

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

12A Registration No: AABTP4668EE2021201 dated 20/11/2021

80G Registration No: AABTP4668EF20210 dated 20/11/2021

FCRA Registration No: 094600084, dated 19/09/2019

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

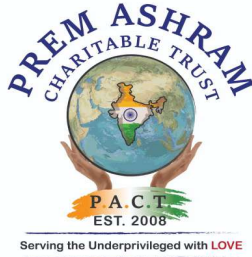
Dept. of Women & Child Development Registration No. KA090004X9BZ Dated 26/09/2014

CSR-1 Registration No. CSR00079305 Dated 28-09-2024

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

17th Annual Report FY 2024 - 2025



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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 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 differently abled 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. 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.

E. 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.

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 01-04-2024 TO 31-03-2025
(FY 2024-2025)**

HEGDE G & CO

CHARTERED ACCOUNTANTS

PROPRIETOR :
Ganapati Hegde, B.Com., LLB, FCA.
GSTN : 29AANPH7485D1ZA
PAN : 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 31-03-2025.

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 31.03.2025 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: 10-09-2025.



HEGDE G. & CO.
Chartered Accountants

CA GANAPATI HEGDE
PROPRIETOR, M.No. 203791
FIRM No. 0066555

UDIN: 25203791BMHUSQ5206

**RECEIPTS & PAYMENTS ACCOUNTS FOR THE PERIOD
01-04-2024 TO 31-03-2025 (FY 2024-25)**

PREM ASHRAM CHARITABLE TRUST, AMADALLI, KARWAR

CONSOLIDATED RECEIPTS & PAYMENTS ACCOUNT FOR THE PERIOD 01.04.2024 TO 31.03.2025

RECEIPTS	AMOUNT	PAYMENTS	AMOUNT
To Opening Balance		By APD Travelling	67,261.00
Cash in Hand	NIL	By APD Materials	29,518.00
Cash at Bank		By APD Programme For Employee Welfare	7,000.00
SBI - 98474	8,33,851.53		
SBI - 91421	21,609.94	By APD Transport	2,235.00
SBI NDMB A/c 00363	16,52,039.86	By Education Programme	1,58,300.00
		By Education Programme Hostel	3,35,562.40
To Donation Received SBI - 98474	3,50,706.60	By Education Programme Donated item	19,523.00
To Interest from Bank	11,707.00	By Health Programme	63,140.00
To Bank Interest SBI - 00363	25,676.00	By Poverty Elimination Programme	12,000.00
To Bank Interest SBI - 91421	17,548.00	By Land	5,44,625.00
To APD Grant	5,10,000.00		
To Money Returned From Bank	4,692.00	By Fixed Asset Purchase For Hostel	
To Interest on FD	4,79,921.00	Laptop & Printer (In Kind)	90,706.60
To TDS Received	48,000.00	Monitor	9,899.00
To Income Tax Refund	72,770.00		
To Donation in SBI - 2275	4,00,000.00	Administrative Exp	
		By APD Salary	4,36,730.00
		By Bank Charges	191.22
		By Electricity Charges	17,901.36
		By Legal Expenses	21,300.00
		By Office Expenses (Printing & Stationery)	1,570.00
		By Salary	1,35,000.00
		By Hospitality	9,744.00
		By Accrued Interest	4,79,921.00
		By TDS	48,000.00
		Cash in Hand	NIL
		Cash at Bank	
		SBI - 98474	1,52,942.77
		SBI - 91421	9,12,796.94
		SBI NDMB A/c 00363	6,77,715.86
		SBI - 42275	1,94,938.78
TOTAL	44,28,521.93	TOTAL	44,28,521.93



HEGDE G. & Co.
Chartered Accountants

CA G. APARNA HEGDE
PROPRIETOR M.No. 283791
FIRM No. 0069555

UDIN : 25203791BMHVSQ5206

**EXPENDITURE & INCOME ACCOUNTS FOR THE PERIOD
01-04-2024 TO 31-03-2025 (FY 2024-2025)**

PREM ASHRAM CHARITABLE TRUST, AMADALLI, KARWAR

CONSOLIDATE INCOME & EXPENDITURE ACCOUNT FOR THE PERIOD ENDING 01.04.2024 TO 31.03.2025

EXPENDITURE	AMOUNT	INCOME	AMOUNT
To APD Travelling	67,261.00	By Donation Received SBI - 98474	3,50,706.60
To APD Materials	29,518.00	By Interest from Bank	11,707.00
To APD Programme For Employee Welfare	7,000.00	By Bank Interest SBI - 00363	25,676.00
To APD Transport	2,235.00	By Bank Interest SBI - 91421	17,548.00
To Education Programme	1,58,300.00	By APD Grant	5,10,000.00
To Education Programme Hostel	3,35,562.40	By Money Returned From Bank	4,692.00
To Education Programme Donated item	19,523.00	By Interest on FD	4,79,921.00
To Health Programme	63,140.00	By TDS Received	48,000.00
To Poverty Elimination Programme	12,000.00	By Income Tax Refund	72,770.00
		By Donation in SBI - 2275	4,00,000.00
Administrative Exp			
To APD Salary	4,36,730.00		
To Bank Charges	191.22		
To Electricity Charges	17,901.36		
To Legal Expenses	21,300.00		
To Office Expenses (Printing & Stationery)	1,570.00		
To Salary	1,35,000.00		
To Hospitality	9,744.00		
Excess Of Income Over Expenditure	6,04,044.62		
TOTAL	19,21,020.60	TOTAL	19,21,020.60



