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Patrons:

H.E. Mar Joseph Kallarangattu

H.E. Mar Jacob Muricken

H.E. Mar Joseph Pallickaparampil

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Very Rev. Fr. Abraham Kollithanathumalayil (Manager Karshaka Bank)

Rev. Fr. Mathew Pullukalayil (President)

Rev. Fr. Mathew Chandrankunnel (Secretary)

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Shri Raju Mathew Paranjattu

Shri P.J. Thomas Punarthamkunnel

Adv. Mini George Valiyaveetil

Sr. Aniamma Mathew ASI



Bishop's Message

I am happy to know that The Palai Social Welfare Society is bringing out its 54th Annual Report to enlighten the public on its multifarious social activities for the communities. The team has been able to address various issues that challenge our communities. Their activities have focused very much on supporting and rehabilitating those marginalized and disadvantaged groups and have been significantly successful. Their interventions in the agriculture and farming sector have become a real boost to the farmers who are undergoing trials and tribulations.

All the efforts taken to address the social and family issues have been found fruitful and well appreciated both by the Government of Kerala and the Diocese of Pala. My sincere appreciation and thanks to everyone at PSWS for their dedicated service.

Yours in Christ,

+ *Joseph Kallarangatt*

Mar Joseph Kallarangatt
Bishop of Palai

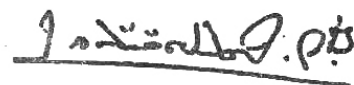


Director's Message

Pala Social Welfare Society has successfully completed one more year with many developmental initiatives and activities. So I proudly present before you the annual report of the society for the year 2017-18.

The PSWS team has worked hard for the implementation of various schemes for the upliftment of the marginalized and weaker sections of the society. We could also do many things for the empowerment of the farmers through the 'Karshaka Bank' program. Our Agrima Open Market, Sunday markets, agrishops, value addition centres and especially the karshikamela proved to be a blessing for the farmers. But we have not fully realized our dream. We have to move forward with multiplied energy and enthusiasm.

It is also the time to express an appreciation and gratitude. I express our heartfelt gratitude to our patron H.E Mar Joseph Kallarangatt, Auxiliary Mar Jacob Muricken and Mar Joseph Pallickapparambil bishop emeritus for their guidance and support. I am also grateful to our Vicar Generals, executive body, all the priests of the diocese and the PSWS staff for their helping hand in one way or other to realize our dreams. I also acknowledge the great support of our benefactors without which all our activities would still be only a dream. I praise and thank God Almighty for His immense blessings in all our services.

A handwritten signature in dark ink, appearing to read "Fr. Mathew Pullukalayil".

Fr. Mathew Pullukalayil
Director & President



GENESIS, LEGAL STATUS AND AREA OF OPERATION

The Palai Social Welfare Society (PSWS) is a secular voluntary organization, established in the year 1964. This society is registered under the Travancore Cochin Literacy Scientific and Charitable Society's Act of 1955, which constituted as a Charitable Organization. PSWS is also registered under the Foreign Contribution Regulation Act (FCRA) and has Income Tax Exemption under 12 A. The society in its inception onwards aims to creation of a self reliant society, liberation of the poor and marginalized through the process of empowerment and to engage in social activities to improve the living condition and general welfare of the weaker sections in the society irrespective of caste, creed, community and sex. It promotes economic and social values by educating and helping the community. It tries its best to bring about effective services to improve the conditions of the weaker sections of the society by enabling several interventions in the area of community based organizations, integral health and hygiene, natural resource management, women empowerment, renewable energy management and so on.

With the help of governmental and non governmental agencies, it undertakes various sustainable development programmes, ecological and environmental programmes, awareness campaigns etc. The major beneficiaries of our concern are nearly twenty thousand which spreads over 3 districts of Kerala – (Kottayam, Idukki and Ernakulam). Throughout this span of years PSWS closely devoted in accomplishing its goals along by highlighting the mission and vision. By bringing a comprehensive report of PSWS for the year 2016-17 which would give an orientation and brief information of the activities, programmes and projects of PSWS. With extreme happiness and immense pleasure we are proudly presenting the Annual Report of PSWS for the year 2016 – 17.

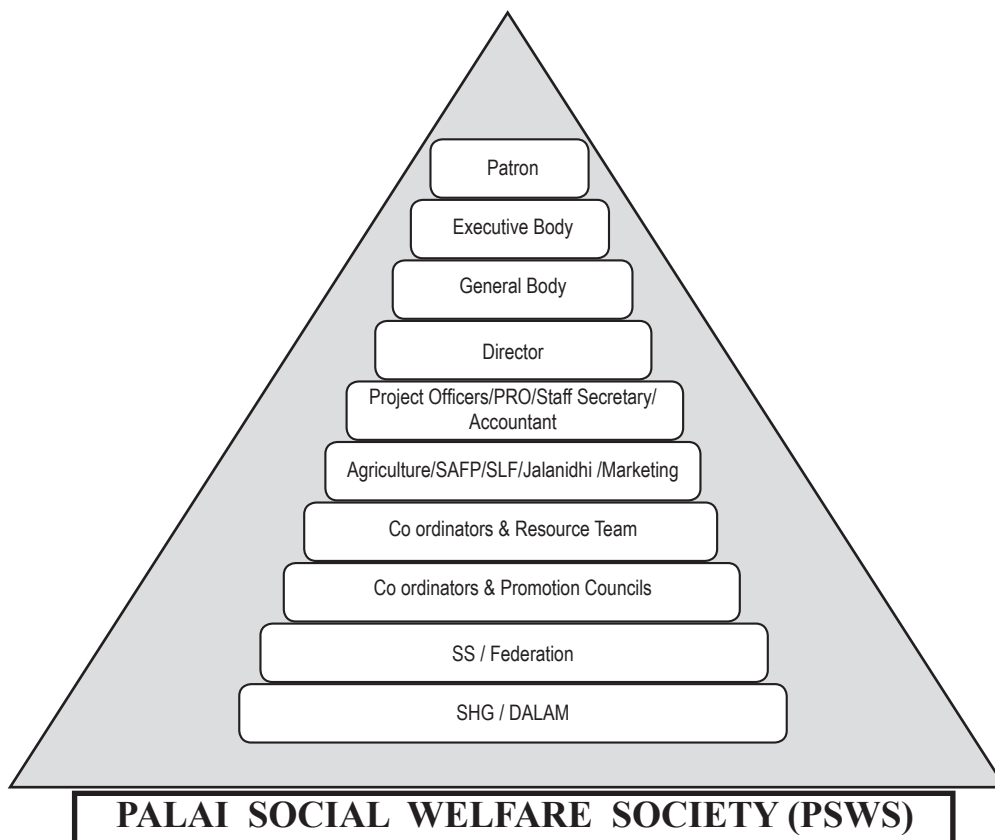
Vision: *“Creation of a self reliant society based on human values and social justice”*

