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H.E Mar Jacob Muricken

H.E. Mar Joseph Pallickaparampil

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Msgr. Sebastian Vethanath

Fr. Thomas Kizhakkal

Fr. Berchmans Kunnumpuram

Fr. Jose Nellickatheruvil

Members

Fr. Jose Kakkallil

Fr. Joseph Thazhathuvarickayil

Sri. Thomas P.J.

Sri. Raju Paranjatt

Sr. Aniamma Mathew ASI

Adv. Minimol Cyriac



Message

The activities of the Palai Social Welfare Society, which has been providing relief to thousands of people, are multifaceted and diverse. We live in a society where there is a plethora of wounded and helpless whereas a good samaritan is rare. Real social work begins where the needs of the people become our needs. The great philosopher Martin Boober in his book “I thou relationships” shares the idea of “I am becoming you”, be the driving force to the Society.

It is a great pleasure to know that the PSWS effectively intervenes in farmers welfare programs and tries to bring back the agri-oriented culture and works for the upliftment of marginalized and voiceless. The tireless efforts of a great team led by Fr. Thomas Kizhakkal have been the best and I am wishing all the success to the Father and his colleagues.

Bishop Joseph Kallarangatt

Bishop of Palai



Director's Vision

The Palai Social Welfare Society has passed through another successful year. As part of the Bishop's vision to observe this year as the farmers' year, we have been able to organize various schemes and programs and to organize various relief plans in the context of Covid-19. With dignity of the scripture ***"If anyone forces you to go one mile go also the second mile"*** (Matthew 5:41) the PSWS is committed to provide additional energy and resources for the voiceless and those who are neglected. Over the years we have been able to form karshakadalams / federations and value-added agricultural product units, and it is a proud achievement of the Society.

I take this opportunity to thank our Bishop Mar Joseph Kallarangatt our Patron, Mar Jacob Murickan, Msgr. Sebastian Vethanath and the honourable SS directors and sisters for their valuable guidance and encouragement. I, with PSWS team thankfully remember the great efforts of Rev. Fr. Mathew Pullukalayil who captained the Pala Social Welfare Society for past five years and he left strong footprints which made my journey effortless. His humble and sincere efforts are always worth remembering. Last not the least I gratefully remember Rev. Msgr. Abraham Kollithanathumalayil who guided us during past years with added vigour and energy.

In this context I with all respect and gratitude remember the selfless service of Sr. Annie Poriyathu ASI who led the team with smiling face. I thank Akash Thengumpallil, Tins Joy and Therese Alex for their sincere work and wish them all the very best. It is worth noting that the cooperation of various institutions and agencies like SAFF, CHAI, Caritas India, KRWSA, NABARD etc. I also thankfully remember the cooperation given by all staffs, colleagues, promoters and SHG members at each parish level. I am grateful to all those who have been able to cooperate with PSWS especially this report year and I ask the same for the coming years. I hereby submit this annual report before you.

Fr. Thomas Kizhakkal

Director

PALAI SOCIAL WELFARE SOCIETY

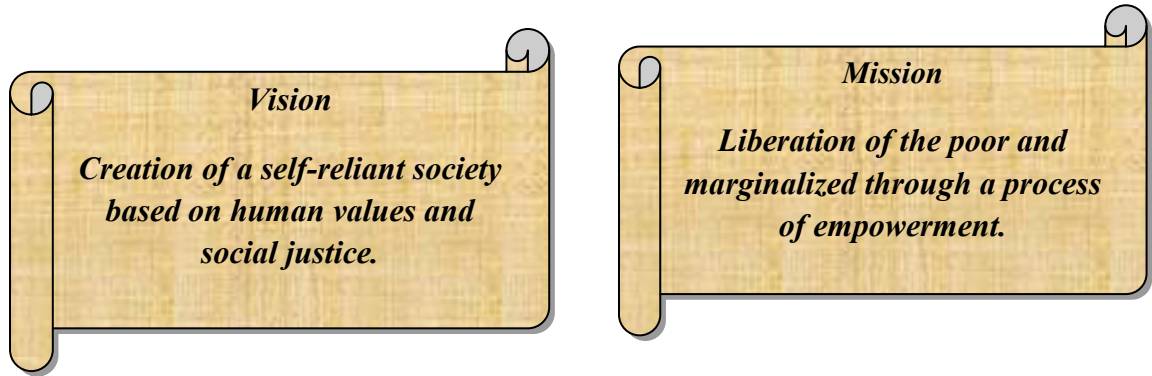


The Palai Social Welfare Society (PSWS) is the result of the foresightedness of our late beloved Bishop Mar Sebastian Vayalil, the first Bishop of the diocese of Palai. It is an apolitical, secular voluntary organization, established in the year 1964 and registered under Travancore Cochin Literacy Scientific and Charitable Society's Act of 1955, which was constituted as a Charitable Organization. PSWS is also registered under the Foreign Contribution Regulation Act (FCRA) and has income tax exemption under 12A.

The Society is committed, since its very inception, to the cause of the marginalized sections of the society regardless of their caste, creed, community and sex. It is engaged in a process towards their socio-economic and political empowerment and sustainable development. Its interventions are geared towards building critical mass/ critical consciousness, community organization, community /integral health, sanitation and personal hygiene, gender sensitization and women's emancipation, utmost use and management of solar and renewable energy, upholding control over and eco-friendly effective management of natural resources and so on.

People's issues, needs and rights have constituted the driving force behind all its initiatives. The agency facilitates community action toward the fulfillment of basic amenities and creation of household and community assets. It has adopted Self Help Group Approach to a holistic development of the society. It does boost community initiatives for tapping into the government resources and provisions meant for them.

The major beneficiaries of our concern are nearly twenty thousand people which spreads over three districts of Kerala – Kottayam, Idukki, and Ernakulam. The Society is well connected to the people in the grassroot level through the 1200 Self Help Groups for Women / Men and hence the Society is able to understand and help whenever there is a necessity. With extreme happiness and immense pleasure, we are proudly presenting the Annual Report of PSWS for the year 2019-2020.



