





**THE ONLY
IMPOSSIBLE
JOURNEY IS
THE ONE
YOU NEVER
BEGIN**

-ANTHONY ROBBINS



**WELFARE SERVICES ERNAKULAM
ANNUAL REPORT
2019-2020**

**"When one door of happiness closes, another opens;
but often we look so long at the closed door
that we do not see the one which has been opened for us."**

- Helen Keller



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—————Editor: Mathews K.O.—————



EXECUTIVE DIRECTOR'S MESSAGE

I am happy to present the FY-2019-20 activity report of Sahrudaya. The organization has been very active with various programs to meet the diversified developmental needs of the people. We are proud to note that we strived relentlessly to reach out to more people and to make social transformation a tangible process. In this process we have worked with diversified communities galvanizing a new socio-economic development order.

In the reporting year, our actions have truly impacted on reducing poverty, improving water, sanitation and infrastructure facilities and also in creating massive livelihood opportunities to the poor in the state of Kerala. As in the year 2018, we have supported the people in the Malabar Region through our projects for house reconstruction, maintenance and livelihood restoration.

We impacted the lives of many through the valuable partnerships with many donors and funding agencies, precious contributions of our philanthropist partners within the Archdiocese, the Governments and the community at large. This report would display the catalogue of stories of social change triggered by the organization.

Thank you all for standing by us every step of the way and we hope that we can count on your continued support in the years to come.

With faith & goodwill

Fr. Joseph Koluthuvellil
Executive Director

ABOUT WSE

Welfare Services Ernakulam (WSE) is a Registered Charitable Organization (Reg. No. ER-32/65) under the Travancore-Cochin Literary, Scientific and Charitable Societies' Registration Act XII of 1955. It is promoted by the Archdiocese of Ernakulam-Angamaly and has 56 years of experience in the development sector especially in areas of Human and Institution Development programs, Community Mobilization, Savings and Microfinance Activities, Water and Sanitation programs, Promotion of Rural Technologies, Natural Resource Management Activities, Community Based and Institutional Rehabilitation Programs etc. More than 120,000 families are directly linked with WSE and it plays a very significant role in their development process. It has been able to promote more than 7000 Self Help Groups of women, children, farmers, adolescents, persons with disabilities, elderly people etc covering four civil districts in its operational area which forms as the platforms of the poor people to explore their self help capacities for their own development and for facilitating tangible changes in social life.

VISION

"Formation of a just society based on human values" is the noble vision of Welfare Services Ernakulam.

MISSION

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

OBJECTIVES

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

THEMATIC INTERVENTIONS:

1. Human & Institution Development
2. Community Health
3. Community Based Rehabilitation programs
4. Livelihood Development
5. Environment & Natural Resource Management
6. Rural Development
 - a. Family Development Programs
 - b. Child Development Programs
 - c. Charity & Jeevakarunya Programs
 - d. Light A Life / Sneha Foundation
7. Habitat Development & Sanitation
8. Special Projects
9. Disaster Response Programs
10. Institutions –Soukysadan, Sneha, Banana Village
11. Knowledge Management & Dissemination
12. Associated Organizations and Programs
 - a. WESCO Credit – Community Organizations & Microfinance, Micro insurance and Micro Enterprises
 - b. Sahrudayatech - Rural Technology Services
 - c. Sahrudaya Services –Family Marts, Production Units – Sahrudaya Silk, Compost & Honey
 - d. Naivedya Ayurveda Hospital
 - e. Sahrudaya Athmayoga Centre



ANNUAL REPORT 2019-20

The year 2019-20 has given us lot of challenges in terms of responding to the needs of the communities we work with and serve. The situations had suddenly changed towards the end of the year and we were forced to work with restricted programs due to the Covid-19 pandemic. This report is the consolidation of our programs and areas of intervention to facilitate changes in the lives of the vulnerable communities who are our major target community and stakeholders. The Annual Report shall throw light on interventions we have completed this year with the support of many donors and philanthropists.

The people base of the organization has been strengthened and stabilized through various support services, accompaniment programs and capacity building activities. The key approaches of the organization continue to be inclusion, participatory development, sustainability focus and application of local resources for facilitating social change. The organization is working in more than 280 units (villages) within the Archdiocese and apart from that it is serving in Malappuram, Palakkad districts and for the reconstruction of flood affected people in partnership with 09 Diocese of Malabar regions.



THEMATIC REPORT OF ACHIEVEMENTS of FY 2019-20



I. HUMAN & INSTITUTION DEVELOPMENT (HID)

The overall objective of the department is to improve effectiveness of the organization in delivering systematic services to the people it serves. As part of this, it tried to enhance the capacities of the organization to plan, implement, monitor and track the changes and progress of its programs in the field. The human and institution development department tries to equip the team Sahrudaya with skills and attitude needed to assume the emerging roles in the changing social scenario. Hence HID department focuses on building individual and organizational competencies to serve community in an effective way.

1) Team Capacity Enhancement Programs

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

1. Training on Childline activities
2. Promoters Meeting at Renewal Centre, Kaloor -. 19 Dec.2019
3. Training on Habitat Development by Habitat for Humanity India
4. Training on Disaster Management by Habitat India – 3-4/10/2019
5. Staff training on Schemes and benefits to the PWDs
6. Training to staff

2) Institution Development Initiatives:

1. Launching of V Guard Housing Project- Stand with Kerala Project –
2. Grama Darshan Program in selected parishes
3. MAKSWIN Insurance is inaugurated July 30,2019

4. Sahrudaya Home Day Celebration – 11/10/2019
5. Earth day celebration at St. Joseph's School, Thrippunithura (20/09/2019)
6. Dedication of Jeevamrutham Project at Ullala
7. FDP Family Gathering at Renewal Centre
8. AICO Visit for Budget Approval
9. Sahrudaya Family Mart at Kadavanthra
10. Ability Fest at Kaloor Renewal Centre- Dec.2, 2019
11. Flood Rehabilitation work started for Malabar Areas
12. Disaster Response Programs – Housing Projects with Habitat
13. World Cancer Day observation at Thammanam and at Office campus
14. Send-off Meeting to Ex- Director , Fr. Paul Cherupilly – 28/02/2020

3) Other Major Activities

1. Annual Planning workshop
2. Publishing of Annual Report 2018-19
3. Annual General Body Meeting of WSE – 30/10/2019
4. Prakrutivicharam Environment programs
5. Regional level meetings for FDP Beneficiaries
6. Dedication of Housing project at Manjery supported by V Guard Foundation – 18/02/2020
7. Dedication of project supported by UWB at Sreemoolanagaram – 8/03/2020
8. Dedication of Housing Project supported by Habitat at Paravoor – 09/03/2020
9. Orientation & Placement to social work students
10. KLM – May day celebration



II. COMMUNITY HEALTH PROGRAMS

One of the major areas of social intervention of the organization is community health. The key objective is to improve the present health condition of the vulnerable people it serves. The organization tries to educate the community on the importance of sustainable practices in maintaining health and also adopt a behavioral change in one's day to day life. The influence of modern lifestyle and addiction to junk food created a sedentary life without proper exercise and diet control. Every family has become a big medial store to meet its member's ailments. Medical shops, pharmaceutical companies and medical institution are run with the sole objective of profit at the expense of the common man's health. The Community Health Department implements programs to address some of these of the common people through the following programs

General Health Care Programs

During the year many programs were implemented by the organization to promote sustainable health among the people including members of the self help groups. They are the following

1. Awareness programs on Sustainable Health care practices
2. Prepared and distributed IEC materials on Seasonal Disease, Environmental hygiene, Monsoon Disease etc
3. Organized Medical camps
4. Orientation Programs on Lifestyle related diseases and prevention
5. Community Volunteers Training on Health care and Hygiene



Asakiranam Cancer Care Project:

Spread of Cancer diseases among the Keralites is increasing very fast due to the lapses in the lifestyle practices and poor attention to disciplines in life. WSE initiated a campaign against cancer in the year 2016 in order to prevent the spread of this deadly disease. The cancer awareness creation and prevention program is still continued among local communities using the network of Self Help Groups in the operational areas of the organization. There is an enhanced awareness among the people about this deadly disease and people are trying to adopt healthy lifestyle practices as a result of this. The Asakiranam project was implemented by Sahrudaya in previous years in collaboration with Caritas India and other local institutions. Volunteer promotion, observation of world cancer day, Cancer Survivors meet, hair donation campaign, cancer detection camps, organic farming and Family Farming practices, financial support to cancer patients are part of this program. During the year the organization has been able to implement the following activities.

- Organized village awareness on Cancer and its impacts
- Hair donation campaigns
- Volunteer Promotion
- Observation of World Cancer Day
- Cancer Survivors Meet at Sahrudaya
- Assistance to Cancer patients – Rs. 38,000/- for 7 persons
- Promotion of Family Farming and Vegetable gardens in the homesteads
- Distribution of the seeds and seedlings to support family farming practices



II. COMMUNITY BASED REHABILITATION PROGRAMS

a) Rehabilitation of Children with disabilities

Rehabilitation of Children and youth with Disabilities (C/YwDs) is implemented by Sahrudaya with the support of CHAI-LF. Sahrudaya is partnering with CHAI-LF for over 26 years in order to improve quality of life of these children. More than 1450 children are supported directly under this scheme so far. These children belong to different categories of disabilities. Each child is given special care and attention to improve their quality of life.

