



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 Certification No: GSN 6026

Post: Amadalli, Karwar - 581 324

Karnataka State, India

Website: premashram.org

Phone No: +91-8382-262-703

Mobile No. +91-944-843-8151

E-mail address: premashram2@gmail.com

8th Annual Report FY 2015 - 2016

LIST OF DONORS

**Donations Received from the Following Donors Between
1/4/2015 to 31/3/2016**

Sl. No	Name of Donor	Amount (Rs.)	
1	Dr. Anilkumar & Roopa Gaonkar, Amadalli	110,000	
2	Mr. Sharad Govind Niak, Pune in Memory of his father, Late Mr. Govind Shamba Naik, Amadalli	100,000	
3	Mr. Ramesh & Mrs. Debra Chittal, Ankola	50,001	
4	Dr. Nilima & Mr. Sunil Naik, Mumbai	30,000	
5	Mrs. Anupama Dalvi, Pune	25,000	
5	Mr. Gajanan Shantaram Gaonkar, Bangalore	15,000	
6	Mr. Narayan & Mrs. Geeta Rane, Mumbai	10,000	
	Mr. Sakharam & Mrs. Geeta Naik, Dharwad	10,000	
7	Mr. Deepak & Mrs. Deepa Gaonkar, Thane	8,000	
9	Dr. Vijay & Mrs. Neha Naik, Pune	5,000	
10	Mr. Surendra Patel, Sabarmati	5,000	
11	Mr. Laxmikant & Mrs. Hema Naik, Mumbai	4,000	
12	Mrs. Indira Rane, Baad	1,000	
	Sub Total (A)	3,83,001	
Sl. No	Name of Donor	Amount (US\$)	Amount (Rs.)
1	GOPIO (Global Organization of People of Indian Origin), Wilmette, IL, USA	15,000	967,062
2	Drs. Devang & Roopal Thakkar, Northbrook, IL, USA	2000	135,027
3	Dr. Nayan & Mrs. Neela Shah, Sandy, UT, USA	1100	73,935
4	Mr. Senthoran & Mrs. Kavitha Sridas, Round Lake, IL, USA	500	33,224
5	Mr. Ashok & Mrs. Smita Nayak, Wheeling, IL, USA	500	33,224
6	Dr. Barbara Merchant, Wilmette, IL, USA	365	24,064
7	Mr. Rajan & Mrs. Surekha Prabhu, Naperville, IL, USA	101	6425
7	Mr. Shruti R. Van Wicklen, Issaquah, WA, USA	100	6082
8	Mr. Suresh and Mrs. Radhika Pai, Naperville, IL, USA	50	2660
	Sub Total (B)	19,666	1,281,703
	Total of (A) + (B)		1,664,704



PREM ASHRAM CHARITABLE TRUST

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Karnataka State, India**

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BOARD OF TRUSTEES

President	Mr. Gurunath Shankar Naik
Vice President	Mr. Khemu Narayan Gouda
Managing Secretary & Treasurer	Mr. Dinesh Vithal Gaonkar
Trustee	Mr. Sitaram S. Gaonkar
Trustee	Dr. Chandrashekhar M. Kadam
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.

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.

A. Education

Initial focus is on increasing literacy among the youth in remote 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 so that they 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.

B. 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.

C. Poverty/Hunger

Serve economically and/or socially disadvantage children, women, and senior citizens. Provide support and services to empower them and enhance quality of their lives.

D. Women Empowerment

Enable the rural girls to get high school and college education. Create an environment for rural women where they can make decisions of their own for their personal benefits as well as for the society. Services provided may involve counseling, vocational training, and helping to be self-reliant.

E. 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.

HEGDE G & CO

CHARTERED ACCOUNTANTS

PROPRIETOR :

Ganapati Hegde, B.Com., FCA.

Service Tax No.: AAAFH6250PST001 dt. 18-11-1998

PAN No. : AANPH 7485 D

Office : 1st Floor, Raykar Manor,

Kaikini Road, KARWAR - 581 301

Ph. : (08382) 228366, Mobile : 9448128366

e-mail : hegdegkw@dataone.in / hrmgkwr@gmail.com

AUDIT REPORT

I have audited the attached Receipts & Payments Account, Income & Expenditure Account & Balance Sheet of PRAM ASHRAM CHARITABLE TRUST AMADALLI, KARWAR for the year ended 31-03-2016.

