



SAHRUDAYA

Making a difference in Development ...



ANNUAL REPORT 2017-18



WELFARE SERVICES ERNAKULAM-SAHRUDAYA



Team Sahrudaya



Fr. Paul Cherupilly receiving award for Best Annual Report of year 16-17 from Kerala Social Service Forum

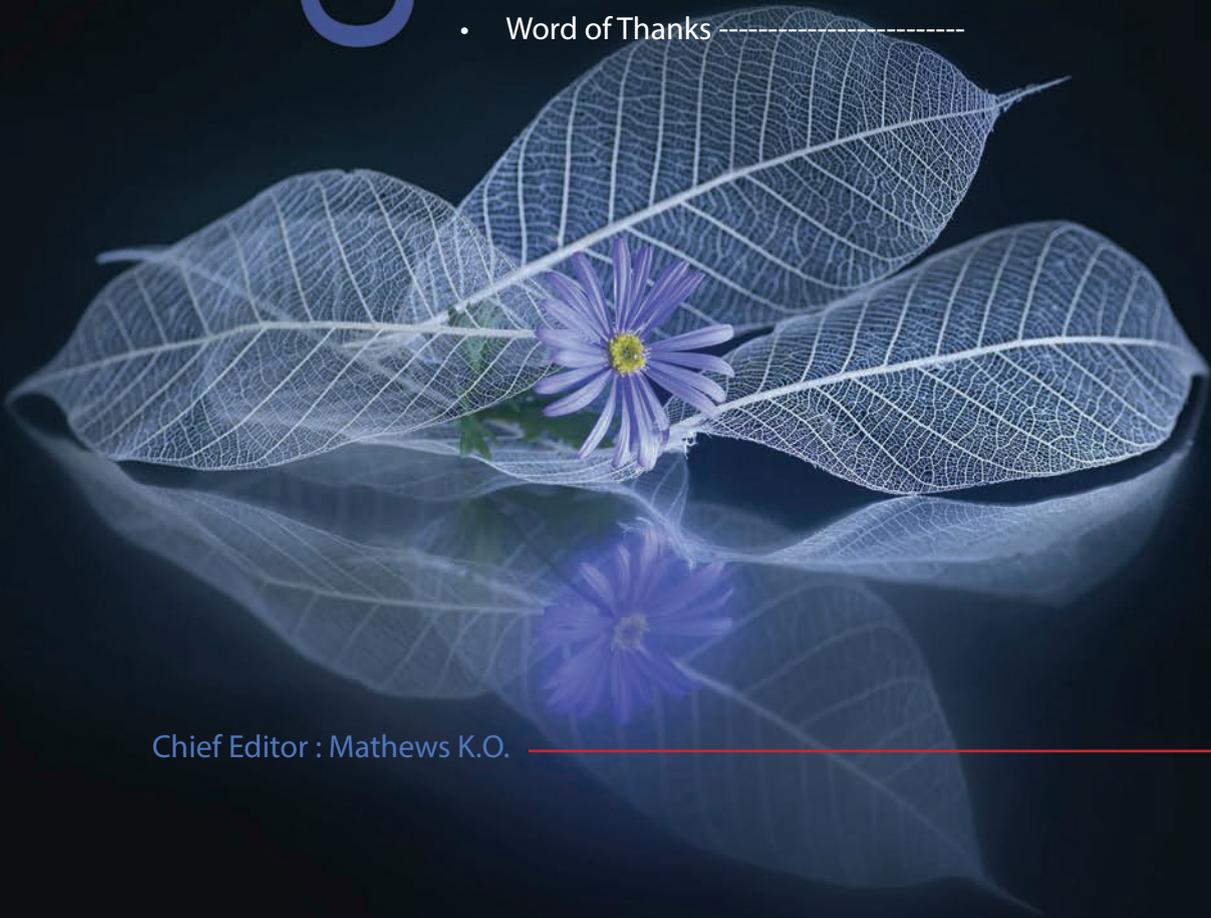
Best Annual Report Award instituted by Justice Peace and Development (JPD) Commission of the Kerala Catholic Bishop's Council for the year 2016-17 was presented to Welfare Services Ernakulam (Sahrudaya) by His Grace Thomas Mar Koorilos, Chairman, JPD Commission at Kerala Social Service Forum (KSSF) on 19th June, 2018 during the Annual General Body Meeting. The Annual Report of Sahrudaya was selected for the award from amongst 31 Diocesan Social Service Societies. The award consisting of Memento and Cash prize of Rs. 5,000/- was received by Fr. Paul Cherupilly, Executive Director of Sahrudaya



**ANNUAL
ACTIVITY REPORT
2017-2018**

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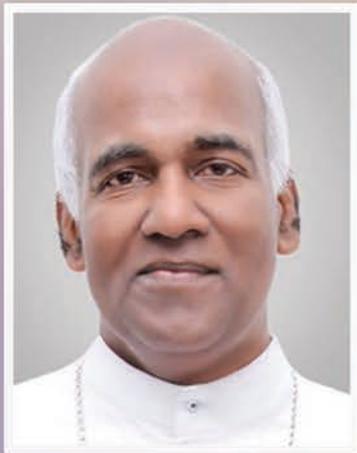
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SAHRUDAYA LEADERSHIP



Cardinal George Alencherry
Patron



Bp. Sebastian Adayanthrath
President & Co-Patron



Bp. Jose Puthenveetil
Co-Patron



Fr. Davis Padannakkal
Asst. Executive Director



Fr. Paul Cherupilly
Executive Director



Fr. Peter Thiruthanathil
Asst. Executive Director



PRESIDENT'S MESSAGE

Taking impetus from the past, Sahrudaya has established itself as an organization working with the poor for their welfare and empowerment. It has made its strides more people oriented and people-based. Over the years, I am glad to note that Sahrudaya has been able to usher remarkable achievements in the developmental sector. It is appreciable to acknowledge that Team Sahrudaya was able to deliver a quality work through their relentless commitment and a will not to compromise on immediate, short terms results.

The team headed by Fr. Paul Cherupilly is creating ripples of change in the society through their collective work and systematic interventions. On this occasion of publishing the annual report of the organization, it is certainly a time of recollection, learning and fuelling sufficient energy for the future endeavours. I

wish the team all the best for creating more tangible and sustainable programs for the benefit of the poor and disadvantaged amidst us.

May God shower His incessant blessings on all your endeavours,

Yours sincerely in our Lord,

**Bishop Sebastian
Adayanthrath**

President- Welfare Services
Ernakulam



FOREWORD...

I feel proud to present the Annual Report of Welfare Services Ernakulam for the FY 2017-18. It was indeed a year of experimentation, learning and evolving new paradigms of change process. Though there were many challenges, we were bestowed with many new insights which helped us to respond effectively to the core and critical situations in development. Working with changing values, concepts and meeting the developmental needs of the poor and disadvantaged have opened new ways of working with the people and their leaders at the grassroots. It has deep-rooted in us the power of civil society organizations we work with.

We have strengthened and streamlined our interventions through continuous and regular planning, monitoring and evaluation processes in a participatory way. They served as strong forts of our strength and competencies across various sectors of development. We are overwhelmed by the faith

bestowed upon us by the people and beneficiaries in our initiatives. It has made the course of effecting social change processes in a more palpable way.

I thank God for guiding us all through these years. I take this opportunity to thank wholeheartedly the leadership including Bishops, Board Members, funders and partners for their great support. I also thank the participant communities, institutions, well wishers and the Team Sahrudaya for their accompaniment and contributions in this marvelous voyage.

With special thanks and regards to one and all.

Fr. Paul Cherupilly

Executive Director



PROFILE OF WSE

Welfare Services Ernakulam (WSE) is a registered Charitable Organization (Reg. No. ER-32/65) under the Travancore Cochin Literary, Scientific and Charitable Societies' Registration Act XII of 1955. It is promoted by the Archdiocese of Ernakulam-Angamaly. It has 52 years of experience in the development sector especially in areas of Human and Institution Development programs, Community Mobilization, Savings and Microfinance Activities, Water and Sanitation programs, Promotion of Rural Technologies, Natural Resource Management Activities, Community Based and Institutional Rehabilitation Programs etc. More than 100,000 families are directly linked with WSE and it plays a very significant role in their development process. It has been able to promote

more than 7000 Self Help Groups of women, children, farmers, adolescents, persons with disabilities, elderly people etc covering four civil districts in its operational area which forms as the platforms of the poor people to explore their self help capacities for their own development and for facilitating tangible changes in social life.

VISION

Formation of a just society based on human values.

MISSION

Promote activities, programs and institutions with the objective of building up and enhancing capacities of individuals in particular and communities at large that they contribute positively and creatively to the establishment of a just and humane society.