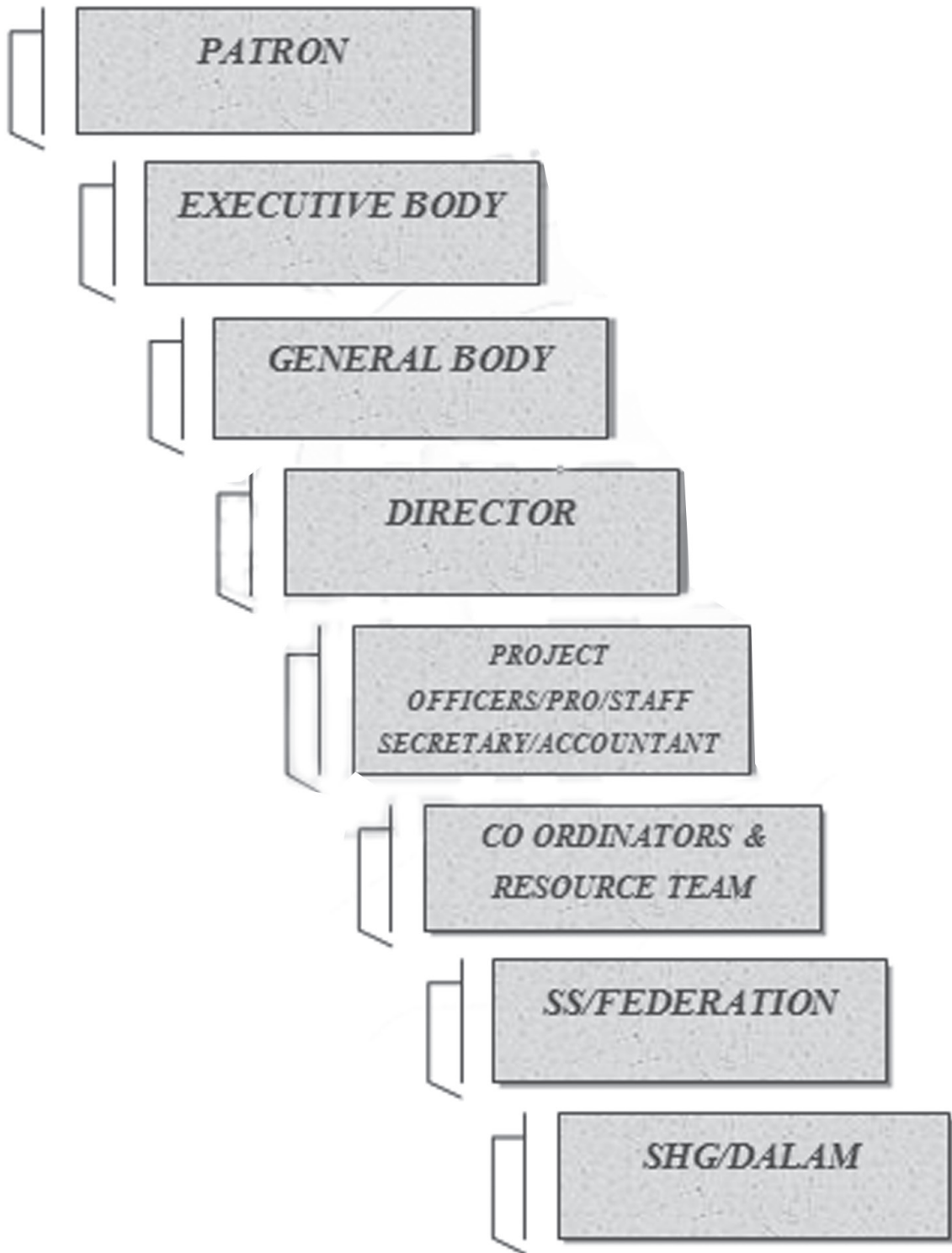
OBJECTIVES OF THE SOCIETY

- ❖ 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 skill 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 programs.
- ❖ To popularize participatory planning, implementation, monitoring and evaluation system at various level.
- ❖ To avail appropriate development schemes (housing, sanitation, drinking water programs etc.) to the needy.
- ❖ To promote entrepreneurship among men/women specially among agriculturists.

THEMATIC AREA OF INTERVENTION

- * Community based organization
- * Integral health and hygiene
- * Natural resource and management
- * Sustainable agricultural promotion
- * Gender mainstreaming
- * Family development programs
- * Renewable energy management
- * Production and marketing
- * Research and documentation
- * Women and child empowerment

ORGANOGRAM



Jurisdiction

The jurisdiction of the Society is extended to three districts, thirteen blocks, four municipalities and forty-six Grama panchayats over these years

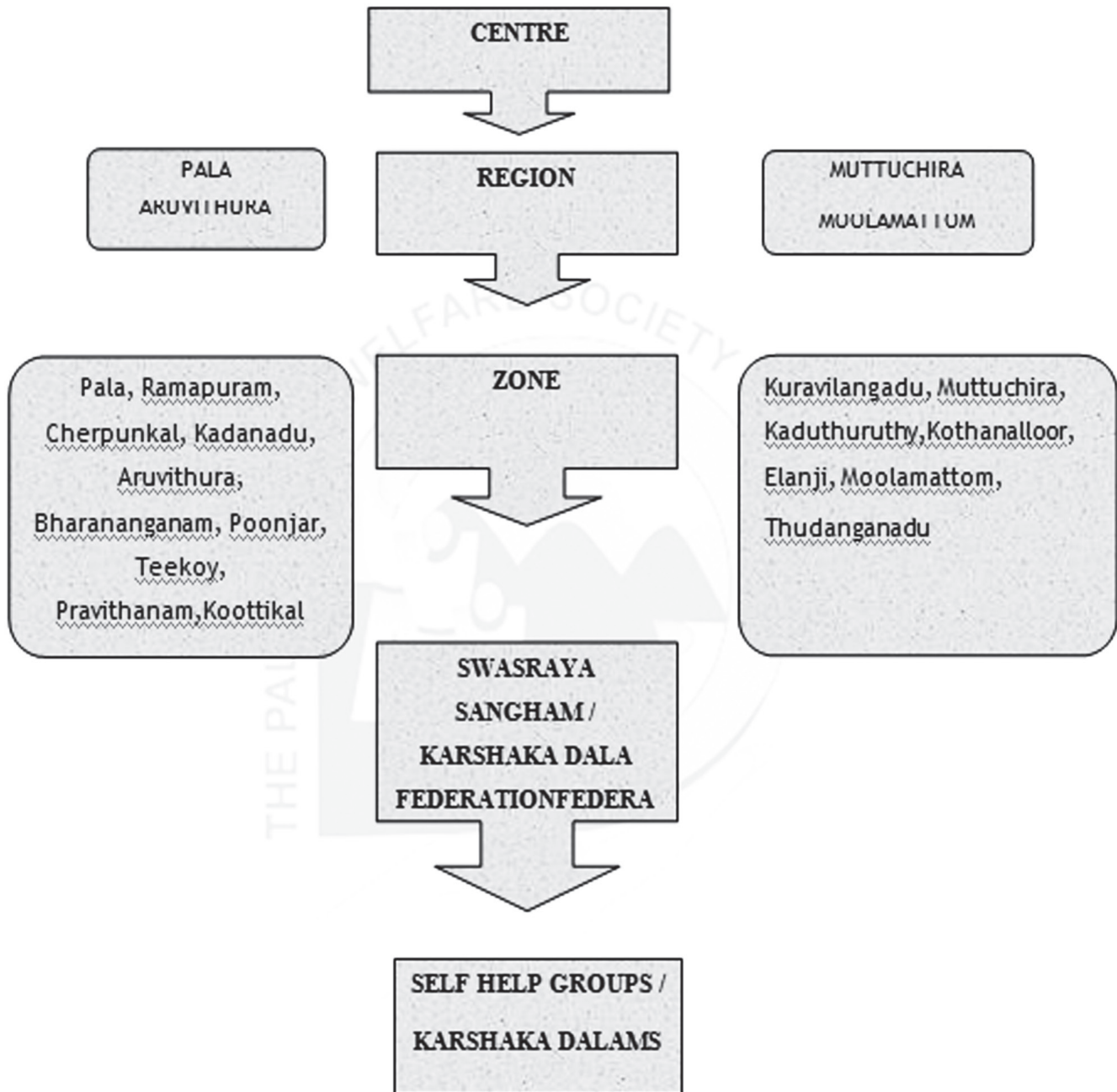
District	Block	Municipality	Grama Panchayat
3	13	4	46

