



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

Rights of Persons with Disability Act 2016 Reg No. 01/2022-23/ 27-10-2022

GuideStar India No: GSN 6026

15th Annual Report FY 2022 - 2023



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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	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.

B. Health

Strive to decrease disease among the lesser privileged children, women, and senior citizens. Provide information on nutrition and good hygiene and financially help the needy, underprivileged citizens with part of their medical expenses.

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 so as to alleviate poverty/hunger.

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 Differently Abled Citizens

Champion programs for the lesser privileged, differently abled 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. Programs related to Differently Abled Children, Women's Empowerment, and Health/Poverty are also being carried out. Other activities will be emphasized as more funds become available.

AUDIT REPORT FOR THE PERIOD 01-04-2022 TO 31-03-2023 (FY 2022-2123)

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 AMDALLI, KARWAR for the year ended 31-03-2023.

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 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 31.03.2023 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: 02/10/2023.



[Signature]
President



HEGDE G & Co.
Chartered Accountants

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

UDIN : 23203791 BcVYBH 3795

RECEIPTS & PAYMENTS and EXPENDITURE & INCOME ACCOUNTS FOR THE PERIOD 01-04-2022 TO 31-03-2023 (FY 2022-2023)

**PREM ASHRAM CHARITABLE TRUST
AMADALLI, KARWAR**

CONSOLIDATED RECEIPTS & PAYMENTS ACCOUNT FOR THE PERIOD 01.04.2022 TO 31.03.2023

RECEIPTS	AMOUNT	PAYMENTS	AMOUNT
To Opening Balance	NIL	By Education Programme	10,62,674.00
Cash in Hand		By Education Programme Hostel	4,34,888.00
Cash at Bank		By Health Programme	92,000.00
SBI - 98474	9,12,334.53	By Poverty Elimination Programme	1,01,810.00
SBI - 91421	11,96,442.08	By APD Travelling	12,931.00
SBI NDMB A/c 00363	5,36,331.49	By Social Programme	10,000.00
		By APD Materials	6,376.00
To Donation Received SBI - 98474	2,25,100.00	By Land	1,26,000.00
To Interest from Bank	61,513.00	By FD Re - Invest SBI - 91421	20,000,000.00
To Bank Interest SBI - 00363	20,723.00	By Transfer from SBI - 00363 to SBI - 91421	39,00,000.00
To Income Tax Refund	30,400.00		
To APD Project	1,37,500.00	Administrative Exp	
To Donation in SBI - 00363	34,01,397.24	By Office Expenses (Printing & Stationery)	9,486.04
To Education Program	28,000.00	By Land	4,825.00
To Interest from FD	2,83,149.00	By National Trust Fees	1,000.00
		By Hospitality Expenses	4,685.00
To Transfer From SBI - 00363 to SBI - 91421	39,00,000.00	By Legal Expenses	800.00
		By APD Salary	61,000.00
		By Salary	1,59,500.00
		By Bank Charges	1,482.10
		By ITR File & Audit Report	12,799.00
		By Accrued Interest	2,54,831.00
		BY TDS	28,318.00
		Cash in Hand	NIL
		Cash at Bank	
		SBI - 98474	11,84,329.53
		SBI - 91421	12,04,703.94
		SBI NDMB A/c 00363	58,451.73
TOTAL	1,07,32,890.34	TOTAL	1,07,32,890.34



