

The Snehakunja Trust is a non-profit charitable organization dedicated to facilitating, promoting, and executing holistic health, rural development, environmental advocacy and conservation of coastal and Western Ghat diversity. The Snehakunja Trust was established by visionary philanthropist and a surgeon Dr. Kusuma Sorab (1937-98) as a charitable trust to provide quality community health services at affordable cost. Under her eminent leadership the Vivekananda Arogyadhama was built to serve the health care needs of the community. While our historical roots (established in 1976) were founded in the field of ayurvedic health, we recognize that conservation of livelihoods require an integrated approach and linkages with markets, credit and natural resources.

Vision - enabling local people for better health and livelihood security through nature conservation in the tropical forests.

Mission – Sustainable rural development, protecting the local biodiversity, improved management of natural resources in tropical forests, securing rural health and inclusive business.

Main objectives are

- (A) To provide holistic health services for local communities and destitute people at reasonable cost and also provide voluntary health services.
- (B) To provide and to promote preventive and curative health care through health awareness programs, animation trainings and researches. In that behalf to takeover, commence, maintain and to run Dispensaries, Hospitals, Health-centers, Mobile clinics, Rural and Community Health Development programs and also to promote alternate systems of medicine such as Allopathy, Homoeopathy, Siddha, Acupuncture, Acupressure, Ayurveda, Yoga and other systems.
- (C) To conserve coastal/marine, wetlands, and forest ecosystem services by promoting enterprises that is compatible with sustainable uses of natural resources.
- (D) To support the welfare of communities dependent upon agriculture, fishing and forest activities in the region and nationally.
- (E) To engage in conservation-oriented research, extension and consultancy services with local communities, integrating local traditional knowledge and scientific approaches.

- (F) To promote, establish, improve, administer, own and run organization for processing, value addition, preservation and manufacture from agricultural and allied sectors for the purpose of increasing quality, access and benefit sharing.
- (G) To establish and maintain interactions and collaborations with the state and other non-Governmental organizations working in similar field for providing social welfare and environmental advocacy services
- (H) To do all such and other things, deeds, incidental or conducive to attain the above objectives or any of them.

Snehakunja is managed by a group of Trustees who are actively involved in social service, rural development, ayurvedic medicine and conservation of ecological biodiversity of the region. Snehakunja is known for its transparency and working closely with the community in setting up of the self-help groups and micro enterprises. Snehakunja has promoted a network of 400 self-help groups spread over in Honnavar, Kumta and Bhatkal taluks. At present Snehakunja has a well-equipped 20 bed-hospital at Kasarkod with two ayurvedic doctors practicing Ayurveda and Panchakarma line of treatment. Vivekananda Aarogya Dhama (ayurvedic hospital), provides general health services and also treatments for a few critical illnesses. The patients from lower income groups are offered free consultation and concessional medicines. We also conduct free medical checkup and dispense medicines to poor patients once a week. Medical camps are conducted in villages for the benefit of rural poor. For detailed information please refer to our website.

The Trust owns a medicinal and horticultural farm of 11 acres at Kavalagere village around 15 km from Honnavar, which is being used for the production of raw materials for the preparation of ayurvedic medicines and horticulture crops. The farm is also being used for the demonstration of organic farming and farm extension services. Snehakunja health care services include Vivekananda wellness center and Vivekananda home for elderly care. In the current life situation, Due to increased migration of younger population to urban areas, the family support to elderly has been deteriorating and there is an urgent need to provide the medical services to elderly people. The Vivekananda Arogyadhama has opened an assisted living facility to older people. The nursing care services given here will include attending to their day-to-day personal chores such as bathing and personal hygiene, physical exercises/walking, nutrition, recreational activities and above all attending to their specific health problems. The Arogyadhama also provides yoga based spiritual and aesthetic guidance to the admitted people to lead a quality life.

Location and Infrastructure of the Campus

Snehakunja is located just beside the N H-66 on the bank of river sharavathi dotted by honnavara town on the other side. The nearest airports are Goa and Mangalore 200km either way. It is also well connected with konkana railway, Honnavar being the nearest railway station. The Trust is very closely located to following beach tourism places:

1. Kasarkod Blue Flag & Eco beach within 200 meters.
2. Sharavathy estuary within 200 meters.
3. Apsarakonda hilltop within 500meters.
4. Green environment of nearly 5 acres with gated campus.

REVIEW OF PROGRESS DURING 2019-2023

During the last three years we have made substantial progress in building our infrastructure, reconstruction, expanding hospital services into new areas, securing more FCRA project funds, improved administration and additional resource mobilization and farm investment.