Mission: *“Liberation of the poor and marginalized through a process of empowerment”*

Objectives of the society

- ❖ To promote the formation and strengthening of community based organization.
- ❖ To promote collectivism and voluntarism among target group.
- ❖ To facilitate the sharing of information, resource and skills of development.
- ❖ To promote social movements against exploitation.
- ❖ To organize participatory learning, analysis and document its funding.
- ❖ To facilitate the participation of women and marginalized in the development process.
- ❖ To promote agricultural development.
- ❖ To promote savings and credit programmes.
- ❖ To popularize participatory planning, implementation, monitoring and evaluation system at various levels.
- ❖ To avail appropriate development schemes (Housing, sanitation, drinking water programmes etc.) to the needy.

ADMINISTRATIVE SYSTEM



PSWS Programmes in Detail

PSWS involvement:

PSWS extended its wings to 3 Districts, 13 Blocks, 4 Municipalities and 46 Grama panchayats over these years.

District	Block	Municipality	Grama Panchayat
3	13	4	46





COMMUNITY BASED ORGANIZATION (CBO)

CBO's are back bone of the organization through which all the activities are channelized to the members of the society. To sustain the Community Development Program through the federation of Self Help Groups, to promote savings and credit programs and to facilitate the participation of women and marginalized in the process of development, we formulated and strengthened different people structures.

Objectives

- ❖ To strengthen the existing SHG's for integrated development
- ❖ To enable the partners for sustainable development through economic progression
- ❖ To create a gender sensitive community through awareness programs, seminars and exhibitions
- ❖ To federate the existing SHG's at different levels and network with other agencies.

The activities of CBO are executed in a form of 5 tier system, the first is SHG, then SS, Zonal, Region and Centre Level.

Self Help Groups (SHG)

Self Help Groups have been playing a vital role in the socio-cultural and economic strengthening and in the economic enhancement in utilizations of the capacities of the people. It is evident that through SHG's many of them come together with a feeling of like-minded and develops leadership qualities and soft skills to face the challenges of the hour. Through SHG's we have encouraged thrift and credit operation, entrepreneurial; and skill development activities and have supported them to initiate income generation programmes and provided opportunities for productive investment. The SHG members run a number of micro enterprise initiatives very successfully, like tailoring units, bakery, catering units etc

Karshaka Dalam is another form of SHG in which the group aims to work in the field of agriculture. As the name indicates it is the form of farmers group. Each group consisted of 10-20 members.

Swasraya Sangham / Karshaka Dalam Federation (SS)

Swasraya Sangham / Karshaka Dalam Federation is the upper body of SHG/ Karshaka Dalam. In another way the collection of SHG groups or Karshaka Dalams which may comes under each parish of the diocese know as Swasraya Sangham or Karshakadhala Federation. It monitors and evaluates the activities of the groups every month. In the reporting year 141 Swasraya Sangham/ Karshaka Dalam Federations are actively being part of PSWS.



ZONE

Zone is the third tier in the system and the activities of each Swasraya Sangham / Karshaka Dalam Federations are monitored by zonal coordinators. The meetings are conducted every month. This year 17 zones are actively working for and with the PSWS. Those zones are Pala, Ramapuram, Cherpunkal, Kadanadu, Kuravilangadu, Muttuchira, Kothanalloor, Elanji, Kaduthuruthy, Aruvithura, Bharananganam, Poonjar, Teekoy, Pravithanam, Koottickal, Thudanganadu and Moolamattom.

REGION

Region is the fourth tier which evaluates of all the activities that are carried out at zonal level. Region coordinator is the person who critically evaluates the activities of the zones and submits the reports to Central level which is the fifth tier. Presently there are four regions under the PSWS namely, Pala, Muttuchira, Aruvithura and Moolamattom.

CENTRE

PSWS Centre includes the Director and the managing body who monitor all the activities by the SHGs. Through this system the centre can easily access all the status and activities of each and every groups and members involved. In the third week of every month meetings are conducted in the central level to evaluate their progress and monitor them.

Region	Total SS	Total SHG	Total Male SHG's	Total Female SHG's	Total Members
Palai	44	317	107	220	5100
Aruvithura	59	401	101	300	6425
Muttuchira	51	395	112	283	6200
Total	154	1113	320	803	17725

Health Awareness Campaigns

To improve the health status of the community, PSWS is organizing various medical camps in different targeted areas along with the support of Central Research Institute for Homeopathy, for the epidemic, communicable diseases and seasonal monsoon diseases such as dengue fever, viral fever, chickungunia, leptospirosis, hepeticitis etc. PSWS take initiatives in organizing free medical camps and distributing homeo medicine. Many health awareness programs were arranged specially about life style diseases, balanced diet and promotion of healthy life style.

NATURAL RESOURCE MANAGEMENT

JALANIDHI PROJECT

KRWSA – Kerala Rural Water Supply and Sanitation Agency is under the Water Resource Department Government of Kerala. Jalanidhi project aims at the quality of rural water supply and delivery of environmental sanitation services to achieve sustainability of investments



കേരള സർക്കാർ നടപ്പാക്കുന്ന ശുദ്ധജല വിതരണ ശുചിത്വ പദ്ധതി

by the support of World Bank. The KRWSA facilitates provision of rural water supply and sanitation at the local level by imparting knowledge and building up the capacity of communities, using NGOs and piloting community-led approaches. As a result, communities became empowered and are able to work with technicians to specify their own water and sanitation schemes and build them using mostly community contracting.

This project was implemented based on the need of the people. The project was introduced only in areas where interested groups of people show their willingness to participate in the project and abiding by the conditions of cost- sharing. This approach inculcates a sense of ownership in the people. The cost sharing of the project is divided as 10% of the capital costs are borne by the beneficiary community, 15% by the grama panchayath and 75% by the government of Kerala. The Beneficiary Groups themselves meet 100% of the recurring costs of operations and maintenance. It is an integrated approach where quality is ascertained through



a mix of sanitation and hygiene promotion and provision of infrastructure like latrines, compost pits etc. The beneficiary groups themselves are fully involved in all the activities right from identifying their sources, deciding on the technology to be utilized, community contracting and implementation till the operations and maintenance aspects of the schemes. All contracting of goods, works, and services will be done at the user level itself for which adequate training will be provided and guidelines are made available.

