

PREM ASHRAM CHARITABLE TRUST

(Registration No. KWR-4-00043/2007-08; PAN NO. AABTP4668E) (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, dated 19/9/2014 Organization ID as per Planning Commission's NGO Partnership System:

KA/2014/0083007 **GuideStar India No: GSN** 6026

Post: Amadalli, Karwar - 581 324

Karnataka State, India

Phone No: +91-8382-262-703 Mobile No. +91-944-843-8151

E-mail address: premashram2@gmail.com

Website: premashram.org

9th Annual Report FY 2016 - 2017

LIST OF DONORS

Donations Received from the Following Donors Between 1/4/2016 to 31/3/2017

Rupee Account

Sl No	Name of Donor	Amount (Rs.)
1	Dr. Ish & Mrs. Renu Khanna, Amritsar	60,000
2.	Dr. Paul Thuluvath, Kochi	50,000
3.	Dr. Anilkumar & Mrs. Roopa Gaonkar, Amadalli	49,000
4.	Dr. Neelima & Mr. Sunil Naik, Powai	21,000
5	Mr. Gajanan S. Gaonkar, Bangaluru	18,000
6.	Mr. Atul & Mrs. Deepa Savant, Durgapur	10,000
7.	Mr. Deepak & Mrs. Deepa Gaonkar, Thane	8,000
8.	Mr. Ravindra Lodhi, Pune	3,000
	Sub Total (A)	219,000

Foreign Currency (FCRA) Account

Sl No	Name of Donor	Amount (US\$)	Amount (Rs.)
1	GOPIO (Global Organization of People of Indian Origin), Wilmette, IL, USA	25,015	1,674,066
2	Drs. Devang & Roopal Thakkar, Northbrook, IL, USA	2000	131,034
3	Dr. Nayan & Mrs. Neela Shah, Sandy, UT, USA	2000	131,034
4	Mr. Satyajeet Devanand Gaonkar, Bridgewater, NJ, USA	2000	133,986
5	Mr. & Mr. Senthooran & Kavitha Sridas, Round Lake, IL, USA	750	47837
6	Dr. Barbara Merchant, Wilmette, IL, USA	365	23,309
	Sub Total (B)	32,130	2,141,266
	Total (A) + (B)	32,130	2,360,266



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FCRA Registration No: 094600084 dated 19/9/2014

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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. Registration Number is KWR-4-00043/07-08. The <u>vision</u> of Prem Ashram Charitable Trust is to <u>decrease illiteracy</u>, <u>poverty</u>, <u>hunger</u>, <u>and disease</u> substantially among the underprivileged and socially disadvantaged citizens. The <u>mission</u> 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 villages. We firmly 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 the 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 part of their medical expenses.

Tele Health- Bring point-of-care vital information collecting devices to people living in remote villages where doctors do not go so that faster and improved access to healthcare is provided to people living in remote villages.

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

- 5 -

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: hegdegkwr@dataone.in/hrmgkwr@gmail.com

AUDIT REPORT

I have audited the attached Receipts & Payments Account, Income & Expenditure Account & Balance Sheet of PREM ASHRAM CHARITABLE TRUST AMADALLI, KARWAR for the year ended 31-03-2017.

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.
- All the necessary Books of accounts & vouchers have been maintained by the Trust.
- The Receipt & Payment Account, Income & Expenditure Account, Balance Sheet dealt with by this report is in agreement with the books of accounts.
- 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 Balance Sheet, of the state of affairs of the Trust as at 31.03.2017 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:16-06-2017 PROI