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 been maintained by the Trust.
3. The Receipt & Payment Account, Income & Expenditure Account, Balance Sheet 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.
 - i) In the case of Balance Sheet, of the state of affairs of the Trust as at 31.03.2016 and
 - ii) In the case of the Income & Expenditure Account of the Excess of Income over Expenditure for the year ended on that date.

Place: Karwar

Date: 06/07/2016



**PREM ASHRAM CHARITABLE TRUST
AMADALLI, KARWAR**

RECEIPTS & PAYMENTS ACCOUNT FOR THE PERIOD 01.04.2015 TO 31.03.2016

RECEIPTS	AMOUNT	PAYMENTS	AMOUNT
To Opening Balance		By Education Program Exp	533,476.00
Cash in Hand	2,500.00	By Education Program Hostel Exp	228,760.00
Cash at Bank		By Health Program Exp	32,033.00
SBI - 98474	363,392.00	By Poverty Program Exp	19,500.00
SBI - 91421	998,847.73	By Cultural Program	10,000.00
		By Land(N.A)	427,005.00
		By Building	22,000.00
		By Furniture	390,840.00
		By Accured Interest on FD reinvested	381,872.00
To Bank Interest	49,434.00	Administrative Exp	
To Donation	1,664,704.00	By Audit Fees	4,000.00
To Accrued Interest on FD Received	381,872.00	By Bank Exp	1,902.17
		By Postage & Stationery Exp	1,506.00
		By News & Magzine Exp	1,668.00
		By Printing & Stationery Exp	6,600.00
		By Legal Expenses	10,380.00
		By Closing Balance	
		Cash in Hand	Nil
		Cash at Bank	
		SBI - 98474	93,272.33
		SBI - 91421	1,295,935.23
TOTAL	3,460,749.73	TOTAL	3,460,749.73

INCOME & EXPENDITURE ACCOUNT FOR THE PERIOD 01.04.2015 TO 31.03.2016

EXPENDITURE	AMOUNT	INCOME	AMOUNT
To Education Program Exp	533,476.00	By Interest from Bank	49,434.00
To Education Program Hostel Exp	228,760.00	By Donation	1,664,704.00
To Health Program Exp	32,033.00	By Accrued Interest on FD Received	381,872.00
To Poverty Program Exp	19,500.00		
To Cultural Program	10,000.00		
Administrative Exp			
To Audit Fees	4,000.00		
To Bank Exp	1,902.17		
To Postage & Stationery Exp	1,506.00		
To News & Magzine Exp	1,668.00		
To Printing & Stationery Exp	6,600.00		
To Legal Expenses	10,380.00		
To Excess of income over expenditure	1,246,184.83		
TOTAL	2,096,010.00	TOTAL	2,096,010.00

Asan
Managing Trustee
(Secretary)

Prem Ashram Charitable Trust
P.O. Amadalli, Karwar - 581 324
Karnataka State, INDIA.



HEGDE G. & Co.
Chartered Accountants
Guraj
KARNATAKA STATE
PROFESSIONAL No. 303791
MEM No. 6919353

PREM ASHRAM CHARITABLE TRUST
AMADALLI, KARWAR

BALANCE SHEET AS AT 31.03.2016

LIABILITIES	AMOUNT	ASSETS	AMOUNT
CORPUS FUND	18,000.00	Furnitures & Fixtures	405,025.00
GENERAL FUND	5,600,000.00	Opening balance	14185.00
INCOME & EXPENDITURE A/C		Add: During the year	390840.00
Opening Balance	570864.73	Fixed Deposit	4778946.00
Add: Surplus	1246184.83	Add: Accrued Interest	381872.00
	1,817,049.56	Land(N.A)	427,005.00
		Building	22,000.00
		CURRENT ASSETS	
		Cash in Hand	Nil
		Cash at Bank	
		SBI - 98474	93,272.33
		SBI - 91421	1,295,935.23
		TDS	30,994.00
TOTAL	7,435,049.56	TOTAL	7,435,049.56

A. S. S.
Managing Trustee
(Secretary)
Prem Ashram Charitable Trust
F: Amadalli, Karwar - 581 324.
Karnataka State, INDIA.



