



## **PREM ASHRAM CHARITABLE TRUST**

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

(12A Registration No: P.76/12A/CIT/MNG/2011.12 dated 8-8-2011

80G Registration No. F. No. P-76/80G/CIT/MNG/2012-13/AABTP4668E dated 6/8/2013

FCRA Registration No: 094600084 (From Ministry of Home Affairs, New Delhi)

Organization ID as per Planning Commission's NGO Partnership System:

KA/2014/0083007

GuideStar India Gold Star Certification No (GSN): 6026

**Post: Amadalli, Karwar - 581 324  
Karnataka State, India**

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

**Phone No: +91-8382-262-025**

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

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

# **7th Annual Report 2014 - 2015**



## BOARD OF TRUSTEES

President	Mr. Gurunath Shankar Naik
Vice President	Mr. Khemu Narayan Gouda
Managing Secretary & Treasurer	Mr. Sitaram Subray Gaonkar
Trustee	Dr. Chandrashekhar M. Kadam
Trustee	Mr. Dinesh Vithal Gaonkar
Trustee	Mrs. Reshma Gurunath Naik
Trustee	Mr. Prakash Ganapati Gaonkar
Trustee	Mr. Rainier J. Rodrigues
Trustee	Mrs. 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, Green St., Karwar.



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**Website: [premashram.org](http://premashram.org)  
E-mail address: [premashram2@gmail.com](mailto:premashram2@gmail.com)**

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## OBJECTIVES

Prem Ashram Charitable Trust, Amadalli was registered on January, 10 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

Initial focus is on increasing literacy among the youth in rural villages. We believe that increased literacy will lead to a decrease in poverty.

- Enable the economically and/or socially disadvantaged youth to obtain education and/or vocational training 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 youths will be self-reliant, responsible, and productive citizens.
- Participate in the social and cultural development of all youth regardless of economic and social status.

### Health

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

### Poverty/Hunger

Serve economically and/or socially disadvantage 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. Services provided may involve counseling, legal advocacy, vocational training, helping to be self reliant, health check ups etc.

### 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.

### Focus

Initial focus will be on increasing literacy among the underprivileged children and women's empowerment. Other activities will be taken up as more funds become available.

# **AUDIT REPORT**

**HEGDE G & CO**

**CHARTERED ACCOUNTANTS**

**PROPRIETOR :**

**Ganapathi Hegde, B Com., FCA Service Tax**

**No.:AAAFH6250PST001 Dt. 18-11-1998**

**PAN No. : AANPH 7485 D**

I have audited the attached Receipts & Payments account, Income & Expenditure account & Balance Sheet of PREM ASHRAM CHARITABLE TRUST, AMADALLI, KARWAR for the year ended 31-3-2015.

I report that:

- a) I have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of the audit.
- b) All the necessary books of accounts and vouchers have been maintained by the Trust.
- c) The Receipt & payment Account dealt with by this report is in agreement with the books of accounts.
- d) 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:
  - i) In the case of Balance Sheet, of the state of affairs of the Trust as at 31-3-2015 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: 06/06/2015

HEGDE. G. & CO  
Chartered Accountants

Sd/-  
CA GANAPATHI HEGDE  
PROPRIETOR M NO. 203791  
FIRM NO: 0069555

**RECEIPTS & PAYMENTS ACCOUNTS FOR THE PERIOD  
01.04.2014 TO 31.03.2015**

RECEIPTS	AMOUNT (Rs)	PAYMENTS	AMOUNT (Rs)
<b>To Opening Balance</b>		By Education Program Exp	570,714.00
Cash in Hand	2500.00	By Education Program- Hostel Exp	279,433.00
Cash at Bank		By Health Program Exp	102,949.00
SBI - 98474	916,371.00	By Poverty Elimination Program Exp	22,300.00
SBI - 91421	5,164,223.00	By Cultural Program	5,000.00
To Bank Interest	115,195.00	By Fixed Deposit	4,500,000.00
To Donation	675,262.00	By Accrued int. on FD reinvested	278,946.00
To Accrued Interest on FD	309,940	<b>Administrative Exp</b>	
		By Legal Exp	10,300.00
		By Bank Exp	6,835.00
		By Postage & Stationery Exp	2344.00
		By News Paper & Magazine Exp	1,105.00
		By Printing Exp	2,056.00
		By Rent Exp	5775.00
		<b>By Closing Balance</b>	
		Cash in Hand (FCRA)	2,500.00
		Cash at Bank	
		SBI -98474	363,392.00
		SBI - 91421	998,847.00
<b>TOTAL =</b>	<b>7,183,491.00</b>	<b>TOTAL =</b>	<b>7,183,491.00</b>