The activities carried out under the project are implemented in a community based approach. Sahrudaya organises training for caretakers and parents, integrates the selected families with Self Help Group network, facilitate linkage with medical institutions and motivate the beneficiary families to access schemes and benefits from government bodies. Creating an enabling environment in the community is one of prime objectives of this initiative.

The major Support Services and Achievements are given hereunder:

Key activities	Amount
Medical Support	396,200
Health / Surgery	17,500
Aids & Appliances	16,000
Physiotherapy	26,000
Livelihood and Training	64,941
Education	181,860
World Disability day	41,500
Total	744,001

WE RING THE BELL CAMPAGIGN

(A campaign to welcome all children to school including children with Disabilities)

In order to create awareness about the need for educating children among people and among the normal children and to establish the rights for quality education among Children with disabilities Sahrudaya, conducted a school campaign named We Ring the Bell on 20th February 2020 at Government High School



Puliyannam. The program was the part of CHAI LF Program of Community Based Rehabilitation for the persons with Disabilities undertaken by Welfare Services Ernakulam. The children from St. Antony's Special School, Olivemount, PTA members and PRI members became part of the Campaign. More than 200 school children participated in the program including 50 children with disabilities from St. Antony's Special School, Olivemount, Angamaly. The program helped the participants to feel the need for inclusive development and the need for welcoming all children without discrimination to school education.

b) Sneha Rehabilitation Program for the Mentally Ill Persons

Sahrudaya implements Rehabilitation programs for the people with mental illness for the last one and a half decade. The program is named as Sneha Mental Health Program and it is extending invaluable support to hundreds of needy people every year. In our society, there are many who experience stigma, discrimination and social exclusion because of Mental illness. It is a group of disorders characterized by significant disturbances in thinking, emotions, and perceptions; resulting in long term or short term psychological and behavioural symptoms affecting the daily routine of the person and in certain cases lead to psychosocial disability. Program reaches out to these sections of the society as a great symbol of care and love.

The financial support is extended to the beneficiaries through the contributions of the Archdiocese of Ernakulam-Angamaly from the collections mobilized from its local parishes. The program helped to ease tension and other struggles of the families to manage the lives of the mentally ill persons

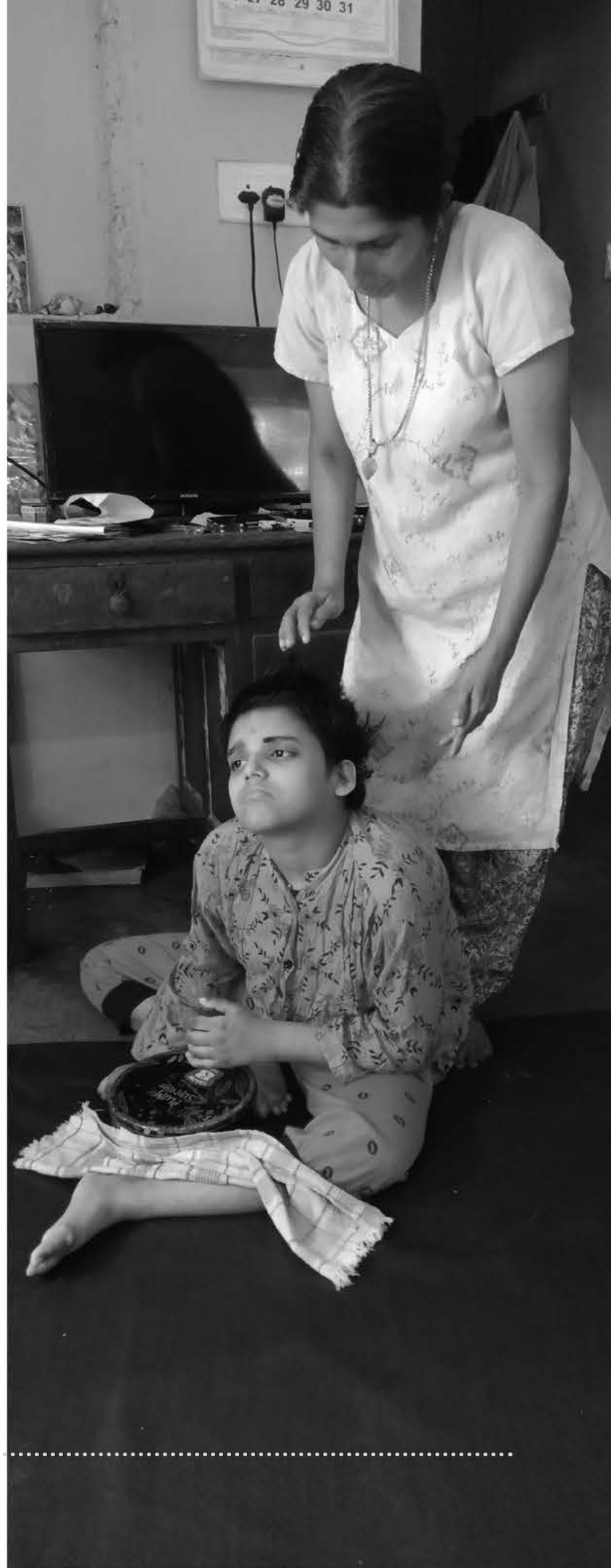
Key activities	Quantitative achievement	
New Cases identified this year	6 Nos.	
Awareness Classes	188 Participants	
Counseling services	86 Nos.	
Distribution of Medicine	209 Nos.	Rs.11,76,347.00
Field Visit	100	

c) Sahrudaya Sparshan (Community Based Rehabilitation of Persons with Disabilities)

WSE is implementing rehabilitation project with the support of **Italian Bishops Conference** in the local self government bodies in Ernakulam district. The project intends to cover 2500 persons with disabilities and enable them to enjoy better access to various services in the society and also become part of the mainstream society. The local self government bodies where the project is implemented include Corporation of Kochi, Thrikkakara, Mulanthuruthy, Kumbalam, Maradu, Udayamperoor, Thrippoonithura, Cheranalloor Eloor etc. Presently nearly 2436 PWDs are identified through survey from these LSGs and the initial awareness creation and group formation activities are completed. During the reporting year the focus was mainly to promote livelihood among the deserving people and also to assist the PWDs to make use of the facilities for therapeutic support for improve their physical situation. The organization has been able to bring tremendous changes in the lives of the PWDs through its committed work over these years. The attitude of the community to PWDs has changed in a big way, the PWDs are more aware of their rights and roles in the development process. Many have participated in the Ability Fest organized by the organization for promoting unity and solidarity among the people with disabilities.

Formation of SHGs of Persons with Disabilities

During the reporting period 17 SHGs are formed in 16 villages. All groups (old and new) selected leaders and conduct their regular meetings monthly.



SI No	Village	Name of SHG	No of Members	Date of Formation
1	Thammanam	Deepam	10	17/5/2019
2	Konthuruthy	Archana	12	18/5/2019
3	Vennala	Sneha	11	3/6/2019
4	Thoppil	Thejus	17	26/7/2019
5	Aluva	Sparshan	8	30/7/2019
6	Cheranellore	Winners	23	20/10/2019
7	Chittoor	Karuna	22	19/11/2019
8	Cheraneeloor	Ushas	15	17/11/2019
9	Kudungassery	Swapna Koodu	14	6/12/2019
10	Veliyathamparambu	Swargamitra	14	6/12/2019
11	Sanjopuram	Kripa	24	12/12/2019
12	Njarackal	Eldhath	14	16/12/2019
13	Nayarambalam	Sarga	12	18/12/2019
14	Ayyampilly	Swanthanam	10	28/12/2019
15	Perumpilly	Abhaya	14	30/12/2019
16	Elamkunnappuzha	Nanma	10	30/12/2019
17	Thayyvezhuthuvazhy	Karuna	11	30/12/2019

d) Ability Fest 2019 – World Disability Day Celebration:

This year international day for the persons with disabilities was celebrated as Ability fest on 2nd December 2019 at Renewal centre, Kaloor. Over 1885 persons including persons with disabilities, family members and field animators had attended the meeting. The meeting started with a motivational talk by Anish Mohanan - one of the ten motivators at world level, Mr. Shihabudheen Pookkottur and Mr. Pratheep Perumbavoor. They could motivate the participants that disabilities are not the limitation. If you have a will, you can conquer whatever obstacles you face. The public meeting was started at 11.30 pm. Mar. Antony Kariyil, Metropolitan vicar, EKM-Angamaly archdiocese presided over the meeting. Mr. Nithin Robert, Zonal Manager Southern Railway delivered keynote address. Mr. CG Sabu, Sub Regional Employment Officer distributed wheel chairs to PWDs. Sahrudaya Sparshan award was given to Mr. Joby Mathew, the world champion in wrestling. Following was the honouring of the persons and institutions for their contributions and achievements. The honoured include M/s The Cochin Shipyard Limited from the corporate sector, Mr. Anilkumar VG, DPO leader, Mr. Surjith - artist, Miss Anjurani – artist, Miss Celina PH, plus two student in non formal education, Mr. Jaison Joy-sports winner. Many popular persons participated in the programme.