OBJECTIVES

1. Facilitate empowerment of the weaker and vulnerable groups in society
2. Facilitate shelter for the poor through habitat development.
3. Facilitate capacity building of the poor for generating sustainable income.
4. Facilitate sustainable management of natural resources & eco-system.
5. Promote eco-friendly and appropriate rural technologies among the poor.
6. Rehabilitate victims of calamities and differentially able people.
7. Promote networking and resource sharing among the stakeholders and partners.

THEMATIC INTERVENTIONS:

1. **Human & Institution Development**
2. **Community Health**
3. **Community Based Rehabilitation programs**
4. **Livelihood Development**
5. **Environment**
6. **Natural Resource Management**
7. **Rural Development**
 - a. **Family Development Programs**
 - b. **Child Development Programs**
 - c. **Charity & Jeevakarunya Programs**
 - d. **Light A Life/ Sneha Foundation**
8. **Disaster Response**
9. **Media & Documentation**
10. **Special Projects**
11. **Institutions – Sneha, Soukysadan, Banana Village**
12. **Audit Report**



ANNUAL REPORT 2017-18

Social change may include change in the nature, social behavior and social relations. Some changes are faster and some changes are slow. It brings variations in the thinking and doing of things by individuals and institutions. The focus of Sahrudaya was to facilitate this process by capacitating the leaders and functionaries at different levels. Thus the reporting year has been truly result- oriented and more meaningful to Welfare Services Ernakulam.

During the year, the people base spread in 281 villages of the organization has been strengthened through various programs and events. The village committees and Federations played vital roles in the social change process initiated by Sahrudaya. The unit director, regional team including regional directors and regional staff and the central team continuously supported and accompanied the people in their endeavors. The key approaches of the organization continued to be

inclusiveness, participatory process and local resource based in all the initiatives and it continues to be the core strengths in the process.

SECTOR WISE REPORT OF ACHIVEMENTS OF FY-2017-18





I. HUMAN & INSTITUTION DEVELOPMENT (HID)

Over the years HID department of Welfare Services Ernakulam has facilitated many programs to help the different teams to function very effectively for ensuring high quality in the delivery of its services. Periodical meetings, trainings and exposures were conducted under the leadership of the departments to build capacities of the members to meet the emerging challenges in the social sector. Hence HID department of Sahrudaya focused on improving quality of its interventions. Some of the personnel were sent outside as part of the capacity building programs. All these activities actually propelled a congenial environment in mentoring the team. There are very clear changes in the development scenario especially in terms of delivering services, documentation and reporting. Against these challenging contexts, the HID department played an unwavering role in fulfilling diverse tasks and roles.

Besides, the organizational effectiveness is enhanced by strengthening its

inbuilt systems to monitor and evaluate various programs implemented by the organization. Core Team meetings, quarterly monitoring, periodical review and evaluation meetings etc are well integrated to the organization's regular programs. These help members in the team Sahrudaya to up-grade and update their skills and knowledge.

The various activities and achievements carried out during the financial year are as follows:

1) Capacity Enhancement Programs

The capacities of the various functionaries within the organization are enhanced through the following programs during the year.

1. Staff Training on Rehabilitation of PWDs
2. Training on Parenting
3. Sahrudaya Sangamam – May 26, 2017.
4. Sahrudaya Home Day Celebrations
5. Staff training on Schemes and benefits to PWDs

2) Institution Development Initiatives:

1. Asakiranam Exposure visits from Bangladesh and Tamil Nadu DSSS
2. Askiranam Cancer Care and Prevention Campaign – Hair donation events
3. Gramotsavom
4. Sukrutham Prakruthi Vicharam
5. Sreshtadinacharanam - October 1, 2017
6. Ability Fest at Thrippoonithura – December 3, 2017
7. Launching of Sharudaya Family Marts
8. Launching SMCA Housing Project
9. International Yoga Day – June 19, 2017
10. Sahrudaya Onam Mela at Forane Centres
11. Blessing of Sahrudaya Services Trust – August, 17, 2017

3) Other major programs

1. Annual Plan Preparation-
2. Publishing of Annual Report 2016-17
3. Annual General Body Meeting of WSE
4. Gramotsavoms
5. Health Week Observation at Sahrudaya Campus and at 25 sites
6. Regional level meetings for campaign against cancer
7. World Women's Day Celebration – regional levels
8. Orientation & Placement to social work students
9. Onam Celebration at Sahrudaya Campus
10. KLM – May day celebration at Parur
11. Home Day Celebration





II. COMMUNITY HEALTH PROGRAMS

The situation of health of the people in general is not applaudable even if we have state-of-the-art medical institutions and facilities. This is primarily because of the increasing morbidity rate and spread of lifestyle related disorders. It is in this background that the community health division of the organization is engaged in the maintenance, protection and promotion of the people in the target villages. The department tries to educate the community about the existing health care issues and motivate them to practice sustainable health care practices. Life style diseases like obesity, cancer, diabetic, cardio vascular diseases, hypertension, etc are affecting a large number of people in the society every day. The

main focus of the Community Health division of Sahrudaya is to promote sustainable health of the people through the network of self help groups and their village Federations.

GENERAL HEALTH CARE PROGRAMS

In order to address the emerging health care issues of people and the members of the self help groups, the following programs were implemented by the organization.

1. Awareness programs on Sustainable Health in SHGs
2. Specific Health Education programs on Seasonal Disease, health & hygiene, Environmental hygiene, community health care etc
3. Medical camps

Sl. No.	Activities	No. of Units	Beneficiaries
1	Awareness Creation program	133	8519
2	Skill Training on family Farming practices	12	635
3	Medical camps	43	3644
4	Distribution of IEC materials	1000	

ASAKIRANAM CANCER CARE PROJECT

The cancer awareness creation and prevention program by the organization with the support of local community in the operational areas continued in the last 08 years. This has helped to create a greater awareness among the people about the causes of proliferation of cancer disease among the Keralite. It has been able to motivate the people to adopt a healthy lifestyle practices to prevent deadly diseases of our time. The Asakiranam project is implemented by Sahrudaya in collaboration with Caritas India and other local institutions and has helped to sensitize the community on health and take preventive measures besides supporting the victims through different services.

During the year as part of the project, Sahrudaya organized

- **Village level awareness classes**
- **Medical Camps**
- **Hair donation camps**
- **Training of Community Volunteers**
- **Provision of social security coverage**
- **Distribution of seeds and seedlings**
- **Financial support to cancer patients**

MAJOR ACHIEVEMENTS DURING THE YEAR:

Activities	Amount Utilized	No. of units
Awareness classes on Cancer disease and causes	1,650	12
Social security coverage	524,000	588
Medical Camps for Detection of Cancer	15,220	5
Assistance to Cancer patients	145,500	48
Distribution of IEC materials		1000

- Distribution of IEC materials

The Asakiranam Cancer Care and Prevention program is done with the support of different organizations and institutions in the area. This includes linkages with

- Caritas India
- Amala Hospital Thrissur,
- Lissie Hospital Ernakulam,
- Prathyasha Centre Cherthala,
- South Indian Bank,
- Schools, Colleges, and District Government Hospital Ernakulam





III. COMMUNITY BASED REHABILITATION PROGRAMS

A) REHABILITATION OF CHILDREN WITH DISABILITIES

Rehabilitation of Children with Disabilities (CwDs) is implemented by Sahrudaya with the financial support of CHAI-LF. The organization is partnering with CHAI-LF for over 25 years in order to improve quality of life of these children. The various activities envisaged under the project are implemented in a community based approach.

Besides financial support to the identified beneficiaries, Sahrudaya organises training for caretakers and parents, integration of the selected families with Self Help Group network, linkage with medical institutions, accessing schemes and benefits from government bodies besides creating enabling environment in the community. Majority of the beneficiaries are able to enjoy quality rehabilitation services thorough this.

