



PREM ASHRAM CHARITABLE TRUST

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

**Mobile No. +91-944-843-8151
Phone No: +91-8382-262-225**

E-mail address: premashram2@gmail.com

Registration No: KWR-4-00043/2007-08

PAN NO: AABTP4668E

12AA 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

NITI Aayog/DARPAN Unique ID:: KA/2017/0178796

Organization ID as per Planning Commission's NGO Partnership System: KA/2014/0083007

11th Annual Report FY 2018 - 2019



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BOARD OF TRUSTEES

President/Chairman	Mr. Gurunath Shankar Naik
Managing Secretary & Treasurer	Mr. Dinesh Vithal Gaonkar
Trustee	Mr. Sitaram Subray Gaonkar
Trustee	Dr. Chandrashekhar M. Kadam
Trustee	Dr. Sukanya Shridhar Hegde
Trustee	Mrs. Reshma Gurunath Naik
Trustee	Mr. Prakash Ganapati Gaonkar
Trustee	Mr. Rainier J. Rodrigues
Trustee	Mrs. Deepa Deepak Gaonkar

LIST OF DONORS

Donations received Between 1/4/2018 to 31/3/2019

Donation in Rupees (SB Account)

Name of Donor	Amount (₹)
Mr. Ish Khanna, Amritsar	30,000
Mr. Shyam Shankar Thombre, Mumbai	15,000
Mr. Taroon Ramesh Wadh, Mumbai	10,000
Mr. Shailendra Shyam Thombre, Mumbai	10,000
Mr. Atul Damodhar Savant	10,000
Mrs. Anasuya N. Nayak, Todur Colony	6,700
Challenge to Conquer	6,690
Mrs. Leela Ager, Amadalli	5,700
Mr. Sandeep Damodhar Savant	5,000
Mr. Durgadas M. Devadiga, Mallapur	5,000
Mrs. Sumangala Bant, Moodlamakki, Binaga	3,800
Mrs. Shobha Nayak, Todur	3,250
Mrs. Vandana Nayak, Sanemakki	2,750
Mrs. Shaila Bant, Chendia	2,650
Mr. Krishnanand Idoorkar, Binaga	2,600
Mrs. Mala Chandvarkar, Karwar	2,250
Mrs. Veena Shetty, Chendia	1,600
Mrs. Manjula M. Naik, Arga	1,600
Mr. Pandurang Nayak, Achhakanye	900
Anonymous	600
TOTAL =	126,090

Donation in Foreign Currency (FCRA) Account

Name of Donor	Amount (\$)	Amount (₹)
Challenge 2 Conquer, Los Altos Hills, CA, USA	\$36,900	2,552,835
GOPIO Chicagoland, Wilmette, IL, USA	\$19,970	1,345,978
Surekha & Rajan Prabhu, Naperville, IL, USA	\$100	6024
TOTAL =	\$56,970	3,904,837

Auditors	Hegde G & Co Chartered Accountants Raikar Manor, Kaikini Road, Karwar.
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 **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, color, 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 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 organizing health (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 them.

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 screening, 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.

AUDIT REPORT FOR THE PERIOD 01-04-2018 TO 31-03-2019 (FY 2018-19)

HEGDE G & CO

CHARTERED ACCOUNTANTS

PROPRIETOR :

Ganapati Hegde, B.Com., FCA.

GSTNO : 29AANPH7485D1ZA

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 / hrmgkw@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 31-03-2019.