The outcome of the activity is that it helped the participants to have self-confidence and need for collective action. It also motivated them to enjoy their legitimate rights by exercising demands and public sensitization.



The activity helped to explore the talents and skills of the persons with disabilities in various activities and exhibit them with confidence.

Livelihood & Income Generation Activities by PWDs

Vocational Training for PWDs/ Youth:

In order to promote self-reliance and self esteem among PWDs, the organization gives importance to the promotion of small scale economic activities for them. During the period a training program on bio-farming among PWDs was organized. As part of it, a half day training was organized for PWDs and family members at Vazhakkala Parish. 35 persons had attended in the training. Mr. Paulson Tham, an experienced consultant in Bio farming, shared his experience in the field and cleared their doubts. A farming kit including vegetable seeds, fertilizers, farm equipments and fruit plants were distributed to 35 families of PWDs.

Another Training programmes were organized for the young persons with disabilities and mothers of CWDs on food processing on 15th, 16th and 27th November 2019 at Sahrudaya Ponnurunni, Subodhana Pastoral centre and Regional office Cherthala respectively. The programme aimed to enhance skills of participants on processing seasonal food items as by-products and scale up its marketing value. Pickles, jams, squash and chocolates were made as by products with locally available items. 47 persons including mothers of CWDs and young persons with disabilities were participated in the training programmes. Mrs. Hershala PV and Mrs. Ruby Thomas were the resource persons. The training started at 10.30 am and ended at 3.30 pm.

The details are given below.

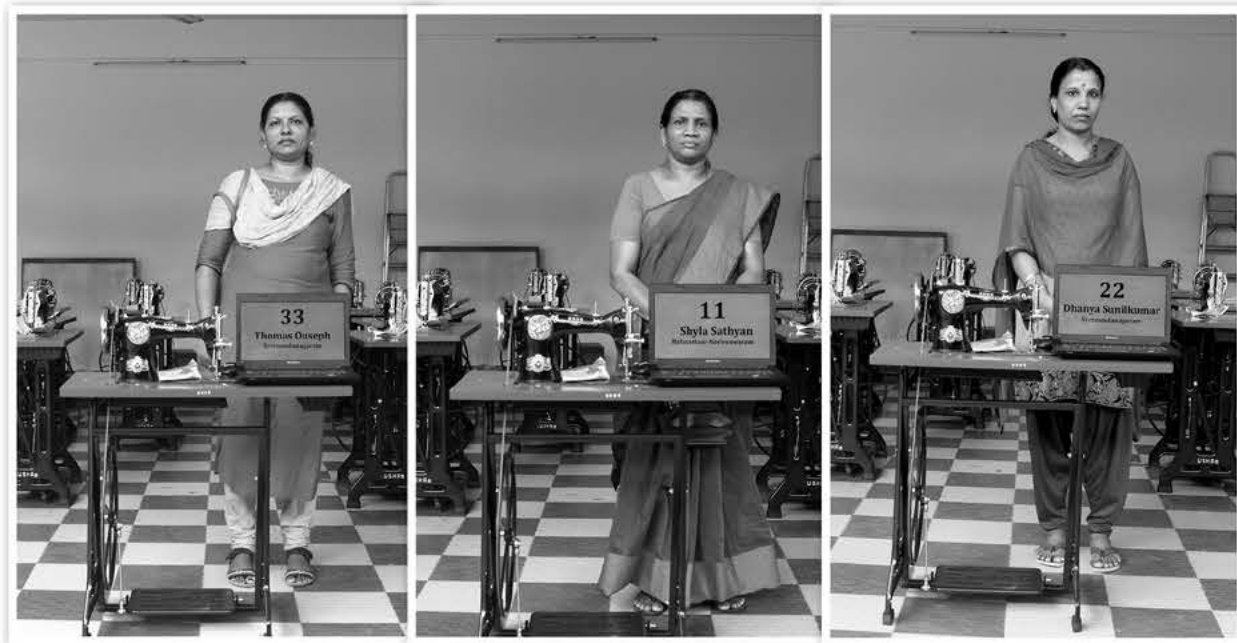
Village	Date	Unit	No of Participants
Vazhakala	27/7/2019	Bio farming	35
Ponnurunni	15/11/2019	Food processing	22
Angamaly	16/11/2019	Food processing	23
Cherthala	27/11/2019	Food processing	30
		Total	110

III. LIVELIHOOD DEVELOPMENT:

As with all of our programs, poverty reduction and creating better income are concerns of the organization in order to make the lives of the poor more improved. The livelihood programs help to end the root causes of poverty and inequality. Economic sustainability is an important factor in the development of a family. The rate of poverty in households can be reduced through proper Livelihood development. Imparting skill training and encouraging poor people to start viable economic activities is one of the key strategies of the Organization.

Training to the identified families, implementation of a set of activities like selection of viable economic activity, setting up of the micro enterprise with minimum resources, linkage with marketing networks etc are monitored by the organization through the Livelihood Development Department.





Financial services including soft loans and capacity building in livelihood activities are reached to members in the grassroots network through WESCO Credit, the financial intermediary division of WSE. The soft loans are repayable by the loanees within two years period.

During the year, we are happy to note that many families have come out their poverty cycle through the livelihood development programs of the organization. The productive utilization of the financial support through WESCO Credit has been a true factor for this change. They are earning a good income through these micro enterprises. The locally developed and produced products have now good demand and Sahrudaya helps these units for the marketing of their products through its Sahrudaya Family Marts. A marketing division has been put into services for coordinating and supporting these units in the villages and also to encourage new families to venture into new income generating activities.

Silai School Teachers Training Program:

With the support of Usha Social Services which is an NGO under Usha International Limited, we are implementing a project for empowering rural women in gainful employment activities. As part of this, 30 Women were trained in stitching activities and in running village schools in tailoring in their villages. All these women were provided with Tailoring machines and certificates from Usha Social Services. 10 women are trained from Alleppey District and 20 women were trained from Ernakulam district. All these women have started their own tailoring units in their respective villages and are also running village schools as per the guidelines of Usha. Now they are making very good income through stitching work and by imparting training to other interested women in the villages. This was very innovative program and all the women under the program are able to make good family income from the activities of the project.

IV. ENVIRONMENT & NATURAL RESOURCE MANAGEMENT

a). Sustainable Agriculture Promotion

Majority of the people in Kerala depends on agriculture operations for their sustenance and income. WSE gives very importance to the agriculture development programs and supporting farmers to continue their farm level activities sustainably. Through this, it aims to reduce rural poverty by improving agricultural production systems in a holistic way. This is done through capacity building approach, production system improvement and promoting livelihood development. This would directly impact the lives of hundreds of poor farmers in the target community. The major activities include:

- i. Training programs on agriculture
- ii. Supply of farm inputs and implements through outlets at a reasonable rate
- iii. Supply of quality seeds and seedlings
- iv. Marketing support through village platforms
- v. Village Fest and Melas
- vi. Distribution of information materials on agriculture
- vii. Establishing linkages with local Agriculture offices for technical support

b) Annamthodi Watershed Development Project – Thatchanattukara Grama Panchayath

The Watershed development project implemented at Thachanattukara Grama Panchayath with the support of Western Ghat Development Cell (WGDP) in the Planning and Economic Affairs Department is nearing completion. All the activities in the project accomplished by Welfare Services Ernakulam using a watershed committee formed in the Panchayath for the project. The Agriculture Department is monitoring the program in Annamthodi Watershed in Thachanattukara Grama Panchayath in Palakkad District. The major components of the project are:

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

The implementation of Western Ghat Development Program in Annamthodi watershed has created many changes in the area and the community is enjoying the benefits. The watershed development is slowly creating remarkable changes in the key sectors and definitely the project will become another feather in the cap of Welfare Services Ernakulam.

Major Impacts of the Project in the Watershed Area:

- Renovated 297 open wells in the watershed area by deepening and removing silt.
- Promoted the organic kitchen farming by installing 27 drip irrigation system in different parts of the watershed and distributing grow bags to 233 landless households.
- 199 soak pits were constructed
- Promoted the application of organic manure by distributing 27560 kg of goat manure and 29250 Kg of Neam cake to the farmers in the watershed area.