**INCOME & EXPENDITURE ACCOUNT FOR THE PERIOD  
01.04.2014 TO 31.03.2015**

<b>EXPENDITURE</b>	<b>AMOUNT (Rs)</b>	<b>INCOME</b>	<b>AMOUNT (Rs)</b>
To Education Program Exp	570,714.00	By Interest from Bank	115,195.00
To Education Program Hostel Exp	279,433.00	By Donation	675,262.00
		By Accrued Interest on FD	309,940.00
To Health Program Exp	102,949.27		
To Poverty Elimination program Exp	22,300.00		
To Cultural Program	5,000.00		
<b>Administrative Exp</b>			
To Legal Exp	10,300.00		
To Bank Exp	6835.00		
To Postage & Stationery Exp	2344.00		
To News paper & Magazine Exp	1105.00		
To Printing Exp	2056.00		
To Rent Exp	5775.00		
To Excess of Income Over Expenditure	91,585.73		
<b>TOTAL =</b>	<b>1,100,397.00</b>	<b>TOTAL =</b>	<b>1,100,397.00</b>

**BALANCE SHEET AS AT 31.03.2015**

<b>LIABILITIES</b>	<b>AMOUNT (Rs)</b>	<b>ASSETS</b>	<b>AMOUNT (Rs)</b>
<b>CORPUS FUND</b>	18,000.00	<b>FIXED ASSETS</b>	
		Furniture & Fixtures	14,185.00
<b>GENERAL FUND</b>	5,600,000.00	Fixed Deposit a/c	4,500,000.00
		Accrued interest on FD	278,964.00
<b>INCOME &amp; EXPENDITURE A/C</b>	570,864.73	<b>CURRENT ASSETS</b>	
Opening Balance = 4,79,279.00		<b>Cash in Hand</b>	2,500.00
Add: Surplus = Rs. 91,585.73		<b>Cash at Bank</b>	
		SBI -98474	363,392.00
	4,79,279.00	SBI - 91421	998,847.73
		<b>TDS</b>	30,994.00
<b>TOTAL =</b>	<b>6,188,864.73</b>	<b>TOTAL =</b>	<b>6,188,864.73</b>

## **ACTIVITIES CARRIED OUT BETWEEN 1/4/2014 – 31/3/2015**

The objectives of the Prem Ashram Charitable Trust is to decrease illiteracy, poverty/hunger, and disease among the lesser privileged people. Providing education (increasing literacy) is the current focus as it would empower and enable the rural, underprivileged youth to find a decent job and support their families financially. Thus, the underprivileged youths will be self-reliant, responsible, and productive citizens.

### **A. EDUCATION PROGRAMS—INCREASE LITERACY**

#### **1. Girls' Hostel at Asnoti for the Poor Girls from Rural Villages**

Eighteen underprivileged girls from remote, rural villages (mostly from Joida Taluka) were accommodated in the Girls' Hostel in a rented house. They have been provided with free boarding, lodging, and other essentials. A Warden and a cook have been engaged in looking after students' well-being and preparation of the meals. These students have been covered under the "Rastra Apatti Kavach Insurance". Coaching in English, Maths, and Science was provided to enhance their academic ability.

#### **2. Financially Supported Boys' Hostel for the Rural Students at Asnoti**

Thirty two students, mostly from the remote villages, stayed in the Boys' hostel that is managed by the Shree Shivaji Vidya Mandir High School, Asnoti. Prem Ashram Charitable Trust contributed Rs. 50,000 towards part of boarding expenditure of the students staying in the hostel.