Table 1 Overview of **Annual Turnover** during 2018-19 to 2022-23

Year	Hospital & Others in Kasarkod	Farm - Kavalagere	FCRA/ State Projects	Total
2018-19	66,93,203.00	1,20,997.00	-	68,14,200.00
2019-20	68,22,770.00	2,63,407.00	71,49,063.00	1,42,35,240.00
2020-21	44,80,352.00	2,74,169.00	1,37,68,107.00	1,85,22,628.00
2021-22	69,84,907.00	1,61,640.00	2,72,09,090.00	3,43,55,637.00
2022-23	57,94,026.00	2,04,440.00	2,52,78,125.00	3,12,76,591.00
	3,07,75,258.00	10,24,653.00	7,34,04,385.00	10,52,04,296.00

Our overall turnover has increased by 10 times during the last three years mainly due to substantial increase in the funding from FCRA projects. The Vivekananda Aarogyadhama also showed progress in spite of pandemics during the critical period of two years. The gross income has increased by Rs. 2,82,616 during the two-year period. The farm income also showed an increase of Rs. 41,300 during this period. We present below summary of our progress for your kind review and assessment.

1. Vivekananda Arogyadhama

Table 2 Some Indicators of Progress of Vivekananda Aarogya Dhama

January to December	2018	2019	2020	2021	2022
Average bed (IP) utilizes days per month	300	434	344	432	423
Available in-patient bed during 365 days of the year.	7300	7300	7320	7300	7300
in-patient cumulative bed utilized days during 365 days of the year	3594	5208	4127	5185	5073
%of bed utilization	50%	72.3%	57.3%	72%	69.4%
Monthly outpatient average	168	181	86	80	85
Op/day average	5.55	5.96	2.83	2.61	2.8
Yearly total out visit number	2027	2179	1036	955	1022

- Number of In-patients treated during January 2022 to December 2022- **169**
- Number of Out-patients treated during January 2022 to December 2022 – **1022**
- Medicines prepared by Snehakunja during the FY 2022-23

Table 3

Sl No	Name of the medicine	Quantity	Rate	Amount
1	Jeerakadhrakshadi Modaka – 100gm	22	Rs.250.00	Rs. 5,500.00
2	Jeerakadhrakshadi Ghrata – 100gm	21	Rs.250.00	Rs. 5,250.00
3	Dhrakshadi Ghrata – 100gm	5	Rs.250.00	Rs. 1,250.00
4	Kaidaryadi Abhyanga Taila	6600 ml	Rs. 1.00	Rs. 6,600.00
5	Abhyanga Taila	20260 ml	Rs. 1.00	Rs.20,260.00
6	Kaidaryadi Lepa – 100gm	8	Rs.100.00	Rs. 800.00
7	Haridra Churna – 100gm	17	Rs.100.00	Rs. 1,700.00
8	Vatari Abhyanga Taila	5830 ml	Rs. 1.00	Rs. 5,830.00
9	Vatari Lepa – 100gm	10	Rs.100.00	Rs. 1,000.00
Total Amount from the medicine prepared				48,190.00

Medicine preparation Expenditure around Rs. 18,145.00.

Table 4. Net income from Hospital section:

FY	Hospital Income	Hospital Exp	Net Profit
2020-21	34,59,388.00	24,29,873.00	10,29,515.00
2021-22	51,09,097.00	30,27,435.10	20,81,661.90
2022-23	48,32,533.00	39,80,081.00	8,52,452 .00

2. Brief Report of the research and development projects implemented during 2022- 23

- I. Project Title:** Hatching Hope Accelerating Incomes (HHAI) - Accelerating farm incomes and improving climate resilience in Ananthpur District, Andra Pradesh
Funding Agency: Heifer Project International, 1 world Avenue, Little Rock, AR 72202, USA, United States of America
Total Budget: Aprox. INR 4,61,69,132 (US\$624,836)
Project Period: April 2021 to Dec 2022
PI: Mr. Narasimha Hegde

The overall project goal is to accelerate income growth for 3 FPOs, by strengthening their existing Agriculture commodities and input business lines and leveraging the potential of backyard poultry to improve the livelihoods of 2,800 smallholder farmers across the 3 FPOs in Anantapur. There are opportunities to integrate both business lines through circular value chains such as poultry feed mills that would procure maize and other cereal or millet-based nutrients from the FPO members and market the processed poultry feed to its members (and non-members) engaged in backyard poultry.

By introducing a complementary value chain, strengthening FPO systems and adopting collective business models for setting up and utilizing common infrastructure, Accelerating Incomes aims to improve incomes and reduce risks at both the FPO and member levels and provide an assured market for its members.

Snehakunja is working on by 3FPOs, which stands for the Narpala, Tanakallu, and Rolla mandals. There are 27 Grama Panchayats covering 68 villages in these 3 Mandals. We have a target of 2800 farmers overall, however so far, we have only benefited 1178 people. 810 men and 368 women are

beneficiaries of that 1178. There are 107 FIGs formed total in the project, 8 of them are women FIGs. We also elected the 30 board members for the 3 FPOs.