HEGDE G. & Co.
Chartered Accountants

ROPRIETOR M.No. 203791 FIRM No. 0069555

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

PREM ASHRAM CHARITABLE TRUST

AMADALLI, KARWAR

	AMOUNT	THE PERIOD 01.04.2016 TO 31.03.2	
To Opening Balance Cash in Hand Cash at Bank SBI-98474 SBI-91421 O Donation O Interest from Bank O Income Tax Refund 2014-15 O Income Tax Refund 2016-17 O FD Withdrawal O Accrued Interest on FD Received	Nil 93,272,33 1,295,935,23 2,360,266.00 106,427.00 34,290.00 35,580.00 400,000.00 482,937.00	PAYMENTS By Education Programme Exp. By Education Programme Hostel By Health Programme By Poverty Elimination Programme By Cultural Programme By Building By FD Deposit By Accured Interest on FD Reinvested Administrative Exp By Audit Foes By Bank Charges By Postage & Telephone By Office Maintance By Printing & Stationery Expenses By Office Rent	AMOUNT 745,374,0 472,571,0 44,186,0 23,505,0 22,000,0 333,300,0 2,557,839,0 482,837,0 5,000,0 1,579,5 2,490,0 21,048,0 4,744,0 2,400,0
		By Closing Balance Cash in Hand Cash at Bank SBI - 98474 SBI - 91421	615.00 41,763.25 47,375.73
TOTAL	4,808,707.56	TOTAL	

KARWAR *
Tel: (08382) 228386

HEGDE G. & Co.
Chartered Accountants
CA CMIAPATHI HEGDE
PROPRIETOR M.No. 203791
FIRM No. 0058555

Managing Trustee (Secretary)

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

PREM ASHRAM CHARITABLE TRUST AMADALLI, KARWAR

INCOME & EXPENDITURE ACCOUNT FOR THE PERIOD ENDING 01.04.2016 TO 31.03.2017

EXPENDITURE	AMOUNT	INCOME	AMOUNT
To Education Programme Exp.	745,374.00		2,360,266.D0
To Education Programme Hostel	472,571.00	By Interest from Bank	106,427.0
To Health Programme	44,166.00	By Income Tax Refund 2014-15	34,290.00
To Poverty Elimination Programme	23,505.00		35,580.00
To Cultural Programme	22,000.00		482,937.00
Administrative Exp			
To Audit Fees	5,000.00		
To Bank Charges	1,579.58		
To Postage & Telephone	2,490.00		
To Office Maintance	21,048.00		
To Printing & Stationery Expenses	4,744.00		
To Office Rent	2,400.00		
To Excess of Income Over			
Expenditure	1,674,622.42		
TOTAL	3,019,500.00	TOTAL	3,019,500.00

HEGDE G. & Co.
Chartered Account nature
2 20336
CA GMAPATHI HEGDE
20336
PROPRIETOR M.No. 203791
FIRM No. 0069555

Managing Trustee (Secretary)

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

PREM ASHRAM CHARITABLE TRUST AMADALLI, KARWAR

BALANCE SHEET AS AT 31.03.2017

LIABILITIES	AMOUNT	ASSETS	AMOUNT
CORPUS FUND	18,000.00	Furnitures & Fixtures	405,025.00
GENERAL FUND	5,600,000.00	Fixed Deposit	
	0,000,000.00	Opening Balance 51,60,818.00	- 12 X
		Add:Accrued Interest 4,82,937.00	5,643,755.00
	300 100	1,02,001.00	0,043,733.00
		Fixed Deposit No 36215162145	957,839.00
		Fixed Deposit No 36513153969	400,000.00
		Fixed Deposit No 36513153482	400,000.00
		Fixed Deposit No 36513151768	400,000.00
		Fixed Deposit	
		Opening Balance 4,00,000.00	
		Less:FD Withdrawal 4,00,000.00	Nil
			1
INCOME & EXPENDITURE A/C		Land (N.A) 4,27,005.00	
Opening Bal 18,17,049.56 Add:Surplus 16,74,622.42		Add:Addition 3,33,300.00	760,305.00
Add:Surplus 16,74,622.42	3,491,671.98		
		Building	22,000.00
		CURRENT ASSETS	
	-	Cash in Hand	047.00
		Cash at Bank	615.00
		SBI - 98474	41.763.25
		SBI - 91421	47,375.73
		TDS	30,994.00
TOTAL	9,109,671,98	707.	
	0,100,011.90	TOTAL	9,109,671.98