- Distributed 1550 units of backyard poultry and helped the community to solve the nutrition problem identified in the PRA exercises.
- Promoted intercrop cultivation by creating strong awareness in the community and assisting 379 farmers with budget allocation of Rs.532148/-.
- 8 heifers were distributed to the low income group beneficiaries as a means of promoting their livelihood..
- 8 coconut climbing machines were distributed as the promotion of livelihood among the low income groups of the community.
- The centri petal terracing (CPT) project was implemented by the PIA at a total cost of Rs. 1,266,569.00. 242 farmers were received the benefit.
- 215 rainwater harvesting structures were installed in the watershed area to solve the drinking water scarcity.
- Constructed 19 Gully plugs in the watershed area to prevent erosion and to settle sediments and pollutants. Rs. 233,900.00 is used to complete the project
- 10 vermi-compost manufacturing units were established in the watershed area as part of demonstration.
- 45 cattle sheds were constructed as a part of WGDP with the technical guidance of concerned LSGD.
- 5628 units of agro horticulture were distributed to 804 families with an objective of strengthening the vegetative cover of the watershed area.
- 119 families were assisted by providing tailoring machines as a part of livelihood promotion. Rs.653, 293.00 was used to implement the project.
- 22 grass cutting machines were distributed to strengthen the income generation capacity of the landless people.
- 38 subsurface dykes were also constructed in the streams of the watershed area

C) Climate Adaptive Agriculture Development Program with the Support of Kf W-NABARD:

Another important project implemented by Welfare Services Ernakulam in Thatchanattukara Panchayath is the climate adaptive agriculture development program with the support of NABARD. It is a three year program and the initial activities are started in the project area under the leadership of Village Watershed Committee and the project team of WSE. The survey and preparation of DSR are completed now and the project implementation is initiated soon. The project is continuation of the project already implemented by NABARD under National Holistic Watershed Development Program.

The major components of the project are the following:

- i. Participatory need assessment and DSR preparation
- ii. Capacity Building Programs
- iii. Livelihood development programs

- iv. Climate adaptive agriculture programs
- v. Watershed development programs

Project Achievements as on now:

- 1490 meters of Earthen Bunds constructed with an objective of soil and water conservation in the Nattukal watershed area.
- 1000 meters of field bund was constructed to promote the paddy cultivation in the watershed.
- 15 rain water harvesting units were already installed and 30 units are in progress. It includes both bore well and open- well recharging structures.
- 6 units of sub surface dykes were completed using a budget allocation of Rs.138, 000.00.
- Completed 70 units of soil health testing and soil health card distribution.
- Distributed 15,240 Kg of bio fertilizer to the farmers to promote the organic farming.
- The implementation of bamboo cultivation is in progress in 5 plots.
- 101 units of nutrition garden/BMP Pariwar projects were completed by covering 101 families.
- 10 Units of Fruit Forestry were completed.
- Implementation of 100 units of apiculture/Bee keeping.





V. RURAL DEVELOPMENT PROGRAMS

a) Child Development

Childhood development is so critical that it sets the foundation for lifelong learning process. The experiences of the children in their childhood shape their future. Hence it is very much important that every child has to enjoy his or her childhood days in a happy way. But there are number of children who face lot of adversaries in life including abuse, child labour, school dropout, hunger, trafficking etc. The actions done by WSE give thrust to the development of the children who are highly vulnerable nowadays.

The programs of WSE are to help understand the developmental concerns of children in the society and address the common issues to provide them with protective and learning environment. They are provided with opportunities to grow in an empowering environment. Keeping that in mind, Sahrudaya continued development activities for children and get equal opportunity in our communities. The major activities done during the reporting year includes:

- Awareness creation programs for children on various issues
- Children's Clubs at the village level
- Vacation Camps and Life skill education
- Leadership development programs

b) Child Help Desk at South Railway Station, Ernakulam

WSE is operating Railway Child Help Desk at South Railway Station with the support of Ministry of Railways and Ministry of Women and Child Development. Welfare Services Ernakulam is the implementing organization for this project with the objective of protecting children in distress situations and in need. The centre is providing round the clock service to the children in critical situations. During the last one year the organization had been able to support more than 280 children with care and support. The services in the center are coordinated by 12

staff in two shifts. Different programs are periodically implemented to sensitise the public and children on the need of child protection and its services.

c) Charity & Jeevakarunya Programs

One of the important programs of Sahrudaya is the support to poor families who are not in the formal network systems of the civil society organizations. The financial support is mobilized through parishes of the Archdiocese of Ernakulam-Angamaly and is disbursed according to the applications received in the office. The poor beneficiaries

Sl. No	Purpose	No.	Amount
1	Marriage	97	460000
2	Treatment	231	654,500
3	Housing	5	15000
4	Education	2	5000
	Total	335	11,34,500

of this program always remain sidelined and are highly vulnerable to lead a quality life. Jeevakarunya Nidhi of WSE gives prime importance in supporting this section of our society .

d) Family Development Programs under Sahrudaya

Family development program is implemented for the last 56 years enabling over 25,000 poor families lead a self-reliant life. It is supported by Save A Family Plan and currently 350 poor families are on regular rolls for support. The assistance is transferred to their accounts based on five year and yearly plans. The project team facilitates timely and close monitoring of the planned measures by the beneficiary families through house visits, training and escort services.

Periodical training, field visits, guidance for fund utilization and preparation of suitable economic activities are facilitated by the project team. This helps the beneficiaries to to develop their capacity to plan and implement their economic and social development. The funds are used for infrastructure development activities, livelihood development promotion, education of children, treatment etc.

The details of fund utilization during the reporting year are the given here below:

Sl. No	Purpose	No.	Amount
1	Income Generation	147	1747,300
2	Education	17	209,000
3	Housing	21	249,000
4	Water	1	15,000
5	Sanitation	3	37,000
6	Marriage	0	0
7	Insurance	0	0
8	Flood Relief	0	0
9	Accounting Closing	48	558,206
	Total		2,815,506



e) Light A Life & Sneha Foundation

One of the important and need-based programs implemented by WSE is the "Light A Life" project. It is a major pro-poor project initiated with the generous support of many philanthropists. It is a fully local resource based project and tries to reach out to those who are excluded from the mainstream social life. WSE is trying to address the vulnerabilities of these sections of the society through the following programs.

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

During the year an amount of Rs. 26,32,232 contributed by 241 sponsors to these local fund based projects and. An amount of Rs.27,20,525/- was released as assistance of 272 beneficiaries for various purposes.

Particulars	Quantitative achievement	
	No. Sponsors	Amount
FUND MOBILISATION		
Sponsorship	241	26,32,232
FUND UTILISATION	No. Beneficiaries	Amount
Cancer Treatment	7	72500
Aids & appliances	1	20000
Health Awareness	2	22000
Family support	4	31000
Flood Relief	47	683000
Livelihood	2	37000
Professional Education	24	264000
Solar Lantern	100	162750
Marriage Assistance	29	475000
Social Security scheme	10	79000
Treatment	44	514275
Housing/ House Repairs	5	360000
Total	272	27,20,525



VI. HABITAT DEVELOPMENT AND SANITATION

During the reporting year, WSE has implemented five major programs under its Habitat and Sanitation Department with the objective of improving the living conditions of the poor and vulnerable communities. The major programs implanted by the organization are:

1. Housing for the Shelterless

This project was implemented with the financial support of Syro-Malabar Catholic Association of Kuwait. Under this project, 25 poor families from different areas of Archdiocese were identified for the construction of their houses. An amount of Rs.100,000/- was released to the 25 beneficiary families according to the progress of the work in installment. All the beneficiaries have completed the construction work and live with dignity in their new homes.

2. SAFP Golden Jubilee Year Special Housing Project

Another housing project implemented by the organization for the benefit of the poor families who are living in vulnerable situation is the Special Housing Scheme implemented with the financial support of Save A Family Plan. The financial support was mobilized from Save A Family Plan and 25 poor families were selected and the construction of these houses are nearing completion. An amount of Rs.200,000/- per family is contributed by Save A Family Plan. The project was launched on March 22, 2019 by Mar Sebastian Adayanthrath, President of Welfare Services Ernakulam at function held at Sahrudaya Auditorium, Ponnurunni. All the beneficiaries have taken up the construction and nearing completion.



3. SYDMAL Housing

As part of the flood rehabilitation program, Sahrudaya associated with Sydney Malayalee Association for the construction of houses for the victims of flood in Kadamakkudy village in Ernakulam District of Kerala. SYDMAL extended an amount of Rs.400,000/- to each selected beneficiary and the construction of the houses were done under the close supervision of the local parish team under the leadership of the Fr. Baiju Chakiath. This helped to complete construction of new houses for six (6) poor families in the water logged area of Kadamakkdy.

3. V Guard Housing Project

Another prestigious project implemented by the organization is the construction of 5 houses in Malappuram District of Kerala. V Guard Foundation is the funding partner for this project and it was implemented as a CSR activity of the foundation under the banner "Stand With Kerala" program. The selection and implementation of the housing project was done in association with the Village Office of Pullippadam in Nilambur area of Malappuram District.