Jalanidhi is a ‘Demand Driven’ rural water supply programme in which beneficiaries should have the major role in planning, implementation, operation and maintenance. The rural water supply schemes rely on nearby surface water sources like rivers, canals, streams, reservoir ponds etc. The longevity of the project is of 2 years.

The first implemented project by PSWS was at Kaduthurthy in Kottayam district in the year 2005. From then onwards PSWS is one among the supporting organizations of the Jalanidhi Project. Mutholy Grama Panchayath, (2012) Bharananganam, (2013) Karoor (2014) and

Kozhuvanal Grama Panchyath (2015) are the projects which PSWS had undertaken. We are proud to admit that Mutholy Jalanidhi Project was successfully completed in time. Last year in 2017 project at Mutholy was completed successfully. And the rest projects are still continuing well.

Panchayath	Projects	House holds
Bharananganam	28	2140
Karoor	45	3607
Kozhuvanal	14	2230

Water supply schemes

Panchayath	Well preparation	RWH
Bharananganam	26	3
Karoor	39	6
Kozhuvanal	13	1

According to the ground water resource development project 11 check dams were constructed at Bharananganam and one at Karoor. As per the sanitation project 8 sanitation complexes were constructed at Bharananganam and 4 at Karoor.

PSWS received the award for the best Supporting organization in Idukki Region for the successful execution of the project. Also this is the only Supporting organization who have many projects at a single time.

NABARD - Farmers club

We have promoted 18 Farmers clubs with approval of NABARD. Our farmers' producer organization based at Kanjiramattom, they have processed and sold out jackfruit and tapioca products in a profitable way. Karshaka Dala Federation also established production units based on agricultural inputs, such as coconut, turmeric, tapioca, coffee, jackfruit etc.



Evergreen Karshaka Dalam based at Parathanam and Moozhoor Karshaka Dalam Federation also started value added production units likewise. Moozhoor farmers club is also in the process of establishing another value

added production unit based on Tapioca only. They got technical knowledge and training from Central Tuber Crops Research Institute (CTCRI), Trivandrum, with the support of Small



Farmers Agro Business Consortium (SFAC), Trivandrum. Jaigiri farmers club is promoting organic farming, by which they could sell at a better price for their organic banana. Ernakulam Market. Farmers groups under karshaka bank project are also benefitting support and subsidy from the three tier panchayath system.

MEDP Training

Previous year NABARD had supported PSWS by providing two trainings in two different areas – one in Food Processing and other in tailoring and embroidery. Now both the trainees accomplished the goal of the program started pickle unit in the banner of “Mithra food Products” by the team who get trained in food processing and the other one started a tailoring unit known as “Ladies Trends”. Both units are now in the process of sustainability and stability.

FOOD FEST

Food fest was one of the major highlight for the reporting year. The inception of farmers club with the assistance of NABARD, the farmers Producers Company results in a new culture formation. Value added products and its variety become the fascinations and attractions of this year. Thus



its wide popularity made the PSWS team to think how to explore the situation and finally it had decided to conduct a food fest, by collaborating with all the FPO's and clubs.

July 16 2017 was a remarkable day that each and every club competed with each other by exhibiting and supplying their food products and substances. The program was presided over by H E the Bishop Mar Joseph Kallarangatt and inaugurated by Sri K M Mani MLA. The authorities from the municipality and agricultural officers were the major contributors for the program. Along with the fest, seminars were conducted regarding various assistances provided by different government agencies for the support of farmers and producer organizations. NABARD was one among largest contributor for the program.

Eighteen farmers clubs participated with 25 stalls and exhibited their products. Different recipes with jackfruit introduction of mushroom cultivation etc were conducted. It attained wide popularity. Different food items were supplied and from jackfruit itself around 30 items were made and sold out. Also other items like banana, tapioca, pine apple, yam etc and their by products were exhibited and supplied. Along with farmers clubs Self help groups who have enterprises in the area of value addition had adopted stalls and displayed their valuables.

This one day program was an entire success and around a number of 5,500 people visited and tasted the sweetness of the program.

Trainings

NABARD has also facilitated different training programs for the effective functioning of Farmers producer's organizations, farmers clubs and rural livelihood enhancement at Bankers Institute of Rural Development, Mangalore.

AGRIMA OPEN MARKET:

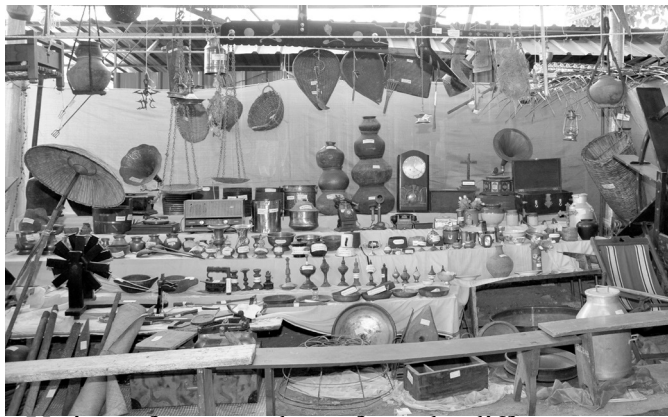
Agrima open market is the after effect of Agrima Karshaka Bank. Due to the severe price reduction of farm products and exploitation of intermediaries in the agricultural marketing sector, a comprehensive marketing strategy is planned by the Agrima Karshaka Sangham,



with the help of Karshaka Dalams, Karshaka Dalam Federation and Farmer leaders. Here organic products are directly collected from farmers and are marketed in our open market to attain premium price and healthy vegetables. This open market helps the farmers to sell their agricultural products in a profitable way and indirectly it also helps the people to promote a healthy life style too. The system completes it one year of successful venture. Now it operates twice in a week.

FIFTH STATE KARSHIKAMELA

Karshikamela is the biggest event that hosted at Palai and conducted by the social work department of diocese. In the year the program was scheduled on 28th December 2017-1st January 2018. The major variety for the year was the change in the repeating idea of vegetable stalls. The competitions divide and exhibition in to four items ie, agro produce stalls, herbal stall, family farm stalls and ancient agro instruments stall. By coordinating with the 17 zones of the diocese self help groups, karshaka dalams, farmer's groups and clubs had contributed their own ideas and support. Exhibition and supplying of vegetable saplings, jack fruit plants, coconut plants, variety and different species of flowers etc were the attraction of the mela. Other commercial stalls in the agricultural area and daily usage items and food stalls also have took part.



Variety of agro produces from the different parts of the diocese had exhibited and participated in competitions. Different cultural games and sporty competitions, cultural programs



competitions, seminars, debates, along with amusement parks, food courts and boat race are the major attractions for the biggest feat in the land of Palai.