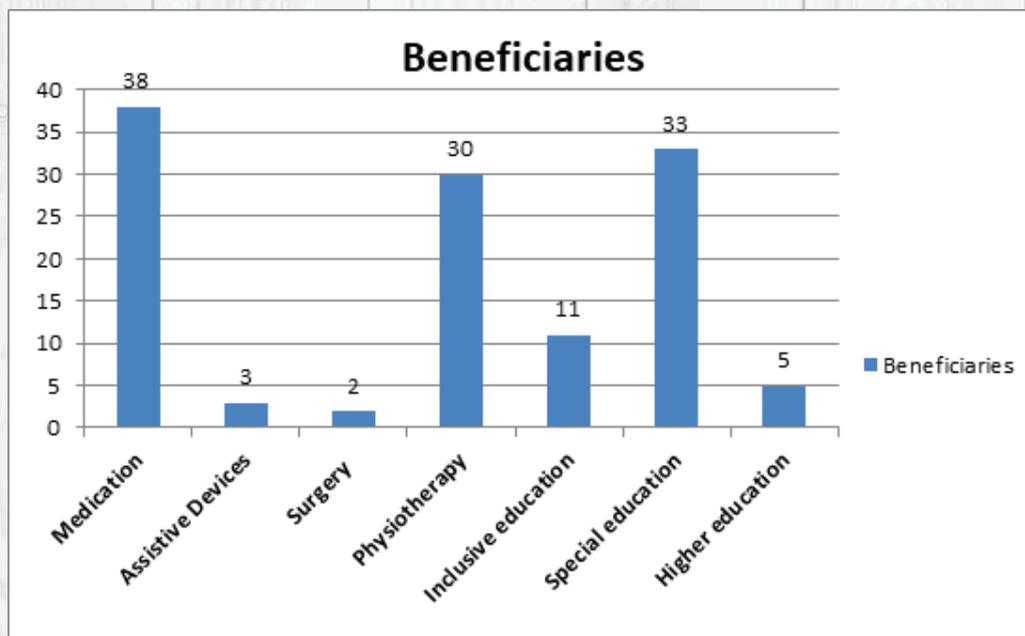
The major Support Services and Achievements are given hereunder:

Key activities	Quantitative achievement	Amount
Support for medication	38	391300.00
Assistive Devices	3	7000.00
Surgery	2	30,000.00
Physiotherapy	30	65,250.00
Inclusive education	11	46,200.00
Special education	33	197,100.00
Higher education	5	35,500.00
Total	122	772,350.00

Details of Central Level Training programs conducted:

Date	Location	Subject	No.	Beneficiary	Resource persons
29/6/2017	Sahrudaya Ponnurunni	Medical Rehabilitation and caring of children	45	Parents of CWDs	Dr. Sr. Shiji Francis
17/8/2017	Sahrudaya Ponnurunni	Medical Rehabilitation and caring of children	33	Parents of CWDs	Dr. Sr. Shiji Francis
21/9/2018	Ponnurunni	Schemes & benefits to PWDs	38	Parents of CWDs	Mrs. Celine Paul
29/12/2017	Ponnurunni	Schemes & benefits to PWDs	26	Parents of CWDs	Mrs. Celine Paul

Details of Assistance under CHAI-Lf Project



Community Based Groups

Name of the Groups	No of villages	No. of Panchayaths	No of Districts	No. of Group	No. of Members
SHGs	4	4	2	4	75

B) REHABILITATION OF MENTALLY ILL PERSONS

The hectic day to day life and the immense pressure from the workplace, changes in the family relationships, economical stress and the highly ambitious living have led to tremendous impact on the mental health of the people. Many people with low self confidence and high emotional inconsistency are affected by this situation and it brings forth unimaginable repercussion in

their personal life and mental equilibrium. The number of persons with mental stress is increasing nowadays in our society. But many are not ready to share their problems



and ventilate them to become healthy persons.

Sahrudaya is implementing Rehabilitation programs for the people with mental illness for the last one and a half decade. The program is named as Sneha Mental Health Program. As we know, persons with mental illness & their families experience stigma, discrimination and social exclusion. Mental illness is a group of disorders characterized by significant disturbances in thinking,

emotions, and perceptions; resulting in long term or short term psychological and behavioural symptoms affecting the daily routine of the person and in certain cases lead to psychosocial disability. The financial contributions are done by Archdiocese through the collections and contribution of the local parishes of the Archdiocese. The major actions and achievements are given hereunder:

Key activities	Quantitative achievement	Amount
New Cases identified this year	5 Nos.	
Monitoring visit to SMH families	85 Nos.	
Counseling services	32 Nos.	
Distribution of Medicine	192 Nos.	Rs.10,01,183.00

C) SAHRUDAYA SPARSHAN (COMMUNITY BASED REHABILITATION OF PERSONS WITH DISABILITIES)

Disability rehabilitation is getting greater acceptance among all. It was primarily considered to be the responsibility of the family. Poverty, negative attitude of the society, lack of access to education, and information are a few of the factors responsible for the slow growth of CBR. Policies and strategies initiated in the recent past by the Government and NGOs could be considered as a shift in the field. One of prime areas of focus of Sahrudaya is disability mainstreaming. It has rich strength of experience in the sector mobilizing the target groups, networking with Grama Panchayaths within its operational area and engaging in lobbying and advocacy. The organization has so far identified over 10,000 persons with disabilities in these 35 LSGs. The organization has been able to bring tremendous changes in the



lives of the PWDs through its committed work over these years. The attitude of the community to PWDs, has changed in a big way, the PWDs are more aware of their rights and roles in the development process. Presently , WSE is running a project with the support of Italian Bishops Conference in 9 local self government

bodies in Ernakulam district namely Corporation of Kochi, Thrikkakara, Mulanthuruthy, Kumbalam, Maradu, Udayamperoor, Thrippoonithura, Cheranalloor Eloor etc. 2436 PWDs are identified through survey and the initial awareness creation and group formation activities are launched during reporting year.

Major Achievements

Activities (Key activities)	Achievement.
Village level awareness creations	43 Nos
SHG formations	44
Training for Community Animators	14
Leader's Trainings	5
Training for parents	30
Detection Camps	2 Nos
Therapeutic supports	34
Income Generation Supports	22
PWDs were identified	2236
Community leaders were sensitized	1755
Training to Community Animators	6
Training to PRI leaders	5
Vocational Skill Training Programs	5
Formation of Federations of SHGs	6
Counseling support to PWDs	12
Training of Disabilities and rights of PWDs	5
Workshop on Inclusive Development	3
Orientation of Health care and preventive measures	30





D) ABILITY FEST AT THRIPOONITHURA:

During the past years world disability day was observed as “Ability Day” and hundreds of persons with disabilities and their caretakers participated in rallies, arts and sports competitions and the public meeting organized to celebrate the day.

In the FY 2017, one--day program was organized by Sahrudaya with the active support of St. Mary’s Forane Church, Thrippoonithura on 3rd December 2017.

The purpose was to create a common platform for facilitating a movement of the PWDs in the operational area of the organizations. More than 1500 PWDs from different regions and Grama Panchayaths participated in the day-long programs organized as part of the event. Other programs organized along with the event include Sahrudaya Melodies Mega Stage Show, Exhibitions of the products made by PWDs, Documentary show etc

PARTNERSHIP AND LINKAGES:

The organization has established good partnership with different agencies for delivering quality rehabilitation services to the clients in the operational area. This includes:

- Italian Bishops Conference
- 09 Panchayath institutions
- Social Justice Dept.
- KSHWC Fort Kochi
- Employability centre
- LF Hospital Angamaly
- Giridhar hospital KAdantra
- Eye vision foundation Edapally

IV. LIVELIHOOD DEVELOPMENT:

Livelihood development is one of the key strategies for the development of the people at the lower strata of the society. Development of the sustainable livelihood could be achieved only through systematic implementation of a set of activities like selection of viable economic activity, skill development training of the beneficiaries, proper designing of the business activity, setting up of the micro enterprise with minimum resources and effective marketing and escort services. As in the yesterdays, Sahrudaya gives much importance to the promotion of livelihood through the productive use of the microfinance services arranged by the organization to the members of the Self Help Groups.

Hundreds of beneficiaries are supported for setting up micro enterprise and thus earn a living. Many families have been able to come out their poverty through the livelihood development programs of the organization. The locally developed and produced products have now good demand and Sahrudaya helps these units for the marketing of their products through its Sahrudaya Family Marts. A marketing division has been put into services for coordinating and supporting these units in the villages and also to encourage new families to venture into new income generating activities.

Details of Various Trainings conducted and other activities by the Livelihood Development department for the year:

Sl. No.	Particulars	No.	Participants
1	Umbrella Making	38	722
2	Flower	26	468
3	Cake	25	626
4	Paper bag making	44	1056
5	Soap making	12	252
6	Bag Making	36	3010
7	Beautician	3	100
	Total	184	6234





V. ENVIRONMENT MANAGEMENT

Environment Management division of Welfare Services Ernakulam promotes activities for the creation of an improved environment and a healthy society. In order to propagate healthy living conditions among people, it encourages people to make use of scientific waste management and water management systems and practices.

Activities of the Department during the Year.

A) AWARENESS CAMPAIGNS

The organization has organized 52 awareness building program on environment management during the year. They include one-day awareness program for school children, SHG members, federation leaders, resident associations, PRI leaders, colleges etc. Through these programs we have reached out to more than 1560 customers.