COMMUNITY BASED ORGANISATION (CBO)

CBO's are back bone of the organization through which all the activities are channelized to the members of the society. The society formulated and strengthened people's structure of SHGs as 5 tier system to promote savings and credit programs, to facilitate the participation of women and marginalized in the process of development especially of middle and small-scale farmers and housewives.



COMMUNITY BASED ORGANIZATION



The grass root tier of CBO is SHG/ KarshakaDalam. 1200 SHGs/ KarshakaDalams are spread over 170 villages of the Society's jurisdiction. These villages have been brought under 17 zones and 4 or 5 zones federate one region. 4 regions namely Pala, Arivithura, Muttuchira and Moolamattom constitutes the geographical coverage. At the Centre level, the apex body monitors all the activities of CBOs. Through this system the Centre can easily access all the activities of each and every groups.

Region	Total SS	Total SHG	Total Male SHG's	Total Female SHG's	Total Members
Palai	45	346	101	251	5280
Aruvithura	49	416	100	304	5824
Muttuchira	50	401	134	300	5213
Moolamattom	12	67	13	27	871
Total	156	1230	348	882	17,188

A remarkable milestone in the current year is that the Kanjiramattom Karshaka Dala Federation/ Farmer's Club has registered as a Farmer Producing Company supported by NABARD. This is the happiest moment for the PSWS because ours is the first NGO who became Producer Organisation Promoting Institute (POPI) in the district of Kottayam.

Presently, KAPCO (Kanjiramattam Agro-Producer



Company) is a multifaced value-added production unit with multi-drier, pulverisor, expeller units etc. and they initiated an eco-shop supported by Agricultural Department Kottayam and also, they are running a rural market in the locality and another 20 sales outlets in different parts of district.

This year we are also blessed with the upliftment of Moozhoor Karshaka Dala Federation



to a Farmer Producing Organization initiating exports to European countries. The MoozhoorMithram Farmers Club turned to Farmer Producer Organization and got the technological assistance from CTCRI Thiruvananthapuram and currently they monopolize value added tapioca products in the market. Nearly another 10 SSs became FPOs and another 25 SHGs/KarshakaDalams started value added production units and initiated weekend markets to sell their agricultural produces and value-added products locally.



In the year 2019-2020 eighteen Farmers Clubs were registered under NABARD Farmers Club Program and they got financial assistance of Rs. 6,48,000 for various agricultural related training programs.



FAMILY DEVELOPMENT PROGRAMME

Save a Family Plan (SAFP) is a Canadian-based international non-governmental organization (NGO) founded in 1965 by Monsignor Augustine Kandathil. Family Development Program (FDP) is the masterpiece effort of the SAFP for the development of the marginalized families in India. The PSWS has been a partner organization of SAFP from 1989 onwards. The operational area of the project spreads over Idukki, Kottayam and Ernakulam districts of the Pala diocese. Through FDP, about 2000 families became self-supportive within these 30 years. In the current year 300 families were benefitted and improved their life through this program.



The objective of FDP is all round development of its partner families and PSWS effectively conducted and implemented many programs during 2019-2020 to achieve these objectives.

MAIN ACTIVITIES OF FDP IN THE YEAR 2019-2020

Yearly Planning for the year 2019-20

As per the new guidelines from SAFP, the partner NGOs need to implement the project in a systematic way through meetings at various levels:

- **Family Facilitations Team Meetings in the organizational level**

Monthly FFT meetings were conducted every month in the office. All the meetings were presided by the Director, PSWS and the FFT members participated. The main discussions were new family selection, resource mobilization, letters to benefactors, monitoring and house visits.

- **Family Action Team meetings in the parish level**

Once in two months FAT meetings were conducted in all the parishes. The main areas of discussion were on the Government and local resource mobilization, new family selection, evaluation on the progress of the income generation program and communication to the benefactors.

- **Region meeting in the regional level**

Three Region level meetings were conducted in each region of Pala, Muttuchira and Aruvithuraduring the period 2019 April -2020 march. For the socio-economic and cultural development of each partner family, awareness classes or trainings were provided throughRLM during the year.



- **Entrepreneurial Development Training program (EDP)**

EDP is for motivating, improving the skill and imparting new skill in FDP partner families to initiate business motives and provide self-employment to them for achieving better living standards in their life. On November 21st, 2019 the EDP training was conducted at Shalom Pala. The meeting session was inaugurated by the PSWS Director Fr. Mathew Pullukalayil and 41 newly active beneficiaries participated in the one-day session. Sri. Dantes Koonanickel, the PRO of the PSWS, gave the main deliberation.