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 31.03.2019 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 :22-06-2019


President

Secretary (Managing Trustee)



HEGDE G. & Co.
Chartered Accountants

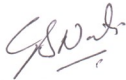
CA GANAPATHI HEGDE
PROPRIETOR M.No. 203791
FIRM No. 0069555

RECEIPT & PAYMENTS ACCOUNTS FOR THE PERIOD 01-04-2018 TO 31-03-2019 (FY 2018-19)

PREM ASHRAM CHARITABLE TRUST
AMADALLI, KARWAR

RECEIPTS & PAYMENTS ACCOUNT FOR THE PERIOD 01.04.2018 TO 31.03.2019

RECEIPTS	AMOUNT	PAYMENTS	AMOUNT
To Opening Balance		By Education Programme Exp.	7,28,889.00
Cash in Hand	262.00	By Education Programme Hostel	4,92,101.00
Cash at Bank		By Health Programme	43,500.00
SBI-98474	82,113.31	By Poverty Elimination Programme	33,964.00
SBI-91421	18,856.21	By Cultural Programme	9,000.00
		By Building	27,93,468.00
To Donation Received	40,30,927.00	By Land (NA)	6,55,790.00
To Interest from Bank	60,775.00	By Accrued Interest on FD Reinvested	4,03,512.00
To FD Withdrawal	9,90,622.00	By TDS	47,264.00
To FD Interest Earned	51,185.00		
To Accrued Interest on FD Received	4,50,776.00		
		Administrative Exp	
		By Account Maintenance (Salary)	22,000.00
		By Bank Charges	1,613.44
		By Postage & Telephone	2,228.00
		By Office Expenses (Printing)	8,162.00
		By Office Expenses (Supplies)	440.00
		By Legal Fees (Audit & Itr Filing)	9,440.00
		By Hospitality	1,200.00
		By Transport	988.00
		By Closing Balance	
		Cash in Hand	-
		Cash at Bank	
		SBI - 98474	4,04,197.79
		SBI - 91421	27,759.29
TOTAL	56,85,516.52	TOTAL	56,85,516.52


President


Secretary (Managing Trustee)



HEGDE G. & Co.
Chartered Accountants

CA GANAPATHI HEGDE
PROPRIETOR M.No. 203791
FIRM No. 0069555

INCOME AND EXPENDITURE ACCOUNT FOR THE PERIOD 01-04-2018 TO 31-03-2019 (FY 2018)

PREM ASHRAM CHARITABLE TRUST
AMADALLI, KARWAR

INCOME & EXPENDITURE ACCOUNT FOR THE PERIOD ENDING 01.04.2018 TO 31.03.2019

EXPENDITURE	AMOUNT	INCOME	AMOUNT
To Education Programme Exp.	7,28,889.00	By Donation Received	40,30,927.00
To Education Programme Hostel	4,92,101.00	By Interest from Bank	60,775.00
To Health Programme	43,500.00	By Interest on FD Earned	51,185.00
To Poverty Elimination Programme	33,964.00	By Accured Interest on FD Received	4,50,776.00
To Cultural Programme	9,000.00		
Administrative Exp			
To Account Maintenance (Salary)	22,000.00		
To Bank Charges	1,613.44		
To Postage & Telephone	2,228.00		
To Office Expenses (Printing)	8,162.00		
To Office Expenses (Supplies)	440.00		
To Legal Fees (Audit & Itr Filing)	9,440.00		
To Hospitality	1,200.00		
To Transport	988.00		
To Excess of Income Over Expenditure	32,40,137.56		
TOTAL	45,93,663.00	TOTAL	45,93,663.00

G.S.A.T.
President

Rajan
Secretary (Managing Trustee)



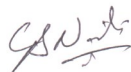

HEGDE G. & Co.
Chartered Accountants
Hegde
CA GANAPATHI HEGDE
PROPRIETOR M.No. 203791
FIRM No. 0069555

