



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 19/09/2019

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

16th Annual Report FY 2023 - 2024



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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 Gurnath 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 01-04-2023 TO 31-03-2024 (FY 2023-2024)

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

AUDITOR'S REPORT

I have audited the attached Balance Sheet of **PREM ASHRAM CHARITABLE TRUST** as at **31st March 2024**, Receipt and Payment Account and the Income and Expenditure Account for the year ended on that date, annexed thereto. These financial statements are the responsibility of the Management. My responsibility is to express an opinion on these financial statements based on my audit.

I have conducted my audit in accordance with auditing standards generally accepted in India. Those standards require that I plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by the management, as well as evaluating the overall financial statement presentation. I believe that my audit provides a reasonable basis for my opinion.

Further, I report that:

- a) I have obtained all the information and explanations, which to the best of my knowledge and belief were necessary for the purpose of my audit.
- b) In my opinion, proper books of accounts have been kept by the Trust so far as it appears from my examination of these books.
- c) The Balance Sheet, Receipt and Payment Account and Income and Expenditure Account dealt with by this report are in agreement with the books of accounts.
- d) In my opinion, and to the best of my information and according to the explanation given to me, the said accounts read with notes thereon give a true and fair view in conformity with the Accounting Principles generally accepted:
 - i. In the case of Balance Sheet, of the state of affairs of the Trust as at **31st March 2024**
and
 - ii. In the case of Income and Expenditure Account of the **Surplus** for the year ended on that date.

Date : 26/09/2024

Place : Karwar

UDIN : 24203791BKCXE2464



HEGDE G. & Co.
Chartered Accountants
Ganapati
CA. GANAPATHI HEGDE
PROPRIETOR M.No. 203791
FIRM No. 0069555

RECEIPTS & PAYMENTS ACCOUNTS FOR THE PERIOD 01-04-2023 TO 31-03-2024 (FY 2023-2024)

**PREM ASHRAM CHARITABLE TRUST
AMADALLI, KARWAR**

CONSOLIDATED RECEIPTS & PAYMENTS ACCOUNT FOR THE PERIOD 01.04.2023 TO 31.03.2024

RECEIPTS	AMOUNT	PAYMENTS	AMOUNT
To Opening Balance		By APD Travelling	44,812.00
Cash in Hand	NIL	By APD Materials	79,873.00
Cash at Bank		By Education Programme	9,65,050.00
SBI - 98474	11,84,329.53	By Education Programme Hostel	4,12,247.00
SBI - 91421	12,04,703.94	By Education Programme Donated item	77,566.00
SBI NDMB A/c 00363	58,451.73	By Health Programme	1,17,578.78
		By Poverty Elimination Programme	46,000.00
To Donation Received SBI - 98474	3,75,000.00	By Fixed Asset Purchase For Hostel	
To Interest from Bank	53,144.00	Television	19,999.00
To Bank Interest SBI - 00363	5,880.00	Rice cooker & cooker	17,780.00
To APD Grant	4,12,500.00	Wooden pooja mandir	6,650.00
To Donation in SBI - 00363	15,91,688.59	Fire Extingrishes	3,200.00
To Money Returned from Bank	25,000.00	Sewing Machine	12,480.00
To Interest on FD	3,66,284.00	Mixer Grinder	6,900.00
To TDS Received	40,702.00		
		Administrative Exp	
		By APD Salary	4,23,000.00
		By Bank Charges	3,980.46
		By Electricity Charges	12,195.00
		By ITR File & Auditing fee	12,000.00
		By Legal Expenses	7,000.00
		By Office Expenses (Printing & Stationery)	8,340.22
		By Salary	1,24,000.00
		By Yearly Telephone Bill	2,545.00
		By Accrued Interest	3,66,284.00
		By TDS	40,702.00
		Cash in Hand	NIL
		Cash at Bank	
		SBI - 98474	8,33,851.53
		SBI - 91421	21,609.94
		SBI NDMB A/c 00363	16,52,039.86
TOTAL	53,17,683.79	TOTAL	53,17,683.79



President



HEGDE G. & Co.
Chartered Accountants

CA. G. N. HEGDE
FRC No. 111/11 No. 203781
F. No. 100858

UDIN: 24203791BKCCXE2464

EXPENDITURE & INCOME ACCOUNTS FOR THE PERIOD 01-04-2023 TO 31-03-2024 (FY 2023-2024)

