



Serving the Underprivileged with **LOVE**

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

14th Annual Report FY 2021 - 2022



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BOARD OF TRUSTEES

President	Mr. Sitaram Subray Gaonkar
Managing Secretary & Treasurer	Mr. Dinesh Vithal Gaonkar
Trustee	Mr. Prakash Ganapati Gaonkar
Trustee	Mrs. Reshma Gurunath Naik
Trustee	Dr. Chandrashekhar M. Kadam
Trustee	Dr. Sukanya Shridhar Hegde
Trustee	Mr. Shamkumar Kamudas Desai

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 disadvantaged 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 are being done too. Other activities will be emphasized as more funds become available.

AUDIT REPORT FOR THE PERIOD 01-04-2021 TO 31-03-2022 (FY 2021-2122)

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 31-03-2022.

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 31.03.2022 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 : 24/09/2022



[Signature]
President

[Signature]
Secretary

UDIN : 22203791AUPXCC 5972

RECEIPTS & PAYMENTS and EXPENDITURE & INCOME ACCOUNTS FOR THE PERIOD 01-04-2021 TO 31-03-2022 (FY 2021-2022)


**PREM ASHRAM CHARITABLE TRUST
AMADALLI, KARWAR**


RECEIPTS & PAYMENTS ACCOUNT FOR THE PERIOD 01.04.2021 TO 31.03.2022



RECEIPTS	AMOUNT	PAYMENTS	AMOUNT
To Opening Balance		By Education Programme	9,87,566.00
Cash in Hand	NIL	By Education Programme Hostel	2,49,143.00
Cash at Bank		By Health Programme	79,493.00
SBI - 98474	4,99,389.53	By Poverty Elimination Programme	
SBI - 91421	9,92,367.08	including COVID 19 Relief	2,21,252.00
		By Building Expenses	1,82,774.00
To Donation Received	4,33,456.00		
To Interest from Bank	35,697.00	By TDS	20,572.00
To Bank Interest FCRA NDMB A/c	7,533.00		
To Income Tax Refund	25,330.00	By FD Interest Re-Invested	1,85,130.00
To FD Interest Received	2,05,702.00	Administrative Exp	
To Donation in FCRA NDMB A/c	25,28,798.49	By Salary	85,000.00
To Amount Refunded from Bank	14,290.00	By Postage	183.00
		By Office Expenses (Printing & Stationery)	3,285.00
		By Transport	170.00
		By Audit Fees	11,180.00
		By Hospitality	15,097.00
		By Social Programme	25,000.00
		By Travelling	1,600.00
		By Land Registration Charges	30,000.00
		By Closing Balance	
		Cash in Hand	NIL
		Cash at Bank	
		SBI - 98474	9,12,334.53
		SBI - 91421	11,96,442.08
		SBI NDMB A/c 00363	5,36,331.49
TOTAL	47,42,553.10	TOTAL	47,42,553.10

INCOME & EXPENDITURE ACCOUNT FOR THE PERIOD ENDING 01.04.2021 TO 31.03.2022

EXPENDITURE	AMOUNT	INCOME	AMOUNT
To Education Programme	9,87,566.00	By Donation Received	4,33,456.00
To Education Programme Hostel	2,49,143.00	By Interest from Bank	35,697.00
To Health Programme	79,493.00	By Bank Interest FCRA NDMB A/c	7,533.00
To Poverty Elimination Programme		By FD Interest Received	2,05,702.00
including COVID 19 Relief	2,21,252.00	By Donation in FCRA NDMB A/c	25,28,798.49
Administrative Exp		By Amount Refunded from Bank	14,290.00
To Salary	85,000.00		
To Postage	183.00		
To Office Expenses (Printing & Stationery)	3,285.00		
To Transport	170.00		
To Audit Fees	11,180.00		
To Hospitality	15,097.00		
To Social Programme	25,000.00		
To Travelling	1,600.00		
To Land Registration Charges	30,000.00		
To Excess of Income Over Expenditure	15,16,507.49		
TOTAL	32,25,476.49	TOTAL	32,25,476.49