The program was started on 28th early morning and the curtain raiser session was inaugurated by Bishop emeritus Mar Joseph Pallikkapparambil. The official inauguration was in the evening, which was presided over by Mar Joseph Kallarangatt, the Bishop and inaugurated by Sri. K M Mani MLA & former minister, Adv. Joy Abraham MP, Joyce George MP, P J Joseph MLA, Mons Jospheh MLA, district panchayath President Zacharias Kuthiravelil and other distinguished guests took part in the session. Then many competitions held like cap making using coconut leaves, arecanut palm, malayali manka, best hair dresser women, cinematic dance etc were the major attractions for the day.

Second day 29th was started by the exhibition of foreign dogs. Then seminar session held regarding Apiculture, experts from KVK led the session. Then dogs show and Karate practice had exhibited. Painting competition for school students, music competitions also takes place on the day. Third day was observed as the valued added products day. First session was seminar on value addition and training in value added products making using jack fruit was also conducted. Along with other competitions like broom making, thachery, fishing etc were executed. Fourth day was observed as Water resource protection day. The session was inaugurated by Sri. P C George MLA. Competitions like nell kuth, ari podikkal, kappa ariyal, boat race conducted on the day.

The final day first session was seminar on agro entrepreneurship. Session was led by experts from department of industrial development. The concluding ceremony was presided by Syncellus Very Rev Fr. Abraham Kollithanathumalayil, and inaugurated by Mar Jacob Muricken Auxiliary Bishop. Also other eminent personalities from socio political and cultural fields respectively became part of the valedictory function. In all, the entire program was a grand success in the areas of coordination, execution and participation of audience too. And the fest was become as the wake up alarm for the agriculture.

MANNA AWARD

Every year a contest for the priests across the diocese is conducted by the society. It is for the best priest farmer who cultivates vegetables and other agricultural practices. Large number of participants joined in the contest last year and the award received by Rev. Fr. Joseph Thadathil, Vicar St. Mary's Church Kadaplamattom.



E – SHAKTHI – DIGITIZATION OF SELF HELP GROUPS



E-Shakthi is a prestigious project of NABARD with partner NGO's in tune with the Digital Bank Mission. The project aims at digitization of all the SHG accounts to bring SHG members under the fold of financial inclusion thereby helping them to access wider range of financial services together with

increasing the bankers' comfort in credit appraisal and linkage by way of:

- Integrating SHG members with the national Financial Inclusion agenda.
- Improving the quality of interface between SHG members and Banks for efficient and hassle free delivery of banking services by using the available technology.
- Facilitate convergence of delivery system with SHGs using Aadhar linked identity.

The need of digitization of records of SHGs has been felt for quite some time due to patchy and delay in maintenance of books of accounts. Transparent and proper maintenance of records of SHGs will facilitate in nurturing and strengthening of SHGs. It is also felt that digital empowerment will help in bringing SHGs on a common web based e-platform by making book keeping easy for low literacy clients. This will help in promoting national agenda of Financial Inclusion and pave the way of credibility of SHG data which can later be used by Credit Bureaus to reduce the issues related to multiple financing by banks.



Information of all the SHGs and their members are uploaded onto the website. The transactions are updated through 'apps' on android Mobile/Tablet. Data authenticity is ensured through SMS alerts to members and sample audits. MIS reports on groups are generated and progress is tracked on a real time basis. Overall, the whole ecosystem was designed to address the complex issue related to patchy financial records of SHGs.

'HOUSE FOR THE HOUSELESS'– SMCA KUWAIT AND PSWS



The project is implemented within the geographical boundaries of the Diocese of Pala by collaborating with Syro Malabar Cultural Association (SMCA) Kuwait. The Diocese will monitor the project and ensure the

proper construction of the houses as per the plan and estimate within the allotted time span. SMCA Kuwait will arrange for the transfer of the sponsorship amount to the bank account specified for the project or the beneficiary against receipt of each beneficiary's file. With the help of SMCA Kuwait 25 families availed this opportunity.



Activities of the project

1. Identify 25 marginal families from the operational area of the society for the project through the participation of Community Based Organizations of PSWS.
2. Facilitate and assist the identified households to construct a house
3. Ensure the timely completion of the project by helping the beneficiaries to formulate planning calendar from beginning to end of the construction with adequate budgeting.
4. Timely visit by CBO leaders and PSWS Project Coordinator to ensure the progress of the construction.

Project Partners

The proposed project is thought of as a Public Private Community Partnership (PPCP) model where 25 low cost decent livable houses become a reality for the marginalized households under the operational area of PSWS. The partners of this PPCP approach are listed below.

- a. Syro Malabar Cultural Association (SMCA) Kuwait is requested to be a key partner of this housing venture bearing 15 % of the total expenses. The norms of SMCA for granting financial support are adhered by PSWS.
- b. Community Based Organizations (CBOs): The Community Based Organizations of PSWS will pool 23 % of the total amount for the construction of houses in their area. PSWS has 1100 SHGs spread across 139 parishes in the Diocese of Pala.
- c. Diocese: The diocesan contribution to the proposed housing project will be 15 % of the total cost.
- d. Beneficiary contribution: 47 % of the amount will be contributed by the individual beneficiary who is to own the house.

STICHING LILLIANE FONDS (SLF) PROJECT



Catholic Health Association of India
committed to bring health to all

The Liliane Foundation is a Dutch NGO that was created in 1980 as a special fund for children and young people with disabilities in developing countries. In co operation with local partner organizations, the foundation aims at social inclusion promoting community based rehabilitation strategies or services. The support that the Foundation provides focuses on individual development including areas of health, education, livelihood and social activities.

The Palai social Welfare Society (PSWS) is getting support from Stitching Lillian Fonds, Netherland (SLF) from 2003 onwards. CHAI (Catholic Health Association of India) Secunderabad is the Indian authorized agency of SLF. This reporting year we could assist 53 children across the operational area with an amount of Rs 6, 34,855/-.

Legal awareness Seminar

As part of the project a seminar was conducted on the Rights of Differently abled children and different government schemes for them. The sessions were led by Dr. Febby Leo Mathew, the MD, Mother Charitable Trust. The seminar was a good opportunity to the participants for clarifying all their doubts and to know about their childrens' rights and various government schemes for them.



Such gatherings are rare in nature for them and it was an occasion for them to interact with one another and share their burdens, sorrows, difficulties they face due to their child.



