,169		
To Bank Charges	738		
To Legal Expenses	4,500		
To Rent Expenses	5,775		
To Annual Day	4,575		
To News Paper and Magazines	95		
To Provision for Purchase	300,000		
To Excess of Income Over Expenditure	21,235		
TOTAL	1,188,553	TOTAL	1,188,553

BALANCE SHEET AS OF 31.03.2013

LIABILITIES	AMOUNT	ASSETS	AMOUNT
CORPUS FUND	18,000	FIXED ASSETS	
		Furniture & Stores	14,185
GENERAL FUND			
Opening Bal: 300,000		CURRENT AS-SETS	
Add: Addit 300,000	600,000	Cash in Hand	NIL
		Cash at Bank	
INCOME & EXPENDITURE A/C		SBI -98474	805,459
Opening Bal 347,405	368,640	SBI - 91421	166,996
Add: Surplus 21,235			
TOTAL	986,640	TOTAL	986,640

Sd/-
HEGDE G. & CO.
Chartered Accountants,
Kaikini Road, Karwar.

ACTIVITIES CARRIED OUT BETWEEN 1/4/2012 – 31/3/2013

The Board of Trustees of the Prem Ashram tirelessly work to enhance education of rural youths and decrease poverty/hunger and disease among the lesser privileged citizens in our society.

A. EDUCATION PROGRAM

1. Continued to Run Girls' Hostel at Asnoti for the Underprivileged Girls from Rural Villages

Presently, many underprivileged students from the remote, rural villages of Uttar 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, illiteracy rate is very high among children from remote, rural villages.

Prem Ashram Charitable Trust continued to run Girls' hostel in Asnoti for the underprivileged girls from remote, rural villages of Joida so that they can continue their education beyond 7th standard. Nineteen female students have been accommodated and the trust provided them with free lodging and boarding during 2012-13. A Care Taker (Warden) and a Cook ensured well being of the hostel residents. Hostel is under the supervision of Sri. Dinesh V. Gaonkar, Head Master of Shivaji Vidya Mandir (and also the Trustee). Since the educational standard of the students coming from rural, remote villages is not in par with the students from Shivaji Vidya Mandir, the trust employed part time teachers to provide special coaching to the hostel residents in English, Mathematics and Science. Special coaching boosted the confidence of the students and resulted in them scoring better in their examinations.

2. Continued to support Boys' Hostel for Underprivileged Boys from Rural Villages at Asnoti

During 2012-13, the trust paid Rs. 45,000 towards part of the boarding expenses for 33 students (from the rural villages) staying in the Boys' Hostel which is managed by Shivaji Vidya Mandir, Asnoti. In addition, cloths worth Rs. 18,220 were given to all the 33 residents of the hostel. Getting education would empower and enable them to find a decent job and support their families financially. Thus, the underprivileged youth will be self-reliant and productive citizens and contribute to the prosperity of the community they live in.

3. Supported Saraswati Vidyalaya Boys' Hostel at Karwar

During 2012-13, the trust paid Rs. 21,000 towards part of the boarding expenditure for the thirty eight students residing in the Boys' Hostel managed by the Saraswati Vidyalaya.

4. Conducted an Education Program for Students

Awareness of education was conducted by Lions Club of Sadashivgad, through drawing competition. Scout & Guide of Karwar provided Edu sat to the students from Hotegali, Sadashivgad, Ulga and Majali Schools. The expenditure incurred for these activities was Rs. 38,500.



Nineteen female students residing in Girls' Hostel Managed by Prem Ashram Trust



Thirty three male students residing in Boys' Hostel at Asnoti

5. Provided Financial Assistance for 59 BPL Students towards School/College related expenses

Several students solicited financial help from our trust so that they can continue their education. Our trust provided financial assistance totaling Rs. 79,800 to 59 students who are below poverty line (BPL).