 President


 Secretary


HEGDE & Co.
 Chartered Accountants

 CHANDRA SHEKHAR M. No. 203701
 FIRM No. 0068556
 UDIN: 22202791AUPXCC5972

BALANCE SHEET AS AT 31-03-2022 (FY 2020-22)

PREM ASHRAM CHARITABLE TRUST
AMADALLI, KARWAR
BALANCE SHEET AS AT 31.03.2022

LIABILITIES	AMOUNT	ASSETS	AMOUNT
CORPUS FUND	18,000.00	Furnitures & Fixtures	6,51,323.40
GENERAL FUND	56,00,000.00	Fixed Deposit	
Income & Expenditure A/c		Fixed Deposit No 39722863651	
Opening Bal	1,05,62,246.01	Opening Balance	10,21,781.00
Add: Surplus	15,16,507.49	Add: Accrued Interest	46,293.00
	1,20,78,753.50		10,68,074.00
		Fixed Deposit No 39722864087	
		Opening Balance	10,21,781.00
		Add: Accrued Interest	46,293.00
			10,68,074.00
		Fixed Deposit No 39722864270	
		Opening Balance	10,21,781.00
		Add: Accrued Interest	46,293.00
			10,68,074.00
		Fixed Deposit No 39722864361	
		Opening Balance	10,20,832.00
		Add: Accrued Interest	46,251.00
			10,67,083.00
		Land (N-A)	15,52,288.00
		Building	81,71,094.00
		Add: Addition	
		(As per Annexure A)	1,82,774.00
			83,53,868.00
		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	9,12,334.53
		SBI - 91421	11,96,442.08
		SBI NDMB A/c 00363	5,36,331.49
		Tax Deducted at Source	
		Opening Balance	23,748.00
		Add: Addition	20,572.00
			44,320.00
		Less: Income Tax Refund	25,330.00
			18,990.00
TOTAL	1,76,96,753.50	TOTAL	1,76,96,753.50

President

Secretary

UDIN: 22203191AUPXCC5972

ANNEXURE—A FOR THE PERIOD 01-04-2021 TO 31-03-2022 (FY 2021-2022)

ANNEXURE -A

BUILDING(FCRA ACCOUNT)

PARTICULARS	AMOUNT
1% of TDS to Contractor	1,738.00
Electrical Work in Girls Hostel	1,72,000.00
Fabrication Work	9,036.00
TOTAL	1,82,774.00



SHREE S. & C.
Chartered Accountants
[Signature]
10/10, 1st Floor,
B-1, Sector 17, Gurgaon
Haryana - 122002

UDIN: 22203791 AUPX CC 5992



[Signature]
President

[Signature]
Secretary

ACTIVITIES CARRIED OUT BETWEEN 1/4/2021 – 31/3/2022

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. 1,236,709 spent on Educational Programs (incl. Hostel)

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

Hostel (free lodging and boarding) for 26 poor girls is run in the new building since March 2020. Rs. 249,143 were spent on running Hostel.

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 managed by Shree Shivaji Vidya Mandir High School, Asnoti.

3. Financial Assistance of Rs. 901,400 was Provided to 751 poor Students Towards Education-Related Expenses

There are many students who are struggling to pay fees and other expenses for attending schools and colleges. Our trust provided financial assistance totaling **Rs. 901,400** to **751** poor students from several schools and colleges upon receiving requests for financial assistance for educational purpose from many primary to post-graduate level students. A summary of beneficiaries at different levels is given below:

Description	Number of Beneficiaries
Primary + High School	144
PU College (11 th & 12 th)	148
ITI	75
Polytechnic Diploma	63
Degree (BA, BCom, BSc, BCA)	240
BE	38
Nursing	2
BAMS and MBBS	3
BEd	26
MCom, MSc, MCA	12
TOTAL Number of Beneficiaries =	751

4. Rs. 64,667 in Other Education-Related items Benefitted More than 500 Students from Several Schools and Colleges.

Uniforms, Notebooks, 10 Std. Study Materials to 6 schools, Desk-cum-Benches, SS Utensil, Plates, Mike and Speaker Set, Almera etc. worth Rs. 64,667 were provided upon receiving requests from several schools. These items benefited more than **500** students in various schools.