- **End user Training Program**

The End User Program for the beneficiaries was conducted in the month of November 2019 by SAFP India program officer Sri. Bijay Baby. 41 families participated in the program.



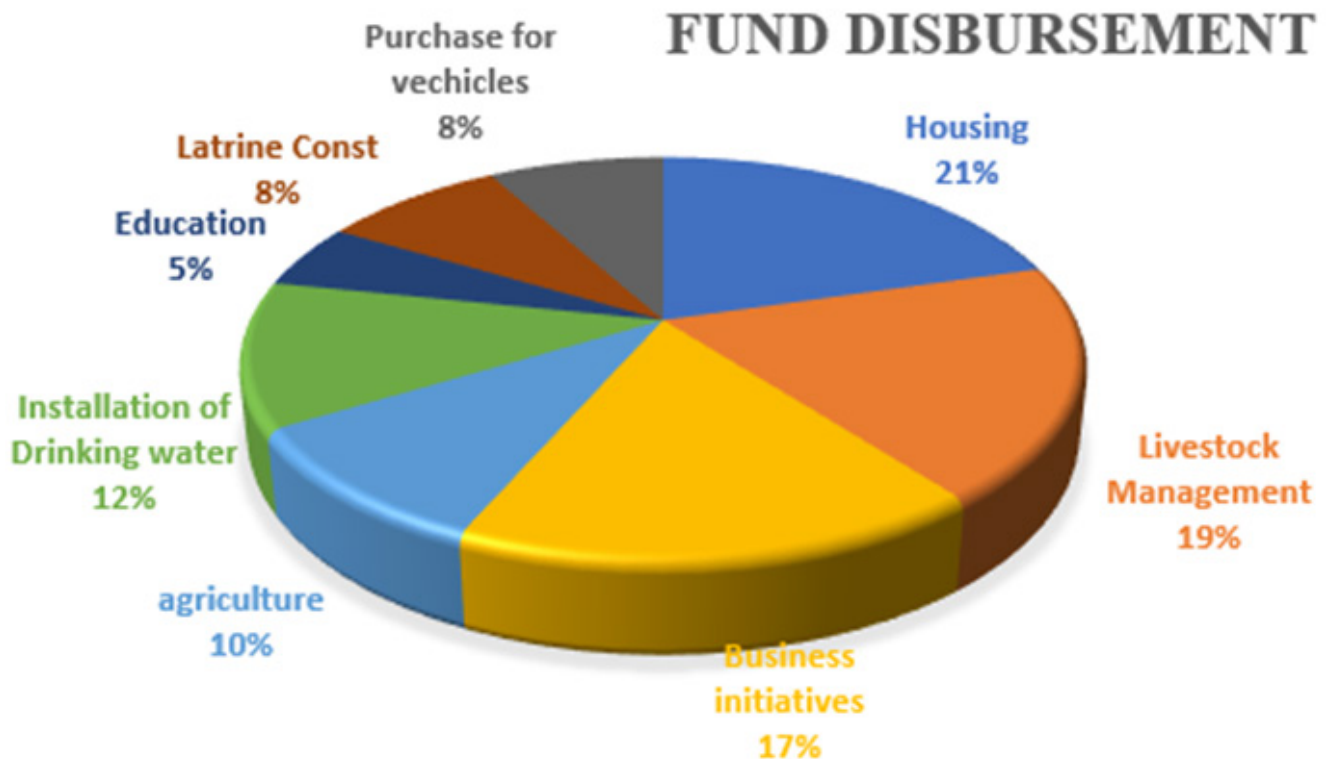
- **Family Visits**

The regular visits were conducted to partner families by the animators and the coordinators visited the families as per the action plan. The SAFP (India) Regional Program Officer also did the Family Evaluation Visits.



Fund Disbursement to partner families

Particulars	No	Amount
Housing	63	788242
Livestock management	58	767199
Business initiatives	53	632134
agriculture	30	295336
Installation of Drinking water	36	462421
Education	16	227051
Latrine Const	26	325218
Purchase for vehicles	25	324510



Success Stories

Bijily Jose, Thottungal House, Monipally, Kottayam and family were living in a tarpaulin sheet covered shed without any basic facilities of life for many years. The family consists of Bijily her husband, two little children and father –in –law.

Bijily's family achieved considerable progress in their life as a partner family of the Save A Family Plan. They could start various business initiatives with the fund and they expanded it gradually to earn more income. The awareness classes and the skill development trainings changed their perceptions about the future. They accessed government funds for the partial construction of their house and for latrine construction and for the installation of the water connection they used FDP fund. Being an educated woman Bijily was able to start a tuition center with the support of SAFF. She was also able to start a goat rearing unit with two goats. Thus, she could contribute a good level of income for the family's all-round progress. She now works as a SHG office holder which help her to earn a decent part time work in a semi- governmental financial institution recently.



***Bijily and her
family in front
of their new
house.***

Success Stories

This is success story of Molly Devsia, Thundathil House, Karoor P.O., Kottayam. after being a partner family of the Save a Family Plan. At the time of selection, she was a widow with an eleven-year-old son with no source of income. They were living in a partially built house without any basic facilities. PSWS selected this family for the Family Development Program of the SAFP. By using the monthly fund through the program Molly started goat rearing unit, crop cultivations in leased land. She was also able to provide technical education to her son Binu. During the past six years the gradual changes they achieved are tremendous and wonderful. Now they are living in a beautiful furnished house with all the necessary facilities. She is managing the family needs in a decent manner. Now she is blessed with a job in a governmental department as a last grade servant and her son is working in an automobile work shop. The family is thankful to their donor, the Save a Family Plan and to the PSWS for their great guidance and intervention.



*Molly and
her son in front of
their new
furnished
house.*

CATHOLIC HEALTH ASSOCIATION OF INDIA-LFPROJECT

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 cooperation with local partner organization, 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. It caters to the needs of the disabled children.



The Pala Social Welfare Society (PSWS) is getting support from Liliane Fonds, Netherland from 2003 onwards. CHAI (Catholic Health Association of India) Secunderabad is the Indian authorized agency of LF. This reporting year we could assist 72 children across the operational area with an amount of Rs4,00,103/-.

