



## **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](mailto: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**

# **12<sup>th</sup> Annual Report FY 2019 - 2020**



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## BOARD OF TRUSTEES

President	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

## LIST OF DONORS

Donations received Between 1/4/2019 to 31/3/2020

### Donations Received in SB Account

Name of Donor	Amount (₹)
Dr. Anilkumar & Roopa Gaonkar, Amadalli	120,000.00
Mr. Santosh Puttu Rane, Navi Mumbai	100,000.00
Mr. Chandraksh & Mrs. Chitra Gaonkar, Thane	51,000.00
Smt.Premalata Ganapati Gaonkar, Amadalli	50,000.00
Mr. Chandrashekhar & Mrs. Sulaja Gaonkar, Mumbai	25,000.00
Mr. Rama G. Bant, Mudga	5,550.00
Anonymous	161.00
<b>TOTAL =</b>	<b>351,711.00</b>

### Donations Received in FCRA Account

Name of Donor	Amount (₹)
Challenge to Conquer, Los Altos Hills, CA, USA	1,673,930.25
GOPIO, Chicagoland, Glenview, IL, USA	1,406,681.00
Dr. Pamela Kaushal, Middlesex, U.K.	101,660
Dr. R.G. & Vimala Krishnamurthy, Glenview, IL, USA	69,191.00
Dr. Barbara Merchant, Ingleside, IL, USA	25,167.00
Mr. David Owens & Dr. Lurette Semmes, Salisbury, MD, USA	13,702.00
Mr. Sunil & Dr. Shilpa Thosar, Vernon Hills, IL, USA	10,311.00
<b>TOTAL =</b>	<b>3,300,642.25</b>

<b>Auditors</b>	Hegde G & Co Chartered Accountants Raikar Manor, Kaikini Road, Karwar.
<b>Bank</b>	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 disease 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

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

### 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 01-04-2019 TO 31-03-2020 (FY 2019-20)

## HEGDE G & CO

CHARTERED ACCOUNTANTS

PROPRIETOR :

**Ganapati Hegde**, B.Com., FCA.

GSTNO : 29AANPH7485D1ZA

PAN No. : AANPH 7485 D

Office : 1<sup>st</sup> Floor, Raykar Manor,

Kaikini Road, KARWAR - 581 301

Ph. : (08382) 228366, Mobile : 9448128366

e-mail : 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 31-03-2020.

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 31.03.2020 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 : 17-08-2020

  
**President**



  
**Secretary**



**HEGDE G. & CO.**  
Chartered Accountants  
  
G.P. GANAPATHI HEGDE  
PROPRIETOR M.No. 2037/1  
FIRM No. 00666/1

UDIN : 80203719IAAAAFB9808

# RECEIPTS & PAYMENTS ACCOUNTS FOR THE PERIOD 01-04-2019 TO 31-03-2020 (FY 2019-20)

PREM ASHRAM CHARITABLE TRUST  
AMADALLI, KARWAR

## RECEIPTS & PAYMENTS ACCOUNT FOR THE PERIOD 01.04.2019 TO 31.03.2020

RECEIPTS	AMOUNT	PAYMENTS	AMOUNT
<b>To Opening Balance</b>		By Education Programme Exp.	9,17,038.00
Cash in Hand	NIL	By Education Programme Hostel	4,95,790.00
<b>Cash at Bank</b>		By Health Programme	20,000.00
SBI-98474	27,759.29	By Poverty Elimination Programme	42,000.00
SBI-91421	4,04,197.79	By Cultural Programme	6,000.00
		By Building	47,51,449.00
To Donation Received	36,52,353.25	By APD Programme	48,615.00
To Interest from Bank	92,952.00	By Accured Interest on FD Reinvested	39,984.00
To FD Withdrawal	66,12,971.00	By TDS	23,457.00
To Accrued Interest on FD Received	63,441.00	By Furniture	90,188.40
To Income Tax Refund for the FY 2016-17	38,720.00	By Hescom Deposit	2,060.00
		By Ceiling Fans	35,000.00
To Income Tax Refund for the FY 2017-18	98,110.00	By Miscellaneous	26,511.00
		By Solar Heater	63,000.00
To Interest on TDS Amount For the FY 2016-17	2,130.00	By Monitor	4,498.00
		By CCTV Camera	12,980.00
To Interest on TDS Amount For the FY 2017-18	8,830.00	By Gas Stove & Utensils	36,733.00
		By Curtains Rod	10,100.00
		By Inverter	23,500.00
		By Refrigerator	16,000.00
		By Kitchen & Wall Fixtures	1,56,110.00
		<b>Administrative Exp</b>	
		By Account Maintenance (Salary)	26,000.00
		By Bank Charges	6,717.92
		By Office Expenses (Printing)	9,870.00
		By Legal Fees ( Audit & ITR Filing)	10,000.00
		By Hospitality	29,595.00
		By Transport	2,290.00
		By Others	23,404.00
		<b>By Closing Balance</b>	
		Cash in Hand	NIL
		<b>Cash at Bank</b>	
		SBI - 98474	35,91,243.53
		SBI - 91421	4,81,330.48
<b>TOTAL</b>	<b>1,10,01,464.33</b>	<b>TOTAL</b>	<b>1,10,01,464.33</b>