* KARWAR * Tel: (08382) ** 228366

HEGDE G. & Co.
Chartered Accountants
CA GAMAPATHI HEGDE
PROPRIETOR M.No. 203781
FIRM No. 0069555

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

ACTIVITIES CARRIED OUT BETWEEN 1/4/2016 – 31/3/2017

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. 1,217,945 was spent on all Educational Programs (including Hostel)

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

Twenty-three 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 has been engaged in looking after students' well-being. Meals were sourced from local restaurant. Coaching in English, Maths, and Science was provided to enhance their academic ability. Rs. 472,571 was spent on Girls' Hostel Program.

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

Thirty four 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.

Forty 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 Chicagoland 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 had purchased 2 guntas of Non-Agricultural (NA) land near Shree Shivaji Vidya Mandir in Asnoti and another 3 guntas of land, adjoining the current NA land, is being bought after it gets NA approval. Plot development work has begun. Construction of the hostel building will begin soon after the purchase of 3 guntas of adjoining NA land and completion of tender process.

5. Financial Assistance of Rs. 595,900 was Provided to 680 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. Upon receiving requests for financial assistance for educational purpose from many primary to post-graduate level students, the trust provided financial assistance totaling **Rs.** 595,900 to 680 BPL (Below Poverty Line) students from several schools and colleges. Summary of beneficiaries at different levels is given below:

Description	Number of Beneficiaries
Primary	216
High School	159
PUC (11 th & 12 th)	92
Degree (BA, Become, BSc, BBA, BAgri,	171
BE (Engineering)	15
MSc and MA	10
Diploma in Engineering	10
ITI	6
Nursing	1
TOTAL Number of Beneficiaries =	680

6. Rs. 110,011 in Other Education-Related Initiatives Benefitted More than 900 Students from Several Schools and Colleges.

Desktop computers, Notebooks, Desks, Water Filters, EduSet System, Mixer, Grinder, Cooker, Globe, Dumbbells, ID Cards, Ties, and Belts were provided upon request to several schools and colleges (See Page #12 for details).

Many students in some primary schools come to school without breakfast as their parents cannot afford it. Students cannot grasp what is taught if they are malnourished. Based on the success of the Pilot Breakfast Program which was instituted two years ago, we decided to continue to provide Poha and Upama twice a week to the students of 5 schools (LPS Kantriwada, LPS Hunasemakki, HPS Todur, LPS Jadigadde, and LPS Idoor) with the hope of increasing attendance and hence the literacy. In addition, we partly funded part time salary of two teachers to teach English and computer to two primary schools.

Photos of the Events Related to the Education Program





Things Provided to Different Schools and Colleges During FY 2016-17.

Items	To Whom Given	No of Beneficiaries
2 Desks	LP School, Kundal	9
1 EduSet	LP School, Hunasemakki	32
1 Mixer	LP School, Guddehalli	10
1 Cooker (10 L)	HP School, Amadalli	120
1 Globe	LP School, Idoor	26
1 SS Water Filter	LP School, Jedigadde	8
70 Dumbbells and 1 Grinder	HP School, Moodlemakki	70
ID Cards, Ties, and Belts	LP School, Jedigadde	8
ID Cards, Ties, and Belts	LP School, Kantriwada	8
520 Notebooks	Various Schools	75
2 Desktop Refurbished Computers	Govt. College, Ankola	200
Refreshment twice a week to the students of Five Primary schools	LPS Kantriwada, Hunasemakki, Idoor, Jadigadde, and HPS Todur	104
Funded two Part-Time Teachers to teach English and Computer to two schools.	LPS Hunasemakki and LPS Idoor	48
·	TOTAL =	718

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











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









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







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.