No	Name of the Student Receiving the Financial Help	Amount
1	Mr. Kedar N. Naik, Mudageri- 1 st yr. TI . Father bedridden due to injury.	2,000
2	Miss. Kalpita N. Naik, Mudageri- 9 th . Std. Father bedridden due to injury	500
3	Mr. Nitin R Vernekar, Ankola- B Com I. Parents not alive, poor.	1,500
4	Miss Ashwini Nagesh Shetty, Amadalli- 8 th Std. No father, poor family.	2,000
5	Miss Reema Nagesh Shetty, Amadalli- 6 th Std. No father, poor family.	1,000
6	Mr. Balakrishna Ramdas Kalas, Chendia- 2 nd year ITI. Poor family.	1,500
7	Mr. Naveen Maruti Ghadi, Chendia – 1 st year ITI. Hails from poor .	1,500
8	Mr. Sachin Shashikant Achari, Amadalli- 1 st year ITI. Hails from poor .	1,500
9	Mr. Guruprasad K. Achari, Amadalli- 1 st year ITI. Hails from poor.	1,500
10	Mr. Nagaraj D. Tendulkar, Amadalli- 9 th Std. No father, poor family.	1,000
11	Miss. Nutan Dinakar Tendulkar, Amadalli- 9 th Std. Father deceased, poor	1,000
12	Miss. Roopa Vishnu Gouda, Amadalli- 1 st PUC. Father handicapped, poor	1,000
13	Miss. Vidya Vishnu Gouda, Amadalli- 10 th Std. Father handicapped.	500
14	Miss. Suvarna Suresh Naik, Amadalli- 8 th Std. Hails from poor family.	500
15	Mr. Sudeep Suresh Naik, Amadalli- 9 th Std. Hails from poor family.	500
16	Mr. Shreedhar Subramanya Bhat, Kumta- 1 st year BE. Ppoor family.	2,500
17	Mr. Pramod Kumar Gouda, Amadalli- 3 rd year B Com. Poor family.	1,500
18	Mr. Raghunath V Velip, Nujji- 2 nd year PUC. Trust sponsored him.	9,000
19	Miss. Preeti A Vernekar , Sadashivgad- 3 rd yr. B Com. No father, poor.	2,500
20	Miss. Pooja D. Mhalsekar, Kodibag- 3 rd year B E.. Poor family.	2,500
21	Miss. Divya D Mhalsekar, Kodibag- M B A. Hails from poor family.	1,500
22	Miss. Manjula S Kattimani, Sadashivgad- Prim School. No father, poor.	500
23	Mr. Sanjeev S Kattimani, Sadashivgad- Primary School. No father, poor.	500
24	Miss. Diksha Vishnu Gosavi, Pantalbag- 9 th Std. Hails from poor family.	1,000
25	Miss. Ratika Pandu Naik, Sadashivgad- 1 st year B Com. Hails from poor.	1,200
26	Miss. Sweta Ramesh Naik, Sadashivgad- 1 st year B Com. No father, poor.	1,200
27	Miss. Priyanka R.Gaonkar, Sadashivgad- 1 st yr B Com. No father, poor.	2,000
28	Mr. Vinayak R.Gaonkar, Sadashivgad- 2 nd yrDiploma. No father, poor.	1,500
29	Miss. Priyanka S Kamble, Hotegali- 1 st year PUC. Hails from poor	1,200
30	Miss. Karishma G Kolambkar, Hotegali- 1 st year PUC. Hails from poor.	1,000
31	Miss. Manisha S Padavalkar, Hotegali- 1 st year PUC. Hails from poor.	1,000
32	Miss. Reshma Y Naik, Asnoti – 1 st year PUC. Hails from poor family.	1,200
33	Miss. Sonali Givind Mhalseka, Hotegali- 9 th Std. Hails from poor family.	500
34	Mr. Shubham G Mhalsekar , Hotegali – 9 th Std. Hails from poor family.	500
35	Mr. Shubham P Kolambkar, Baban Wada- 1 st yr Diploma.. No father, poor.	1,500
36	Mr. Prajwal P Kolambkar, Baban Wada- 1 st year Diploma..No father, poor.	1,000
37	Miss. Ravita D Tarkar,Hotegali- 10 th Std. Hails from poor family.	500
38	Mr. Rajan D Tarkar, Hotegali- 2 nd year PUC. Hails from poor family.	1,000
39	Miss. Tanvi Chandrakant Achari, Sadashivgad- 3 rd year B Com.. Poor..	1,500
40	Miss. Archana Uday Nagekar, Asnoti - 3 rd year BA. Hails from poor.	1,500
41	Miss. Renuka Srikant Mhalsekar, Hotegali- 3 rd year B Com. Poor family.	1,500