Annual Gathering

The annual day celebration of the CHAI- SLF project was conducted on 27th February 2018 from 9:30 am to 1:30 pm at St. Marys church Lalam old, Palai. Rev Fr. Mathew Pullukalayil, the Director of PSWS was the president of the meeting and



Rev. Fr. Johnson Pulleettu, Vicar of St. Marys church, Lalam old inaugurated the annual celebration. Rev. Fr. Scaria Vekathanam, Director of Care homes gave a message, and he led an interactive session with the audience, through sharing his life experience he motivated the participants.

After the official meeting cultural programs were conducted by the children and a session was conducted for recreation, which include games and interactive session. All the children took part in all the games and competitions. Then the prize for the winners were distributed by Fr. Mathew Pullukalayil and gave special gifts for the children who ever got prizes in state special school youth festival. There are about 83 participants, both men and women from the beneficiaries. The meeting was dispersed after lunch.

SAVE A FAMILY PLAN



Save A Family Plan is a Canadian-based international organization encouraging those from developed countries to assist families and communities in India. **SAVE A FAMILY PLAN (SAFP)** was started as a charitable society in the year 1965 by Monsignor Augustine John Kandathil. SAFP encourages those from developed countries to work for justice and social change by assisting poor families and communities in India.

Entrepreneurial Development Training Programme EDP Training

The Entrepreneurial Development training session was conducted for the newly activated beneficiaries of the Family development programme up to June 2017. EDP aimed for the improvement of the skill of the benefactors and imparting new skill in the newly active beneficiaries, creating new self employment opportunities at



their local areas with the support from the Save a Family Plan and with the mobilization of the local funds.

Regional Level Meetings

For the effective functioning of the Family Development Programme, the geographical area is divided into three regions, Pala, Aruvithura and Muttuchira. The RLM are conducting at the region level. The aim of these meetings is the socio, economic, cultural, and intellectual, personality development and empowerment of the partner families.

End User Training

An End user Training was conducted by the Save a Family Plan India Regional Programme officer in the three regions of the Pala Diocese. The programme was for make aware about the Family Development Programme to all beneficiaries.



Central Level Meetings

The CLMs are conducting in each centre twice in an year. The aim of these meetings is the socio, economic, cultural, and intellectual, personality development and empowerment of the FDP families. The two subjects handled in the Central level Meeting during the particular year were “Waste management in the house holds “and ‘Kitchen garden.’

New Family Selection

The total new families selected to the FDP programme in the year 2017-18 was 40 (forty). The selection is from the pre determined geographical area according to the criteria and instructions from the Save a Family Plan India Office. The applications for the new family selection is submitted to the FFT with the approval of the FAT team of the each parish. From the applications the FFT selected the most deserved families according to the criteria, took their family photos, prepared the applications and reports and send the applications to the SAFP India Office by online.

Income Generation Programmes

Income generation programmes are necessary for improving the income level of the families. The SAFP fund helps them to start IGPs

Details of Distribution of SAFF Fund from April 2017 to March 31st 2018

Sl. No	Particulars	Frequency	Amount
1	Housing	62	22,25,699
2	Tailoring machine	57	5,15,700
3	Livestock	52	4,38,650
4	Poultry unit	29	2,40,000
5	Cultivation	25	2,94,400
6	Petty Business	46	3,84,500
7	Latrine construction	21	2,92,000
8	Nursing Study/ Professional studies	30	3,25,000
9	Water, Gas connection	42	2,80,450
10	Auto	14	2,55,900
11	Production unit	16	1,59,600
12	Treatment	5	26,000
	Total	399	54,37,899

Success story 1

Shiny George V (PL 1069)

Shiny George and the family were taken to the Save a Family Plan project before six years. At the time of selection, they were so poor had not any income source. Her husband George was a agricultural labourer. Shiny was living as a house wife with so many physical ailments. They were living in a cheap wood walled hut without any basic facilities such as sanitary latrine, drinking water, electricity etc.



Shiny was a self help member. The family was selected to the Save a Family plan Family Development Programme from the Swasraya Sangahm. As a beneficiary of the Save a family Plan she got many opportunities to participate in Entrepreneurial Development workshops, technical trainings, motivation classes, awareness classes etc, Conducted by the Pala Social Welfare Society. These programmes motivated the family to development. They utilized the SAFF fund for goat rearing, poultry, starting a tailoring centre, house and sanitary latrine construction, installation of the drinking water, cooking gas connection etc.

They received support for six years through the Save a Family Plan . The fund from the Save a Family Plan and the guidance and motivation from the PSWS changed their life to a wonderful level development.

They constructed a new beautiful house with basic facilities. Shiny and George have regular and strong income sources. They can save a part of the income for the future. As a beneficiary of the Save a Family Plan they achieved social economic and cultural development .They are very happy. Children are continuing their education and they are able to provide higher education to them, The family deeply believe that the great intervention of the Save a Family Plan and the great support from their benefactor Eileen Loffel Mann through the PSWS provide them a good life situation.

Success story 2

Beneficiary Name : Mary Thomas (PL 1155)

The family of Mary Thomas is receiving support for four years. At the time of selection they were so poor; living in a small shed that had not any stable income sources. Mary and Thomas were agricultural workers. They were in a huge debt by purchasing three cents of land for house. So they were using good amount of their income for paying the interest of the debt every month.

Their selection to the Save a Family Plan project was from the Swasraya Sangham of the Pala Social Welfare Society. The SAFP – Family Development programme completely focused on the all-round development of the beneficiary families. The capacity building classes through the PSWS and the effective utilization of the SAFP fund helped Mary and Thomas to achieve wonderful progress in their life. Mary utilized the SAFP fund for starting goat rearing, a poultry unit and a tailoring unit. Mary is making a regular and good level of income from these projects. Thomas could purchase a wood turning machine. The capacity building classes also enabled them to mobilize government funds. Now they are living in a livable house, have the facilities of sanitary latrine and drinking water and they cleared the debt completely. Above all, Mary and Thomas have strong and constant income sources. They look towards the bright future with gratitude. All their dreams are full filled through the Save a Family Plan. The family wholeheartedly than them great benefactor Ferdinand, to the Save a Family Plan and to the PSWS.





ASAKIRANAM CANCER CARE CAMPAIGN

Asakiranam Cancer Care Campaign by Caritas India started on 30th March 2016 in the diocese by PSWS. After the official launching of the campaign, Diocese started various programs for the campaign. Base line data collection was the initial step to analyze the number of cancer patients or victims across the diocese and this is going to be completed. 13,484 families were covered and 268 cases reported. Core team for

the diocese was formed which includes 20 members who will be functioning as the heart of the project. Orientation for the same was conducted four times in the diocese. Cancer detection camps and awareness classes have been conducted across the diocese in the last reporting year. 15 medical camps and 35 awareness programs has been conducted. An accommodation facility has been arranged in collaboration with Santhwanana Rehabilitation Centre, for the patients who undergo treatment at RCC Trivandrum. Asakiranam now has a positive impact or effect in the diocese. It showers light to the suffering and the marginalized people who don't have awareness regarding the reasons and causes of cancer.