*S. S. S.*  
**President**



*S. S. S.*  
**Secretary**



**HEGDE G. & Co.**  
Chartered Accountants

*G. S. S.*  
**CA G. S. S. HEGDE**  
PROPRIETOR M. No. 295794  
FIRM No. 0689595

UDIN : 20203791AAAAFB9808

# INCOME AND EXPENDITURE ACCOUNT FOR THE PERIOD 01-04-2019 TO 31-03-2020 (FY 2019-20)

PREM ASHRAM CHARITABLE TRUST  
AMADALLI, KARWAR

## INCOME & EXPENDITURE ACCOUNT FOR THE PERIOD ENDING 01.04.2019 TO 31.03.2020

EXPENDITURE	AMOUNT	INCOME	AMOUNT
To Education Programme Exp.	9,17,038.00	By Donation Received	36,52,353.25
To Education Programme Hostel	4,95,790.00	By Interest from Bank	92,952.00
To Health Programme	20,000.00	By Accrued Interest on FD Received	63,441.00
To Poverty Elimination Programme	42,000.00	By Interest on TDS Amount For the FY 2016-17	2,130.00
To Cultural Programme	6,000.00	By Interest on TDS Amount For the FY 2017-18	8,830.00
To APD Programme	48,615.00		
To FD Accrued Interest Withdrawn	1,95,108.00		
By Miscellaneous	26,511.00		
<b>Administrative Exp</b>			
To Account Maintenance (Salary)	26,000.00		
To Bank Charges	6,717.92		
To Office Expenses (Printing)	9,870.00		
To Legal Fees ( Audit & ITR Filing)	10,000.00		
To Hospitality	29,595.00		
To Transport	2,290.00		
To Miscellaneous	23,404.00		
To Excess of Income Over Expenditure	19,60,767.33		
<b>TOTAL</b>	<b>38,19,706.25</b>	<b>TOTAL</b>	<b>38,19,706.25</b>

*S.S.D.*  
**President**

*S.S.D.*  
**Secretary**



**HEGDE G. & Co.**  
Chartered Accountants  
*S.S.D.*  
**CA. G. P. PATIL HEGDE**  
PROPRIETOR M.No. 205791  
FIRMA No. 006955

UDIN : 20203791AAAFB9808

### ANNEXURE -C

#### FURNITURE & FIXTURES ( CONSOLIDATED ACCOUNT)

PARTICULARS	AMOUNT
Storage Cupboard	33,134.40
Table	1,100.00
Kitchen & Wall Fixtures	1,56,110.00
Dining Tables & Stools	55,954.00
<b>TOTAL</b>	<b>2,46,298.40</b>

*S.S.D.*  
**President**

*S.S.D.*  
**Secretary**



**HEGDE G. & Co.**  
Chartered Accountants  
*S.S.D.*  
**CA. G. P. PATIL HEGDE**  
PROPRIETOR M.No. 205791  
FIRMA No. 006955