42	Miss. Swapnila Pandurang Naik, Asnoti - 2 nd year B Com. Poor	1,500
43	Miss. Sonali Mahesh Naik, Asnoti- Studying 2 nd year P U. Poor	1,200
44	Mr. Roshan Dinesh Tarkar, Hotegali- 8 th Std. Poor.	500
45	Miss. Priyanka Pandurang Naik, Asnoti - 1 st year PUC. Poor.	1,000
46	Miss. Ashwini Ladu Gouda, Amadalli- 2 nd year PUC. Poor	1,000
47	Miss. Priya Krishnanand Achari, Amadalli. 1 st year BA. Poor	1,200
48	Miss. Jyoti Ladu Gouda, Amadalli. 1 st year BA. Poor	1,200
49	Miss. Surekha Rama Gouda, Amadalli- 8 th Std. Father handicapped, poor.	500
50	Mr. Bojaraj Ganesh Gouda, Amadalli- 10 th Std. Hails from poor family.	1,000
51	Miss. Dakhyayani Yogeswar Ghadi, Chendia- 2 nd year Nursing. Poor..	1,500
52	Miss. Ratna Donga Gouda, Amadalli- 1 st year BA. Hails from poor family.	1,200
53	Miss. Sudha K. Gouda, Amadalli- 1 st year PUC. Father handicapped, poor.	1,000
54	Mr. Chandrakant Jaya Gouda, Amadalli- 1 st year Diploma. Poor .	1,500
55	Mr. Purushottam Donga Gouda, Amadalli – 1 st year Diploma. Poor.	1,500
56	Miss. Deepa Sheshu Gouda, Amadalli- 1 st year B A. Hails from poor family.	1,200
57	Mr. Gururaj Mohan Gaonkar, Amadalli- 1 st year PUCV. Hails from poor	1,000
58	Miss. Mangala Anant Ager, Amadalli – 1 st year Nursing. No father, poor	1,500
59	Miss. Reshma Tulashidas Talekar, Gopashitta- 1 st year Nursing. Father deceased, poor..	1,500
	Total Rs.	79,800



Financial assistance to students attending College



Financial assistance to Kumari Dakshayani studing in nursing college

6. Financial Assistance Provided to 531 Needy BPL Students

Increasing literacy among the underprivileged students from rural, remote villages is the major focus of Prem Ashram Charitable Trust. That is the reason for running the Girls' hostel and partially supporting the Boys' hostel. There are numerous students in Uttar Kannada district who are struggling to meet the financial needs to attend schools and colleges. The trustees visited several primary & middle schools, high schools, and colleges and identified students from BPL category who really deserve financial help to attend school/college. A form was given to 45+ schools, high schools, and colleges from Karwar and Ankola talukas. The completed forms were received from XX schools, high schools, Pre-University college, and degree colleges. Decision was made to pay Rs.300 to students in 5th to 7th standard in primary schools, Rs. 500 to the students in 8th to 10th standard students in high school, and Rs. 1000 to students in PUC, degree, nursing and engineering colleges. Accordingly, Trust provided financial assistance amounting to **Rs. 286,000** to **531** needy BPL Students from Karwar and Ankola Talukas. Details are provided on page 13.

Number of Students from Different Schools who Received Financial Support from the trust between 1/4/2012 to 31/3/2013.