Sl. No.	Name of Beneficiary	Address	Village	Ward No.	House No.
1.	Abu Madari	Madari (H) Beembungal Mampad P O	Pullippadam	10	79
2.	Aminakutty Chelambadan	Chelambadan (H) Tana Mampad P O	Pullippadam	10	123
3.	Aminakutty Puliyangodan	Puliyakkodan (H) Tana Mampad P O	Pullippadam	10	235
4.	Kurumbi	Poliyappara (H) Karikkattumanna Pullippadam P O	Pullippadam	1	227
5.	Raman	Poliyappara (H) Karikkattumanna Pullippadam P O	Pullippadam	1	226

4. Habitat Housing Project :

Welfare Services Ernakulam in collaboration with Habitat for Humanity India constructed 14 new houses and repair of 15 fully damaged houses in the flood affected areas of Ernakulam district. The project has benefited 29 poor families who were heavily hit by the Kerala Flood 2018. The implementation of these project has been a great achievement to the organization as it was the result of new partnership with Habitat for Humanity India. The disaster resistant houses were constructed as per the specifications of the agency and it was built within the approved budget by Welfare Services Ernakulam.

5. Malabar Housing Project

The housing project was designed and implemented with the funds raised by the organization through its local parishes as a result of the call for supporting the victims of flood and landslides in the Malabar region of Kerala. The project was implemented through the 8 Diocesan Social Service Societies in the region and it was fully a local context based project. An amount of 100 lakhs was pooled locally and spent for the Rebuild Kerala program through the participation of the DSSS. The societies participated in the program are:

SL. NO.	DIOCESE	AMOUNT	ACTIVITY	Total Beneficiaries
1.	PSSP, Palakkad	10,00,000.00	House Construction -2	2
2.	Sulthanpettu MSS	10,00,000.00	House Construction - 1 House Repairs - 2	3
3.	MASSS, Kannur	10,00,000.00	House Construction - 2	2
4.	Jeevana, Calicut	10,00,000.00	House Construction Completion - 5	5
5.	TSSS, Thalassery	10,50,000.00	House Construction - 2 Furniture Set - 2 Nos.	4
6.	WSSS, Mananthavady	20,00,000.00	House Construction - 1 House Repairs - 18	19
7.	Shreyas, Bathery	11,00,000.00	House Construction -2 Income Generation Activity - 10	12
8.	KAIROS, Kannur	10,00,000.00	House Repairs - 13	13
	TOTAL	91,50,000.00	Total	60





VII.SPECIAL PROJECTS

a) ERIN Program:

WSE collaborates with Caritas India as a local partner of ERRIN program since 2013. The project mainly aims at the repatriation of the people who have to discontinue abroad due to changing policies of the respective governments. Previously, the activities of the project included the following:

- The organization arranges viable occupational rehabilitation services focusing on regular income to the clients. Besides it tries to build confidence and self esteem of the returnees.
- Counseling and guidance support are done to ensure effective reintegration and rehabilitation

During the reporting period, there were three returnees under this scheme and they are extended all the necessary support for setting up their own individual income generation units as part of reintegration.

b) Jalanidhi Project for Drinking Water Supply

Welfare Services Ernakulam, as the Support Organization (SO) for the World Bank financed water supply scheme of Government of Kerala, has implemented Jalanidhi Project under Phase II. The main objective of the project is to assist Government of Kerala (GoK) in improving the quality of rural water supply and improve environmental sanitation.

The project was implemented in Kuttippuram Grama Panchayath in three schemes – One BWSS and two small schemes. It is the third project undertaken by Welfare Services Ernakulam has benefitted nearly 4000 families directly.

The financial outlay is given here below:

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

c) Kerala Labour Movement

The activities of KLM are implemented in the Archdiocese by Sahrudaya. Through KLM, the unorganized labours in various fields in the Archdiocesan area are mobilized as per the guidelines of Kerala Catholic Bishops' Conference. It tries to ensure welfare of the working class through social security programs, employment safety and protection by law. The various activities include: May Day celebrations were organized in Kaladay in collaboration with the farmers in villages.

- Awareness building classes
- Capacity building
- Review Meeting at Diocesan level
- Celebration of World Labour Day
- Introduction of Insurance Schemes (Social Security)
- Remittance of contribution of Welfare Board





VIII. DISASTER RESPONSE PROGRAM

KARUNYA PRAVAHAM- Phase II - Flood Relief & Rehabilitation Mission 2019-20

Disaster Response Program of WSE was continued during the year also. There were few activities to be completed of the previous year. The rescue, relief and rehabilitation activities carried out in the Archdiocesan area under the leadership of Welfare Services Ernakulam was successfully completed.

During the year we have witnessed flood and landslides hit the Malabar region of Kerala causing huge casualties to the lives, livestock and agriculture land of the people. We could mobilize good amount from our local parishes as a remarkable display of solidarity at times of great disasters. The organization supported 8 Dioceses of the Malabar Region for the reconstruction of the houses using the local fund raised from our community. There was an enormous response in mobilizing resources to assist the victims of the flood.

WSE could coordinate the works carried out by the DSSS and materialize the dreams of hundreds of victims in the region for housing and house renovation activities. This was a great humanitarian mission of rebuilding communities severely affected by the flood and landslides.

IX . INSTITUTIONS – SNEHA, SOUKYADAN, BANANA VILLAGE

a) Soukya Sadan - Home for the Aged

The old age home named Soukya Sadan at Chethicode has a fruitful existence benefiting hundreds of destitute people. It accommodates 50 inmates ensuring their wellness and a happy life in this peaceful abode. The home is run independently with the contributions and own fund of the organization. It provides the inmates with personal care and medical services in their loneliness and critical stage in life. The main activities of the home are medical care, day care and residential facilities, dispensary services, counseling support and socio-cultural programs.

Besides, Soukya Sadan provides care to the elderly people in the village. As part of the welfare programs organized, it organizes, World old age day, celebration of common festivals, health care check up etc under the auspices of the home well with the participation of the local community. Over the years, more than 60 elderly people had a peaceful death after becoming members of this centre. Many were resettled with their families. Thus the old age home is rendering outstanding services to the old people in our society.

b) Sneha Rehabilitation Centres- N. Paravoor

The Basic Facility centre at N. Paravoor is functioning well and many children with disabilities and other persons with disabilities are making use of therapy facilities. Therapists and other support staff are continuing services to CwDs and PwDs. The services provided include physiotherapy, audio-therapy and speech therapies with the support of aids and equipments in a systematic way.

c) Banana Village

The Banana Village at Parambayam, Angamaly is a resource centre in agriculture related activities for the farmers in and around the villages. It was established with objective of imparting training to the farmers in the nearby villages with advanced skills and information on sustainable agriculture practices. The centre has different varieties of bananas; demonstration units, agriculture nursery, etc. The programs are implemented with the objective of conservation of different varieties of bananas, promotion of banana cultivation by farmers, value addition of the bananas, pisciculture units etc.



X. KNOWLEDGE MANAGEMENT & DISSEMINATION

WSE has specially set up a separate department for documentation and building visibility to the programs taken up by the organization. This helps to ensure effective social transformation and its proper documentation for future purpose. Sahrudaya gives prime importance to the documentation of its activities at all level including field, regional and central.

As done in the previous years, it undertakes publication of news, magazines, social media updating, propagation of success stories and activities. It helps Knowledge Management process to generate new knowledge and dissemination of information across different areas of development.

During the year the organization has published Sahrudaya Jalakom- a monthly magazine, information & communication materials, e- news magazines, annual report, handbooks etc for supporting and disseminating information and experiences.

IN MEDIA

ജീവിതപങ്കാളി നഷ്ടപ്പെട്ട വനിതകൾക്കായി അതിജീവനം സ്വയം തൊഴിൽ പദ്ധതി

മാവേലം: ജീവിതത്തിലെ വലിയൊരു വഴിതടയായി മാറിയ അധ്വാനേതരമായ ജീവിതം നയിക്കുന്നവർക്ക് ജീവനും തൊഴിലും നൽകുന്നതിനായി പദ്ധതികൾ തയ്യാറാക്കിയിരിക്കുന്നു. ജീവിതപങ്കാളി നഷ്ടപ്പെട്ടവർക്ക് ജീവനും തൊഴിലും നൽകുന്നതിനായി പദ്ധതികൾ തയ്യാറാക്കിയിരിക്കുന്നു.

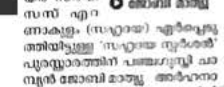


• അതിജീവനം സ്വയം തൊഴിൽ പദ്ധതിയുടെ ഉദ്ദേശ്യം കേരള സർക്കാരിന് സർവ്വീസ് നൽകാൻ പദ്ധതികൾ തയ്യാറാക്കിയിരിക്കുന്നു.

ജീവിതപങ്കാളി നഷ്ടപ്പെട്ടവർക്ക് ജീവനും തൊഴിലും നൽകുന്നതിനായി പദ്ധതികൾ തയ്യാറാക്കിയിരിക്കുന്നു.

അഭാവം താൽപ്പര്യം സഹായ സർവ്വീസുകൾ

കേരളം: ജീവിതപങ്കാളി നഷ്ടപ്പെട്ടവർക്ക് ജീവനും തൊഴിലും നൽകുന്നതിനായി പദ്ധതികൾ തയ്യാറാക്കിയിരിക്കുന്നു.