HEGDE G. & CO.
Chartered Accountants

CA G. K. KATHI HEGDE
PROPRIETOR M.No. 203791
FIRM No. 0069555

UDIN : 25203791BMHVSQ5206

BALANCE SHEET AS AT 31-03-2025 (FY 2024-25)

PREM ASHRAM CHARITABLE TRUST, AMADALLI, KARWAR

CONSOLIDATED BALANCESHEET AS ON 31-03-2025

LIABILITIES	AMOUNT	ASSETS	AMOUNT
CORPUS FUND	18,000.00	FIXED DEPOSITS	
		Fixed Deposit No 39722863651	
		Opening Balance	11,81,724.00
		Add: Interest During the Year	82,272.00
			12,63,996.00
GENERAL FUND	56,00,000.00	Fixed Deposit No 39722864087	
Income & Expenditure A/c		Opening Balance	11,81,678.00
Opening Balance	1,48,24,290.73	Add: Interest During the Year	82,272.00
Add: Surplus	6,04,044.62		12,63,950.00
	1,54,28,335.35	Fixed Deposit No 39722864270	
		Opening Balance	11,81,724.00
		Add: Interest During the Year	82,272.00
			12,63,996.00
		Fixed Deposit No 39722864361	
		Opening Balance	11,80,678.00
		Add: Interest During the Year	82,195.00
			12,62,873.00
		FD No. 41304691601 (SBI-91421)	
		Opening Balance	10,83,308.00
		Add: Interest During the Year	75,455.00
			11,58,763.00
		FD No. 41304689829 (SBI-91421)	
		Opening Balance	10,83,308.00
		Add: Interest During the Year	75,455.00
			11,58,763.00
		Fixed Assets	
		Building	83,53,868.00
		Land	16,78,288.00
		Hescom Deposit	2,060.00
		Furnitures & Fixtures	6,51,323.40
		Solar Heater	63,000.00
		Monitor	4,498.00
		CCTV Camera	12,980.00
		Gas Stove & Utensils	54,513.00
		Curtains Rods	10,100.00
		Invertor	23,500.00
		Refrigerator	16,000.00
		Television	19,999.00
		Wooden Pooja Mandir	6,650.00
		Fire Extingrishers	3,200.00
		Ceiling Fans	35,000.00
		Sewing Machine	12,480.00
		Mixer Griender	6,900.00
		Laptop & Printer (In Kind)	90,706.60
		Monitor	9,899.00
		Land	5,44,625.00
		CURRENT ASSETS	
		Cash in Hand	NIL
		Cash at Bank	
		SBI - 98474	1,52,942.77
		SBI - 91421	9,12,796.94
		SBI NDMB A/c 00363	6,77,715.86
		SBI - 42275	1,94,938.78
		Tax Deducted at Source	
		Opening Balance	88,010.00
		Add: Addition	48,000.00
			1,36,010.00
TOTAL	2,10,46,335.35	TOTAL	2,10,46,335.35



UDIN : 25203791BMHUSA5206

ACTIVITIES CARRIED OUT BETWEEN 1/4/2024 – 31/3/2025

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 become self-reliant, responsible, and productive citizens. Programs related to Differently Abled Children, Women's Empowerment, and Health/Poverty are also being carried out.

A. EDUCATION PROGRAMS—INCREASE LITERACY

Total of Rs. 493,862.40 were spent on Educational Programs (including expenses for running Girls' Hostel).

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

Hostel that provides free lodging and boarding for 24 poor girls is run in the newly constructed building since March 2020. Rs. 335,562.40 were spent on running the Girls' Hostel.

2. Financial Assistance of Rs. 158,300 was Provided to 81 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. 158300** to **81** poor students from several schools and colleges upon receiving requests for financial assistance for educational purpose from primary to post-graduate level students.

3. Rs. 19,523 in Other items Benefitted about 100 Students from two P.U. Colleges.

A Lab Table for Physics Lab was given to Govt. P.U. College, Aversa and Uniform for 11 students were provided to the 11 poor students from Govt. P.U. College, Hillur upon receiving requests from these colleges. These items benefited about **100** students in two P.U. colleges.

Photos of the Events Related to Education Program



B. PROGRAMS TO ENHANCE HEALTH

Financial Help to the Poor Towards Medical Expenses

Many BPL people who were unable to pay their medical bills when they have major illness and undergo surgery approached our trust for financial help to pay for part of their medical expenses. Total of Rs. 63,140 were given to 8 BPL persons towards part of their medical expenses. Ailments included cancer, accident, and different diseases. Some of the patients who received financial help from our trust underwent surgeries.