#### **3. Financially Supported Saraswati Vidyalaya's Boys' Hostel at Karwar.**

Thirty three students staying in this hostel are from remote villages of Yellapur, Joida, Mundgod, and Haliyal Talukas. Rs. 30,000 was paid towards part of their boarding expenditure.

#### **4. New Girls' Hostel Building for the Underprivileged Girls 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.

The Trust had sought financial help to build a permanent hostel building for the underprivileged, rural girls so that they can continue their education. Last year we received Rs. 49,94,772 from USA-based Global Organization of People of Indian Origin (**GOPIO Chicagoland NFP**) to partly fund the project for building a hostel. GOPIO is a not-for-profit organization in Glenview, IL, USA and supports charitable, cultural, and educational activities for the people of Asian Indian origin. FCRA Prior-Permission approval to receive foreign currency amount from GOPIO was obtained from The Ministry of Home Affairs in October 2013. Purchasing of a non-agricultural (NA) land near Shree Shivaji Vidya Mandir in Asnoti is in progress. Construction of the hostel building will begin soon after the purchase of the land.



## 5. Rs. 249,100 of Financial Assistance was Provided to BPL Students Towards School/College-Related Expenses

Increasing literacy among the underprivileged students from rural, remote villages is the major focus of Prem Ashram Charitable Trust. There are numerous students in Uttar Kannada district who are struggling to meet the financial needs for attending schools and colleges. We received requests for financial assistance towards educational expenses from several primary to post-graduate level students to continue their education. The trust provided financial assistance totaling **Rs. 249,100** to **103** BPL (Below Poverty Line) students from several schools and colleges. Details are given below:

Description	# of Beneficiaries	Amount (Rs)
Primary and High School	18	21,500
Pre-University Course (PUC I & II)	20	27,700
Graduate Degree	28	46,900
Masters Degree	2	9,000
Nursing.	2	4,000
ITI	2	4,000
Diploma	17	56,000
Engineering	14	80,000
<b>TOTAL =</b>	<b>103</b>	<b>249,100</b>

## 6. Rs. 246,432 in Other Education-Related Initiatives Benefitted 637 Students and 16 Schools

Notebooks, compass, uniforms, school bags, Edu-Sat equipment, Mike set, sewing machine, computer monitor, mother board, grinder, cooker, plates, and science instruments etc were provided upon request.

Many students in the primary school come to school without breakfast as their parents cannot afford to provide it. Students cannot grasp what is taught if they are mal-nourished. Hence, a pilot program was instituted last year to provide breakfast (Poha and Upama) twice a week to the students of two schools with the hope of increasing literacy. Students' attendance increased after we started the Breakfast Program. Hence, we extended this program to cover five additional schools starting June 2014. The seven schools are LPS Kantriwada, LPS Hunasemakki, HPS Kuvempu Todur Colony, HPS Sanemakki, HPS Todur, LPS Jadigadde, and LPS Idoor. Rs. 122,204 was spent for the Breakfast Program (see page 10). **Rs. 246,432** were spent on all the initiatives listed in Item #6 (see page #10).

To celebrate the 152nd birthday of Swami Vivekananda, we co-organized a week long program in conjunction with Azad Youth Club, Lions Club of Karwar, and Nehru Youth Centre, Karwar. An essay competition on Swami Vivekananda was organized. National youth awareness was held from 12<sup>th</sup> to 17<sup>th</sup> January 2015 in Swami Vivekananda High School, Kodibag, LPS Nagfond, HPS, Sarvodayanagar, LPS, Shirwad, and Model HPS, Baithkhol. Prizes were distributed to top 3 places.