We Ring the Bell Campaign

The main message of the campaign will be: all children are welcome in school! Focusing on four 'A's **Accessibility, Acceptance, Availability and Adaptation** as precondition for every child to go to school. The campaign is to include children with disabilities to educational system and this campaign will complement the government's flagship program-SarvaSiksha Abhiyan(SSA),to achieve its goal of education for all and "Right to education"(RTE)Act in 2009.In our diocese we spread the message in many schools at Pala. We RingThe Bell campaign was conducted at Government High School Pala on 3rdFebruary 2020.The program was conducted to make the children aware about the rights of differently abled and to reduce the discrimination of differently abled children at schools. We made the children to take a pledge to protect the rights of the differently abled and to never discriminate them in the society. A total of 100 students (also 3 differently abled students) and ten teachers were participated in the program.

CARRIER GUIDENCE CLASS

Differently –abled people have been and are still subject to inequality, but with time, the scenario is changing. With necessity of education being highlighted in rural and urban areas among all classes, differently- abled people are getting the opportunity to get proper education and improve their condition.

There have been multiple differently abled people who have achieved great heights and proved their worth to people. Employment is a vital element of independent living for disabled people. Access of persons with disabilities to a decent work is important both as an essential right and in terms of the economic advantages it brings. So we organized a carrier guidance coaching class and counseling for the student's on 10th march 2020. During the session



talked about different carrier opportunities the differently abled people can achieve and the government support for the differently abled people can achieve and the government supports for the differently abled in the employment sector. There were a total of 22 beneficiaries made use of this program. Including the parents who assisted their children total 50 participated in the program.

GRASS ROOT COMIC TRINING PROGRAM

Grass root comic is a power tool for the beneficiaries on 21thDecember2019 on the topic “PROBLEMS FACED BY DIFFERENTLY ABLED CHILDREN AT HOME AND SCHOOL”. Total of 15members participated in the program. All of them represented their drawings. Today's many of the school teachers and children are unaware about the right of the disabled so through the poster exhibition and the right of the disabled so through the poster exhibition and the grass root comic we can make to understand the problem facing by the disabled and their right among the school children. “HEALTHY LIFE STYLE PRACTICES” is another grass root comic training program. A total of 39 persons, including parents of the beneficiaries participated in the class.

TRAINING PROGRAM FOR PARENTS

On 28th September 2019 we organized a training program for parents of the beneficiaries. The main objective of the training program was to enable the parents to cope with any health problems of their child. The class was taken by Sr. Jose Bennet, a retired teacher and counselor. She talked about different disabilities

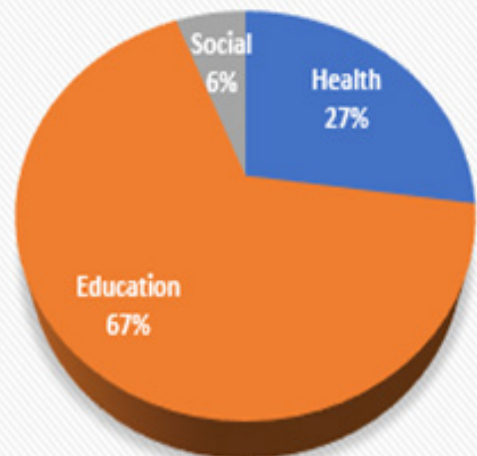


and how to take care of differently abled children with care and love and how to improve their conditions with proper care. An interactive session was also arranged to clear the doubts about the class. The other parents are also encouraged to exchange their views and opinions during the interactive session. Total 38 parents participated in the training program. All the participants were satisfied with the class and thanked CHAI and PSWS for arranging such program for them.

FUND DISBURSEMENT

Particulars	No.of beneficiaries	Amount
Health	29	97034
Education	56	238501
Social	207	21210

FUND DISPURSEMENT



JALANIDHI PROJECT

Kerala Rural Water Supply and Sanitation Agency (KRWSA) or Jalanidhi Project is a World Bank supported project aimed to assist Government of Kerala in improving the quality of rural water supply and delivery of environmental sanitation services to achieve sustainability of investments in grama-panchayaths. The KRWSA facilitates provision of rural water supply and sanitation at the local level by imparting knowledge and building up the capacity of communities collaborating with PSWS in 5 grama-panchayaths. As a result, communities became empowered and are able to work with the technicians to specify their own water and sanitation schemes and build them using mostly community contracting. By the end of the year 2019 PSWS completed 169 the rural water supply schemes. We are happy to announce that PSWS is entrusted to be a partner to Jalanidhi Sustainable project and JalaJeevan Mission projects in the coming years.



Success Stories

Jalanidhi project as a whole was a great success. Through the 169 rural water supply schemes nearly 12000 families are availing good quality potable water facility. One of the remarkable work was in Bharananganam grama-panchayath, the 'Edappady Jalavahini' project by which 263 families staying on a hilltop are blessed with sufficient water.

Another effective project was 'Thekkedethu' water supply scheme in Karoor Grama panchayath where 169 families are able to access water facility and they recently engage in small scale agriculture and vegetable cultivation.

NAVAJEEVAN DISASTER CLINICS: BUILDING RESILIENT COMMUNITIES



Caritas India extended their valuable support in the right time. Navajeevan project is intended to develop 10 disaster resilient communities by Village Disaster Management Committees in Teekoy and PoonjarThekkekkara-Grama-panjayath where 2018 and 2019 floods and natural calamities affected badly. Thousands of families lost their houses, domestic animals and agricultural lands during this time. One such key area that can be stepped up in the recovery phase involves interventions to improve and strengthen first responder's during disasters.

Intervention in this sector would aim at enhancing commu-

nity resilience through community level preparedness and environmentally sustainable interventions. The activities will focus more on building capacities of the volunteers through series of capacity building programs such as first aid, search and rescue etc. Community level Disaster preparedness plan also will be prepared in consultation with PRIs for drafting DRR actions. This will be ensured through DRR activities that will help households/communities improve their coping mechanisms and reduce their exposure to different hazards.



ASHAKIRANAM - CANCER DAY

Ashakiranam 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.



Cancer detection campaigns and awareness classes have been conducted across the diocese in the last reporting year. Ashakiranam has a positive impact or effect in the diocese. It showers light to the suffering and the marginalized people who do not have awareness regarding the reasons and causes of cancer.