അശാകിരണം

ക്യാൻസർ സുരക്ഷാ യജ്ഞം

തിരിച്ചറിഞ്ഞ് തിരിച്ചുവരാം



It includes other activities like hair donation programs the donated hair which helps in making wigs for the affected patients underwent treatment. Totally 12 hair donation programs had conducted last year and 125 individuals including males had donated their hair. In case of medical assistance large number of patients got support and an amount of Rs. 8, 37,850 had donated for the victims.

In the form of making awareness against this harmful issue, different methods are used. Street plays, doll drama etc had practiced and executed. Also encouraged the production of organic vegetables and it may come in practice by supplying around one half lakhs of vegetable saplings. Family farming has been practiced widely and competitions also held. After enough



consumption the excess vegetables got marketed through the Agrima Open Market. Also production of organic rice is also done by SH groups and it also marketed through Agrima. In all the major activities of Asakiranam program carried out by the 20 core team members and they passed the light to 635 volunteers who are the real carriers of the project in the diocese.

In the month of October this year volunteer's get together program had organized and the evaluation for the same is held out. Also a supporting organization had offers their help in conducting medical camps.

Hybrid Vegetable Saplings Distribution

Considering the climatic changes, through scientific approaches, better production and distribution of vegetable saplings were enabled. Along with this organic manure also distributed. For promoting organic way of cultivation and healthy life style all the member of SHG families have kitchen gardens. And to encourage them we have conducted completion for the best kitchen garden. We have organized twice such distribution during this reporting year.



Coconut Plant Distribution



Coconut plant distribution was take place for the SHG group members across the diocese. Hybrid coconut plant was set up in society's own nursery with variety item including Malaysian Dwarf. Ten thousand plants had distributed and the major aim behind the project is to promote the coconut plantation and increase in production of coconut. Also it is an income generative agro activity that, the wide use of Neera is in practice.



Financial Assistances

DEEP

The programme DEEP (Development through Empowerment, Entrepreneurship and Participation) aims at the economic support for the poor widows below the age of 50. From 2011 onwards PSWS is executing this programme with the support of SAFFP (Save a Family Plan) The society arranged many training programmes, awareness generation programmes and interest less loans of Rs 10,000 for five years and also promoted initiation of IGPs.

So far 68 beneficiaries come under this programme and got benefitted. Through this programme they could face their situation courageously and move forward with self-confidence and self esteem by not being a burden to the families. Added to this they could become a contributing member to the family.

This project is supported by Manos Unidas which aims the development of women in the proposed area. The beneficiaries of the program are poor widows who are SHG members of the society. And the activities as EDP training to them and provided revolving loan for starting income generation programs according to their ability. The women in the area got engaged through the formation of SHG's and thus 243 IGPs had been started.

Interest less loan

The society provides loans without any interest which aims to reduce economic burden of the community and reduce the role of money lenders in the community. The partners on behalf of society are benefactors who provided loan without interest.

Okhi Relief Fund

Okhi - the harmful Natural disaster that severely affected at Kollam and Alappuzha districts of Kerala. As per the relief activities organized under the leadership of KCBC and JPD Commission, PSWS also became part of the program by donating collected amount from SHG's and Karshaka Dalams. It is a moral venture in sympathizing with the affected victims.

CELEBRATIONS

Zonal level celebrations

Different days and its importance were observed and commemorated in zonal level especially environment day, Earth Day, Women's Day, Farmers Day, Onam, Christmas etc. Each celebrations has its own importance and it results in build up human relations, tolerance rather than religious and



cultural relations too. Every year the zone level activities will be unique and the activities for the year came to an end by celebrating women's day and zonal anniversary together. Each and every zone celebrates their anniversary every year in the month of March.

Annual Day Celebrations:

The 53rd annual day celebration of the Palai Social Welfare Society (PSWS) was on 26th May 2017. The meeting was presided over by His Excellency Bishop Mar Joseph Kallarangatt, diocese of Palai. Dr Pramila Devi, member of Kerala Vanitha Commission was the chief guest of the day. The day enriched with the esteemed presence of chief guests and cultural programs by the members of self-help groups across the diocese who are the major beneficiaries of the society. Prizes were distributed for the best performing self help groups and karshaka Dalam federations.

TRAINING PROGRAMS

PSWS provide many training programs for better income generative activities for the members of Self Help Groups. Trainings provided in variety of areas like soap and soap powder making, Lotion and hand wash making, tailoring, doll and toy making, ornaments and jewelery making etc.



In the area of agriculture mushroom cultivation, apiculture, organic farming, animal husbandry programs like rabbit rearing, poultry, cattle farm etc. experts from the respective fields are deputed for the training.

Publications

Vikasana Sarith is the official news bulletin of the society which is published monthly. It is a platform for the society to communicate to its members the news, views and information. In the same way it offers place for the central, zonal and group level members to express their views, activities and information. Thus each and every activities of the society in central, zonal and group level are noticed and reported through this. The highlight of this bulletin is, in each month it observed the special days of the month.

Documentation

Research and documentation is an essential factor in the functioning of all organizations. PSWS has a well-versed team of experts in reporting and documenting the entire activities. And it took care in publishing all the activities in leading media.



Our Donors...

Many thanks to all our individual, institutional donors for helping us in minimizing human suffering and providing better status in the society. Your philanthropic support had made a great difference in the lives of thousands of distressed and marginalized people

NABARD

SAVE A FAMILY PLAN

STITCHING LILIANE FONDS

MANOS UNIDAS

KRWSA

CARITAS INDIA

STATE HORTICULTURE MISSION

COCONUT DEVELOPMENT BOARD

DISTRICT INDUSTRIES CENTRE

JLG- DISTRICT COOPERATIVE BANK

KERALA SPICES BOARD

BIO DIVERSITY BOARD

INSTITUTE OF CLIMATE CHANGES STUDIES

OIL PALM INDIA Ltd

SMCA- KUWAIT

FEDERAL BANK

SOUTH INDIAN BANK


KSBCDC

KVK





AUDITOR'S REPORT

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	PARTNERS T.K.MATHEW F.C.A. { Personal : 2360280 Resi : 2362685
	C.J. ROMID F.C.A. { Personal : 2371182 Resi : 2336298

PALA SOCIAL WELFARE SOCIETY - PALA

AUDITORS' REPORT

We have audited the attached Balance Sheet of **PALA SOCIAL WELFARE SOCIETY - PALA** as on 31st March 2018 and the Income and Expenditure Account for the year ended on that date.

