



PREM ASHRAM CHARITABLE TRUST

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

Mobile No. +91-944-843-8151

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

GuideStar India No: GSN 6026

13th Annual Report FY 2020 - 2021



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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

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. Women's empowerment and Health/Poverty Programs will also be done. Other activities will be taken up as more funds become available.

AUDIT REPORT FOR THE PERIOD 01-04-2020 TO 31-03-2021 (FY 2020-21)

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 : 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 31-03-2021.

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 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 31.03.2021 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 : 08/10/2021


President




Secretary



HEGDE G. & Co.
Chartered Accountants
CA. Ganapati Hegde
PROPRIETOR & PARTNER
Firm No. 076825

UDIN : 21203191AAAAEH4838

RECEIPTS & PAYMENTS and EXPENDITURE & INCOME ACCOUNTS FOR THE PERIOD 01-04-2020 TO 31-03-2021 (FY 2020-21)

PREM ASHRAM CHARITABLE TRUST
AMADALLI, KARWAR

RECEIPTS & PAYMENTS ACCOUNT FOR THE PERIOD 01.04.2020 TO 31.03.2021

RECEIPTS	AMOUNT	PAYMENTS	AMOUNT
To Opening Balance		By Education Programme Exp.	926,166.40
Cash in Hand	NIL	By Education Programme Hostel	167,849.00
Cash at Bank		By Health Programme	99,500.00
SBI - 98474	3,591,243.53	By Poverty Elimination Programme	
SBI - 91421	481,330.48	including COVID 19 Relief	147,800.00
		By Building Expenses	604,177.00
To Donation Received	2,348,596.00	By FD Deposited	4,000,000.00
To Interest from Bank	101,835.00	By TDS	8,017.00
To FD Withdrawal	937,282.00	By FD Interest Re-Invested	88,049.00
To Accrued Interest on FD	3,712.00	Administrative Exp	
To Income Tax Refund for the		By Account Maintenance & Warden (Salary)	50,000.00
FY 2018-19	47,260.00	By Bank Charges	3,610.00
To Interest on TDS Amount For the		By Office Expenses (Printing & Stationery)	5,140.00
FY 2018-19	3,310.00	By Transport	740.00
To Amount Received from Cancelled		By Interest paid to IT Department	940.00
DD	1,000.00	By TDS Filing Fees	11,500.00
To Accrued FD Interest Received	96,066.00	By Social Programme	5,000.00
		By Miscellaneous	1,400.00
		By Closing Balance	
		Cash in Hand	NIL
		Cash at Bank	
		SBI - 98474	499,389.53
		SBI - 91421	992,357.08
TOTAL	7,611,635.01	TOTAL	7,611,635.01

INCOME & EXPENDITURE ACCOUNT FOR THE PERIOD ENDING 01.04.2020 TO 31.03.2021

EXPENDITURE	AMOUNT	INCOME	AMOUNT
To Education Programme Exp.	926,166.40	By Donation Received	2,348,596.00
To Education Programme Hostel	167,849.00	By Interest from Bank	101,835.00
To Health Programme	99,500.00	By FD Interest	3,712.00
To Poverty Elimination Programme		By Interest on TDS Amount For the	
including COVID 19 Relief	147,800.00	FY 2018-19	3,310.00
Administrative Exp		By Amount Received from Cancelled	
To Account Maintenance & Warden (Salary)	50,000.00	DD	1,000.00
To Bank Charges	3,610.00	By FD Interest Received	96,066.00
To Office Expenses (Printing & Stationery)	5,140.00		
To Transport	740.00		
To Interest paid to IT Department	940.00		
To TDS Filing Fees	11,500.00		
To Social Programme	5,000.00		
To Miscellaneous	1,400.00		
To Excess of Income Over			
Expenditure	1,134,873.60		
TOTAL	2,554,519.00	TOTAL	2,554,519.00


President




Secretary



HEGDE G. & Co.
 Chartered Accountants

 CA. KAPATHI HEGDE
 PROPRIETOR M.No. 203791
 FIRM No. 0066555

UDIN : 21203791AAAAEH4838

BALANCE SHEET AS AT 31-03-2021 (FY 2020-21)