Photos of the 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 Swami Vivekanand's 160th Birth Anniversary and National Youth Week on January 25, 2022 in collaboration with Azad Youth Club, Kallur Education Trust, and Nehru Youth Center. Another Blood Donation Camp was co-organised in celebration of the International Women's Day



2. Financial Help to the Poor Towards Medical Expenses

Many BPL people who were unable to pay their medical bills when they have a major illness, surgery etc. approached our trust for help to pay for medical expenses. Total of Rs. 73,000 were given to 11 BPL persons towards their medical expenses. They were blind, paralyzed, had cancer, accident, diseases, etc. and many underwent different surgeries.

C. ACTIVITIES TO ALLEVIATE POVERTY/COVID-19 RELIEF

1. Covid Relief

Many laborers and poor people suffered due to the Covid-19 lockdowns. We spent **Rs. 87,552** to provide food kits to 163 poor people. Financial help totaling **Rs.115,000** were given to 31 BPL people who contacted our Trust for help. Some beneficiaries were older and women who were not able to earn their livelihood due to old age, sickness or no work.

2. Built a Shelter for Jogi Ager

Jogi Ager and his wife are disabled and poor. The shed in which the couple lived was non livable in the rainy season. We built a shed for them with foundation, GI box structure, and sheets. Spent Rs. 39,000 in FY 2021-22.



3. Supplies to Surabhi Old Age Home

Chairs and bedsheets were donated to the residents of Surabhi Old Age Home for Women in Sadashivgad. Most of the residents were poor, old and their families abandoned them.



Celebration of International Women's Day

International Women's Day was celebrated in association with Azad Youth Club, Karwar. Mrs. Kerlekar, Recently Retired Manager of Canara Bank, was honored and felicitated for her long and distinguished service as she became an ideal for others ladies to follow.



Eleven Covid-19 Warriors were Honored

Eleven Covid-19 Warriors including a doctor, two nurses, Technicians, and Asha Workers were felicitated at PHC, Mudga in a special ceremony to thank them for their outstanding services during the Covid-19 Pandemic.



Closing Remarks

Education of underprivileged rural youths, especially girls, has been the focus of our trust. We had been providing free hostel facility for the poor, rural girls and also providing financial assistance for education to many poor students. 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. Efforts were also put on projects on enhancing health and reducing poverty. We financially helped many poor people affected by the 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 31, 2022

LIST OF DONORS

Donations received Between 1/4/2021 to 31/3/2022

Donations Received in SB Account

Name of Donor	Amount (₹)
Mr. Kishore Sawant, Esskay Enterprises, Pune, MH	125,000.00
Mr. Shivaram Gaonkar, Chendia, Karwar, KA	123,456.00
Mr. Santosh Puttu Rane, Vashi, Navi Mumbai, MH	100,000.00
Dr. Nagaraj Rao, Koperkhairane, Navi Mumbai, MH	50,000.00
Dr. Mahesh Padmanabhan, Myrapore, Chennai, TN	20,000.00
Mr. Chandrashekhar Maruti Gaonkar, Santacruz, Mumbai MH	15,000.00
TOTAL =	433,456.00

Donations Received in FCRA Account

Name of Donor	Amount (₹)
Challenge to Conquer, Los Altos Hills, CA, USA	2,514,362.89
Mr. David Ovens & Dr. Luette Semmes, Salisbury, USA	14,435.60
TOTAL =	2,528,798.49

TOTAL DONATION RECEIVED IN FY 2021-22 = ₹ 2,962,254.49

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

NOTABLE QUOTES

Be the change you wish to see in the world- *Mahatma Gandhi*

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

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*