Day long pilot workshops on Personality Development and Career Guidance were conducted for the Final Year students of four local government and aided colleges by volunteer professionals. The workshop covered several topics such as leadership, team building, motivation, positive thinking, planning, creativity, innovation, and communication skills. We plan to continue Personality Development workshops to college students during the FY 2017-18 too.







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



ಗಾಂವಕರ್ ಉಪಸಿತರಿದರು.









B. PROGRAMS TO ENHANCE HEALTH

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

1. Blood Donation and Blood Grouping Camps

As a part of Swami Vivekananda's 154th Birth Anniversary celebration week, Free Blood Grouping camps were co-organized with Azad Youth Club, Karwar at three local Primary Schools and one high school. Also Blood Donation Camp was co-organized in Civil Hospital, Karwar.



2. Financial Help to the Poor Towards Medical Expenses

Total of Rs. 44,166 were given to eighteen BPL persons towards their medical expenses. Some of them were physically challenged, mentally disabled, hearing impaired, HIV positive, blind, Cancer patient, kidney patient, underwent surgery etc.



3. Tele-Health Program

People living in remote, rural areas lack medical facility. Many people living in these areas do not know if they have diseases like high/low bp, high blood sugar, cataract etc. The ability to bring point-ofcare vital information collecting devices to the people living in remote villages is a true game changer. This development will provide faster and improved access to healthcare in rural India, thereby enhancing their health. Employee or a volunteer can get health vitals of remote patients by Tele-health equipment. The smart phonebased devices can be used to collect, monitor, and store vital health information of remote patients. A doctor in the city can access the results and provide consultation to the patients remotely. Tele-Health Program to extend the healthcare to people living in remote villages will be initiated in

- **17** - FY 2017-18 as a pilot program.

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C. ACTIVITIES TO ALLEVIATE POVERTY/HUNGER



Financial help totaling Rs. 16,500 was given to ten BPL people who contacted our Trust for help as they could not make both ends meet. The photo on the left side is a sample photo pertaining to Poverty/Hunger Alleviation Program. Many beneficiaries on this program were older and were not able to earn their livelihood due to an old age/sickness.

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 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 and encourage them not to send their daughters as maid to cities. By providing hostel facility and by inspiring them to achieve their fullest potential, girls continue their education and thus become productive citizens.

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 are earning 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 as they used their free time productively. Other projects such as making food products, art work, ornamental fish production etc. will be encouraged in the FY 2017-18.

3. Cooking Class for Local Women

Cooking class was conducted by Smt. Suhasini Naik in Amadalli for local women as a part of International Women's' Day celebration. They were taught how to make tomato sauce, fruit jelly, fruit drinks, pickles etc. The event was attended by 15 women. Efforts will be made to hold such classes on an ongoing basis.



Celebration of Swami Vivekananda's 154th Birth Anniversary

Swami Vivekananda's 154th Birth Anniversary was celebrated from January 12 to 18, 2017 in collaboration with Azad Youth Club, Kallur Education Trust, and Nehru Youth Center as National Youth Week. Elocution competitions on Swami Vivekananda were cosponsored at two primary schools and one high school. Prizes were distributed to the top 3 winners. Blood donation camp was organized in Civil Hospital, Karwar and free blood grouping camps were conducted at three schools.

Guide Star's Advanced Gold Winner

Prem Ashram Charitable Trust was awarded GuideStar India's Advanced Level Gold Certification Award. It is one of the 51 organizations invited to the award ceremony held in Mumbai on September 27, 2016. This speaks a lot about the transparency of our trust's organizational processes!



Closing Comments

Education Program was prioritized by providing financial assistance for education and hostel facility for the poor girls. 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 the underprivileged people with love.

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

July 31, 2017

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

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*

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

Nobody can do everything, but everyone can do something.