	Name of the School/College	# of Students Supported	Total Amount (Rs)
1	Govt., Model Higher Primary School Amadalli.	9	2700
2	Govt., High School Amadalli.	9	4500
3	Kuvempu C Model School Rehabilitation, Todur.	12	3600
4	Govt., Higher Primary School Todur.	10	3,000
5	Govt., Higher Primary School Chendiye-1.	10	3,000
6	Govt., P U College, Amadalli.	20	20,000
7	The Popular New English School, Chendiye.	24	9,700
8	Govt., Lower Primary School Idoor.	7	2,100
9	Somanath High School Binaga.	10	5,000
10	Govt., Model Higher Primary School Binaga.	9	2,700
11	Govt., Model Higher Primary School Baithkhol.	12	4,200
12	Saraswati Vidhalaya High School.	17	8,500
13	Swami Vivekanand High School, Kodibag	12	6,000
14	Govt., Model Higher Primary School, Sadashivagad.	9	2,700
15	Govt Higher Primary Kannada School Majali.	10	3,000
16	Govt Hr. Primary Kannada School Medishitta ,Majali.	11	3,300
17	Union High School Majali.	16	6,800
18	Govt Higher Primary Kannada School Hosali.	9	2,700
19	Govt Higher Primary Kannada School Kinnar.	9	2,700
20	Govt Higher Primary Kannada School Asnoti.	13	3,900
21	Shivaji Vidya Mandir Asnoti.	15	7,500
22	Shree Santeri Vidyalaya Hankon,.	10	5,000
23	Govt., Higher Primary Kannada School, Achhakanne.	9	2,700
24	Sadashivagad High School, Sadashivagad	15	6,300
25	B G V S PU Arts, Comm. & Sci College Sadashivgad.	12	12,000
26	B G V S Arts & Commerce College Sadashivgad.	26	26,000
27	Shivaji Composit P U College (HS) Sadashivgad.	15	6,300
28	Shivaji Composit P U College , Sadashivgad, Karwar	15	15,000
29	New High School, Kinnar, Karwar	10	5,000
30	Shree Shivaji High School Baad , Karwar	15	6,300
31	Shree Shivaji Girls' High School, Baad, Karwar	15	11,500
32	Dr. Durga Laxman Telang High School, Baad	10	5,000
33	Mahasati P U College, Ulga, Karwar	18	18,000
34	New High School, Baad, Karwar	15	6,300
35	Govt., Model Hr Primary Kannada School, Halga,	9	2,700
36	Modern High School Halaga, Karwar.	12	6,000
37	Govt., Higher Primary Kannada School Ulga,	10	3,000
38	Mahasati English Medium Primary School Ulga,	3	900
39	Shri Shivaji Secondary School Ulga, Karwar.	12	6,000
40	Mahasati Arts, Commerce & Science College Ulga	27	27,000
41	Mahamaya High School, Balni, Karwar	11	5,500
42	Higher Primary School, Chendia, Karwar	9	2,700
	Total Rs.	531	286,800

Less-Privileged Students from Different Schools Receiving Financial Support



7. Provided Note Books, Rain Coat, Umbrella, Compass, Uniform, School Bags etc., to the Less-Privileged Students.

Prem Ashram Charitable Trust provided notebooks, raincoat, umbrella, compass, uniform, school bags and sports items etc., worth Rs. 157,077 to the Less-Privileged Students from various Schools.



Less-Privileged Students from Different Schools Receiving Note Books, Rain Coat, Umbrella, Compass, Uniform, School Bags etc.



8. Building Girls' Hostel for the Underprivileged Children from Rural Villages

Prem Ashram Charitable Trust is striving hard to increase literacy and espouse to realize full potential among the lesser privileged children through a special focus on education. We hope to develop world class human resources by focusing on education.

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 the underprivileged, rural students. GOPIO supports charitable, cultural, and educational activities for the people of Asian Indian origin and is a not-for-profit organization registered in Glenview, IL, USA.

Prior Permission application for receiving foreign contribution from GOPIO has been submitted to the Ministry of Home Affairs, Govt. of India in December 2009. Hostel building will have about 2700 sq ft area and will accommodate 20-30 students. Laying of foundation for the hostel will begin soon after we receive the Prior Permission from the Indian Government.

B. HEALTH PROGRAM

1. Health Camp for Rural People in Sadashivgad

A health camp for rural people was organized in Sadashivgad on June 1, 2013 under the leadership one of the trustees, Dr. Chandrashekhar Kadam. Eleven specialized Doctors and their staff. volunteered enthusiastically. 296 patients from the surrounding villages took advantage of this camp. Regular check up, ECG to needy patients (at the recommendation of doctors) and random blood sugar samples were collected and got analyzed. Thirty three Nursing and Midwifery Course Students from BGVS Smt.. Sumati Naik Institute of Nursing Sciences, Sadashivgad, attended and assisted the Doctors as well the patients. Free medicines were provided to the poor patients. The expenditure incurred for this camp is Rs. 45,440.



2. Health Camp at Sadashivgad in Conjunction with Smt. Sumati Rejuvenation Centre.

Health Camp was organized on March 9, 2013 in Sadashivgad in conjunction with Sumati Rejuvenation Centre, Sadashivgad. Eighty five patients took advantage of this camp. Free medicines were supplied to these patients. The expenditure incurred for this health camp is Rs. 10,960.