• അഭാവം താൽപ്പര്യം സഹായ സർവ്വീസുകൾ

ജീവിതപങ്കാളി നഷ്ടപ്പെട്ടവർക്ക് ജീവനും തൊഴിലും നൽകുന്നതിനായി പദ്ധതികൾ തയ്യാറാക്കിയിരിക്കുന്നു.

ഒരു പ്രളയകാലത്ത്

മാവേലം: ജീവിതത്തിലെ വലിയൊരു വഴിതടയായി മാറിയ അധ്വാനേതരമായ ജീവിതം നയിക്കുന്നവർക്ക് ജീവനും തൊഴിലും നൽകുന്നതിനായി പദ്ധതികൾ തയ്യാറാക്കിയിരിക്കുന്നു.



• മാവേലം ജീവിതപങ്കാളി നഷ്ടപ്പെട്ടവർക്ക് ജീവനും തൊഴിലും നൽകുന്നതിനായി പദ്ധതികൾ തയ്യാറാക്കിയിരിക്കുന്നു.

ജീവിതപങ്കാളി നഷ്ടപ്പെട്ടവർക്ക് ജീവനും തൊഴിലും നൽകുന്നതിനായി പദ്ധതികൾ തയ്യാറാക്കിയിരിക്കുന്നു.

പരിസ്ഥിതിയോടു കൂടുതൽ ബന്ധിതരായി

മാവേലം: ജീവിതത്തിലെ വലിയൊരു വഴിതടയായി മാറിയ അധ്വാനേതരമായ ജീവിതം നയിക്കുന്നവർക്ക് ജീവനും തൊഴിലും നൽകുന്നതിനായി പദ്ധതികൾ തയ്യാറാക്കിയിരിക്കുന്നു.



• പരിസ്ഥിതിയോടു കൂടുതൽ ബന്ധിതരായി

ജീവിതപങ്കാളി നഷ്ടപ്പെട്ടവർക്ക് ജീവനും തൊഴിലും നൽകുന്നതിനായി പദ്ധതികൾ തയ്യാറാക്കിയിരിക്കുന്നു.

ASSOCIATED ORGANIZATIONS & PROGRAMS



I. WESCO CREDIT

Civil Society Organizations and Microfinance Programs

WESCO CREDIT, Welfare Services Co-operative Credit, is the financial arm of Welfare Services Ernakulam, a social service agency with over fifty six years of rich experience in human and community development.

Fostering sustainable neighbourhoods on a secular fabric with value embedded services for empowering the marginalised community especially women has been the single minded vision of the WESCO CREDIT.

Wesco Credit launched its micro credit initiative utilizing 'SHG model' in 2001. Livelihood development (micro-credit loans), skill enhancement (entrepreneurship training) and increased social security (member thrift and the provision of micro insurance products) are the three pillars of Wesco Credit's efforts to foster economic self-sufficiency among its members. It gives prominence to the formation and strengthening of Self Help Groups (SHGs). Within an operational area that includes 265 villages, Wesco Credit's focus groups are women, small and marginal farmers and economically backward. Through a network of over 4000 active Self Help Groups, it reaches over 40000 of the region's poorest and most vulnerable citizens

Performace at a glance during the year

- No. of Villages: 265
- No. of SHGs formed in 2019-20 : 445
- Total number of SHGs formed : 9413
- Amount of mirco loans disbursed in 2019-20 : Rs.3185 Lakh
- Cumulative disbursement: 33946 Lakh

Social Security Programs (Micro Insurance)

Over the years, Sahrudaya has launched several social security programs in order to support the people reduce their burden of medical expenses. Every year large number of the people is approaching the organization for financial support as part of the treatment of the members in the family. Already many have expended good sum of money for the medical and treatment. Some have even sold their valuables and properties for the treatment. Social security schemes were designed by the organization with leading insurance companies to support these unfortunate people and enable them to mobilize resources through insurance coverage. These programs have been implemented well during past years and this year too many have taken benefits from these programs.

The current social security schemes facilitated by the organization are the following:

1. Sahrudaya Karunya Insurance Program
2. Sahrudaya Vidyarthi Suraksha Scheme
3. Jeevan madhur Scheme
4. Swavalamban Pension Scheme

II. SAHRUDAYA TECH

(Water & Sanitation, Rural Technology Promotion & Waste Management)

Sahrudaya Tech is the Environment Management division of Welfare Services Ernakulam. The main focus of the Trust is to promote improved environment and a healthy living to the people in its operational area. It is engaged in the propagation of systematic waste management practices and technologies which ensure conservation and proper management of the natural resources. Government of Kerala has listed the division as "Haritha Sahaya Sthapanam" to guide local self government bodies for taking up environment friendly activities.

The major services provided by the division include:

- Construction of bio-gas plants,
- Vermi composting units
- Rainwater harvesting tanks,
- Smokeless improved ovens
- Solar energy based system
- Organic Faming

Achievements of Sahrudaya Tech during the year.

Key activities	Quantitative achievement
Awareness classes	25
Distribution of solar water heaters	18
Construction of Biogas plants,	81
Installation of Portable Bio gas plants	10
Promotion of chula	8
Construction of RWH systems	64
Recharging of Wells	200
Distribution of Water purifiers	600
Distribution of Biobins	15
Supply of Terra- cotta	100
Exhibitions	3

III. SAHRUDAYA SERVICES

a) Sahrudaya Family Marts

Sahrudaya Family Marts are promoted to support many micro enterprises initiated by members of Self Help Groups. Many of these ventures are functioning well, whereas some faces difficulties in their management and marketing. They need technical and marketing services to strengthen their business ventures.

Similarly, Sahrudaya tries to educate people on healthy and local food items and supply quality items through its Sahrudaya Family Marts. One of the outlets is opened at Ponnurunni and various SHG based products are marketed through these outlets. The main items sold through

these outlets are the vegetables collected from farmers in the local villages. The products includes different vegetables, baked and fried items, detergents, candles, oil, bags, honey, silk clothe, consumer goods etc.

b) Production Units – Sahrudaya Silk, Compost & Honey

Sahrudaya is providing income and employment to many families through it different production units. It helps the organization to serve the people with better and quality products for their needs. The products are well marketed and beneficiaries are able to earn a good living from these activities.

Sl. No.	Units	Details
1	Sahrudaya Honey Processing Unit	The processing and sale of honey is going on smoothly. Processing unit is upgraded and shifted to Champanoor
2	Sahrudaya Silk Clothe Production Unit	6 Workers, one Technician and 01 Coordinator are employed in the unit Silk weaving, sale of silk clothes for sarees, shirts, skirts Show rooms at Champanoor and Ponnurrunni.
3	Sahrudaya Organic manure Unit	Production and sale of quality compost and its sale - Worms sales Sale and installation of Terra cotta and fixed compost units. Wormi wash sale.

c) Sahrudaya Agri-Nursery & Eco-Shops

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

The plant nursery at Ponnurrunni office campus provides quality plants and seedlings of different varieties of fruit trees, vegetables, perennial crops etc to the customers including the farmers.

d) Sahrudaya Tailoring Unit

Sahrudaya Tailoring Unit is as an employment generating cum skill training centre opened at Anjumuri providing regular employment to 05 persons. The unit has regular work orders from different institutions for stitching uniforms and other work orders from local people. The unit has managed to run a business of Rs. 11.59 lakhs during the year (Jan- Dec. 2019).

During the year, in addition to this, the unit provided skill training in the basic stitching works and embroidery to 83 young women so as to enable them find self employment.



IV. NAIVEDYA AYURVEDA HOSPITAL & RESEARCH CENTRE:

Ayurveda is an alternative medicine system of natural and holistic medicine. The word Ayurveda means “science of life. Ayurveda treatment helps to restore equilibrium of the human body and enjoy good health. Ayurveda practices are based on the tridosha theory namely Vata, pitha and Kapha. Naivedya Ayurveda Hospital is run under the guidance of Welfare Services Ernakulam and it is a government certified medical institution. It is rendering quality Ayurveda treatment and services to the clients. All treatments are carried out in a very systematic and scientific way under supervision of qualified and experienced medical practitioners. It has 20 bedded inpatient treatment facilities and offers different health care packages to suit the customer’s demands and needs.

- 360 patients were newly registered and 506 had taken the treatments in the year 2019-2020. Treatments include 386 OP and 120 IP cases.
- Ayurveda medical camps were organized in association with Welfare services Ernakulam at Kokkamangalam & Chakkaraparambu. More than 150 needy peoples were benefited with free consultation and Ayurveda medicines.
- Along with Sahrudaya Gramotsavam, health awareness classes and medicine sale were done at different places like Edakkunnu, Palarivattom, Karanakodam, Chakkaraparambu and Kadavantra.
- Celebrated KARKIDAKAM season with one week AROGYAVARAM, distribution of OUSHADHA KANJI for public at Sahrudaya campus and also at 21 different nearby parishes and resident associations with health awareness classes by doctors.
- Evening clinic has been continued from Monday to Saturday. (4pm-7pm)



V. SAHRUDAYA ATHMAYOGA ACADEMY

Yoga has won a very important place in today's world as the regular practice of yoga provides lot of benefits in many ways. It is an art and science of healthy living. The word yoga is derived from the Sanskrit word "yuj" which means to unite. Through yoga individual consciousness is united with universal consciousness. It leads to integration of mind, body and spirit. Sahrudaya Athma Yoga Academy provides yoga training and yoga based therapies under the supervision of experienced Yoga Professionals and Therapists. Regular yoga classes and Health Retreat programs are organized at the centre under the leadership of the Yoga Instructors. YAI (Yoga Alliance International) certified Teacher Training Course (200 Hrs. TTC) in yoga is conducted regularly to students aspiring for a career in Yoga Education.