BALANCE SHEET AS AT 31-03-2019

PREM ASHRAM CHARITABLE TRUST
AMADALLI, KARWAR

BALANCE SHEET AS AT 31.03.2019

LIABILITIES	AMOUNT	ASSETS	AMOUNT
CORPUS FUND	18,000.00	Furnitures & Fixtures	4,05,025.00
GENERAL FUND	56,00,000.00	Fixed Deposit	
		Opening Balance 60,32,733.00	
		Add:Accrued Interest 3,28,511.00	63,61,244.00
		Fixed Deposit No 36215162145	
		Opening Balance 9,90,622.00	
		Add:Accrued Interest 51,185.00	
		10,41,807.00	
Income & Expenditure A/c		Less:FD Withdrawn 1,041,807.00	nil
Opening Bal 42,26,467.52			
Add:Surplus 32,40,137.56	74,66,605.08		
		Fixed Deposit No 36513153969	
		Opening Balance 4,23,863.00	
		Add:Accrued Interest 23,349.00	4,47,212.00
		Fixed Deposit No 36513153482	
		Opening Balance 4,23,863.00	
		Add:Accrued Interest 24,349.00	4,48,212.00
		Fixed Deposit No 36513151768	
		Opening Balance 4,19,532.00	
		Add:Accrued Interest 27,303.00	4,46,835.00
		Land (N.A)	
		8,96,498.00	
		Add:Addition 6,55,790.00	15,52,288.00
		Building	
		22,000.00	
		Add: Addition 27,93,468.00	28,15,468.00
		CURRENT ASSETS	
		Cash in Hand	
		Cash at Bank	
		SBI - 98474	27,759.29
		SBI - 91421	4,04,197.79
		Tax Deducted at Source 1,29,100.00	
		Add:Addition 47,264.00	1,76,364.00
TOTAL	1,30,84,605.08	TOTAL	1,30,84,605.08


 **FreeWork**
Secretary (Managing Trustee)



HEGDE G. & Co.
 Chartered Accountants

CA GANAPATHI HEGDE
 PROPRIETOR M.No. 203791
 FIRM No. 0069555

ACTIVITIES CARRIED OUT BETWEEN 1/4/2018 – 31/3/2019

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. 1,220,990 were spent on all Educational Programs (including Hostel)

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

Twenty-six underprivileged girls from remote villages were accommodated in the Girls' Hostel in a rented building in Asnoti. They have been provided with free boarding, lodging, and other essentials free of cost. 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. 492,101 were spent on Girls' Hostel Program.

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

Thirty two 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. New Girls' Hostel Building for the Poor 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.

GOPIO Chicagoland (Global Organization of People of Indian Origin) had donated Rs. 4,994,772 in the past for construction of a hostel building for the underprivileged girls. FCRA Prior-Permission to receive foreign currency amount from GOPIO was obtained from The Ministry of Home Affairs, Government of India, in November 2013.

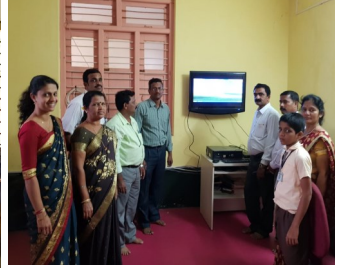
Our trust purchased 5445 Sq Ft of land in Asnoti. All the necessary permissions were obtained and foundation stone was laid by Swami Bhaveshanand of Shri Ramakrishna Ashram, Karwar on October 22, 2018. Construction work started soon after that. Building construction is expected to be completed in December 2019.



Residents of Prem Ashram Girls' Hostel, Asnoti



Photos Related to Education Program



5. Financial Assistance of Rs. 510,813 was Provided to 501 BPL Students Towards Education-Related Expenses

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, our trust provided financial assistance totaling **Rs. 510,813** to **501** BPL students from several schools and colleges. A summary of beneficiaries at different levels is given below:

Description	Number of Beneficiaries
Primary	10
High School	114
Junior College (11 th & 12 th)	98
Degree (BA, BCom, BSc, BCA)	200
BE (Engineering)	23
MCom and BEd	5
Diploma in Engineering	22
ITI	29
TOTAL Number of Beneficiaries =	501

Photos of the Events Related to the Education Program



Photos Related to Education Program (contd.)



6.Rs. 218,076 in Other Education-Related items Benefitted More than 500 Students from Several Schools.

Tables, Desks cum Bench, Cookers, uniforms, Globe, Notebooks etc. were provided upon request to several schools.