UDIN : 20203791AAAFB9808

# BALANCE SHEET AS AT 31-03-2020

**PREM ASHRAM CHARITABLE TRUST  
AMADALLI, KARWAR  
BALANCE SHEET AS AT 31.03.2020**

LIABILITIES	AMOUNT	ASSETS	AMOUNT
CORPUS FUND	18,000.00	<b>Furnitures &amp; Fixtures</b>	
		Opening Balance	4,05,025.00
GENERAL FUND	56,00,000.00	Add: Addition	2,46,298.40
		<b>(As Per Annexure C )</b>	6,51,323.40
		<b>Fixed Deposit</b>	
		Opening Balance	63,61,244.00
		Less: FD Interest	1,93,699.00
		Withdrawn	
		61,67,545.00	
		Less:FD Withdrawn	61,67,545.00
			NIL
<b>Income &amp; Expenditure A/c</b>		<b>Fixed Deposit No 36513153969</b>	
Opening Balance	74,66,605.08	Opening Balance	4,47,212.00
Add:Surplus	19,60,767.33	Add:Accrued Interest	19,992.00
	94,27,372.41		4,67,204.00
		<b>Fixed Deposit No 36513153482</b>	
		Opening Balance	4,48,212.00
		Add:Accrued Interest	19,992.00
			4,68,204.00
		<b>Fixed Deposit No 36513151768</b>	
		Opening Balance	4,46,835.00
		Less:FD Interest	1,409.00
		Withdrawn	
		4,45,426.00	
		Less:FD Withdrawn	4,45,426.00
			NIL
		<b>Land (N A)</b>	15,52,288.00
		<b>Building</b>	
		28,15,468.00	
		Add: Addition	47,51,449.00
		<b>(As per Annexure A )</b>	75,66,917.00
		<b>Ceiling Fans</b>	35,000.00
		<b>Solar Heater</b>	63,000.00
		<b>Monitor</b>	4,498.00
		<b>CCTV Camera</b>	12,980.00
		<b>Gas Stove &amp; Utensils</b>	36,733.00
		<b>Curtains Rods</b>	10,100.00
		<b>Invertor</b>	23,500.00
		<b>Refrigerator</b>	16,000.00
		<b>(As per Annexure B)</b>	
		<b>Hescom Deposit</b>	2,060.00
		<b>CURRENT ASSETS</b>	
		<b>Cash in Hand</b>	NIL
		<b>Cash at Bank</b>	
		SBI - 98474	35,91,243.53
		SBI - 91421	4,81,330.48
		Tax Deducted at Source	1,76,364.00
		Add: Addition	23,457.00
		Less: Income Tax Refund	1,36,830.00
			62,991.00
<b>TOTAL</b>	<b>1,50,45,372.41</b>	<b>TOTAL</b>	<b>1,50,45,372.41</b>

*S.N.S.*  
**President**



*D.S.*  
**Secretary**



**HEGDE G. & Co.**  
Chartered Accountants  
*B. Hegde*  
CA CHAMPATH HEGDE  
PROPRIETOR M.No. 203791  
FIRM No. 0069555

UDIN: 20203191A AAFB9808



## **ACTIVITIES CARRIED OUT BETWEEN 1/4/2019 – 31/3/2020**

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. 1,412,828 spent on all Educational Programs (including Hostel)**

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

Twenty four underprivileged girls from remote villages were accommodated in the Girls' Hostel in Asnoti. They were provided with free boarding, lodging, and other essentials free of cost. A Warden has been engaged in looking after students' well-being. Coaching in English, Maths, and Science was provided to enhance their academic level. Rs. 495,790 were spent on Hostel Program.

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

Thirty 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.

Our trust constructed a hostel building at Asnoti to accommodate up to 36 girls. Hostel building was inaugurated by Swami Bhaveshanand of Shri Ramakrishna Ashram, Karwar on March 1, 2020. Now these underprivileged girls have state-of-the-art, modern facilities. Although it is possible to accommodate up to 36 students, we plan on admitting only 24 students. Uniforms, notebooks, learning materials etc. are supplied to the hostel residents. In FY 2019-20, Rs. 5,137,941 was spent on building and Rs. 90,188.40 on furniture.



Residents of Prem Ashram Girls' Hostel with some Teachers & Guests



Photos of Events Related to Education Program



**5. Financial Assistance of Rs. 413,250 was Provided to 425 poor 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. 413,250** to **425** poor students from several schools and colleges. A summary of beneficiaries at different levels is given below:

Description	Number of Beneficiaries
Primary	2
High School	80
Junior College (11 <sup>th</sup> & 12 <sup>th</sup> )	105
Degree (BA, BCom, BSc, BCA)	152
BEd	22
MCom	4
Diploma in Engineering	58
ITI	2
<b>TOTAL Number of Beneficiaries =</b>	<b>425</b>

**Photos of the Events Related to the Education Program (contd.)**



## Photos of Events Related to Education Program (contd.)



## 6. Rs. 208,086 in Other Education-Related items Benefitted More than 500 Students from Several Schools and Colleges.

Tables, chairs, Desks-cum-Bench, uniforms, UPS, fans, Notebooks, Study Materials, etc. worth Rs. 208,086 were provided upon request to several schools and colleges.