The Palai Social Welfare Society in association with Janamythri Police Pala, Pink Police Pala, Mar. Augusthinose College Ramapuram, conducted world Cancer Day on February 4th in Pala. The meeting was presided over by Sri. Suresh V A, Circle Inspector Pala. Cancer day program was inaugurated by Sri. Kuriakose Padavan the Vice-Chairman of Pala Municipality. Cancer day message delivered by Mr. Siju Thomas, HOD Social Work Department,

Mar. Augusthinose College Ramapuram. The theme of World Cancer Day 2020 was 'I am and I will'. Thereafter as part of cancer awareness the Social Work students of Mar. Augusthinose College Ramapuram has performed a flash mob.



FRIDAY FOR FUTURE CAMPAIGN

Climate Change is the defining issue of our time and we are at a defining moment. The Pala Social Welfare Society in collaboration with Caritas India and Earth Day Networking celebrated Earth Day Event at St. Joseph UPS Kannadiurump. The program was inaugurated by Sr. Annie Thomas, the School Headmistress. An awareness class on water management and plastic free campus was given by Mr. Albin Joseph, Project officer, to the children and also taken a pledge to save the nature. The program also witnessed a sapling distribution program.



NABARD- Farmers Clubs

NABARD, as a Development Bank, is mandated for providing and regulating credit and other facilities for the promotion and

development of agriculture, small scale industries, cottage and village industries, handicrafts and other rural crafts and other allied economic activities in



rural areas with a view to promoting sustainability. We have promoted 18 Farmers club with approval of NABARD. Almost all these Farmers Clubs/ Karshaka dalams have been transformed farmer producing organisation. The Kanjiramattom Karshaka Dala Federation has been registered as a Farmer Producing Company during the year. All are engaged in variety of value-added agricultural production units.



E-SHAKTI-VILLAGE DEVELOPMENT

PROGRAM

E-Shakthi is one of the projects of NABARD with partner NGO's in tune with Digital India Mission. This project aims at digitalization of all 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 banker's comfort in credit appraisal and linkage by way of

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



AGRIMA

AGRIMA Open Market is supported by NABARD in which farmers can sell and buy their agricultural produces and value-added products in higher rates than



in the normal markets. Due to severe price reduction of farm produces and exploitation of intermediaries in the agricultural marketing sector, a comprehensive marketing strategy is planned by the AgrimaKarshakaSangham. Organic and homemade products are directly collected from the farmers and are marketed in our open market to attain premium price and healthy vegetables. In the year 2019-20 the market operated twice in a week. During the year 404 farmers became the members of AgrimaKarshakaSangham and they



could earn sufficient income from the sales of their home-grown agricultural produces and vegetables. Thousands of households and institutions in the locality were able to buy fresh organic agricultural produces and value-added products. To sum up Agrima open market shines as a star in Pala for organic products.

KARSHIKAMELA

The Palai Social Welfare Society with the support of NABARD, Coconut Development Board, CTCRI, KVK, State Disaster Management Authority, Department of Agriculture, State Hor-



ticulture Mission, Fisheries Department, Livestock Management Training Institute, Industries Department and Irrigation Department organized the Mega Event of Karshikamela and Agri Technology exhibition at Pala from 27th November to 1st December 2019 on the slogan “Agricultural Entrepreneurship for Sustainable Development”. More than 1200 SHG’s and 350 KarshakaDhalam members, including the members of the Farmers’ Clubs, together contributed their time, energy and resources especially the produces from their farms, to exhibit their stalls in an eye-catching manner. Mar. Joseph Pallickaparambil, Bishop Emeritus of Palai Dioceses inaugurated the exhibition at 10.00 a.m. on Wednesday 27th November 2019.

The official inaugural ceremony of Karshika Mela started at 3.30 p.m. on the stage specially designed for it in front of the exhibition stalls. Rev. Fr. Mathew Pullukalayil, Director, PSWS, made welcome speech. Sri. Mani C Kappan MLA, Sri. P C George MLA and Sri. Mons Joseph MLA inaugurated the Karshika Mela and Agri Technology exhibition by lightening the lamp. His Excellency Mar Joseph, Kallaragattu, Hon. Bishop, Diocese of Palai presided over the function. Sri. Sebastian Kulathumkal,



H.E Mar Joseph Pallickaparambil Bishop Emeritus Pala Diocese inaugurating the exhibition stalls of Karshika mela 2019



H.E Mar Joseph Kallaragattu Bishop of Palai Diocese inaugurating 6th State Level Karshikamela 2019

President District Panchayath Kottayam, Fr. George Vettikkattil, Director Kerala Social Service Forum, Smt. K.B Divya, District Development Manager NABARD Kottayam, Fr. Mathew Chandrankunnel, Managing Director Rastradeepika, K.J Philip Kuzhikulam, Ex. President District cooperative bank, Boss Joseph, Principal Agriculture officer Kottayam delivered the felicitation.

SEMINARS

As the day was observed as “SwasrayaDinam” (The Day of Self-sufficiency), there was a seminar arranged on “value added products from Jackfruits”. Eminent resource person from KVK Pathanamthitta Mrs. Dr. Shana Harshan, subject matter specialist led the class with the support of audio-visual aid. Msng. Sebastian Vethanath presided over the inauguration of the seminar and Mr. VakkachanMatathil, Ex. M P inaugurated the seminar program.



Dr. Shana Harshan leading the seminar on Jack Fruit value addition

The second day of Karshika Mela & Agri Technology exhibition was observed as “Samrambhakath-aDinam” (The Day of Entrepreneurship). There was a seminar on value addition of tapioca led by Dr. M.S Sajeew, Principal Scientist CTCRI Trivandrum. The seminar inaugurated by Sri. Joy Abraham Ex. M.P which was presided over by Fr. Joseph Thazhathuvarikkayil, former Asst. Director, PSWS. Thereafter from 1.30 p.m. onwards different competitions such as push up, cycle slow race, bald, margamkali, nadampattu were conducted.

The day was also the last day of the Karshika Mela with concluding ceremony at 5.30 p.m. inaugurated by Sri. Jose K Mani M.P. Mnsgr. Joseph Kuzhinjalil presided over the function. Rev. Fr. Mathew Pullikalayil, Director PSWS, made welcome speech. There was also, prize distribution for winners of various competitions were distributed by Sri. Jose K Mani M P. There was also karaokeganamela led by INFARM Director Fr. Jose Tharappel after the meeting. The 6th State level Karshika Mela, came to an end with this concluding function. Mr. Joy Madikankal, Staff Secretary, PSWS delivered the vote of thanks.