HEGDE G. & Co.
Chartered Accountants
[Signature]
CA GANESH HEGDE
MEMBER No. 201791
KARWAR - 581324

ACTIVITIES CARRIED OUT BETWEEN 1/4/2015 – 31/3/2016

The main objectives of the Prem Ashram Charitable Trust are 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 youths to find decent jobs and support their families financially. Thus, the underprivileged youths will be self-reliant, responsible, and productive citizens.

A. EDUCATION PROGRAMS—INCREASE LITERACY

Total of Rs. 762,236 was spent on all Educational Programs (including Hostel)

1. Girls' Hostel at Asnoti for the Poor Girls from Remote Villages

Twenty underprivileged girls from remote villages were accommodated in the Girls' Hostel in a rented house in Asnoti. 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. Coaching in English, Maths, and Science was provided to enhance their academic ability. Rs. 228,760 was spent on Girls' Hostel Program.

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

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

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

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

4. 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.

USA-based Global Organization of People of Indian Origin (**GOPIO Chicago-land NFP**) had donated Rs. 4,994,772 in the past for construction of a hostel building for the underprivileged, rural girls so that they can continue their education. 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, Government of India, in November 11, 2013.

Our trust purchased 2 guntas of Non-Agricultural (NA) land near Shree Shivaji Vidya Mandir in Asnoti for Rs. 427,005 and another 3 guntas of land, adjoining the current NA land, is being bought. Construction of the hostel building will begin soon after the purchase of 3 guntas of adjoining NA land. Furniture such as cots, bed, study tables, chairs, dining tables, stools etc. were purchased for the Girls' Hostel at the cost of Rs. 390,840 in order to make the stay of the students comfortable.

5. Financial Assistance of Rs. 326,008 was Provided to 245 BPL Students Towards Education-Related Expenses

Increasing literacy among the underprivileged students from remote villages is the major focus of Prem Ashram Charitable Trust. There are many 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 many primary to post-graduate level students. The trust provided financial assistance totaling **Rs. 326,008** to **245** (Below Poverty Line) students from several schools and colleges. Summary of beneficiaries at different levels is given below:

Description	# of Beneficiaries
Primary and High School	105
Pre-University Course (11th and 12th)	66
Graduate Degree (BA, BSc, BCom, BCA, BPharm, and BAgric)	46
BEd	2
Masters Degree (MSc and MCA)	3
Nursing	3
ITI	4
Diploma in Engineering	4
Engineering (BE)	12
TOTAL =	245

6. Rs. 127,468 in Other Education-Related Initiatives Benefitted about 950 Students from several Schools, Colleges, and Institutions.

Notebooks, school bags, Desks, Water Filters, Water Storage Tank, Computer Monitor, Desk Top Computers, sewing machines etc. were provided upon request to several schools, colleges, and institutions (See Page #12 for details).

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. Based on the success of the Pilot Program that was instituted two years ago to provide breakfast to students of local schools, we decided to continue this program of providing Poha and Upama twice a week to the students of 6 schools with the hope of increasing literacy. Students' attendance increased after we started the Breakfast Program. The six schools are LPS Kantriwada, LPS Hunasemakki, HPS Kuvempu Todur Colony, HPS Todur, LPS Jadigadde, and LPS Idoor.

Photos of the Events Related to the Education Program



Photos of the Events Related to the Education Program (Contd.)



RESIDENTS OF PREM ASHRAM GIRLS' HOSTEL AT ASNOTI



Financial Help Provided to Schools/Colleges/Institutions

Description <i>(LPS = Lower Primary School; HPS= Higher Primary School)</i>	Number of Beneficiaries
Notebooks and school bags to the students of LPS Siddar	30
30 Chairs to Govt. PU College, Amadalli	130
One 1000 lit. Water Storage Tank to Union High School, Majali	120
Two Drinking Water Filters to Shivaji Vidya Mandir, Asnoti	110
Sewing machine to Durgamba Stree Shakti Sangh, Amadalli	15
Notebooks to the students of HPS, Sanemakki	30
Two Computer Motherboards to Ramakrishana Ashram, Karwar	30
Two Desks to LPS, Kantriwada	5
Two Refurbished Desk Top Computers to HPS, Amadalli	110
Two Monitors to Computer Class of Ramakrishna Ashram at Kodibag	30
Provided refreshment twice a week to the students of six schools (LPS Kantriwada, LPS Hunasemakki, HPS Kuvempu Todur Colony, HPS Todur, LPS Jadigadde, and LPS Idoor).	300
Provided a Part-Time Teacher to teach Computer and English to the students of Primary School, Idoor.	40
Total =	950 Students

7. Personality Development and Career Guidance Workshops

Many rural students lack presentation skills and do not possess adequate interpersonal skills. Personality development holds a key role in person's ability to succeed in whatever career one chooses. Effective development of personality will help build stronger relationship and positive attitude towards life and ultimately will dictate success not only in one's career but also in family life. Unfortunately, these essential skills are not taught in schools or colleges.