We conducted our audit in accordance with auditing standards generally accepted in India. These standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from 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 presentation of the financial statements. We believe that our audit provides a reasonable basis for our opinion. The Land received earlier as gift by the society is entered in the statement of accounts on 31.03.2013 based on the valuation report from the authorities.

We report that :-

- 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.
- In our opinion, proper books of accounts and other records as required by law have been kept by the Society so far as appears from our examination of such records.
- The Balance Sheet and Income and Expenditure Account referred to in this report are in agreement with the books of accounts.
- In our opinion and to the best of our information and according to the explanations given to us, the accounts give a true and fair view.
 - In the case of the Balance Sheet of the state of affairs of the Society as on 31st March 2018 and
 - In the case of the Income and Expenditure Account of the Excess of Expenditure over Income for the year ended on that date.

Place : Ernakulam
Date : 06.09.2018



For P.V. CHACKO & Co.
CHARTERED ACCOUNTANTS


C.J. ROMID FCA
Partner



AUDITOR'S REPORT



P.V. CHACKO & Co.

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PALAI SOCIAL WELFARE SOCIETY - PALAI

BALANCE SHEET AS ON 31st MARCH, 2018

At the beginning of the year	LIABILITIES	Additions/ Deductions	₹
89,06,247.61	CAPITAL FUND :-		
	Capital Account		
	Add:- Excess of Income	18,620.76	89,24,868.37
12,44,990.51	Corpus Donation		12,44,990.51
2,41,731.00	Education Fund		2,41,731.00
10,86,874.00	Revolving Fund		10,86,874.00
15,22,292.43	Depreciation Reserve	92,363.16	16,14,655.59
	LOANS AND ADVANCES :-		
22,75,881.75	Security Fund Advance - SH Group -General	16,64,629.00	39,40,510.75
5,22,764.00	Security Fund Advance - SH Group - Karshakadhalam	3,87,086.00	9,09,850.00
18,16,376.00	Advance - SH Group for Loan Repayment		18,16,376.00
3,95,441.03	Khadi Industry	-3,95,441.03	-
1,14,753.39	Advance from Units		1,14,753.39
1,13,760.00	Project Money Pending Utilization		1,13,760.00
	Advance from C.M.C Province Pala	4,28,678.00	4,28,678.00
10,54,350.00	Micro Finance Loan - K.S.B.C.D.C Loan No. 050113564	-10,54,350.00	-
6,47,550.00	Micro Finance Loan- K.S.B.C.D.C Loan No. 050113565	-6,47,550.00	-
27,35,993.00	Grant Received as Advance	-27,35,993.00	-
		12,05,077.00	12,05,077.00
	JALANIDHI PROJECT:-		
18,94,694.43	Advance from Social Action	-4,33,817.00	14,60,877.43
3,81,595.00	Advance from Director	-1,55,000.00	2,26,595.00
1,71,000.00	Rent Payable		1,71,000.00
34,069.50	Vehicle Fund		34,069.50
16,000.00	Advance from Individuals	-16,000.00	-
2,51,76,363.65	Total		2,35,34,666.54

As per our Report of even date

For **P.V. CHACKO & Co.**

CHARTERED ACCOUNTANTS

C.J. ROMID F.C.A.


Partner

Ernakulam

06.09.2018



AUDITOR'S REPORT


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PALAI SOCIAL WELFARE SOCIETY - PALAI

BALANCE SHEET AS ON 31st MARCH, 2018

At the beginning of the year	ASSETS	Additions/ Deductions	₹
	FIXED ASSETS :-		
82,35,579.00	Land		82,35,579.00
6,42,045.12	Building		6,42,045.12
2,08,205.78	Building - Marketing Centre		2,08,205.78
62,183.00	Furniture		62,183.00
4,37,464.00	Machinery and Equipments		4,37,464.00
1,125.00	Tools and Equipments		1,125.00
5,26,658.00	Vehicle		5,26,658.00
	JALANIDHI PROJECT :-		
3,78,858.00	Computer and Accessories		3,78,858.00
75,964.00	Machinery and Equipments		75,964.00
36,817.00	Furniture		36,817.00
48,300.00	Vehicle - Motor Bike		48,300.00
	CURRENT ASSETS :-		
8,17,284.52	Capital Advance to Units		8,17,284.52
50,000.00	Capital Share to SHG Group - Kanjiramattom		50,000.00
12,32,943.00	Revolving Fund Loan to SH Groups	-1,97,780.00	10,35,163.00
2,91,502.07	Loan to Seva Nikethan Society		2,91,502.07
24,000.00	Seva Nikethan for Looms		24,000.00
1,896.00	Artisans Benefit Account		1,896.00
13,650.00	Payyanoor Khadi Centre		13,650.00
1,08,838.40	Excess of Expenditure	-1,08,838.40	-
2,000.00	Advance to Sion Bhavan Grill Work		2,000.00
2,11,983.70	Advance to Echoscope		2,11,983.70
7,500.00	Advance to Caritas India		7,500.00
60,000.00	LIC Market Plus		60,000.00
9,51,723.00	TDS - Income Tax		9,51,723.00



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2,000.00	Staff Advance		2,000.00
17,01,900.00	K.S.B.C.D.C Loan - SH Groups	-15,58,630.00	1,43,270.00
85,250.00	Closing Stock		1,40,455.00
13,23,199.00	SHG Group Loan - "Vaipa -Tharangam"		13,23,199.00
22,351.00	Advance to Open Market (Karshakadharam)	1,00,000.00	1,22,351.00
36,000.00	Room Security Deposit		36,000.00
	CASH AND BANK BALANCES :-		
	Jalanidhi - Kaduthuruthy :-		
2,636.00	South Indian Bank SB A/c No.53/24802		2,636.00
	RCH Project Account :-		
1,232.00	South Indian Bank SB A/c No.59475		1,232.00
	PSWS Account :-		
19,51,975.00	Fixed Deposit at Bank		20,47,656.00
55,24,177.42	Bank SB Accounts		55,40,888.21
99,123.64	Cash in Hand		55,078.14
2,51,76,363.65	Total		2,35,34,666.54

As per our Report of even date

For P.V. CHACKO & Co.
CHARTERED ACCOUNTANTS


Emakulam
06.09.2018




C.J. ROMID F.C.A.
Partner



AUDITOR'S REPORT



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PALAI SOCIAL WELFARE SOCIETY - PALAI