## 7. Partnered with Achalabharathi to Teach Through Computers

Our trust partnered with Achalabharathi, Bangaluru to teach science, maths, and English through computer in 21 government primary schools covering 1343 rural students. Achalabharathi installed and maintained one desk top computer each in 21 schools, uploaded the syllabus, trained teachers, and took initial and end-of-the-year assessment in all schools. The aim of the program is to enable the underprivileged children studying in rural government primary schools to learn better, in a fun-filled manner by making learning interactive and interesting. This program is shown to increase skills in English language, math, and science of Kannada medium students studying in government primary schools. Cost of the program for FY 2019-20 was Rs. 176,620. Prem Ashram Charitable Trust and Achalabharathi continue to increase literacy among the rural underprivileged children by increasing their interest in learning



This program will be continued because of demonstrated success and interest from teachers as well as students. However, one of the problems was the intermittent disruption in electricity supply every day and cut during day time on Wednesdays. Computers are unusable when there is no electricity. Hence, we provided one inverter each to these schools so that the students can use computer during the school hours without any interruption. In addition, providing a projector will help to establish a smart class in these schools. We are looking for a donor who can provide projectors. Providing these facilities will help to increase the strength of students in government Kannada medium primary schools.

## 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 as well as 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, goalsetting creativity, innovation, communication, resume writing, and interviewing skills.

## B. PROGRAMS TO ENHANCE HEALTH

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 157<sup>th</sup> Birth Anniversary and National Youth week from January 12 to 18, 2020 in collaboration

with Azad Youth Club, Kallur Education Trust, and Nehru Youth Center. Another Blood Grouping camp was organized at Swami Vivekanand High School, Kodibag on December 10, 2019 as a part of International Human Rights' Day celebrations.

### 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. 20,000 were given to four BPL persons towards their medical expenses. Some of them were physically challenged, hearing impaired, blind, paralyzed, cancer and epilepsy patients, and some underwent surgery.

## C. ACTIVITIES TO ALLEVIATE POVERTY/HUNGER



Financial help totaling Rs. 42,000 was given to eighteen BPL people who contacted our Trust for help as they could not make both ends meet. Out of this, Rs. 29,000 was given to fourteen poor people who suffered loss due to flooding of Kali River in August. Many beneficiaries were older and women who were not able to earn their livelihood due to an old age/sickness.

## D. WOMEN EMPOWERMENT

**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 urge 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 make profit.

## **E. PROGRAM WITH APD FOR DIFFERENTLY ABLED STUDENTS**

In FY 2019-20, we started a program for the differently abled children (6 to 18 years of age) in partnership with the Association of People with Disability (APD). The aim of the program is to strengthen the ecosystem for **Inclusive Education** for children with disabilities and the relevant stakeholders using APD's expertise as a technical resource support.

A field worker was hired to identify students with disability within age group of 6 to 18 years in Karwar Taluka. After visiting many schools, forty differently abled students have been identified from 15 schools. Our target was to find at least 50 students with disability. This project is on hold because of school closure due to the COVID-19 Pandemic. We will find 10 more students with disability after the reopening of schools. Report will be shared with APD and the needy students will be helped.

### **Celebration of International Human Rights' Day**

International Human Rights' Day was celebrated by organizing Blood Grouping camp at Swami Vivekanand High School, Kodibag on December 10, 2019 in partnership with Azad Youth Club, Karwar.

### **Celebration of Swami Vivekananda's 157<sup>th</sup> Birth Anniversary**

Swami Vivekananda's 157<sup>th</sup> Birth Anniversary was celebrated from January 12 to 18, 2020 in collaboration with Azad Youth Club, Kallur Education Trust, and Nehru Youth Centre 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.

### **Celebration of International Women's Day**

International Women's Day was celebrated in conjunction with Azad Youth Club, Karwar on March 8, 2020.

## **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 was built to house 36 rural girls. It was inaugurated on March 1, 2020. 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**

**August 15, 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.**