B) SOLID WASTE MANAGEMENT

Management of waste continues to be a great issue even today. Many throw their wastes to the water bodies and public places without care for protection of the environment. During the year, the organization supported many

individuals, institutions and commercial establishments to construct biogas plants and vermin composting units and treat the waste at its source. The total number of biogas plants of different sizes constructed is 187

C) DISTRIBUTION OF IEC MATERIALS

4500 IEC materials including leaflets, brochure and success stories were printed and published so as to educate people on sustainable environment management practices.

D) WATER AND SANITATION ACTIONS

148 Rainwater harvesting tanks are constructed in the year to the requirements of the clients who include individual families, institutions and commercial establishments. The total number of recharged wells is 140.

VI. NATURAL RESOURCE MANAGEMENT

A) SUSTAINABLE AGRICULTURE PROMOTION

Agriculture Development Programs of the organization aims to reduce rural poverty by improving and increasing agricultural production through capacity building approach, production system improvement and promoting livelihood development. The skill and farming practices of the village farming community enhanced through awareness building programs, skill development activities and exposures and interaction with experts. This would directly impact the lives of hundreds of poor farmers in the target community.

B) ANNAMTHODI WATERSHED DEVELOPMENT PROJECT – THATCHANATTUKARA GRAMA PANCHAYATH

In collaboration with the Western Ghat Development Cell (WGDP) in the Planning and Economic Affairs Department and the Thachanattukara Grama Panchayath, Welfare Services Ernakulam has been working as the Project Implementation

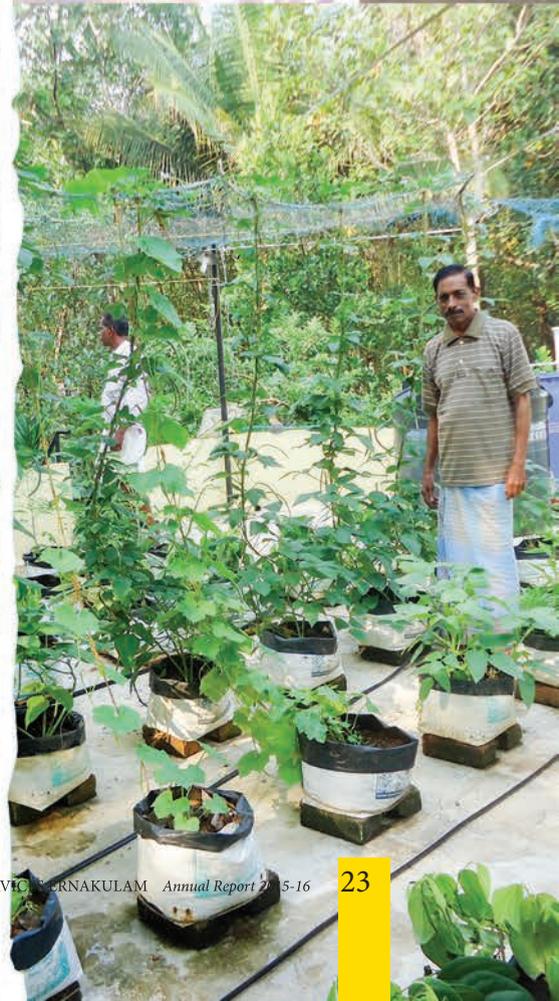
Agency (PIA) of Annamthodi Watershed in Thachanattukara Grama Panchayath in ,Palakkad District.

Based on the action submitted by PIA, District Level Coordination Committee, Palakkad approved the proposal for the year 2017-18. The action plan was divided in to three heads such as,

- **Natural resource management**
- **Production system management**
- **Livelihood support system.**

The action plan had the following objectives.

- Preservation of bio-diversity of the region.
- Integrated development of the watershed keeping in view the over-riding priorities of eco-development and eco-restoration.
- Restoration of ecological damage caused by human inter-action
- Awareness creation among the people of Western Ghats and educating





them on the far reaching implications of ecological degradation and promotion of a change in their mindset for preservation of the "Resource Trinity - Land, Water and Biomass".

- Development of an approach for sustainable utilization of natural resources to prevent further ecological degradation in Western Ghats region.
- Promotion of simple, easy and affordable technological solutions.
- Promotion of application research.

The action plan was constituted with a number of natural resource

management activities such as renovation of the existing wells by removing silt and deepening, construction of retaining wall and soak pits in different parts of the watershed area, making of rain water harvesting system in the households etc. The activities under Production System Management activities were distribution of organic manure, construction of Coconut basins and cattle sheds, etc. The action plan was also given much priority for the enhancement of livelihood system in the watershed area by implementing the projects such as cow rearing, tailoring machine and grass cutting machine.

Achievements of the project

The achievements under these components for the year are as follows.

SL No	Activity	Unit	Sanctioned	Achievement
1	Well Renovation	No.	120	120
2	Retaining Wall		Meter	320
4	Organic Manure	Bag	80	80
5	Soak Pit	No.	50	50
6	Coconut Basin	No.	1818	653
7	Well Recharge	No.	85	85
8	Intercrop Cultivation Area	1372	1372	
9	Cow Rearing	No.	21	21
10	Cattle shed	No.	25	25
11	Tailoring Machine	No.	41	41
12	Grass Cutting Machine	No.	12	12

The financial details of expenditure for the year 2017-18 are as follows.

No	Activity	Sanctioned	Utilized	Balance
1	Well Renovation	600,000	463,000	137,000
2	Retaining Wall	769,600	0	769,600
3	Organic Manure	108,944	108,944	0
4	Soak Pit	255,000	255,000	0
5	Coconut Basin	300,000	107,746	192,254
7	Well Recharge	850,000	850,000	0
8	Intercrop Cultivation	137,200	137,200	0
9	Cow Rearing	660,000	660,000	0
10	Cattle shed	300,000	300,000	0
11	Tailoring Machine	254,200	224,040	30,160
12	Grass Cutting Machine	162,000	127,691	34,309

Generally, most of the community based rural development projects are viewed as a process of improving the quality of life and economic well being of the people living in the proposed locality. The implementation of Western Ghat Development Program in Annamthodi watershed has witnessed several positive changes and benefits in the lives of the community. As the proponents of watershed development envisages, it is slowly creating remarkable changes in the key sectors of watershed community. Definitely, it can be said that the project will become another feather in the cap of Welfare Services Ernakulam.





C) JALANIDHI PROJECT FOR DRINKING WATER SUPPLY

Welfare Services Ernakulam served as the Support Organization (SO) for the World Bank financed water supply scheme of Government of Kerala implemented through Kerala Rural Water Supply Agency (KRWSA) under Phase II Jalanidhi Program. The main objective of the project is to assist Government of Kerala (GoK) in improving the quality of rural water supply and improve environmental sanitation.

The project was implemented in three phases in the project area. A rehabilitation project named Kankampuzha Water Supply completed and more than 360 families are making use of the new infrastructure and it was commissioned on 17 November 2016. The second phase was done in two major zones under the name Kuttippuram Bulk Water Scheme. The water needed to reach out to nearly 4000 households was provided by the Kerala Water Authority through Bulk Water Meter

facilities. The second zone was completed and commissioned in the beginning of June 2017 and the completion of the first zone is done and water pumping to the households in September 2017.

The third scheme implemented under the project is AMSJKP at Maniyamkad and 53 households in the scheme. The total cost of the project is about 16 lakhs and the project was commissioned on 25th December 2017 by Honorable Legislative Speaker, Sri Sreeramakrishnan in a public meeting.

The implementation of the BWSS schemes is completed now and the exit works are in progress. The Jalanidhi project at Kuttippuram Grama Panchayath is the third project undertaken by Welfare Services Ernakulam with benefits to nearly 4000 direct families in a severely affected area for clean drinking water. The financial outlay is given here below:

Scheme	AS Amount	TS Amount	Total Project Expenditure	GOK Share	GP Sahre	BG Sahre
Kankampuzha Kadavu WSS	125,00,000	120,37,100	126,96,982	99,10,013	16,70,973	11,15,996
AMSJKP Maniyamkad	16,00,000	15,50,000	15,76,416	11,93,430	226,732	153,254
BWSS Kuttippuram	850,00,000	850,00,000	774,41,956	610,14,761	99,39,812	64,87,383
			40,00,000	30,49,800	570,120	380,080

VII.RURAL DEVELOPMENT PROGRAMS

A) FAMILY DEVELOPMENT PROGRAMS UNDER SAHRUDAYA

Family development program, supported by Save A Family Plan, has extended financial support to 477 poor families for their integrated development. The funds are mainly released to beneficiary accounts according to a pre-designed plan and respective beneficiaries make use of the assistance for achieving self-reliance. Periodical training and motivation programs, counseling, personal guidance etc are provided to the beneficiaries to develop their capacity to plan and

implement appropriate activities for their economic and social development. The Community Animators and Project coordinator continuously monitor the progress through house visits, trainings, infrastructure development activities, livelihood development promotion etc. Save A Family Plan makes periodical visits to the selected families of the project and there are regular monitoring and evaluation meetings are held at organization level to ensure effective implementation of the project.