## Other Education-Related Help Provided to Students and Schools

<b>Description</b> <i>LPS = Lower Primary School; HPS= Higher Primary School</i>	<b>Number of Beneficiaries</b>	<b>Amount (Rs)</b>
Notebooks to Hankon and Siddar High School students	3 Schools	5,300
Uniforms to HPS Ambejoog, Kinnar Students	67	17,200
Edu-sat to Halaga, Mallapur and Ghotegali Schools	3 Schools	8,500
Mike set to HPS Amadalli		32,000
Sewing machine to Smt Sanjana G Naik Asnoti. She belongs to BPL category	1	8,300
Computer monitor to HPS, Sanemakki	1 School	8,627
Computer Motherboard to Ramakrishana Ashram, Karwar	1	12,079
Mixer and Cooker to LPS, Jadigadde		3,800
Plates and spoons to LPS, Kantriwada, LPS, Hunasemakki, HPS, Sanemakki, HPS, Todur, LPS, Jadigadde and LPS, Idoor.	6 Schools	10,482
Science instruments to LPS, Idoor	1	2,000
Provided refreshment twice a week to the students of seven schools (LPS, Kantriwada, LPS, Hunasemakki, and HPS, Kuvempu Todur Colony, HPS, Sanemakki, HPS, Todur, LPS, Jadigadde and LPS, Idoor) from June 2014.	370	122,204
Volleyball to the students of HPS, Todur and Cricket Bat and Ball to Youths of Chendia.		3,570
Drawing Examination Fees to the BPL students of Union High school, Majali	51	11,600
Notebooks ,compass etc to Mr. Nagaraj Naik, Kathinkon.	1	570
“Bandhu” Magazines to the students of Boys’ Hostel and Girls’ Hostel, Asnoti.	50	3,200
Pratibha Karanjee program in HPS, Ambejoog, HPS, Kinner, and Shivaji Vidya Mandir, Asnoti.	3 Schools	7,000
<b>Total =</b>	<b>16 Schools &amp; 637 Students</b>	<b>246,432</b>

## Photos of the Events Related to the Education Program



Students Residing in Girls' Hostel run by Prem Ashram Charitable Trust





## B. PROGRAMS TO ENHANCE HEALTH

Organized and co-organized the following activities to enhance health.

1. Women's Health Camp was conducted at Sadshivgad in collaboration with Lions Club of Sadashivgad on 10<sup>th</sup> August 2014. Dr Naresh Pavaskar and his team volunteered their services. Forty four women took advantages of this camp. Medicines were provided free of cost. Expense, on our part, for this camp was Rs. 5,018.



2. Blood donation camp was conducted at the District Hospital, Karwar on 15<sup>th</sup> January 2015 in collaboration with Azad Youth Club, Lions Club of Karwar, and Nehru Youth Centre, Karwar as a part of Swami Vivekanand's 152th Birthday week program. T Shirts were provided to the Blood donors.



3. Pulse Polio Camp was held on 18<sup>th</sup> January 2015 at Azad Youth Club Bhavan with the help of Health Department and in collaboration with Azad Youth Club, Lions Club of Karwar, and Nehru Youth Centre, Karwar as a part of Swami Vivekanand 152<sup>th</sup> Birthday week program. Hon<sup>'</sup>Higher education and Tourism Minister, Mr R. V Deshpande inaugurated the function and MLA, Mr Satish Sail, witnessed the program. ,



4. International Women's Day was celebrated by organizing a Health Camp at Amadalli on 15<sup>th</sup> March 2015 with the help of Dr Chandrashekhar Kadam (one of the Trustees) and Dr. Asha Kadam. The main aim of the camp was to provide a chance to the rural, underprivileged women a chance to discuss their medical issues with a doctor. About **90 people** took advantage of this camp. Medicines worth Rs. 37,095 were provided free of cost.



5. Financial help (Rs.10,000) was provided to Miss Akanksha Anandu Savant of Asnoti, a handicapped lady, at the Annual Gathering of Konkan Maratha Yuva Samaj, Karwar held on 31-8-2014.

6. Apart from the above, financial help totaling Rs, 49,693 was given to the following patients to cover part of their medical expenses related to ill health:

Name	Disease	Amount (Rs)
Mrs. Surekha S. Naik, Idoor, Chendia	Abdomen carcinoma	8,000
Mrs Dyamavva Somu Kattimani	Typhoid fever	2,693
Mr. Uday Kadam, Sadashivgad	Urinary problems	10,000
Mr. Sohan Premanand Naik, Majali	Brain nerves problems	5,000
Mr. Ullas Govind Gaginarakar, Majali	Cancer	5,000
Mr. Anil Neelkhanth Kadam, Mudageri	Medical expenses for Surgery	5,000
Mr. Mohan Satappa Talekar, Amadalli	Medical expenses for Surgery	5,000
Miss Vandana Mahabaleswar Naik, Kadwad	Medical expenses for her ill health	2,000
	<b>Total =</b>	<b>42,693</b>

### C. ACTIVITIES TO ALLEVIATE POVERTY/HUNGER

Financial help to the following six BPL people were given as they could not make both ends meet and contacted our Trust for help.