PREM ASHRAM CHARITABLE TRUST
AMADALLI, KARWAR
BALANCE SHEET AS AT 31.03.2021

LIABILITIES	AMOUNT	ASSETS	AMOUNT
CORPUS FUND	18,000.00	Furnitures & Fixtures	651,323.40
GENERAL FUND	5,600,000.00	Fixed Deposit	
		Fixed Deposit No 36513153969	
		Opening Balance	4,67,204.00
		Add:Accrued Interest	3,293.00
			470,497.00
		Less:FD Withdrawn	4,70,497.00
			NIL
		Fixed Deposit No 36513153482	
		Opening Balance	4,68,204.00
		Add:Accrued Interest	2,293.00
			470,497.00
		Less:FD Withdrawn	4,70,497.00
			NIL
		Fixed Deposit No 39722863651	
		Opening Balance	10,00,000.00
		Add:Accrued Interest	21,781.00
			1,021,781.00
		Fixed Deposit No 39722864087	
		Opening Balance	10,00,000.00
		Add:Accrued Interest	21,781.00
			1,021,781.00
		Fixed Deposit No 39722864270	
		Opening Balance	10,00,000.00
		Add:Accrued Interest	21,781.00
			1,021,781.00
		Fixed Deposit No 39722864361	
		Opening Balance	10,00,000.00
		Add:Accrued Interest	20,832.00
			1,020,832.00
		Land (N.A)	1,552,288.00
		Building	75,66,917.00
		Add: Addition	6,04,177.00
		(As per Annexure A)	8,171,094.00
		Ceiling Fans	35,000.00
		Solar Heater	63,000.00
		Monitor	4,498.00
		CCTV Camera	12,980.00
		Gas Stove & Utensils	36,733.00
		Curtains Rods	10,100.00
		Inverter	23,500.00
		Refrigerator	16,000.00
		Hescom Deposit	2,060.00
		CURRENT ASSETS	
		Cash in Hand	NIL
		Cash at Bank	
		SBI - 98474	499,389.53
		SBI - 91421	992,357.08
		Tax Deducted at Source	
		Opening Balance	62,991.00
		Add: Addition	8,017.00
			71,008.00
		Less: Income Tax Refund	47,260.00
			23,748.00
TOTAL	16,180,246.01	TOTAL	16,180,246.01

S. S. S.
President



S. S. S.
Secretary



HEGDE G. & Co.
Chartered Accountants
S. S. S.
CA KANAPATHI HEGDE
PROPRIETOR M.No. 263791
FINM No. 0669565

UDIN : 21003791AAA AEH4838

ANNEXURE—A FOR THE PERIOD 01-04-2020 TO 31-03-2021 (FY 2020-21)

ANNEXURE -A

BUILDING(ORDINARY ACCOUNT)

PARTICULARS	AMOUNT
1% of TDS towards Electrical Work	3,400.00
1% of TDS to Contractor	10,851.00
TOTAL	14,251.00

ANNEXURE -A

BUILDING(FCRA ACCOUNT)

PARTICULARS	AMOUNT
1% of TDS to Contractor	10,827.00
Electrical Work in Girls Hostel	328,100.00
Hostel Construction	250,999.00
TOTAL	589,926.00

ANNEXURE -A

BUILDING(CONSOLIDATED ACCOUNT)

PARTICULARS	AMOUNT
1% of TDS towards Electrical Work	3,400.00
1% of TDS to Contractor	21,678.00
Electrical Work in Girls Hostel	328,100.00
Hostel Construction	250,999.00
TOTAL	604,177.00

S. S. S.
President



[Signature]
Secretary



HEGDE G. & Co.
Chartered Accountants

[Signature]
CA. SHAPATHI HEGDE
PROPRIETOR M.No. 203791
FIRM No. 0069555

UDIN : Q1203791AAAAEH48

ACTIVITIES CARRIED OUT BETWEEN 1/4/2020 – 31/3/2021

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. 1,094,015.40 spent on all Educational Programs (including Hostel)

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

Although we inaugurated our new Girls' Hostel building on March 1, 2020, hostel remained unoccupied for many months in FY 2020-21 because of school closure due to Covid-19 Pandemic.. Rs. 167,849 were spent on Hostel Program. In FY 2020-21.

2. Partially Financially Supported Boys' Hostel at Asnoti

Prem Ashram Charitable Trust contributed Rs. 50,000 (as part of their boarding expenditure) to Boys' hostel for poor, rural students managed by Shree Shivaji Vidya Mandir High School, Asnoti.