Major Achievements of the Department:

- 105 beneficiaries set up micro enterprises utilizing an amount of Rs.10,34,000/- and started earning regular income to support their families.
- 530 families covering 2120 policy holders were provided social security under Sahrudaya Karunya Insurance Policy (SKIP) in this period. An amount of Rs.10,85,000/- was released to 60 families as policy benefits under the scheme.
- An amount of Rs,48,81,806/ was disbursed to 455 families as regular assistance under the project
- Year based planning and mobilization of resources has enhanced skills of the beneficiaries in managing their family needs and realizing their dreams.
- Capacities of the beneficiaries were developed through regional meetings, unit level meetings and house visits





Fund utilization under Family Development Program in FY 2017-18:

Sl. No.	No. of beneficiaries	Purpose	Amount
1.	232	Account Closing	33,72,306
2.	105	Income Generation	10,34,000
3.	62	Housing	2,40,500
4.	52	Education	1,95,000
5.	4	Digging well	40,000
	455		Rs.48,81,806

Local Resource Mobilization

Sl. No.	No. of beneficiaries	Purpose	Amount
1.	24	Housing	72,00,000
2.	4	Sanitary Latrine	60,000
3.	4	Housing Plot (land)	-
4.	12	Water Connection	60,000
5.	4	Digging Wells	-

A WIDOWS JOURNEY TO SELF SUFFICIENCY THROUGH RICE CULTIVATION - A CASE STUDY OF MRS MOLLY VARGHESE MADAMPURATH

Mrs Molly Varghese was interviewed on the 16/12/2017 for the purpose of this case study. She became beneficiary of Family Development Program in August, 2014 onwards .Molly was a housewife when her husband died in an accident in 2010. She lived in her own home with her two children (one daughter, Ancy 16 years and one son, Eldhose 14 years who suffers from Somnambulism). Molly was doing daily wage works and with her little income, she was not able to

meet the basic needs of her family. She was also in debt due to medical treatment of her deceased husband. Molly and her two children lived in disrepair without adequate facilities. Molly earned a monthly income of Rs1, 500 at that time. With the help from Sahrudaya, through the FDP-SAFP program, Molly was able to take up Paddy Cultivation on a leased land with a budget amount of Rs 40,000.00 as an income generating activity. Besides, she worked as housemaid

in the neighbourhood. She also started goat rearing to supplement her income. Thus Molly has been able to enhance her family income through different activities. Furthermore, with local government funding of 2 Lakh Rupees, Molly was able to build a small, secure home for her family.

Molly is now self-sufficient due to the help that she received from Sahrudaya and SAFF. The program has helped further Molly's knowledge and confidence and has helped her children obtain a much better standard of living with the outlook of a much brighter future.

B) CHILD DEVELOPMENT PROGRAMS

Child development is one of the key areas of intervention of the organization. As future citizens, development of the children is given special focus by the organization. The various activities undertaken by Sahrudaya include awareness creation, formation of village level platforms for children, training of members of the children's club on various subjects, vacation camps, career development seminars etc. Besides, needy children from poor families are supported for pursuing education.

Children with disabilities are specially addressed through the SLF project for education, treatment, therapeutic support etc.

Railway Child Help Desk at Ernakulam South Railway Station supported by Ministry of Railways and Ministry of Women and Child Development through Childline India Foundation: Welfare Services Ernakulam is associating with the Ministry of Women and Children Development and the Ministry of Railways to take up the role of a Childline Partner at Ernakulam South Railway Station. Accordingly, a Child Help Desk was set up at South Railway Station, Ernakulam to involve in the activities of the Ministries with the intention to protect the rights and benefits of vulnerable children. 12 member team is appointed for the coordination of the activities of the child help desk. Child line India foundation is providing the technical support and guidance in running the CHD.





C) CHARITY & JEEVAKARUNYA PROGRAMS

Sahrudaya continued to support poor families who are not in the formal network systems of the civil society organizations promoted by the organization. The program helps them to come out of the poverty trap and enables them to find means for their sustenance. Funds mobilized through local parishes are pooled by the Archdiocese and

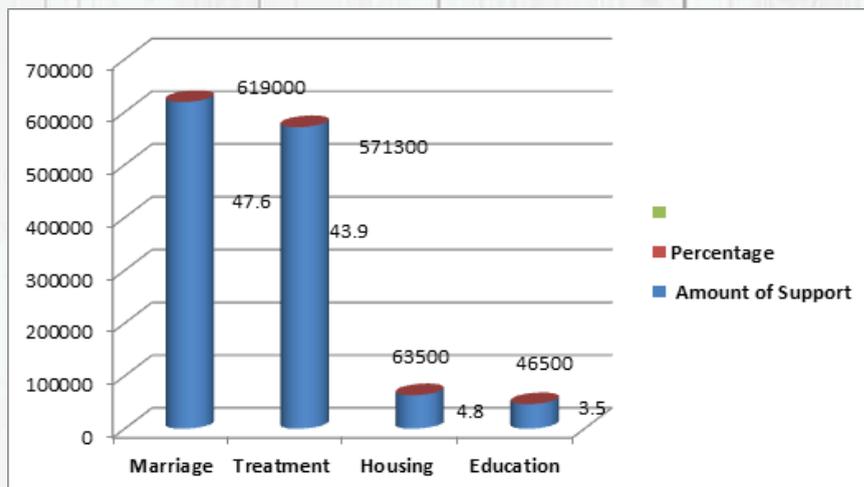
are extended to the genuine beneficiaries by Sahrudaya. They always remain sidelined and highly vulnerable to lead a quality life. WSE also gives prime importance to the Jeevakarunya Nidhi as it is a great opportunity to reach out to the truly needy people - otherwise most vulnerable.



Details of Charity Support in FY-2017-18

Category of Assistance	MARRIAGE	TREATMENT	HOUSING	EDUCATION	TOTAL
No. of Beneficiaries	138	326	29	25	519
Amount of Support	619000	571300	63500	46500	13,00,300
Percentage	47.6	43.9	4.8	3.5	100

Pattern of Fund Utilization under Charity Assistance:



D) LIGHT A LIFE & SNEHA FOUNDATION

Light A Life is a major pro-poor project initiated with the generous support of many philanthropists amidst us. It is a fully local resource based project and tries to reach out to the neediest families who live excluded from the mainstream social life. They are not part of any mainstream organization and through the department, organization is able to address the vulnerabilities of these sections of the society. The required funds are collected from local sponsors and other fundraising events. The project funds are used for the various activities as given below:

1. Family maintenance support.
2. Patient support
3. Educational support for the poor students
4. Support to differently able people
5. Support to elderly people

During the year an amount of Rs. 19, 45,376.00 contributed by 234 sponsors and an amount of Rs.6, 32,314 /- was released as assistance of 61 beneficiaries for various purposes.

E) GRAMOTSAVOMS

One of the key strategies used by Sahrudaya to mobilize people's participation in development is organizing Village Fests or Gramotsavoms in the selected villages. These fests were initiated by the organization to ensure participation of the local community and the parishners in the village development process in a meaningful way. Through this, various programs, products and services of Sahrudaya were introduced and familiarized to the local community in the selected villages. It has made Sahrudaya a people-centered organization and more and more villages are demanding for Gramotsavoms to be organized in their villages. It has become a people's program and has taken social action to the hearts of the common people. The Gramotsavoms are now organized on demand basis from the local villages.

- Total Parishes/ Centers covered - 13
- Training on Family Farming and Life style related diseases
- Sahrudaya Exhibitions - 13
- Local fund mobilized for Sneha Foundation – Rs. 266,000/- from 148 sponsors





VIII DISASTER RESPONSE PROGRAM:

Welfare Services Ernakulam has ever responded to victims of disasters within its area of operation. The coastal lines of Vypeen and low lying villages in Alleppey areas are always prone to frequent disasters. This includes disasters due to flood waters, sea erosion, cyclones or storms etc. During the reporting year, Sahrudaya was involved in relief and rehabilitation of the victims of Ockhi Cyclone that unleashed in the coastal belts of Kerala in the end of November 2017. The Vypeen coast also was moderately affected in the cyclone. With the support of Caritas India,

WSE provided support to the victims by distributing relief materials and leading the cleaning campaigns with volunteers in the affected villages. An amount of Rs.5.00 lakhs was mobilized from the people through parishes and by performing stage shows by the Music band named "Sahrudaya Melodies". The amount was transferred to KSSF, the diocesan coordination office at Kottayam, for supporting Ockhi victims at Thiruvananthapuram which had been severely devastated in the cyclone.