[Signature]
President



HEGDE G. & Co.
Chartered Accountants

[Signature]
CA GANAPATHI HEGDE
PROPRIETOR M.No. 203791
FIRM No. 0068555

UDIN: 22203791BCVYBH3795

**PREM ASHRAM CHARITABLE TRUST
AMADALLI, KARWAR**

CONSOLIDATE INCOME & EXPENDITURE ACCOUNT FOR THE PERIOD ENDING 01.04.2022 TO 31.03.2023

EXPENDITURE	AMOUNT	INCOME	AMOUNT
By Education Programme	10,62,674.00	To Donation Received SBI - 98474	2,25,100.00
By Education Programme Hostel	4,34,888.00	To Interest from Bank	61,513.00
By Health Programme	92,000.00	To Bank Interest SBI - 00363	20,723.00
By Poverty Elimination Programme	1,01,810.00	To Income Tax Refund	30,400.00
By APD Travelling	12,931.00	To APD Project	1,37,500.00
By Social Programme	10,000.00	To Donation in SBI - 00363	34,01,397.24
By APD Materials	6,376.00	To Education Program	28,000.00
		To Interest from FD	2,83,149.00
Administrative Exp			
By Office Expenses (Printing & Stationery)	9,486.04		
By Land	4,825.00		
By National Trust Fees	1,000.00		
By Hospitality Expenses	4,685.00		
By Legal Expenses	800.00		
By APD Salary	61,000.00		
By Salary	1,59,500.00		
By Bank Charges	1,482.10		
By ITR File & Audit Report	12,799.00		
By Excess Of Income Over	22,11,526.10		
TOTAL	41,87,782.24	TOTAL	41,87,782.24



[Signature]
President



HEGDE G. & Co.
Chartered Accountants

[Signature]
CA GANAPATHI HEGDE
PROPRIETOR M.No. 203791
FIRM No. 0068555

UDIN: 23203791BCVYBH3795

BALANCE SHEET AS AT 31-03-2023 (FY 2022-23)

PREM ASHRAM CHARITABLE TRUST
AMADALLI, KARWAR

CONSOLIDATED BALANCESHEET AS ON 31-03-2023

LIABILITIES	AMOUNT	AMOUNT	ASSETS	AMOUNT
CORPUS FUND		18,000.00	Fixed Deposit	
			Fixed Deposit No 39722863651	
			Opening Balance	10,68,074.00
			Add: Accrued Interest	51,030.00
				11,19,104.00
GENERAL FUND		56,00,000.00	Fixed Deposit No 39722864087	
Income & Expenditure A/c			Opening Balance	10,68,074.00
Opening Bal	1,20,78,753.50		Add: Accrued Interest	50,984.00
Add: Surplus	22,11,526.10	1,42,90,279.60		11,19,058.00
			Fixed Deposit No 39722864270	
			Opening Balance	10,68,074.00
			Add: Accrued Interest	51,030.00
				11,19,104.00
			Fixed Deposit No 39722864361	
			Opening Balance	10,67,083.00
			Add: Accrued Interest	51,033.00
				11,18,116.00
			Land (N A)	15,52,288.00
			Add: Addition	1,26,000.00
				16,78,288.00
			FD No. 41304691601 (SBI-91421)	10,00,000.00
			Add: Accrued Interest	25,377.00
				10,25,377.00
			FD No. 41304689829 (SBI-91421)	10,00,000.00
			Add: Accrued Interest	25,377.00
				10,25,377.00
			Building	83,53,868.00
			Furnitures & Fixtures	6,51,323.40
			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
			Invertor	23,500.00
			Refrigerator	16,000.00
			Hescom Deposit	2,060.00
			CURRENT ASSETS	
			Cash in Hand	NIL
			Cash at Bank	
			SBI - 98474	11,84,329.53
			SBI - 91421	12,04,703.94
			SBI NDMB A/c 00363	58,451.73
			Tax Deducted at Source	
			Opening Balance	18,990.00
			Add: Addition	28,318.00
				47,308.00
TOTAL		1,99,08,279.60	TOTAL	1,99,08,279.60



President



HEGDE G. & Co.
Chartered Accountants

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

NO IN: 23203791BGVYBH 3795

ACTIVITIES CARRIED OUT BETWEEN 1/4/2022 – 31/3/2023

The main aims 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. 1,497,562 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 newly constructed building since March 2020. Rs. 434,888 were spent on running the Girls' Hostel.

2. Partially Financially Supported Boys' Hostel at Asnoti

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

3. Financial Assistance of Rs. 938,000 was Provided to 771 poor Students Towards Education-Related Expenses

Many students struggle to pay fees and other expenses for attending schools and colleges. Our trust provided financial assistance totaling **Rs. 938,000** to **771** poor students from several schools and colleges upon receiving requests for financial assistance for educational purpose from primary to post-graduate level students. A summary of beneficiaries at different levels is given below:

Description	Number of Beneficiaries
Primary + High School	120
PU College (11 th & 12 th)	227
ITI	87
Polytechnic Diploma	110
Degree (BA, BCom, BSc, BCA)	169
BE	26
Nursing	1
BAMS and MBBS	3
BEd	23
MCom, MSc, MCA	5
TOTAL Number of Beneficiaries =	771

4. Rs. 77,374 in Other items Benefitted More than 500 Students from Schools and Colleges.

Water filter/purifier, Ceiling Fans, Note-books, 3 Heavy Duty SS rice cookers, Internet connection, UPS, Bags, Uniforms etc. worth Rs. 77,374 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



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



B. PROGRAMS TO ENHANCE HEALTH

1. Blood Donation Camp

Blood donation camp was organized in Civil Hospital, Karwar as a part of Swami Vivekanand's 161st Birth Anniversary and National Youth Week on January 8 2023 in collaboration with Azad Youth Club, Kallur Education Trust, and Nehru Youth Center



2. Pulse Polio Vaccine Campaign

Pulse Polio Vaccine Campaign was conducted in Government Hospital, Karwar on February 22, 2023 to increase the awareness on polio. The program uses the oral polio vaccine (OPV). As per the National Immunization Schedule (NIS), a dose of 3 drops is given orally to the child, i.e., one dose each at 1.5, 2.5, and 3.5 months of age. Finally, a booster dose is given at the age of 1.5 years. Dr. Gajanan Nayak, Director of KRIMS, Karwar was the Chief Guest.

3. 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. 92,000 were given to 14 BPL persons towards their medical expenses. Ailments included paralysis, cancer, accident, diseases, etc. and many of them underwent surgeries.

C. ACTIVITIES TO ALLEVIATE POVERTY

1. Financial help totaling **Rs.101,810** were given to about 25 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. We put in some more money this financial year to complete the shed for Jogi Ager and his wife who are disabled and poor. The shed in which the couple lived was non livable in the rainy season. Now they have a better shelter.



D. Disability Program to Serve Differently Abled Children

Prem Ashram Charitable Trust, Amadalli was chosen by **APD (Association of People with Disability)** to partner in Early Intervention project to identify and serve differently abled children from just born to 8 years old in the Uttar Kannada District. The aim is to intervene early to remove or lessen the defects in differently abled children. We hired three employees to carry out the project. Twenty nine Gram Panchayats, 37 villages, 52 Anganawadis and 22 Primary Schools were visited during the first 3 months in 2023 and identified 46 children having disability and learning impediments. These children were assessed, serviced and reassessed. The goal is to identify and provide required support to 200 children by the end of 2023. In addition to providing pertinent services to the children at the EI Center in Ankola, additional services were provided at their respective homes (home level service).

Other activities such as Baby Screening, School Sensitization, Capacity Building Camps for the Parents and Teachers, and providing nutritional food packets through APD are continuing. In addition, information is gathered from the parents to apply for the Social Security Schemes for their differently abled children so that they are financially benefited.

Appliance Fitting Camp will be organized in Early Intervention (EI) Center in Ankola. A physiotherapist from APD, Bangalore will visit the Center to take measurements of the children. Various appliances such as body brace, MAS (Middle Arch Support) sandal, ankle foot ortho fit, standing frame, hand splint, corner chair etc. will be made and provided to these children free of cost through APD.

Prem Ashram Charitable Trust wants to be the leading provider of services to the differently abled children in the Uttar Kannada District.

Visits to Anganawadis to Identify Differently Abled Children



Visits to Anganawadis to Identify Differently Abled Children

Different Anganawadis were visited to identify the children.. The same is also done through visits to Gram Panchayats and primary schools.



Training Anganawadi Teachers



Providing Service to the Differently Aabled Kids at the EI Center

Necessary services are provided to the identified children according to their needs at the Early Intervention (EI) Center in Ankola.

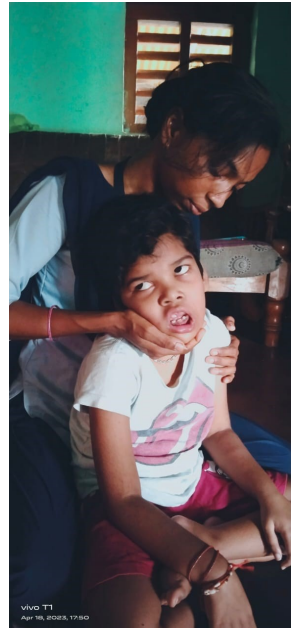


Giving Therapy to Differently Aabled Children at their Homes



Giving Therapy to Children at their Homes (Contd.)