A pilot workshop on Personality Development and Career Guidance will be conducted for Final Year students of government colleges. Several topics such as leadership, team building, motivation, positive thinking, planning, creativity, Innovation, and communication skills will be covered.

8. Celebration of Swami Vivekanand's 153rd Birth Anniversary

In addition to many health-related activities, elocution competitions on Swami Vivekananda were cosponsored at Vivekanand High School, Kodibag on January 18, 2016 and at Lower Primary School in Nagfond on January 22, 2016. Prizes were distributed to the top 3 winners.

B. PROGRAMS TO ENHANCE HEALTH

Our Trust organized and co-organized the following activities to enhance health.

1. **Women's Health Camp** was conducted at Sumati Nursing College in Sadashivgad on April 19, 2015. Dr. Srinivas Nayak (Heart Specialist), Naresh Pavaskar, Dr. Asha Kadam (ENT Specialist), Dr. Suhasini Desai (Pediatrician), and Dr. Chandrashekhar Kadam volunteered their services. Eighty people took advantage of this camp. Medicines were provided free of cost. Six hearing aids were given free of cost to six BPL patients who were hearing compromised (see photos on Page #14).
2. **Swami Vivekanand's 153rd Birth Anniversary** was celebrated as "National Youth Week 2016" from January 17 to 23, 2016 in conjunction with Azad Youth Club, Karwar. As a part of Swami Vivekanand's 153th Birthday Celebration Week, Prem Ashram Charitable Trust co-organized (in collaboration with Azad Youth Club, Lions Club of Karwar, and Nehru Youth Centre, Karwar) following four health-related activities: (1) Pulse Polio Program at Kodibag on January 17, 2016, (2) Free Blood Grouping Program at four Lower Primary Schools in Shejwad on January 19, 2016, (3) Blood Donation Camp in Civil Hospital, Karwar on January 20, 2016, and (4) Free Blood Grouping Program at two Lower Primary Schools in Binaga.
3. **Financial Help to the Poor Towards Medical Expenses**
Total of Rs. 15,000 were given to six BPL persons towards their medical expenses. Total Health Program expense was Rs. 32,033.





C. ACTIVITIES TO ALLEVIATE POVERTY/HUNGER



Financial help totaling Rs, 19,500 was provided to ten BPL people as they could not make both ends meet and contacted our Trust for help. Following are the photos pertaining to Poverty/Hunger Alleviation Program.



D. WOMEN EMPOWERMENT

Women population is about half of the total population of the world. The empowerment of women would result in overall development of society both at micro and macro level and world would definitely become a better place to live. Active participation of women in economic activities and decision making would contribute towards overall economic development. **Women Empowerment** refers to the creation of an environment for women where they can make decisions of their own for their personal benefits as well as for the society. Hence, Women Empowerment is about strengthening the social, economic, and educational powers of women. Towards this end, we focus on empowerment through education. Another program is to enhance economic status of women by providing financial assistance to local women .

1. Provide Hostel Facility to Poor Girls

We encourage parents of rural girls to continue their daughters' education because in many instances they tend to send their daughters as maid to cities after 7th standard. By providing hostel facility and by inspiring them to achieve their fullest potential, girls continue their education.

2. Economic Empowerment of Needy Women

Initial financial assistance was provided to Durgamba Stree Shakti Sangh, a self help group, for buying a sewing machine, sewing accessories, and clothes. The members earned an additional income by stitching clothes and selling them. Some profit was put back in the business to buy more materials and to further grow the business. These women felt empowered because they made their own decisions and were very productive. Other ideas such as making food products,



Education Program was prioritized by providing financial assistance for education and hostel facility for the poor students. 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, Amadalli are striving hard to bring a positive change in our society by serving the needy, and underprivileged people with love.

All The Trustees of Prem Ashram Charitable Trust
Amadalli, Karwar, INDIA
July 31, 2016

NOTABLE 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.....

(1) to be the candle or (2) 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