Sri. Joy Abraham Ex. M.P inaugurating the seminar on value addition of Tapioca. Discourse by Dr. M.S Sajeev, Principal Scientist CTCRI Trivandrum

Sri. Thomas Chazhikadan MP inaugurating the seminar on Bee keeping



Smt. Betty Roy, District Panchayat Member inaugurating the seminar on Fish Farming

INCOME GENERATION PROGRAM (IGP)



Increase in the income is a decisive factor for economic development. Income generation program requires financial intervention, skill and marketing opportunities. It brings income and improves the living condition of the family. In this financial year we are assisting financially for starting various income general activities. The

financial assistance is distributed after proper assessment and grading of the groups and on the basis of their activities and participation of members in group meeting and activities.



Sri. Jose K. Mani MP inaugurating the concluding session of Karshikamela 2019

- **Skill Development Program**

The members of SHGs are being given awareness classes in health and hygiene, prevention of communicable diseases, parenting various income generation program, organic farming, kitchen gardens etc. during the year. With the assistance of Government Schemes the SHGs are equipped with various entrepreneurship skills, value added production techniques, collective farming skills and capacity to initiate weekend markets. They are also being exposed to variety of integrated livelihoods like animal husbandry, poultry, pisciculture, beekeeping etc. During the reporting year the Society organized many exposure visits for the SHG/SS members to model farms and Government owned production units to familiarize them various income generation programs. The visit to CTCRI Thiruvanthapuram, was a great inspiration to members of farmers club to venture into value-added production units



Paper Bag Making

in the month of December 2019 PSWS organized a one-day training program for the SHG members in Paper bag making. 32 representatives from various SHGs where participated and Mr. Roshan Zac Luckose, Chaganacherry deliberated the training with demonstration. The participants were greatly inspired by the program and expressed their willingness to start production units in their units.



WOMENS DAY 2020

The diocese of Pala celebrated this year's women's day with a motto 'Women Empowerment through Agri-Entrepreneurship' collaborating all women's organizations in the diocese and PSWS took a lead for the celebration. The day was celebrated as a carnival which includes food fests, various competitions, exhibitions, seminars on women entrepreneurships and cultural events. The Bishop of Pala, Mar Joseph Kalaragath delivered the keynote address and eminent personalities from all levels of society blessed the day with their presence. The Vicar General Monsr. Dr. Sebastian Vethanathu, Municipal Chairperson Mrs. Mary Dominic, State Backward Commission Member Adv. Bindhu Thomas, Taluk Library Council President Dr. Sindhumol Jacob and people representatives where some of them. Around thousand women from all walks of life made this day colorful by their participation.





RISEN TO THE NEED OF TIME

The Palai Social Welfare Society actively intervenes during March 2020 in the alarming situation of wide spread of Covid-19 pandemic in Kerala. The Society raised a number of hand washing units in different places of the town. The Society widely distributed masks and sanitizers to resist the spread of the pandemic.



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PALAI SOCIAL WELFARE SOCIETY - PALAI

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31st MARCH 2020

INCOME			
By <u>Grant Received from S.A.F.P India For :-</u>			
Grant Received from S.A.F.P India For Help to the Poor	39,49,857.00		
Donation Received for Awareness Camp and Workshop	6,300.00	39,56,157.00	
By <u>Donation from Other Agencies for :-</u>			
Fee Medicine, Medical Aids, Hearing Aids for Disabled			
Child	3,85,618.00		
Donation Received for Welfare of Children	2,61,020.00		
Interest Received	47,363.00		
Donation Received for Social Work	41,287.00	7,35,288.00	
By <u>Projects and Programmes - Local :-</u>			
Karshikamela Income	25,12,483.00		
Jeeva Drinking Water Supply Programme	6,55,468.00		
Grant Received from NABARD for Farmers Club	6,15,000.00		
Donation Received from Caritas India for Capacity Building Initiatives	4,20,000.00		
Grant Received from NABARD For E - Sakthi Project	4,09,320.00		
Contribution Received From Bishop House Pala	2,57,031.00		
Flood Relief Fund Received from Caritas India	1,96,300.00		
Income Generation Programme - General	1,03,500.00		
Donation Received	58,750.00		
Income Generation Programme - Shop	54,523.00		
Fee Collection - Tailoring Centre	33,844.00		
Grant Received from NABARD for SHG	19,000.00		
Registration Fee Received for Programme	9,900.00		
Digital Banking Training Programme	9,270.00		
Flood Relief Fund Collection	7,300.00	53,61,689.00	
By <u>Administrative Receipts :-</u>			
Interest Received	4,72,608.96		

PALAI SOCIAL WELFARE SOCIETY - PALAI

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31st MARCH 2020

EXPENDITURE			₹
To Opening Stock			70,996.00
To <u>S.A.F.P India Project Aid to Poor Families :-</u>			
Payment to Regular Beneficiaries	30,92,400.00		
Housing Aid	8,25,000.00		
Special Payment to Beneficiaries	3,58,350.00		
Medical Aid, Educational Aid, etc to Disabled Children	3,57,045.00		
Educational Help to Students	2,60,000.00		
Allowance to Coordinator	1,46,432.00		
Allowance to Animators	1,38,435.00		
Salary Paid	27,828.00		
Travelling Expenses	26,293.00		
Audit Fee	10,450.00		
Awareness Camp and Workshop Expenses	6,300.00		
Printing and Stationery	2,610.00		
Refreshment Expenses	1,481.00		
Audit Fee	1,190.00		
Bank Charges	575.85		
Postage and Courier Charges	115.00	52,54,304.85	
To <u>Other Project Expenses :-</u>			
Karshikamela Expenses	14,42,348.00		
Flood Relief Work	7,07,430.00		
Jeeva Drinking Water Supply Programme Expenses	6,59,835.00		
Farmers Club Expenses	4,00,517.00		
E - Sakthi Project - Digitalization Programme Expenses	2,90,699.00		
Caritas India CB Initiative Expenses for the Flood & Land Slide Affected Regions	1,59,830.00		
Housing Aid Given	50,000.00		
Digital Banking Training Programme Expenses	10,270.00		
Donation and Gift	4,805.00		