Most of the differently abled children that we identified come from poor families. Their parents usually do labor jobs. Therefore, they are unable to bring their children to the EI Center in Ankola regularly. However, it is known that regular therapy gives better results. Hence, we provided services to them at their respective homes at least twice a week. The parents are also trained to provide service to their children at their own home. It has been observed that those children who get regular therapy show better improvements.



Celebration of 2nd Anniversary of Girls' Hostel

Second Anniversary of our Girls' Hostel was celebrated in the New Girls' Hostel building. Adv. Sanjay Salunke inaugurated the function and Ms. Vidyeshwari Naik, PDO, Gram Panchayat, Asnoti was the chief Guest. Hostel residents performed dances and sang songs. Couple of the hostel residents described how staying in the hostel changed their life for good.

Independence Day Celebration

Independence Day was celebrated on August 15, 2022 at Girls' hostel in Asnoti.

Mahatma Gandhi Birthday Celebration

Mahatma Gandhi's birthday was celebrated on October 2, 2022. A program was conducted to clean the streets in support of Swachha Bharat Abhiyan.

Celebration of International Women's Day

International Women's Day was celebrated on March 8, 2023 in association with Azad Youth Club, Karwar. Retired women teachers were honored and felicitated for their long and distinguished service as they became ideal for others to follow.

ಪ್ರೇಮ ಅಶ್ರಮ ಜ್ಯೂರಿಯರ ಬ್ಯಾಚ್ ಬ್ರಿಕ್ ಬಾಲಕಿಯರ ಹಾಸ್ಟೆಲ್ ವಾರ್ಷಿಕೋತ್ಸವ



ಕೊಂಕಣವಾಹಿನಿ ನ್ಯೂಸ್

ಕಾರವಾರ: ಅಮದಳ್ಳಿಯ ಪ್ರೇಮ ಅಶ್ರಮ ಜ್ಯೂರಿಯರ ಬ್ಯಾಚ್ ಬ್ರಿಕ್ ನಡವುತ್ತಿರುವ ಅಸೋಟಿಯ ಬಾಲಕಿಯರ ವಸತಿ ನಿಲಯ ಹೊಸ ಕಟ್ಟಡದ ಎರಡನೆಯ ವಾರ್ಷಿಕೋತ್ಸವವನ್ನು ಸರ್ಕಾರ, ಸಂಘಮಂದಿಂದ ಆಚರಿಸಲಾಯಿತು.

ಕಾರ್ಯಕ್ರಮ ಉದ್ಘಾಟಿಸಿದ ನ್ಯಾಯವಾದಿ, ಅಸೋಟಿಯ ಗ್ರಾಮ ಪಂಚಾಯತಿಯ ಸದಸ್ಯ ಸಂಜಯ ಸಾಳುಂಕೆ, ಟ್ರಸ್ಟಿನ ಕಾರ್ಯ ಪ್ರಾಧಾನೀಯ. ಸಂಸ್ಥೆ ಮುಂದೆಯೂ ಉತ್ತಮ ಸೇವೆ ಒದಗಿಸಲಿ. ಇದಕ್ಕೆ ಎಲ್ಲ ಸಹಕಾರ ನೀಡಲು ತಾವು ಬದ್ಧ ಎಂದರು.

ಮುಖ್ಯ ಅತಿಥಿಯಾಗಿದ್ದ ಪಂಚಾಯತಿ ಅಭಿವೃದ್ಧಿ ಅಧಿಕಾರಿ ವಿದ್ಯೇಶ್ವರಿ ನಾಯ್ಕ, ಹಿಂದುಳಿದ ಪ್ರತಿಭಾವಂತ ಬಾಲಕಿಯರ ಶೈಕ್ಷಣಿಕ ಅನುಕೂಲಕ್ಕೆ ವಸತಿ ನಿಲಯ ಆರಂಭಿಸಿ ಆದರ ಮೂಲಕ ಮೂಲ್ಯದ ಕಾರ್ಯ ಮಾಡಿದ್ದಾರೆ. ಇದೊಂದು ಮಹತ್ವದ ಮೈಲುಗಲ್ಲು ಎಂದರು.