FIELD PLACEMENT SUPPORT TO JAMES COOK UNIVERSITY STUDENTS:

Welfare services Ernakulam has entered into an agreement with James Cook University of Australia for providing placement support for its students aspiring for overseas placement. During the reporting year two students from JCU had undergone placement in the organization for a period of 4 months.



A JOURNEY OF SELF DISCOVERY AND HEALTHIER LIFESTYLE - CASE STUDY OF MRS NIRMALA SOMAN

Mrs Nirmala and Soman (Husband) were interviewed on the 15/12/2017 for the purpose of this case study. It has been approximately two and a half years since the Family has been enrolled in Save a Family Program. The family consisted of mother, father and two sons, Father's brother who is a handicapped and Soman's sister also has a disability (dwarfism).

The family lived in Soman's ancestral home which was in dilapidated situation. The beneficiary Mrs Nirmala Soman was a housewife with her husband, Soman suffering from a poor heart condition, diabetes and high cholesterol. The eldest son was 7 years of old and the younger son 2 years of age when the family accessed the support of FDP-SAFP. The family did not have access to Health Insurance and due to the beneficiary's husband's heart condition it was necessary for Nirmala to earn a regular income. The family was able to construct a small house with assistance received help from the FDP-SAFP, contribution of brother in law and

financial support from local government with amount of Rs. 2 Lakh through a housing scheme.

Then Nirmala began vegetable cultivation including spinach, beans, green chilli, lady finger bananas etc. Due to natural causes some of the crops failed. But some of the crops survived which provided some income. Then they started to take land on lease and increased quantity of vegetable cultivated. They received support from local agriculture office for cultivation. Due to illness and back pain, they decided to set up a petty shop for the sale of products from Sahrudaya Services functioning under the DSSS. By participating in the classes and workshops arranged by the DSSS, her confidence and leadership capacities were increased. She not only supported her family but provided help to her neighbours and community. Nirmala also received an award from her local government for her contribution to her local community.

The change of diet in the family has enabled the family



become more healthier with Solmon's cholesterol and blood sugar returning to a normal level. It has enabled him to start work at a grocery store furthermore helping the family's income. It has also had a positive effect on the family's financial situation as they no longer have to buy Solmon's medication. It has also had a positive effect on the entire family with the children whom are now five years and fifteen years of age having learnt and benefited through their parent's hard work. Through the help of Sahrudaya and Save A Family Plan the family achieved a better standard of living and status.

X.SPECIAL PROJECTS

A) ERIN PROGRAM:

WSE collaborates with Caritas India as a local partner of AVR program since 2013. The project mainly aims at the repatriation of the people who find it difficult to continue abroad due to changing policies of the respective governments. Previously, it has given support services to 12 families through this program. During the reporting year, the project extended assistance to another three (3) people who returned from abroad. The activities of the project include the following:

- The organization arranges viable occupational rehabilitation services focusing on regular income to the clients. Besides it tries to build confidence and self esteem of the returnees. Many were able to earn a good living through the identification and setting up of suitable micro enterprises.
- Counseling and guidance support are done to ensure effective reintegration and rehabilitation

B) KERALA LABOUR MOVEMENT

Sahrudaya serves as the key facilitation agency of the Archdiocese of Ernakulam-Angamaly for the coordination of Kerala Labour Movement in the Archdiocese. Through

KLM, the unorganized labours in various fields in the Archdiocesan area are mobilized as per the guidelines of Kerala Catholic Bishops' Conference. It tries to ensure welfare of the working class through social security programs, employment safety and protection by law. The various activities include:

- Awareness building classes
- Membership distribution
- Capacity building
- Review Meeting at Diocesan level
- Training to Staff and functionaries
- Celebration of World Labour Day
- Introduction of Insurance Schemes (Social Security)
- Remittance of contribution of Welfare Board

During the reporting year, Sahrudaya has set up 15 KLM units in the parishes under the Archdiocesan area and more than 300 members have joined the social security scheme named Swavalamban. The members of this program belong to people working in the tailoring sector, home servants, construction workers and agricultural sector.



XI. INSTITUTIONS-

SOUKYASADAN, SNEHA, BANANA VILLAGE

A) SOUKYASADAN - HOME FOR THE AGED

Established in the year 1993, the old age home at Chethicode has completed 25 years of fruitful existence benefiting hundreds of destitute people. The Silver Jubilee celebrations of the home were inaugurated on 2nd October 2018 at Chethicode. The old age home is functioning well to the benefit and welfare of 50 inmates. The home is presently run independently with the contributions and own fund of the organization. Soukya Sadan provides the inmates with personal care and medical services in their loneliness and critical stage in life. The main activities of the home are:

- medical care,
- day care and residential facilities,
- dispensary services,
- counseling support and
- Socio-cultural programs.

In addition to this, the Home provides care to the elderly in the village named Chethicode. World old age day and common festivals are celebrated under the auspices of the home well with the participation of the local community.

All the inmates of the Soukya Sadan live and experience happiness and peace in this abode of warm atmosphere. So far more than 252 aged people are provided with personal care and attention along with accommodation. 55 elderly people had peaceful death after becoming members of this centre. Many were resettled with their families. Thus the old age home is rendering outstanding services to the old people in our society.

B) SNEHA REHABILITATION CENTRES- EDAKKUNNU & N. PARAVOOR

Two basic facility centres are established with the support of SLF, the Netherlands at Edakkunnu and at N. Paravoor. Both units are functioning to the benefit of many children

and other persons with disabilities making use of therapy facilities. Therapists and other support staff are continuing services to CwDs. The services provided include physiotherapy, audio-therapy and speech therapies with the support of aids and equipments in a systematic way.

C) BANANA VILLAGE

The Banana Village at Parambayam, Angamaly is established with objective of imparting training to the farmers in the nearby villages. The centre has different varieties of bananas; demonstration units, agriculture nursery, etc. The programs are planned and implemented with the objective of conservation of different varieties of bananas, promotion of banana cultivation by farmers, value addition of the bananas, pisciculture units etc. The honey processing unit of the organization is now functioning in the Banana Village centre.



SAHRUDAYA HOME DAY CELEBRATIONS:

Home day was celebrated by Sahrudaya on October 11, 2017 in a colourful way. The celebrations include public meeting, cultural programs, stage shows by Sahrudaya Melodies and a dinner. The program was attended by more than 200 participants from different walks of life. This was the first time a particular day was dedicated as Home day of Sahrudaya.



PROGRAMS UNDER TRUSTS



1. WESCO CREDIT

Wesco Credit is the financial intermediary division of Welfare Services Ernakulam and it is a registered Trust functioning under the umbrella of the organization. The three major areas of activities of Wesco Credit are Microfinance, micro insurance and micro enterprises.



A) PROMOTION OF COMMUNITY BASED ORGANIZATIONS & MICROFINANCE

Gender and development or the women empowerment is one of the major thrust areas of Sahrudaya as it believes in the ability of the women to play key stake in the social transformation process. Its presence is visible in 281 rural villages through the network of women self help groups. A large number of women have joined the network as members in the Self Help Group platforms and play active roles in the development process as leaders and other office bearers. WESCO Credit provides financial services to the members in SHGs for meeting their prioritized

developmental needs and it serves as bank at the doorsteps eliminating the exploitation of the greedy money lenders. Over one and half a decade, Sahrudaya has been able to disburse more than Rs.275 Cr. as microfinance to the women in the network of its self help groups. An amount of Rs.28.21 Cr.

was disbursed to 1245 SHGs for meeting their various development needs. As 1579 women joined the SHG network, the client base and reach of the organization has increased. This ensures increased participation of women and men in the programs of Sahrudaya.



B) SOCIAL SECURITY PROGRAMS (MICRO INSURANCE)

Health care is a subject of great concern today for all as we hear every day the stories of spreading various kinds of lifestyle related diseases among people from all walks of life. The number of people succumbing to illness is steadily increasing day by day. Many of these diseases are the result of poor attention to health care practices and poor diet resulting huge loss of financial resources and even lives itself. As the rate

of morbidity increases, health care institutions are full with patients. Sahrudaya (WSE) has launched several social security programs in order to support the people reduce their burden of medical expenses. These programs have been implemented well during past years and this year too many have taken benefits from these programs. During the year an amount of Rs. 4, 19,72,268/- was disbursed to 4636 claimants as policy benefits through the different policies.

C) SKILL TRAINING AND LIVELIHOOD DEVELOPMENT

Productive investment of the microfinance would ensure development the members of the self help groups to meet their development needs in a systematic way. Micro business orientation classes and Skill training are organized periodically to capacity SHG members in exploring ways for finding out means of regular income by setting viable micro enterprises. The organization gives greater importance for the development of the livelihood sources of its SHG members.