C. ACTIVITIES TO ALLEVIATE POVERTY

Financial help totaling **Rs. 12,000** were given to 3 BPL people who contacted our Trust for financial help as they were going through a tough time. Some beneficiaries were older and women who were not able to earn their livelihood due to old age, sickness or no work.

D. DISABILITY PROGRAM TO SERVE DIFFERENTLY ABLED CHILDEN

Prem Ashram Charitable Trust, continued its collaboration with **APD (Association of People with Disability, Bangaluru)** to work on an Early Intervention (EI) and Early Education project to intervene early so as to remove or lessen the disability in differently abled children. This entails identifying and serving the differently abled children from just born to 8 years old in the Uttar Kannada District. Different Gram Panchayats, Anganawadis and Primary Schools were visited by our four dedicated and hard working employees. We identified 66 children having disability and learning impediments. These children were assessed, serviced, and reassessed. In addition to providing services to the children at the EI Center in Ankola, additional services were provided at their respective homes (home level service) twice a week depending on their need.

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

We organized Appliance Fitting Camp in Early Intervention (EI) Center in Ankola. A personnel from APD, Bangalore visited the Center to take measurements of the children. Appliances such as body brace, MAS (Middle Arch Support) sandal, ankle foot ortho fit, standing frame, hand splint, corner chair etc. were made and provided to these children free of cost through APD. The children and their parents are indebted to APD for the help. We thank APD for their grant and tremendous support throughout.

Currently, the focus is in Karwar, Ankola, and Kumata Talukas. A sub Center was established in Kumta. We have plans to extend the program to other talukas. Prem Ashram Charitable Trust wants to be the leading provider of services to the differently abled children in the Uttar Kannada District.

Providing Service at Early Intervention Center in Ankola



Photos of Services at EI Center in Ankola (contd.)



Parents' Training at the EI Center, Ankola



Appliance Measurement Camp at EI Center, Ankola



Giving Therapy to Differently Abled Children in their Homes

Most of the differently abled children that we identified and continuing to serve come from poor families where parents do labor jobs. Hence, they are unable to bring their children regularly to the EI Center in Ankola. However, we know that regular therapy gives better results. Therefore, we provided services to them at their respective homes about twice a week depending on their need. The parents are also trained to provide service to their children at their home. Providing services to the children at their homes is a big relief for their parents as they are unable to bring their children to the EI Center in Ankola everyday. Most of the children who received therapy on a regular basis showed improvement.



Independence Day Celebration

Independence Day was celebrated on August 15, 2024 at Girls' hostel in Asnoti.

Teachers' Day Celebration

Teachers' Day was celebrated on September 5, 2024. A program was conducted to Felicitate a retiring teacher n Shivaji Vidya Mandir, Asnoti.

Mahatma Gandhi's Birthday Celebration

Mahatma Gandhi's birthday was celebrated on October 2, 2024. 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, 2025. Local Asha Workers were honored and felicitated for their service to the humanity.

Celebration of International Day of Persons with Disability

International Day of Persons with Disability was celebrated in Ankola on December 3, 2024. A program was organized inviting differently abled children and their parents. Some dignitaries were also invited. Fun activities including games were held and prizes/gifts were distributed. A program on Parents' Capacity Building was also conducted on the same day. Overall, the program was a big success and everyone enjoyed it.

Closing Remarks

Prem Ashram Charitable Trust has been providing free hostel facility for poor, rural girls and also providing financial assistance for education to many poor students because education of underprivileged rural youths, especially girls, has been our focus. 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. Second major project is on providing services to the differently abled children in partnership with APD. We thank APD for providing funding to carryout this project. Efforts were also diverted towards women empowerment, enhancing health, and alleviating poverty.

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
September 10, 2025**

LIST OF DONORS

Donations Received Between 1/4/2024 to 31/3/2025

Donations Received in SB & Current Accounts

Name of Donor	Amount (₹)
Mrs. Roopa Gaonkar, Amadalli, Karwar, KA	225,000
Esskay Enterprises (Mr. Kishore Sawant), Pune, MH	125,000
Mrs. Savitri Dattatray Rane, Pune, MH	100,000
Mr. Prajwal B. Joshi, Karwar, KA	100,000
Shivaram S. Gaonkar, Chendia, Karwar, KA	30,000
Hemnath Fakir Rane, Pune, MH	25,000
Dr. Ishkumar Khanna, Amritsar, PB	20,000
Vijayashree S. Gaonkar, Chendia, Karwar, KA	20,000
Mrs. Deepa Devidas Naik, Navi Mumbai, MH	15,000
TOTAL =	660,000

In-kind donation of Rs. 90,706 in the form of a Laptop and a Printer was provided by Fronius India Pvt. Ltd., Pune, MH

TOTAL DONATION RECEIVED IN FY 2024-25 = ₹ 750,706

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 ourselves 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*