ಅಧ್ಯಕ್ಷತೆಯನ್ನು ಟ್ರಸ್ಟಿನ ಅಧ್ಯಕ್ಷರಾದ ಸೀತಾರಾಮ ಗಾಂವಕರ ವಹಿಸಿ ದಾನಿಗಳ ನೆರವಿನಿಂದ ನಡೆಯುವ ನಮ್ಮ ಟ್ರಸ್ಟ್ ಪಾರದರ್ಶಕವಾದ ಕೆಲಸ ಮಾಡುತ್ತಿದೆ. ಇದರ ಬೆಳವಣಿಗೆಯಲ್ಲಿ ಸಂಸ್ಥಾಪಕ ಅಧ್ಯಕ್ಷರಾದ ಜಿ.ಎಸ್. ನಾಯ್ಕ ಹಾಗೂ ಡಾ. ಅನಿಲ ಗಾಂವಕರ ಮತ್ತು ಕಮಲಾಕ್ಷಿ ನಾಯ್ಕರ ಕೊಡುಗೆಯನ್ನು ಮನದಾಳಿಂದ ಸ್ಮರಿಸಬೇಕೆಂದರು.

ಟ್ರಸ್ಟಿನ ಕಾರ್ಯದರ್ಶಿ ದಿನೇಶ್. ಗಾಂವಕರ ಪ್ರಾಸ್ತಾವಿಕ ಮಾತನಾಡಿದರು. ಗ್ರಾಮ ಪಂಚಾಯತಿ ಅಧ್ಯಕ್ಷ ಪೂಜಾ ಕೋಡಾರಕರ, ವಾರ್ಡನ್ ಗೌರಿ ದೇಸಾಯಿ ಉಪಸ್ಥಿತರಿದ್ದರು.

ಕಾರ್ಯಕ್ರಮದಲ್ಲಿ ಡಾ. ಅನಿಲ ಗಾಂವಕರ, ಎಂಜಿನಿಯರ್ ಗಿರೀಶ ದೇಸಾಯಿ, ಹಣಕೋಣದ ಎಂ.ಕೆ. ನಾಯ್ಕ, ರೋಡನ್ ವೇರ್ಣೀಕರ ಭಾಗವಹಿಸಿದ್ದರು.

ಪ್ರಣಾಲಿ ವೇಳೆಗೆ ಸಂಗಡಿಗರ ಪ್ರಾರ್ಥಿಸಿದರು. ಗಣೇಶ ಏಕೋಪನವದ ನಿರೂಪಿಸಿ, ವಂದಿಸಿದರು.

Closing Remarks

We had been providing free hostel facility for the poor, rural girls and also providing financial assistance for education to many poor students because education of underprivileged rural youths, especially girls, has been the focus of our trust. 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 diverted towards women empowerment, projects on disability, enhancing health, and alleviating poverty. We served differently abled children and financially helped many poor people.

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

October 02, 2023

LIST OF DONORS

Donations received Between 1/4/2022 to 31/3/2023

Donations Received in SB Account

Name of Donor	Amount (₹)
Mr. Kishore Sawant, Esskay Enterprises, Pune, MH	125,000.00
Dr. Sita Nilekani, Sirsi, KA	30,100.00
Mr. Hemant Fakir Rane, Pune, MH	25,000.00
Mr. Girish Sudheer Pandit, Kumta, KA	25,000.00
Mr. Sandeep Damodhar Savant, Bangalore, KA	10,000.00
Mr. Prashant P. Naik, Kumta, KA	11,000.00
TOTAL =	225,100.00

Donations Received in FCRA NDMB Account

Name of Donor	Amount (₹)
Challenge to Conquer, Los Altos Hills, CA, USA	3,401,397.24
TOTAL =	3,401,397.24

TOTAL DONATION RECEIVED IN FY 2022-23 = ₹ 3,626,497.24

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

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*

What we have done for ourself alone dies with us;

what we have done for others remains and is immortal. - *Albert Pike*

Happiness depends on what you give...Not on what we can get

- *Swami Chinmayanand*