The centre focuses on educating people for a healthy lifestyle and adopts a regular practice of yoga as part of leading a healthy life and keep away from modern-day illnesses.



Annual General Body Meeting of Welfare Services Ernakulam



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

ZACHARIAH AND ASSOCIATES
Chartered Accountants
58/3167,T.D.Road, Flower Jn.
Ernakulam, Cochin 682 035
Phone 0484 2362757
Mob: 9447162757
E-mail: viantonyca@yahoo.co.in

AUDITORS REPORT

We have examined the attached statements of accounts of the projects and schemes, listed hereunder, of WELFARE SERVICES ERNAKULAM, Ponnuruni, Cochin 682 019, for the year ended 31-03-2020 and also the consolidated statements of accounts of all the above said projects and schemes for the year, and report as under:

1. We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit.
2. From the verification of the books and records and supporting bills and vouchers, it is found that Welfare Services Ernakulam, is utilizing its income, grant or funds received from various agencies or sponsors, towards implementing the respective projects and schemes as listed; and the balance amount is retained or deposited in the respective bank accounts of the schemes.
3. Separate books of accounts with separate bank accounts are maintained for each project or schemes, and the statement of accounts as above are in agreement with the books of accounts maintained by Welfare Services Ernakulam for the respective projects.
4. These financial statements are the responsibility of the management of the Trust. Our responsibility is to express our opinion on these financial statements based on our audit. We conducted our audit in accordance with the auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining on a test basis, evidence supporting the amounts and disclosures in the financial statements. We believe that our audit provides a reasonable basis of our opinion.
5. In our opinion and subject to the notes attached and to the best of our information and according to the explanations given to us and shown by the books of accounts and records maintained and verified by us, the above said statements of accounts are correct and exhibit a true and fair view of the state of affairs of Welfare Services Ernakulam for the year ended 31-03-2020.

15-01-2021

For M/s. ZACHARIAH AND ASSOCIATES
Chartered Accountants
Firm Registration No:0048055

Sd-
Fr. Jose Koluthuvellil
Executive Director

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

WELFARE SERVICES ERNAKULAM, PONNURUNNI,
COCHIN 682 019
BALANCE SHEET AS AT 31-03-2020

	Ref	Rs. Ps.
LIABILITIES		
CAPITAL/CORPUS FUND	Sch-A	52498047.86
OTHER FUNDS / PAYABLES	Sch B	5933119.50
Foreign Contribution Account	Sch C	5283186.00
LOANS AND ADVANCES FUNDS:		
Local Resources Mobilisation Fund		249943.86
Loans from Banks and Corporation in WESCO		345482524.96
Loans and advances others	Sch M	39099968.62
Expenses Payables and Provisions	Sch - H	30314883.27
Inter Project Accounts transfer -net	Sch - O	7340489.85
GRANT ACCOUNTS: (old)		
D.S.T. & Other Project- Balance in Assets	Sch - D	3495295.60
Coir Fibre Unit - ABP.		5273566.00
Grant/Funds received Account	Sch - E	9093139.75
MISCELLANEOUS ACCOUNT:		
Reserves & surplus (Excess of income /expense)	Sch- R	14378135.11
Total		518442300.38
ASSETS		Rs. Ps.
FIXED ASSETS	Sch- Q	61336357.54
LOANS AND ADVANCES:		
Sundry debtors/ receivables	Sch - K	1342525.00
Advances to staff and others	Sch - G	15257.80
Advances receivable	Sch - L	362572063.81
Advances and loans	Sch N	19360753.37
INVESTMENTS AND DEPOSITS		
Deposits with Banks, HDFC,UTI etc	Sch S	39103904.67
Income Tax TDS	Sch P	3928716.71
CASH AND BANK:		
S.B Accounts with Banks	Sch- I	30373946.99
Cash in hand	Sch - J	408774.49
Total		518442300.38

Subject to our report of even date attached

15-01-2021

For M/s. ZACHARIAH AND ASSOCIATES
Chartered Accountants

WELFARE SERVICES ERNAKULAM, PONNURUNNI, COCHIN 682 019
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31-03-2020

EXPENDITURE	Schedule	Rs.Ps
Archdiocesan Charity Programme	1	1542018.50
Sneha Mental Health Programme	2	0.00
Jeevan Madhur Insurance Scheme	3	325067.75
Kudumba Kshema Suraksh Nidhi	4	110143.25
Soukya Sadan - Old Age Home	6	1714039.25
Rural Technology Applications	7	0.00
Sahrudaya Kshema Sangam	8	213125.25
Staff Welfare Programme	10	0.00
Education Sponsorsip Programme	12	790125.25
General Account	13	18303727.15
Jalanidhi Project Kuttipuram	14	284540.10
Westernghat Development Program, Annamthodi	15	182291.00
Sneha Foundation	16	1245382.50
Light a Life program	17	3222872.50
WESCO Credit	18	55619125.05
S A S S(Insurance)	19	119.00
Balasaahrudaya	20	119.00
ASWAS Scheme	21	25119.00
Flood Releif Programme	22	14444921.34
WSE HOSTEL Programme	23	2533174.25
Child Line Programme	24	1638543.00
Aswas Insurance- Premium Programme	25	1125784.00
Aswas Insurance -Claim - Programme	26	11000.25
Sneha Charitable and Education	27	0.00
NABARD - KFW Soil Project	28	309248.00
Excess of income over expenses		3001802.47
Total		106642287.86

Subject to our report of even date attached

15-01-2021

Sd-
Fr. Jose Koluthuvellil
Executive Director

For M/s. ZACHARIAH AND ASSOCIATES
Chartered Accountants

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

WELFARE SERVICES ERNAKULAM, PONNURUNNI, COCHIN 682 019
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31-03-2020

EXPENDITURE	Schedule	Rs.Ps
Archdiocesan Charity Programme	1	1899535.00
Sneha Mental Health Programme	2	138569.00
Jeevan Madhur Insurance Scheme	3	821599.94
Kudumba Kshema Suraksh Nidhi	4	1132223.00
Soukya Sadan - Old Age Home	6	1226926.00
Rural Technology Applications	7	312.00
Sahrudaya Kshema Sangam	8	78291.25
Staff Welfare Programme	10	6771.00
Education Sponsorsip Programme	12	789855.67
General Account	13	17345550.00
Jalanidhi Project Kuttipuram	14	416.00
Westernghat Development Programme, Annamthodi	15	174196.00
Sneha Foundation	16	1129570.00
Light a Life program	17	3682005.00
WESCO Credit	18	59167604.00
S A S S(Insurance)	19	1338.00
Balasaahrudaya	20	2472.00
ASWAS Scheme	21	2755.00
Flood Releif Programme	22	13558684.00
WSE HOSTEL Programme	23	2249950.00
Child Line Programme	24	1417745.00
Aswas Insurance -Premium - Programme	25	1510500.00
Aswas Insurance -Claim - Programme	26	0.00
Sneha Charitable and Education	27	22214.00
NABARD - KFW Soil Project	28	283206.00
Total		106642287.86