**PREM ASHRAM CHARITABLE TRUST
AMADALLI, KARWAR**

CONSOLIDATE INCOME & EXPENDITURE ACCOUNT FOR THE PERIOD ENDING 01.04.2023 TO 31.03.2024

EXPENDITURE	AMOUNT	INCOME	AMOUNT
To APD Travelling	44,812.00	By Donation Received SBI - 98474	3,75,000.00
To APD Materials	79,873.00	By Interest from Bank	53,144.00
To Education Programme	9,65,050.00	By Bank Interest SBI - 00363	5,880.00
To Education Programme Hostel	4,12,247.00	By APD Grant	4,12,500.00
To Education Programme Donated item	77,566.00	By Donation in SBI - 00363	15,91,688.59
To Health Programme	1,17,578.78	By Money Returned From Bank	25,000.00
To Poverty Elimination Programme	46,000.00	By Interest on FD	3,66,284.00
		By TDS Received	40,702.00
Administrative Exp			
To APD Salary	4,23,000.00		
To Bank Charges	3,980.46		
To Electricity Charges	12,195.00		
To ITR File & Auditing fee	12,000.00		
To Legal Expenses	7,000.00		
To Office Expenses (Printing & Stationery)	8,340.22		
To Salary	1,24,000.00		
To Yearly Telephone Bill	2,545.00		
Excess Of income Over Expenditure	5,34,011.13		
TOTAL	28,70,198.59	TOTAL	28,70,198.59



[Signature]
President



[Signature]
CA G. KAPATHI REDDI
PROFESSIONAL No. 203781
FIRM No. 0068555

UDIN: 24203792 BK CX XE 24 64

BALANCE SHEET AS AT 31-03-2024 (FY 2023-24)

PREM ASHRAM CHARITABLE TRUST
AMADALLI, KARWAR

CONSOLIDATED BALANCESHEET AS ON 31-03-2024

LIABILITIES		AMOUNT	ASSETS		AMOUNT
CORPUS FUND		18,000.00	FIXED DEPOSITS		
			Fixed Deposit No 39722863651		
			Opening Balance	11,19,104.00	
			Add: Interest During the Year	62,620.00	11,81,724.00
GENERAL FUND		56,00,000.00	Fixed Deposit No 39722864087		
Income & Expenditure a/c			Opening Balance	11,19,058.00	
Opening Balance	-1,42,90,279.60		Add: Interest During the Year	62,620.00	11,81,678.00
Add: Surplus	5,34,011.13	1,48,24,290.73	Fixed Deposit No 39722864270		
			Opening Balance	11,19,104.00	
			Add: Interest During the Year	62,620.00	11,81,724.00
			Fixed Deposit No 39722864361		
			Opening Balance	11,18,116.00	
			Add: Interest During the Year	62,562.00	11,80,678.00
			FD No. 41304691601 (SBI-91421)		
			Opening Balance	10,25,377.00	
			Add: Interest During the Year	57,931.00	10,83,308.00
			FD No. 41304689829 (SBI-91421)		
			Opening Balance	10,25,377.00	
			Add: Interest During the Year	57,931.00	10,83,308.00
			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
			CURRENT ASSETS		
			Cash in Hand		NIL
			Cash at Bank		
			SBI - 98474		8,33,851.53
			SBI - 91421		21,609.94
			SBI NDMB A/c 00363		16,52,039.86
			Tax Deducted at Source		
			Opening Balance	47,308.00	
			Add: Addition	40,702.00	88,010.00
TOTAL		2,04,42,290.73	TOTAL		2,04,42,290.73



President


HEGDE G. & Co.
 Chartered Accountants
 KARWAR
 Tel: 082072 229386
 CERTIFIED ACCOUNTANTS


HEGDE G. S.
 PROPRIETOR M.No. 203791
 FIRM No. 0069555

UDIN: 24 203791 BK CX XE 2464

ACTIVITIES CARRIED OUT BETWEEN 1/4/2023 – 31/3/2024

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. 1,484,067 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. 441,451 were spent on running the Girls' Hostel.

2. Partially 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. 965,050 was Provided to 802 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. 965,050** to **802** poor students from several schools and colleges upon receiving requests for financial assistance for educational purpose from primary to post-graduate level students.