3. Financial Assistance of Rs. 769,600 was Provided to 705 poor Students Towards Education-Related Expenses

There are many students in Uttar Kannada district who are struggling to pay fees 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. 769,600 to 705** poor students from several schools and colleges. A summary of beneficiaries at different levels is given below:

Description	Number of Beneficiaries
Primary	9
High School	134
Junior College (11 th & 12 th)	136
ITI	64
Diploma in Engineering	62
Degree (BA, BCom, BSc, BCA)	251
Nursing	2
B.E.	22
BEd	22
MCom, MSc, MCA	3
TOTAL Number of Beneficiaries =	705

4. Rs. 83,186.40 in Other Education-Related items Benefitted More than 500 Students from Several Schools and Colleges.

Tables, chairs, desk-cum-benches, uniforms, fans, water filters, utensil racks, cookers, notebooks, study materials, etc. worth Rs. 83,186.40 were provided upon receiving requests from several schools and colleges. These items benefitted more than 500 students in various schools & colleges.

Photos of Events Related to Education Program



B. PROGRAMS TO ENHANCE HEALTH

Organized the following activities to enhance health.

1. Blood Donation Camp

Blood donation camp was organized in Civil Hospital, Karwar as a part of Mahatma Gandhi's 151st Birth Anniversary on October 2, 2020 in collaboration with Azad Youth Club, Kallur Education Trust, and HDFC Bank.



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 such people approached our trust for financial help for paying medical expenses. Total of Rs. 99,500 were given to 19 BPL persons towards their medical expenses. They were hearing impaired, blind, paralyzed, patients with cancer, epilepsy, stomach disease, etc. and some underwent surgery.

C. ACTIVITIES TO ALLEVIATE POVERTY/COVID-19 RELIEF



Many laborers and poor people suffered a lot because of the lockdowns due to Covid-19 Pandemic. Financial help totaling Rs. 147,800 was given to about 168 BPL people who contacted our Trust for help as they could not make both ends meet. Some beneficiaries were older and

women who were not able to earn their livelihood due to an old age/ sickness. 162 people received food kits enough for 1-2 weeks.



Celebration of International Women's Day



International Women's Day was celebrated in conjunction with Azad Youth Club, Karwar. Dr. Kalpana Kervadikar, Principal, Arts & Science College, Karwar was honored and felicitated for her long service as a teacher and an administrator. She rose to the highest position at this autonomous university and became an ideal for others ladies to follow.

Celebration of Mahatma Gandhi's 151st Birth Anniversary

As a part of Mahatma Gandhi's 151st Birth Anniversary celebration a Blood Camp was conducted at the Civil Hospital on October 2, 2020 in collaboration with Azad Youth Club, Kallur Education Trust, and HDFC Bank.

Protective Supplies given to Gram Panchayat Amadalli and Tahsildar Office, Karwar. Rs. 2000 paid to 7 Nurses in Amadalli & Mudga.



There was a scarcity of protective equipment such as N-95 masks and sanitizers because Covid-19 was in full swing and the supplies were depleting fast.. Our trust provided 200 N-95 masks and 20 Liters of sanitizer to Gram Panchayat, Amadalli and Tahsildar Office in Karwar.

Rs. 2000 each was paid to seven nurses from Amadalli & Mudga

PHCs in appreciation of their services during Covid-19 pandemic.

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 with 36 capacity 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. More efforts were put on projects on enhancing health and reducing poverty because of Covid-19 Pandemic.

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, 2021

LIST OF DONORS

Donations received Between 1/4/2020 to 31/3/2021

Donations Received in SB Account

Name of Donor	Amount (₹)
Dr. Shamsundar Maruti Gaonkar, Andheri, Mumbai	25,000.00
Dr. Nagaraj Rao, Koperkhairane, Navi Mumbai	25,000.00
Drs. Sharada & Suresh Rao,	25,000.00
Mrs. Hema Patel, Kalyan	7,300.00
Mrs. Ragini Patel, Vadodara	7,300.00
TOTAL =	89,600.00

Donations Received in FCRA Account

Name of Donor	Amount (₹)
Challenge to Conquer, Los Altos Hills, CA, USA	2,232,000.00
Dr. Barbara Merchant IL, USA	26,996.00
TOTAL =	2,258,996.00

TOTAL DONATION RECEIVED IN FY 2020-21 = ₹ 2,348,596.00

Auditors	Hegde G & Co Chartered Accountants Raikar Manor, Kaikini Road, Karwar.
Bank	State Bank of India, Green St., Karwar.

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 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