Patients Receiving check-ups during Health Camp at Sadashivgad on June 1st.



3. Provided Financial Help for Health Purpose for the Needy and Poor People

Paid Rs. 5,000 to Mr. Ashok Neelakhant Durgekar, Amadalli. His daughter Kumari Asmitha Durgekar studying 7th is suffering from Acute Lymphoblastic Leukemia. He hails from poor family and needed financial assistance to pay for her medical bills.



Paid Rs. 5,000 to Mrs. Nisha Nagesh Naik, Mudageri as her husband Mr. Nagesh is bed ridden for the last three years due to his head injury. His children are going to high schools and college and no earning member in the family.



Paid Rs. 5,000 to Mrs. Rakhi Ram Naik, Asnoti. Her son is handicap and cannot stand or sit. She needs financial help to look after him as there is no earning member in her family



Paid Rs. 15,000 to Mr. Sagar Jairam Sherme, Ankola who is suffering from GUTB with very small capacity bladder and badly needed the amount for his operation at KMC, Manipal. He hails from poor family



Paid Rs. 1,500 towards medical expenses to Mr. Naganand Damodhar Naik, Ankola as he is suffering from epilepsy. He hails from a poor family.

Paid Rs. 3,000 towards medical expenses to Mr. Shiva Donga Gouda, Kasabakeni who is suffering from TB and is bedridden. No earning members in his family.

Paid Rs. 5,000 to Mrs. Sonali Vishnu Gouda Pantalbag who is suffering from cancer. Her health does not permit to do any work and there is no earning member in her family.

C. PROGRAM TO ALLEVIATE POVERTY AND HUNGER

Paid Rs. 1500 to Smt. Dyamavva S. Kattimani, Nagfond as she is very poor and has no earning member in the family.

Fifth Anniversary Celebration of Prem Ashram Charitable Trust

Fifth Anniversary celebration of the Prem Ashram Charitable Trust was celebrated on January 19, 2013 at the Shivaji Vidya Mandir Hall. President Gurunath Naik welcomed the guests and reminded that the objective of the trust is to serve citizens irrespective of religion, cast, gender, colour, and creed. Mr. S.S. Gaonkar, the Managing Secretary indicated that the trustees and volunteers are working hard to accomplish the vision and mission of the trust. He also thanked the donors for supporting the trust. Variety entertainment programs were performed by the girls of the Prem Ashram Girls' Hostel and boys of Shivaji Vidya Mandir's Hostel.

In addition to focusing on increasing literacy among the rural, underprivileged youth, we will continue to help other lesser-privileged people of our society including women and older people.

It is our objective to provide "a fishing rod" rather than "the fish itself". By providing education, i.e., increasing literacy, we can tackle both poverty and hunger. That is like killing two birds with one stone. It is our hope that these children that we help educate will in turn help other underprivileged children and such chain reaction will lead to sustainable upliftment of the less privileged and socially disadvantaged citizens of our society. Trustees and volunteers of Prem Ashram Charitable Trust are striving hard to bring a positive change in our society by serving the needy, lesser privileged with love.

**The Trustees,
Prem Ashram Charitable Trust
Amadalli, Karwar
July 1, 2013**



QUOTES

We can do no great things, only small things with great love.

- Mother Teresa

“Live as if you were to die tomorrow.

Learn as if you were to live forever.”

~ **Mahatma Gandhi**

It is the greatest of all mistakes to do nothing because you can only do little...

Do What You Can.

~Sydney Smith

Life's most persistent and urgent question is...

what are you doing for others?

- **Martin Luther King Jr.**

You cannot do a kindness too soon, because you never

know how soon it will be too late.- *Proverb*

Be the change you wish to see in the world

-Mahatma Gandhi

Nobody can do everything, but everyone can do something.

Love is doing small things with great love

It is not how much we do, but how much love we put in the doing.....

It is not how much we give, but how much love we put in the giving.

- **Mother Teresa**

We make a living by what we get, but we make a life by what we give.

~Winston Churchill

There are two ways of spreading light.....

to be the candle or the mirror that reflects it.

- *Edith Wharton*

Happiness depends on what you can give,

Not on what you can get.

- **Swami Chinmayananda**

What we have done for ourselves alone dies with us;

what we have done for others remains and is immortal.

- **Albert Pike**