4. Rs. 77,566 in Other items Benefitted More than 500 Students from Schools and Colleges.

Lab benches, Desk cum benches, Ceiling Fans, Notebooks, Heavy Duty SS rice cooker, Projector, Internet connection, school Bags, Uniforms etc. worth Rs. 77,566 were provided upon receiving requests from several schools and colleges. These items benefitted more than **500** students in various schools and colleges.



Photos of the Events Related to Education Program



ಕರ್ನಾಟಕ ಸರ್ಕಾರ
 ಕೆ.ಆರ್.ಪೇಟೆ
ಸರ್ಕಾರಿ ಪದವಿ ಪೂರ್ವ ಕಾಲೇಜು, ಅಮದಾಲಿ
(ಕಲಾ, ವಾಣಿಜ್ಯ & ವಿಜ್ಞಾನ ವಿಭಾಗ)
 ತಾ: ಅಂಕೋಲಾ ಜಿಲ್ಲೆ: ಶಿವಮೊಗ್ಗ ಕನ್ನಡ ಪಿನ್ ಕೋಡ್: 581316



Photos of the Events Related to Education Program



B. PROGRAMS TO ENHANCE HEALTH

1. Health Camp

Health camp was organized in Sadshivgad on August 16, 2023 in collaboration with Srinivas Medical College- Mangaluru, Lions Club- Sadashivgad, Azad Youth Club, and Kallur Education Trust. Many poor people from surrounding area took advantage of the camp in which they were able to consult with specialists from different medical fields. We contributed Rs. 12,000 towards the expense. Medicines were provided free of cost to some BPL patients.



2. Blood Donation Camp

Blood donation camp was cosponsored in Sadashivgad in partnership with Azad Youth Club.

3. 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. 105,578.78 were given to 16 BPL persons towards part of their medical expenses. Ailments included cancer, paralysis, accident, and different diseases. Many of the patients who received financial help from our trust underwent surgeries.

C. ACTIVITIES TO ALLEVIATE POVERTY

Financial help totaling **Rs. 46,000** were given to 12 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 CHILDREN

Prem Ashram Charitable Trust, continued its collaboration with **APD (Association of People with Disability)** to work on an Early Intervention (EI) 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 three dedicated and hard working employees. We identified 146 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.

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





Appliance Measurement Camp at EI Center, Ankola



Parents' Training at the EI Center, Ankola



Giving Therapy to Differently Abled Children at 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. The parents are also trained to provide service to their children at their home. Most of the children who got regular therapy show improvements.



Independence Day Celebration

Independence Day was celebrated on August 15, 2023 at Girls' hostel in Asnoti.

Teachers' Day Celebration

Teachers' Day was celebrated on September 5, 2023. A program was conducted to Felicitate award winning teachers in Shivaji Vidya Mandir, Asnoti.

Mahatma Gandhi's Birthday Celebration

Mahatma Gandhi's birthday was celebrated on October 2, 2023. 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, 2024. Local retired teachers were honored and felicitated for their long and illustrious career.

Celebration of International Day of Persons with Disability

International Day of Persons with Disability was celebrated at Salu Marad Timmakka Park in Ankola on December 3, 2023. 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. Next year we plan to celebrate it on a grand scale.



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

October 02, 2024

LIST OF DONORS

Donations Received Between 1/4/2023 to 31/3/2024

Donations Received in SB Account

Name of Donor	Amount (₹)
Esskay Enterprises (Mr. Kishore Sawant), Pune, MH	125,000.00
Mrs. Asha Krishnanand Savant, Mumbai, MH	100,000.00
Dr. Ashok Bhatia, Colaba, Mumbai, MH	80,000.00
Mr. Ramachandra Gaonkar, Karwar, KA	50,000.00
Mrs. Pushpalata Gaonkar, Belagavi, KA	10,000.00
Dr. Devidas Birappa Naik, New Mumbai, MH	10,000.00
TOTAL =	375,000.00

Donations Received in FCRA NDMB Account

Name of Donor	Amount (₹)
Challenge to Conquer, Los Altos Hills, CA, USA	1,302,311.59
Selectiva Charities, San Jose, CA, USA	289,377.00
TOTAL =	1,591,688.59

TOTAL DONATION RECEIVED IN FY 2023-24 = 1,966,688.59

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*