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2018

INCOME		₹
By <u>Grant Received from S.A.F.P India For :-</u>		
Help to the Poor	35,27,880.00	
Vocational Training	6,400.00	35,34,280.00
By <u>Donation from Other Agencies for :-</u>		
Fee Medicine, Medical Aids, Hearing Aids for Disabled		
Child	1,38,196.00	1,38,196.00
By <u>Administrative Receipts :-</u>		
Karshikamela Stall Collection	21,91,335.00	
Social Work - Housing Aid Programme	15,00,000.00	
Echo Shop Collection	7,80,480.50	
Interest Received	2,69,818.29	
Coconut Tree Distribution Income	2,59,050.00	
Ashakiran Cancer Awareness Programme	2,27,432.00	
Grant Received from Federal Bank for Open Market	1,00,000.00	
Grant for Mobile Phone Purchase "Sakthi" Scheme	99,800.00	
Social Work - Okhi Disastor Help Given	99,142.00	
NABARD Grant Received for Open Market	86,400.00	
NABARD Grant Received for Farmer's Club	76,000.00	
Rent Received	66,000.00	
Fee Collection - Tailoring Centre	57,700.00	
MEDP - Training Programme Income	54,600.00	
Registration Fee Received	28,090.00	
Anugraha Family Help Programme	23,350.00	
Donation Received	18,953.00	
Photostat & LCD Projector Rent Collection	16,148.00	
Bank - Rebate from Micro Finance Loan	14,049.00	59,68,347.79





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By <u>P.S.W.S. Jalandi Project - Bharananganam :-</u>		
Interest Received	7,225.00	7,225.00
By <u>P.S.W.S. Jalandi Project - Karoor</u>		
Grant Received from K.R.W.S.A earlier	27,35,993.00	
Interest Received	7,359.00	27,43,352.00
By <u>P.S.W.S. Jalandi Project - Kozhuvanal :-</u>		
Grant Received from K.R.W.S.A	13,72,121.00	
Interest Received	5,797.00	13,77,918.00
By Closing Stock		1,40,455.00
Total		1,39,09,773.79





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PALAI SOCIAL WELFARE SOCIETY - PALAI

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31st MARCH 2018

EXPENDITURE		₹
To Opening Stock		85,250.00
To <u>S.A.F.P India Project Aid to Poor Families :-</u>		
Payment to Regular Beneficiaries	33,97,500.00	
Special Payment to Beneficiaries	4,07,070.00	
Allowance to Coordinator	1,21,920.00	
Allowance to Animators	1,15,200.00	40,41,690.00
To Vocational Training Expenses	6,400.00	6,400.00
To <u>Other Project Expenses :-</u>		
Medical Aids, Hearing Aids for Disabled Child	6,34,855.00	6,34,855.00
To <u>Administrative Expenses :-</u>		
Karshikamela Stall Expenses	17,11,093.00	
Social Work - Housing Aid Programme	9,00,000.00	
Salary and Allowances	6,28,880.00	
Echo Shop Expenses	5,56,520.00	
Karshakadharam - SHG Group Expenses	2,07,008.00	
Social Work - Okhi Disastor Help Given	2,00,000.00	
Ashakiran Cancer Awareness Programme	89,492.00	
MEDP - Training Programme Expenses	88,700.00	
Grant for Mobile Phone Purchase "Sakthi" Scheme	88,000.00	
Coconut Tree Distribution Expenses	56,306.00	
Vehicle Running Expenses	51,460.00	
Annual Day Celebration Expenses	47,214.00	
Repairs and Maintenance - Market Godown	35,694.00	
Interest Paid on Khadi Board Loan	33,236.97	
Project Office and Administrative Expenses	30,090.00	
Anugraha Family Help Programme	21,750.00	
Printing and Stationery	21,614.00	
Festival Allowance Paid	19,000.00	
Electricity Charges	15,667.00	



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Food Fest Mela Expenses	15,202.00	
SAFP RB Programme Expenses	14,894.00	
Staff Welfare Expenses	14,300.00	
Postage , Phone and Internet Charges	13,475.00	
Travelling Expenses	12,253.00	
Vehicle Insurance Paid	12,004.00	
Refreshment Expenses	10,234.00	
B.C.D.C loan Processing Charge Paid	10,100.00	
Repairs and Maintenance	9,140.00	
Homeo Medical Camp Expenses	8,490.00	
Advertisement Expenses	5,606.00	
Charity and Donation	2,000.00	
Bank Charges	1,300.50	
Cooly and Wages - Cleaning Charges	500.00	
Society Registration Fee Paid	500.00	49,31,723.47
To <u>P.S.W.S. Jalaridhi Project Expenses - Mulholy :-</u>		
Office Expenses	1,450.00	
Food Expenses	450.00	
Travelling Expenses	139.00	2,039.00
To <u>P.S.W.S. Jalaridhi Project - Bharananganam :-</u>		
Salary and Allowance Paid	6,79,920.00	
Travelling Expenses	45,398.00	
Information, Education and Communication Expenses	14,000.00	
Repairs and Maintenance	7,350.00	
Interest Paid on Individual Loan	6,000.00	
Food Expenses	4,826.00	
Printing and Stationery	4,087.00	
Telephone Charges	3,561.00	
Rent Paid	3,000.00	
Office Expenses	1,255.00	
Electricity Charges	687.00	
Postage Charges	75.00	7,70,159.00





AUDITOR'S REPORT

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To <u>P.S.W.S. Jalanidhi Project - Karoor :-</u>	16,77,250.00	20,41,649.00
Salary and Allowances	1,22,531.00	
Travelling Expenses	91,543.00	
IncomeTax - TDS	67,901.00	
Printing and Stationery	38,350.00	
Training Programme Expenses	26,614.00	
Office & Administration Expenses	10,800.00	
Internet Charges	4,000.00	
Repairs and Maintenance	2,660.00	
Telephone Charges		11,76,186.00
To <u>P.S.W.S. Jalanidhi Project - Kozhuvanal :-</u>	8,38,080.00	
Salary and Allowances	1,33,421.00	
Income Tax TDS paid	1,11,494.00	
Travelling Expenses	37,100.00	
Exposure Visit Expenses	17,700.00	
Calender Printing Expenses	13,630.00	
Food Expenses	8,280.00	
Chakka Fest	6,631.00	
Stationery	5,569.00	
Telephone Charges	1,750.00	
Repairs and Maintenance	1,359.00	
Office & Administration Expenses	720.00	
Printing Charges Paid	275.00	
Postage	177.00	
Bank Charges		
To Depreciation Provided		1,27,459.16
To Excess of Income over Expenditure		
Total		1,39,09,773.79