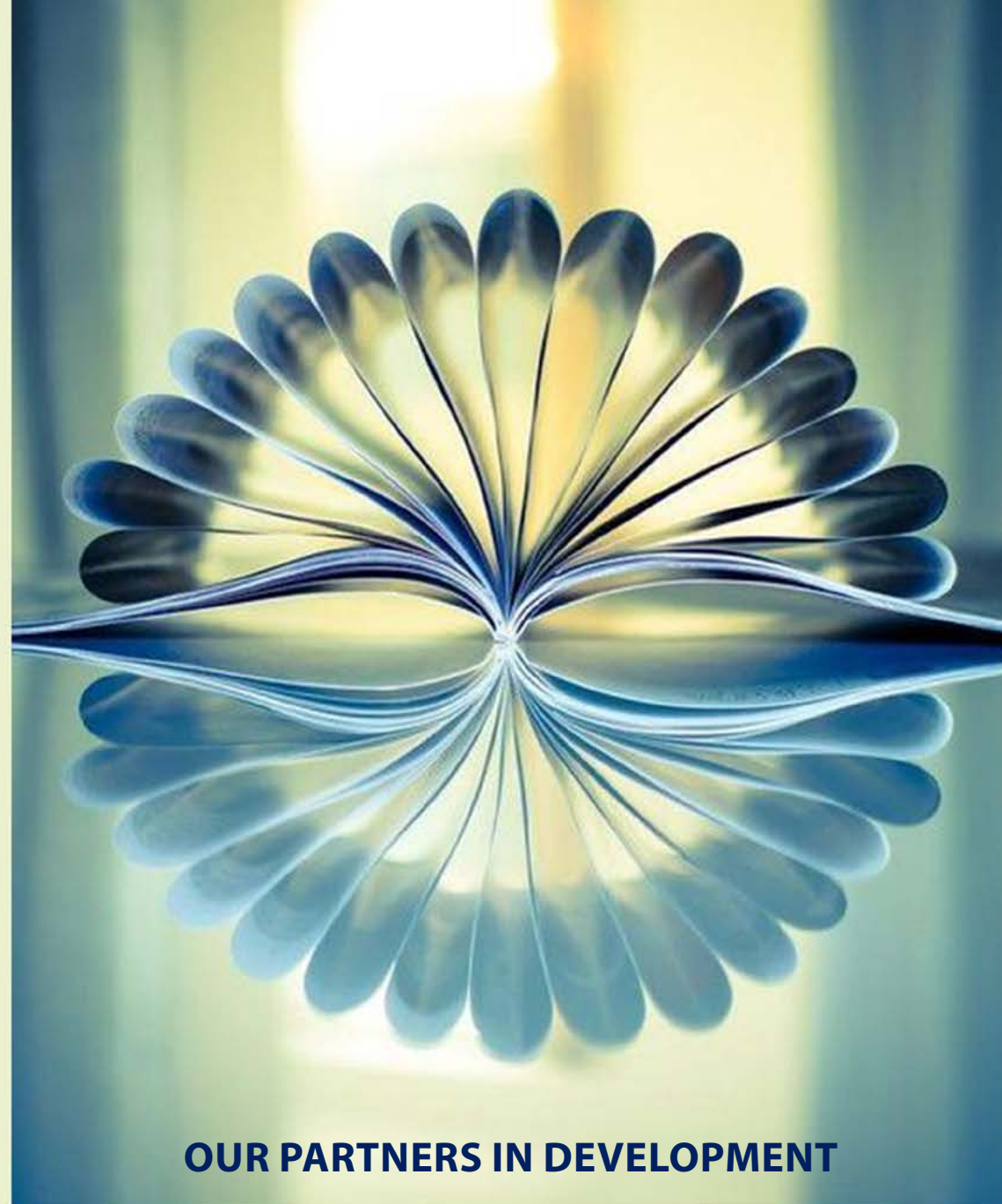
Subject to our report of even date attached

15-01-2021

Sd-
Fr. Jose Koluthuvellil
Executive Director

For M/s. ZACHARIAH AND ASSOCIATES
Chartered Accountants

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



OUR PARTNERS IN DEVELOPMENT

• Save A Family Plan, • CHAI - SLF • Caritas Italiana, • Caritas India, • Italian Bishop's Conference, • Cochin Shipyard Limited, • Indian Oil Corporation, • Habitat for Humanity India, • Ministry of Social Justice & Empowerment, • Ministry of Railways • V Guard Foundation, • K Chittilapilly Foundation, • Catholic Diocese of Chicago, • Government Departments, • KRWSA, • Kerala State Handicapped Welfare Corporation, • Kuwait Syro-Malabar Catholic Association, • Research institutions, • Social Justice Department, Kerala • Western Ghat Development Cell • Suchitwa Mission, Kerala • Financial Institutions • NABARD • ANERT, • RAIDCO, • Karala Agriculture Department • Sa-Dhan, CBR Network India, • Kerala Social Service Forum, • Panchayath Raj Institutions, • Academic Institutions, • Universities • Non-governmental Organizations, • Community Based Organizations, • Religious Institutions/ Congregations, • People's Organizations/ Volunteers/ Leaders



Note of Thanks

In 2019-20, we have added another beautiful chapter to our journey of accompanying the most vulnerable people in the society, exploring new paths, rising up to challenges, working with determination to bring lasting changes in the lives of the poor and disadvantaged people in the community. Our programs have been instrumental in alleviating the miseries of many women, children and families in our working area. They have enabled the assetless and marginalized communities to equip themselves with tools necessary to transform themselves as agents of change. All our activities are in line with the Sustainable Development Goals (SDGs) and try to facilitate a sustainable ecosystem.

We thank all the organizations, partners, donor agencies, Government departments, Institutions, Diocesan Societies, Regional, Forane and unit directors, Financial Institutions, Auditors, other NGOs, Development consultants and the functionaries at different levels for their invaluable and unstinting support to us. Our community work has given a lot of learning and it will definitely motivate us to do more and remain committed to upscale our reach to the vulnerable sections of the society.

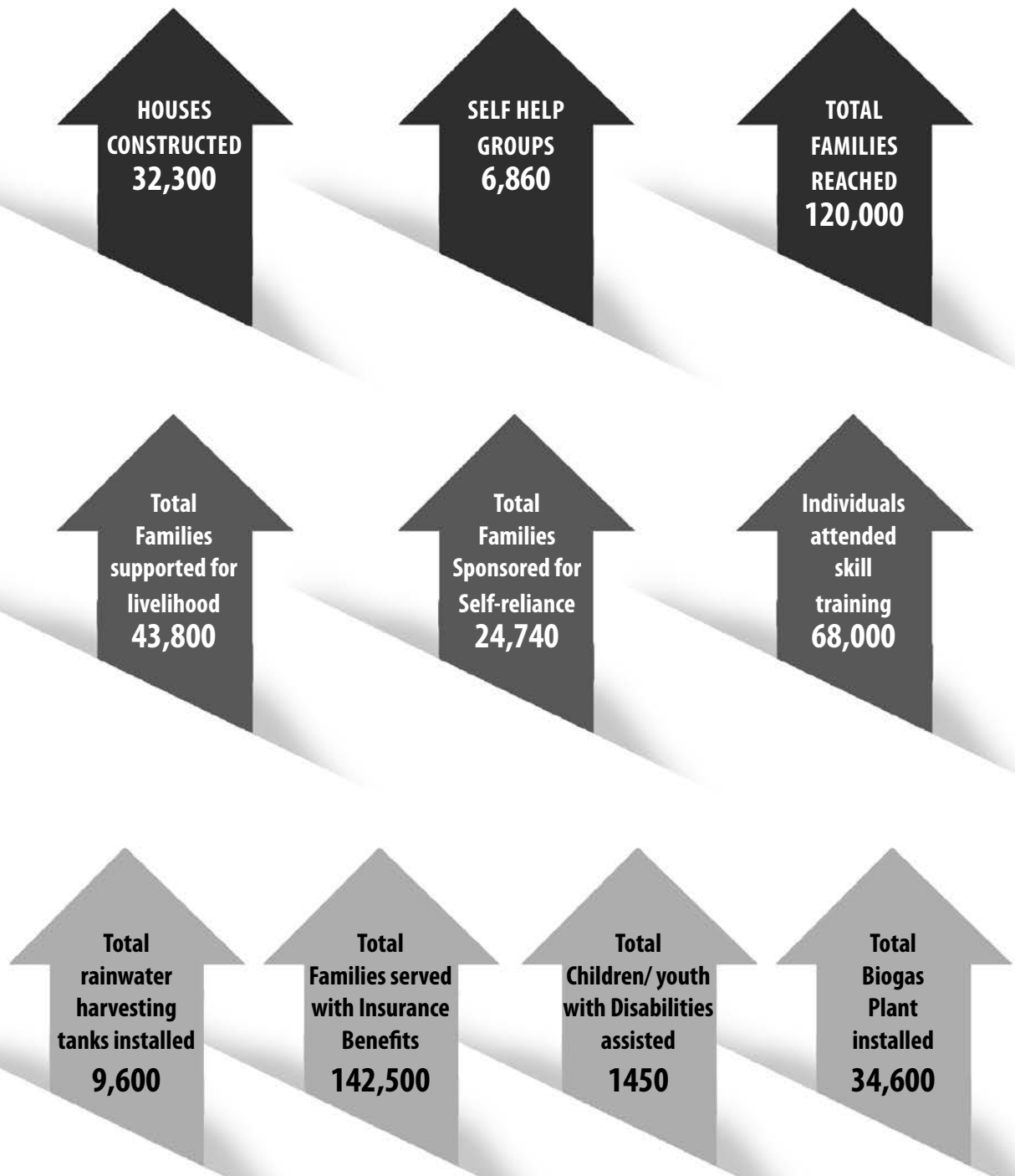
We thank wholeheartedly all those who supported us in this journey of service. We thank our Bishop, Board of Directors and all in the Sahrudaya family for their dedicated work and contributions in making our work far reaching and beneficial to thousands.

Acknowledging one and all for your precious support and love,

Place: Ponnurunni
Dated: 29/10/2020

Fr. Jino Bharanikulangara
Assistant Director

DASHBOARD OF IMPACTS



WELFARE SERVICES ERNAKULAM

Ponnurunni, Vyttila P.O, Kochi , Kerala- 682 019

Telephone No :91-0484-2344243, 2347829

E-mail:wseekm@gmail.com web site: www.welfareservices.org



Empowering | Sustaining
Enabling | Educating



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