2. SAHRUDAYA TECH

(WATER & SANITATION, RURAL TECHNOLOGY PROMOTION & WASTE MANAGEMENT)

Sahrudaya Tech is a registered Trust functioning as the Environment Management division of Welfare Services Ernakulam based at Kochi for promoting improved environment and healthy living conditions through the propagation of waste management systems and practices. Their major activities of the division include construction of bio-gas plants, rainwater harvesting tanks, smokeless improved ovens and a solar system. The department has over three decades experience in the sector and is key institution in the engaged in the promotion health environment. It is government accredited organization and recognized NGO with strong technical and managerial personnel for implementing challenging works.

During the year, the organization has constructed 251 biogas plants, installed 11 solar water heaters, 45 vermi tanks, 148 rainwater harvesting tanks and 140 wells were recharged.



3. SAHRUDAYA SERVICES

A) SAHRUDAYA FAMILY MARTS

The organization is promoting consumption of healthy food items as part of good health care practices. Majority of the health issues today are the result of poor and unhealthy practices in the food habits. Modern lifestyle related diseases are the result of this

poor attention to food items. Hence Sahrudaya is striving to educate and provide healthy and local food items to the people through its network of Sahrudaya Family Marts. One of the outlets is opened at Ponnurunni and various SHG based products produced by SHG members are marketed through these outlets. The

main items sold through these outlets are the vegetable collected from farmers in the local villages in the operational area of the organization. The products includes detergents, candles, oil, bags, meat, honey, silk clothe, consumer goods etc.

B) PRODUCTION UNITS – SAHRUDAYA SILK, COMPOST & HONEY

All these units are functioning well providing income and employment to many families in the operational area of the society. The products are well marketed and beneficiaries are able to earn a good living from these activities.

Sl. No.	Units	Details
1	Sahrudaya Honey Processing Unit	The processing and sale of honey is going on smoothly. Processing unit is upgraded and shifted to Banana Village
2	Sahrudaya Silk Clothe Production Unit	6 Workers, one Technician and 01 Coordinator are employed in the unit Silk weaving, sale of silk clothes for sarees, shirts, skirts Show rooms at Champanoor and Ponnurunni.
3	Sahrudaya Organic manure	Production and sale of quality compost and its sale - Worms sales Sale and installation of Terra cotta and fixed compost units. Wormi wash sale.
4	Sahrudaya Tailoring Unit	Sahrudaya has set up a Tailoring Unit as an employment generating cum skill training centre at Anjumuri providing regular employment to 05 persons. The unit gets regular work orders from different institutions for stitching uniforms and other work orders from local people It also provides training to women in tailoring and embroidery works

C) SAHRUDAYA AGRI-NURSERY & ECO-SHOPS

A central level outlet is set up at Ponnurunni for supporting farmers and customers engaged in the agricultural operations and vegetable cultivation with seeds, seedlings, agricultural inputs, farm implements, organic manure etc. The farmers are also provided with necessary support in the farming activities, manure production, marketing of farm produces etc. Vermi compost and Terra-cotta tanks are also marketed through this outlet.

4. NAIVEDYA AYURVEDA HOSPITAL & YOGA THERAPPY CENTRE:



Naivedya Ayurveda Hospital is a government certified centre of excellence in Ayurveda, where all treatments are carried out after scientific diagnosis and supervision. It has 20 bedded inpatient treatment facilities and offers different health care packages to suit the customer's demands and needs. It is owned and managed by Sahrudaya under the supervision of qualified

and experienced doctors and therapists. Periodical medical camps and health awareness programs are organized as part of promotion of better health care and well being among the people.

The hospital also provides Yoga based therapies under the supervision of expert Yoga Therapist who is a postgraduate in Yoga therapy. Regular yoga classes, Yoga

Teacher's Training Course and Health Retreat programs are organized at the centre under the leadership of the Yoga Instructors. For further information visit web site: www.naivedyaayurveda.com





PARTNERS IN DEVELOPMENT

- Save A Family Plan, • CHAI - SLF • Caritas Italiana, • Caritas India, • Italian Bishop's Conference, • Keli, Switzerland • Cochin Shipyard Limited, • Indian Oil Corporation, • Government Departments, • Ministry of Social Justice & Empowerment, • KRWSA, • Kerala State Handicapped Welfare Corporation, • Western Ghat Development Cell • Kerala State Women Development Corporation, • KC Foundation • Social Justice Department, Kerala • Western Ghat Development Cell • Suchitwa Mission, Kerala
- Financial Institutions- • NABARD
- KSBCDC • ANERT, Agriculture Department
- Sa-Dhan, CBR Network India, • Panchayath Raj Institutions, • Academic Institutions, • Universities • Non-governmental Organizations, • RAIDCO, • Kerala Social Service Forum, • Community Based Organizations, • Religious Institutions/ Congregations, • People's Organizations/ Volunteers/ Leaders



Team exposure visit to Mysore

SAHRUDAYA ANNUAL GENERAL BODY



V.I.ANTONY LL.B; F.C.A.

Chartered Accountant

ZACHARIAH AND ASSOCIATES

Chartered Accountants

58/3167,T.D.Road, Flower Jn.

Ernakulam, Cochin 682 035

Phone 0484 2362757

Mob: 9447162757

E-mail: viantonyca@yahoo.co.in

AUDITORS REPORT

We have examined the attached statements of accounts of the projects and schemes, listed hereunder, of WELFARE SERVICES ERNAKULAM, Ponnuruni, Cochin 682 019, for the year ended 31-03-2018 and also the consolidated statements of accounts of all the above said projects and schemes for the year, and report as under:

1. We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit.
2. From the verification of the books and records and supporting bills and vouchers, it is found that Welfare Services Ernakulam, is utilizing its income, grant or funds received from various agencies or sponsors, towards implementing the respective projects and schemes as listed; and the balance amount is retained or deposited in the respective bank accounts of the schemes.
3. Separate books of accounts with separate bank accounts are maintained for each project or schemes, and the statement of accounts as above are in agreement with the books of accounts maintained by Welfare Services Ernakulam for the respective projects.
4. These financial statements are the responsibility of the management of the Trust. Our responsibility is to express our opinion on these financial statements based on our audit. We conducted our audit in accordance with the auditing standards generally accepted in India. Those standards require that we 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. We believe that our audit provides a reasonable basis of our opinion.
5. In our opinion and subject to the Notes attached and to the best of our information and according to the explanations given to us and shown by the books of accounts and records maintained and verified by us, the above said statements of accounts are correct and exhibit a true and fair view of the state of affairs of Welfare Services Ernakulam for the year ended 31-03-2018.

23-09-2018.

For M/s. ZACHARIAH AND ASSOCIATES

Chartered Accountants

Firm Registration No:0048055

Sd-

Fr. Paul Cherupilly

Secretary

Sd-

V.I.ANTONY LL.B, F.C.A.

Partner - M. No: 023633

WELFARE SERVICES ERNAKULAM, PONNURUNNI, COCHIN 682 019

BALANCE SHEET AS AT 31-03-2018

LIABILITIES		Rs. Ps.
CAPITAL/CORPUS FUND	Sch-A	47330532.95
OTHER FUNDS / PAYABLES	Sch B	6232558.50
Foreign Contribution Account	Sch C	2060924.00
LOANS AND ADVANCES FUNDS:		
Local Resources Mobilisation Fund		249943.86
Loans from Banks and Corporation in WESCO		332835935.37
Loans and advances others	Sch M	30755001.66
Expenses Payables and Provisions	Sch - H	21111327.21
Inter Project Accounts transfer -net	Sch - O	7260756.30
GRANT ACCOUNTS: (old)		
D.S.T. & Other Project- Balance in Assets	Sch - D	3495295.60
Coir Fibre Unit - ABP.		5273566.00
Grant/Funds received Account	Sch - E	10766524.94
MISCELLANEOUS ACCOUNT:		
Reserves & surplus (Excess of income /expense)	Sch- R	18334863.02
	Total	485707229.41

ASSETS		Rs. Ps.
FIXED ASSETS	Sch- Q	68862706.95
LOANS AND ADVANCES:		
Housing & House repair loan to beneficiaries	Sch- F	2023747.96
Sundry debtors/ receivables	Sch - K	1400390.00
Advances to staff and others	Sch - G	48857.80
Advances receivable	Sch - L	320252377.81
Advances and loans	Sch N	12156307.34
INVESTMENTS AND DEPOSITS		
Deposits with Banks, HDFC,UTI etc	Sch S	39602602.67
Income Tax TDS	Sch P	2748276.96
CASH AND BANK:		
S.B Accounts with Banks	Sch- I	36101984.74
Cash in hand	Sch - J	2509977.18
	Total	485707229.41