Sl No	Name	Amount (Rs)
1	Mrs. Lalita Madu Harikantra, Chithahalli	4,000
2	Mrs.Somi Thaku Gouda, Kilkon	2,000
3	Mrs. Lakshmi Venkatraman Gunaga, Amadalli	2,000
4	Miss. Geeta Krishna Naik, Aversa	2,000
5	Miss. Sujata Krishna Naik, Aversa	2,000
6	Miss. Poornima Krishna Naik, Aversa	2,000
	<b>Total =</b>	<b>14,000</b>

Financial help was also provided to orphan children viz, Manoj and Anita, Joshi Wada, Kharga. Their father expired three years ago and their mother expired during second week of August 2014. Upon knowing their story through a local Newspaper, the secretary of our trust rushed to their aid and offered financial assistance.



It is possible to tackle both poverty and hunger by increasing literacy. Therefore, we prioritized the Education Program by providing financial assistance for education and hostel facility for the needy kids. It is our hope that the children that we help educate will in turn help other underprivileged children when they start earning and such chain reaction will lead to the sustainable upliftment of the lesser 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 people with love.

**The Trustees of Prem Ashram Charitable Trust,  
Amadalli, Karwar.  
July 15, 2015.**

## LIST OF DONORS

Donations Received from the Following Donors Between  
1/4/2014 to 31/3/2015

### Rupee Account

Name of Donor	Amount (Rs)
Mrs. Premalata Ganapati Gaonkar, Amadalli	1,84,400
Dr. Laxmikant K Desai, Pune	50,000
Mr. Prakash & Mrs. Sunita Gaonkar, Amadalli	50,000
Mr. Deepak P Gaonkar, Thane	28,000
Mr. Devidas M Dalvi, Mapusa, Goa	15,000
Mr. Dinesh L Padti, Amadalli	6,400
Mrs. Kumuda Vishnu Rane, Kinnar	3,500
Mrs. Shilpa M Salunke, Majali	1,800
Mrs. Shyamala Naik, Sadashivgad	1,000
Mr. Sadanand Pai, Ankola	1,000
M. Sadanand Warkar, Karwar	500
Mr. Prabhakar Bhandari, Karwar	500
<b>Sub Total (A) =</b>	<b>3,42,100</b>

### Foreign Currency Account

Name of Donor	Amount (Rs)
Dr. Ish & Mrs. Renu Khanna, Alpharetta, GA, USA. (\$1000)	62,020
Dr. Nayan & Mrs. Neela Shah, Sandy, UT, USA (\$1000)	62,020
Drs. Devang & Roopal Thakkar, Northbrook, IL, USA (\$1000)	62,020
Mr. Senthooran & Mrs. Kavitha Sridas, Round Lake, IL, USA (\$500)	31,010
Dr. Barbara Merchant, Wilmette, IL, USA (\$365)	22,637
Dr. Chanda & Mrs. Namita Vedak, Crystal Lake, IL, USA. (\$365)	22,637
Miss. Michelle Jacobs, Carol Stream, IL, USA. (\$300)	18,606
Mr. Subodh & Mrs. Vanita Raniwala, Barrington, IL, USA. (\$300)	18,606
Mr. Gajanan Shantaram Gaonkar, Bangalore	15,000
Mr. Prem & Mrs. Happie Datt, Lake Forest, USA. (\$100)	6,202
Drs. Ammanuel & Tsega Mehreteab, Piscataway NJ, USA. (\$100)	6,202
Mr. Rajan & Mrs. Surekha Prabhu, Naperville, IL, USA. (\$100)	6202
<b>Sub Total ( B) =</b>	<b>3,33,162</b>
<b>Total of (A) + (B) =</b>	<b>6,75,262</b>

## QUOTES

**Be the change you wish to see in the world**  
**-Mahatma Gandhi**

**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*

**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