Rent Received	62,000.00	
Annual Day Collection	37,000.00	
Photostat & LCD Projector Charges Collection	25,958.00	
Miscellaneous Income	760.00	5,98,326.96
By <u>P.S.W.S. Jananidhi Project - Bharananganam :-</u>		
Grant Received from KRWSA	4,73,617.00	
Interest Received	3,350.00	4,76,967.00
By <u>P.S.W.S. Jananidhi Project - Karoor</u>		
Grant Advance from K.R.W.S.A	9,01,234.00	
Interest Received	6,250.00	9,07,484.00
By <u>P.S.W.S. Jananidhi Project - Kozhuvanal :-</u>		
Grant Received from K.R.W.S.A	10,74,781.00	
Interest Received	6,387.00	10,81,168.00
Total		1,31,17,079.96



Aid for Cancer Patients "Ashakiran"	4,025.00	
SAFP Family Aid Project Expenses	300.00	37,30,059.00
To Administrative Expenses :-		
Salary and Allowances	5,44,250.00	
Interest Paid on Loan	2,78,727.00	
Vehicle Running Expenses	1,02,090.00	
Repair Work - Building	67,773.00	
Annual Day Expenses	57,183.00	
Electricity Charges	34,870.00	
Printing and Stationery	21,669.00	
Audit Fee	21,420.00	
Computer Software	21,240.00	
Meeting and Refreshment Expenses	20,241.36	
Travelling Expenses	18,149.00	
Photostat & LCD Projector Running Expenses	17,940.00	
Subscription to Association	16,956.00	
Postage, Phone and Internet Charges	15,106.90	
Staff Welfare Expenses	11,400.00	
Computer Maintenance	6,981.00	
Advertisement Expenses	2,000.00	
Seminar and Conference	2,000.00	
Bank Charges	1,233.25	
Miscellaneous Expenses	900.00	
Licence and Tax	500.00	12,62,629.51
To P.S.W.S. Jalandi Project - Bharananganam :-		
Audit Fee	1,785.00	
Bank Charges	1.00	1,786.00
To P.S.W.S. Jalandi Project - Karoor :-		
Salary and Allowances	9,23,000.00	
Travelling Expenses	46,960.00	
Phone and Internet Charges	14,840.00	

Office & Administration Expenses	14,460.00	
Food Expenses	9,540.00	
Printing and Stationery	8,281.00	
Audit Fee	1,785.00	
Bank Charges	181.46	10,19,047.46
To P.S.W.S. Jalandi Project - Kozhuvanal :-		
Salary and Allowances	2,12,000.00	
Printing and Stationery	3,199.00	
Audit Fee	1,785.00	
Office & Administration Expenses	1,750.00	
Travelling Expenses	1,000.00	
Bank Charges	126.29	2,19,860.29
To Depreciation Provided		1,80,190.74
To Excess of Income over Expenditure		13,78,206.11
Total		1,31,17,079.96

PALAI SOCIAL WELFARE SOCIETY - PALAI

BALANCE SHEET AS ON 31st MARCH, 2020

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
4,76,564.00	Machinery and Equipments	2,20,258.00	6,96,822.00
1,125.00	Tools and Equipments		1,125.00
5,26,658.00	Vehicle		5,26,658.00
5,61,000.00	Generator		5,61,000.00
	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
11,48,033.00	Revolving Fund Loan to SH Groups	-1,29,500.00	10,18,533.00
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
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
11,45,176.00	TDS - Income Tax	20,503.00	11,65,679.00
93,61,980.00	Advance - SHG Group New Loan	-52,60,270.00	41,01,710.00

2,000.00	Staff Advance		2,000.00
1,23,408.00	K.S.B.C.D.C Loan - SH Groups		1,23,408.00
70,996.00	Closing Stock		-
13,23,199.00	SHG Group Loan - "Vaipa -Tharangam"		13,23,199.00
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 :-		
53,67,464.00	Fixed Deposit at Bank		69,21,580.00
38,62,220.30	Bank SB Accounts		57,51,249.05
32,950.54	Cash in Hand		55,206.64
3,52,10,410.03	Total		3,34,55,805.88

PALAI SOCIAL WELFARE SOCIETY - PALAI

BALANCE SHEET AS ON 31st MARCH,2020

At the beginning of the year	LIABILITIES	Additions/ Deductions	₹
	CAPITAL FUND :-		
1,00,68,570.33	Capital Account		
	Add:- Excess of Income Over Expenditure	13,78,206.11	1,14,46,776.44
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
17,85,354.12	Depreciation Reserve	1,80,190.74	19,65,544.86
	LOANS AND ADVANCES :-		
47,56,562.75	Security Fund Advance - SH Group -General	-45,343.00	47,11,219.75
9,09,850.00	Security Fund Advance - SH Group -		9,09,850.00
3,29,292.00	Security Fund S H Group - Karshakadhalam	3,01,912.00	6,31,204.00
18,16,376.00	Advance - SH Group for Loan Repayment		18,16,376.00
1,14,753.39	Advance from Units		1,14,753.39
1,13,760.00	Project Money Pending Utilization		1,13,760.00
4,28,678.00	Advance from C.M.C Province Palai		4,28,678.00
10,000.00	Advance From Danties Koonanickal		10,000.00
12,05,077.00	Grant Received as Advance		12,05,077.00
80,151.00	Sundry Creditors Jeeva Elixier Service Society	-79,271.00	880.00
4,87,350.00	Micro Fin. - K.S.B.C.D.C Loan No. 050117941	-2,03,956.00	2,83,394.00
39,09,150.00	Micro Fin. - K.S.B.C.D.C Loan No. 050117942	-15,91,928.00	23,17,222.00
50,00,000.00	Micro Fin.- K.S.B.C.D.C Loan No. 050118987	-13,88,939.00	36,11,061.00
11,337.00	Advance to Open Market (Karshakadhalam)		11,337.00
	JALANIDHI PROJECT:-		
11,78,888.43	Advance from Social Action	-3,05,476.00	8,73,412.43
2,26,595.00	Advance from Director		2,26,595.00
1,71,000.00	Rent Payable		1,71,000.00
34,069.50	Vehicle Fund		34,069.50
3,52,10,410.03	Total		3,34,55,805.88

MANY THANKS TO ALL THOSE WHO HAVE HELPED US TO BECOME WHAT WE ARE NOW