Subject to our report of even date attached

23-09-2018

Sd-
Fr. Paul Cherupilly
Secretary

For M/s. ZACHARIAH AND ASSOCIATES
Chartered Accountants

Sd-
V.I. ANTONY LL.B: F.C.A
Partner M.No: 023633

WELFARE SERVICES ERNAKULAM, PONNURUNNI, COCHIN 682 019
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31-03-2018

EXPENDITURE	Schedule	Rs.Ps
1 Archdiocesan Charity Programme	1	1375524.00
2 Sneha Mental Health Programme	2	225.00
3 Jeevan Madhur Insurance Scheme	3	1021034.60
4 Kudumba Kshema Suraksh Nidhi	4	140147.00
5 Natural Resource Management	5	555681.00
6 Soukya Sadan - Old Age Home	6	1924883.41
7 Rural Technology Applications	7	9541475.50
8 Sahrudaya Kshema Sangam	8	34809.00
9 Sahrudaya Nursery	9	237701.00
10 Staff Welfare Programme	10	118.00
11 Building Account	11	124764.00
12 Education Sponsorsip Programme	12	625787.00
13 General Account	13	5834196.70
14 Jalanidhi Project Kuttipuram	14	1013904.35
15 Westernghat Development Program, Annamthodi	15	1248753.00
16 Sneha Foundation	16	693788.50
17 Light a Life program	17	326144.00
18 WESCO Credit	18	62247951.04
19 S A S S(Insurance)	19	417.00
20 Balasahrudaya	20	118.00
21 ASWAS Scheme	21	87000.00
22 S K S F.D Account	22	0.00
Excess of expense over income		1011295.16
	Total	88045717.26

Subject to our report of even date attached

23-09-2018

Sd-
Fr. Paul Cherupilly
Secretary

For M/s. ZACHARIAH AND ASSOCIATES
Chartered Accountants

Sd-
V.I. ANTONY LL.B: F.C.A
Partner M.No: 023633

WELFARE SERVICES ERNAKULAM, PONNURUNNI, COCHIN 682 019
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31-03-2018

INCOME	Schedule	Rs.Ps
1 Archdiocesan Charity Programme	1	1578707.00
2 Sneha Mental Health Programme	2	22979.00
3 Jeevan Madhur Insurance Scheme	3	749357.37
4 Kudumba Kshema Suraksh Nidhi	4	1515411.00
5 Natural Resource Management	5	440967.00
6 Soukya Sadan - Old Age Home	6	1697896.83
7 Rural Technology Applications	7	8783237.00
8 Sahrudaya Kshema Sangam	8	61624.00
9 Sahrudaya Nursery	9	214002.00
10 Staff Welfare Programme	10	7195.00
11 Building Account	11	1645879.06
12 Education Sponsorsip Programme	12	753712.00
13 General Account	13	3236348.00
14 Jalanidhi Project Kuttipuram	14	4716.00
15 Westernghat Development Programme, Annamthodi	15	1254656.00
16 Sneha Foundation	16	741047.00
17 Light a Life program	17	1225000.00
18 WESCO Credit	18	63823965.00
19 S A S S(Insurance)	19	0.00
20 Balasahrudaya	20	2680.00
21 ASWAS Scheme	21	286338.00
22 S K S F.D Account	22	0.00
Total		88045717.26

Subject to our report of even date attached

23-09-2018

Sd-
Fr. Paul Cherupilly
Secretary

For M/s. ZACHARIAH AND ASSOCIATES
Chartered Accountants

Sd-
V.I. ANTONY LL.B: F.C.A
Partner M.No: 023633





thank you

We thank God Almighty for enabling us to work with commitment and passion in development against all challenges in our pathways. Walking with the poor we touched the lives of many and led them on the road to self reliance.

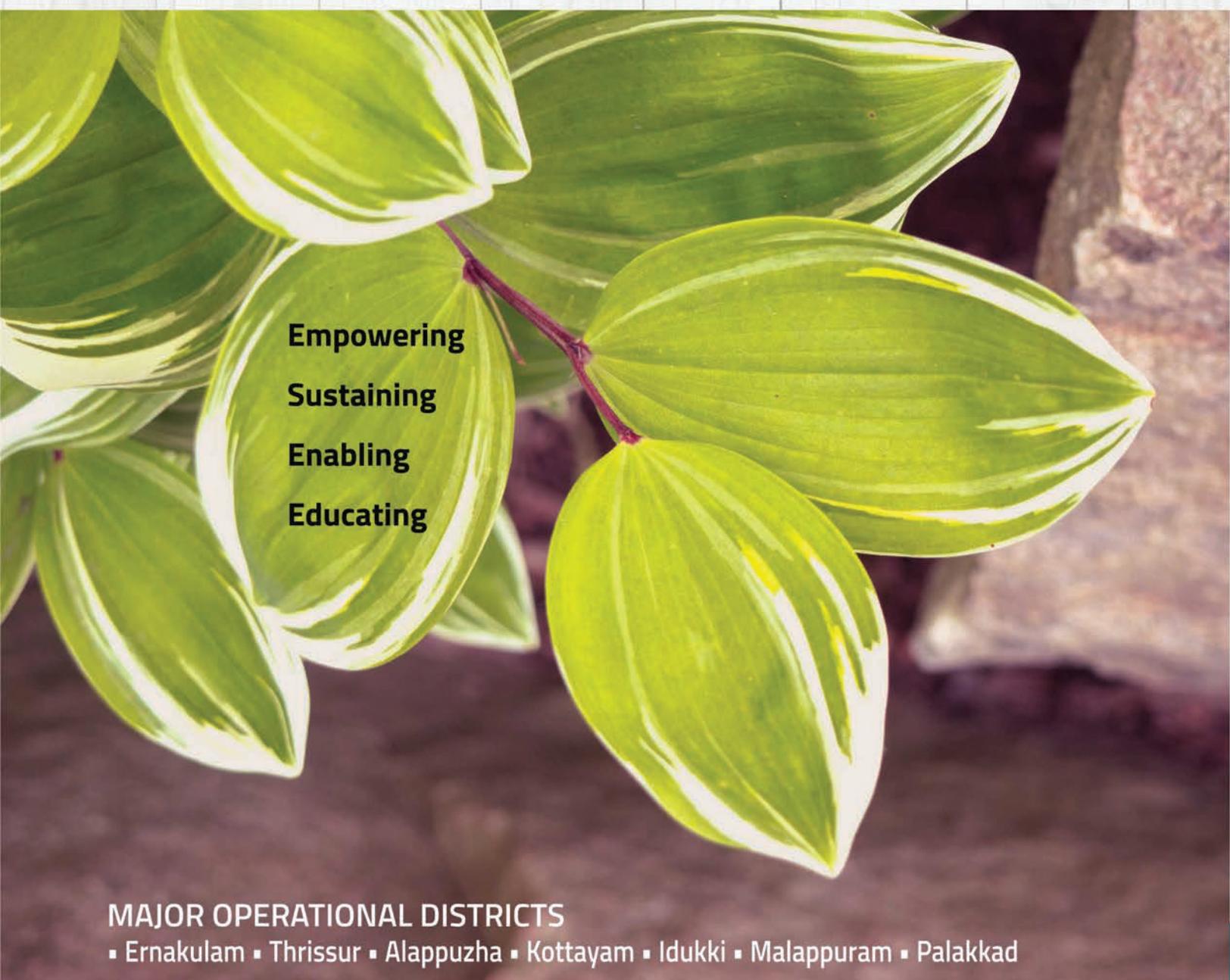
We wholeheartedly appreciate the partnership of all the organizations, partners, donor agencies, Government departments, Institutions, Diocesan Societies, Regional, Forane and unit directors, Financial Institutions, Auditors, other NGOs, Development consultants and the functionaries at different levels for their unwavering cooperation and support of our work. It was certainly a new experience every time and obstacles were cleared with a vigour and care. Thank you all once again.

We thank the great support of our Bishops, Board of Directors and partners once again and acknowledge contributions and sacrifices of all in the Sahrudaya family.

Soliciting everyone's continued support and prayers,

Ponnurunni
19/09/2018

Fr. Davis Padannakkal
Assistant Director



**Empowering
Sustaining
Enabling
Educating**

MAJOR OPERATIONAL DISTRICTS

▪ Ernakulam ▪ Thrissur ▪ Alappuzha ▪ Kottayam ▪ Idukki ▪ Malappuram ▪ Palakkad



Welfare Services Ernakulam, Ponnurunni, Vyttila P.O, Kochi – 682 019

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