7. Partnered with Achalabharathi to Teach Through Computers

We partnered with Achalabharathi, Bangaluru to teach science, maths, and English through computers in 12 higher primary schools covering 837 students. Achalabharathi installed and maintained one desk top computer each at the 12 schools, uploaded the syllabus, trained teachers, and took initial and end-of-the-year assessment in all schools.



This program will be continued because of the high success and nine more schools covering >500 additional students will be added.

8. Personality Development and Career Guidance Workshops

Many rural students lack presentation and interpersonal skills. Effective development of personality will help build stronger relationship and positive attitude towards life and dictate success in one's career and in family life. Unfortunately, these skills are not taught in schools or colleges.

Day long workshops on Personality Development and Career Guidance were conducted for the students at two local colleges by volunteer professionals. The workshops covered several topics such as leadership, positive thinking, planning, goal setting creativity, innovation, communication, resume writing, and interviewing skills.

B. PROGRAMS TO ENHANCE HEALTH

Our Trust organized the following activities to enhance health.

1. Blood Donation Camp and Blood Grouping Camps

Blood donation camp was organized in Blood Bank, Karwar and free blood grouping camps were conducted at a primary school and District Prison as a part of the celebration of Swami Vivekananda's 156th Birth Anniversary from January 12 to 18, 2019 in collaboration with Azad Youth Club, Kallur Education Trust, and Nehru Youth Center as National Youth Week.



2. Financial Help to the Poor Towards Medical Expenses

Many BPL people are unable to pay the medical bill when they have a major illness, surgery etc. Some BPL people approached our trust for financial help for paying medical expenses. Total of Rs. 43,500 were given to eleven BPL persons towards their medical expenses. Some of them were physically challenged, hearing impaired, HIV and TB positive, blind, paralyzed, cancer and epilepsy patients, and some underwent surgery.

C. ACTIVITIES TO ALLEVIATE POVERTY/HUNGER

Financial help totaling Rs. 33,964 was given to twelve BPL people who contacted our Trust for help as they could not make both ends meet. Many beneficiaries were older and were not able to earn their livelihood due to an old age/sickness. Some were physically handicapped and mentally disabled.

D. WOMEN EMPOWERMENT

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. 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 free hostel facility in the vicinity of a high school in Asnoti and by inspiring them to achieve their fullest potential, rural girls continue their education and become productive citizens. Another program is to enhance economic status of women by providing financial assistance to local women's Self Help Groups (SHG). In the past, we donated a sewing machine, cloth, and accessories so that they can stitch in their free time, sell the stitched articles and get the profit. Some money is put back into the business. During FY 2019-20 we plan to introduce these rural women to the business of ornamental fish as there is more profit in this business. Preliminary talks were held with the officials in fisheries department.

Celebration of Swami Vivekananda's 156th Birth Anniversary

Swami Vivekananda's 156th Birth Anniversary was celebrated from January 12 to 18, 2019 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.

Samaj Seva Ratna Award from Kallur Education Trust



Prem Ashram Charitable Trust was awarded Samaj Seva Ratna (Social Service Jewel) Award at a ceremony held in Karwar on 16/2/2019 by Kallur Education Trust for service rendered to the underprivileged people. Mr. Sitaram Gaonkar, received the plaques on behalf of our trust.



Closing Remarks

Education of underprivileged rural youths, especially girls, has been the focus of our trust. We had been providing financial assistance for education and hostel facility for the poor girls. New hostel building is being built to house 36 rural girls. It is our hope that the students 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. Our efforts on enhancing health, reducing poverty, and women empowerment are on going.

Trustees and volunteers of Prem Ashram Charitable Trust are striving hard to bring a positive change in our society by serving the needy and the underprivileged people with **LOVE** (as depicted in our trust's logo).

President, Secretary, and all the Trustees of Prem Ashram Charitable Trust, Amadalli, Karwar, INDIA

July 2019

NOTABLE QUOTES

**Nobody can do everything, but
everyone can do something.**

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

**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

**It is the greatest of all mistakes to do nothing
because you can only do little... Do What You Can.**