Regarding HHAI-BYP project, the motto of this project is to increase the rearing, income and consumption of backyard poultry. Due to this project, we got 234 model poultry sheds which includes breeder and fattening farmers. We gave training on management of BYP, brooding and conducted exposure visit for peer learning. In the month of June, 2022 we introduced the day-old Rajashree breed chicks to all the fattening farmers. Due to some climatic conditions and outbreaks there we got mortality. When the birds attain marketing weight, we faced lots of struggles to sale the birds due to less awareness on breed. Then we sold out all the birds by linking local buyers, digital platforms and individuals. Conducted BYP campaigns on awareness of vaccination and deworming. Also, we establishing the 3 feed mills and 3 hatcheries for 3 mandal. Also, we introducing the 2nd phase Aseel breed chicks on 3rd week April, 2023. Also, we appointed on community free service basis 6 CAVEs for take care about the Chick health and we also had a training for CAVEs regarding the Vaccinator training. We also provide moringa saplings for all the FF and BF on nutritional concept. And, we gave feed bags to FF and BF farmers which were funded by the ICRISAT.

Regarding HHAI- Capacity Building we conduct various training to strengthen the individuals at community level. We provide training on cornerstones, Kitchen Garden, Financial literacy and inclusion, Agricultural good practices training BYP at community level. we completed 89 cornerstone training and covered 2182 farmers, 52 BYP trainings and covered 1213 farmers, 2 Agricultural trainings covered 64 farmers, 2 FPO governance trainings which covers 22 farmers, 37 Financial Literacy and Inclusion trainings which covers 741 members, 35 Kitchen Garden training which covers 693 farmers. we gave a more benefits to the farmers in the form of covid fund for 117 beneficiaries for the livelihood income. We also perform AGMs for the 3 FPOs annually once.

Regarding HHAI Marketing we provide business plan training to staff and made exposures for Business and Tie up with the ITC, DFC and Waycool companies to export maize, banana, Groundnut, Tomato and Mango. As an input business 3 FPOs supplied organic fertilizers to the shareholders after that Narpala FPO inaugurated pesticide and fertilizer shop. In the output marketing 7 loads of maize was exported to punganur and palamaner Buyers. 3 loads of Banana exported to Mumbai and recently 3 FPOs got FSSAI license to make Value addition practices on chicken, Banana, tomato and tamarind. For these value addition practices we selected 10 entrepreneurs under the MSME and we gave training to them.

We established BYP collection centers for BYP products marketing at the FPO level each FPO one collection Centre.





II. **Project Title:** Dried Fish Matters: Mapping the social economy of dried fish in South and Southeast Asia for enhanced wellbeing and nutrition: **Social Economy of Dried Fish in Kerala**

Funding Agency: University of Manitoba Anthropology, 432 Fletcher Avenue, Fort Garry Campus, Winnipeg MB R3T 2N2 Canada

Total Budget: Rs.11, 39,000 (CAD\$ 11850)

Project Period: July 2021 to Sept 2022

PI: Dr. Ramachandra Bhatta

Project Summary: A total of 24 markets spread across eight districts of Kerala were covered in the primary data collection phase. These markets were selected purposively so as to cover major production centers, wholesale and retail markets, and consumption centers in the state. Most of the markets covered are located in major coastal districts of Kerala, but a few inland districts were also included. A total of 30 wholesalers, 35 retailers, and 5 commission agents were interviewed. Of these, 12 were women (**Error! Not a valid bookmark self-reference.**). The interviews were carried out between January and August 2022. The interviews focused on issues such as marketing methods, peak and off seasons, raw material purchase, selling mechanism, and the involvement of women. This report provides a descriptive analysis of the interview data. The production, distribution, and consumption of dried fish are influenced by the season, weather conditions, and economic shocks induced by incidents such as the pandemic.

Results indicate that dried fish is still an important component of Kerala's seafood value chain, despite confronting major challenges. In terms of supply of dried fish, the markets in the state rely on both local production as well as interstate trade with Tamil Nadu, Gujarat, West Bengal, Odisha, Karnataka and other states. Trust plays an important role in routine market transactions as much of those are informal

and are based on credit. Thus, this indirectly indicates to the fact that the buyers and sellers have been interacting over a long time period which basically creates the trust among them. It also indicates building trust among the value chain actors takes time. Terms of credit often involve repayment in about a week's time. A common observation across many markets is that there is a substantial decline in the number of dried fish vendors/traders over the years. This appears to be a continuation of the observation of Chellappan (2004) who also noted the decline over time in dried fish production in Kerala. Some of the major challenges facing the dried fish production segment of Kerala are: decreased demand among final consumers; growth of fishmeal and fish oil industries resulting in increased price for fresh/raw fish; and, lack of support from the government. In particular, fishmeal production can have long-term adverse impact on sustainability of fishing itself given that it increases the derived demand for even trash fish. This may further affect the viability of small-scale fish processing operations such as curing and drying.

In many markets, dried fish processing and trading businesses are passed along in the family for continuity. Interviews with market actors indicate that the younger generation may not be enthusiastic in taking up dried fish processing and trading for livelihood. Moreover, sudden shocks such as the COVID19 pandemic added to the turbulence in this vulnerable market.

Interviews with retailers indicate that the dried fish consumer market is evolving as seen in the case of the Ernakulam Wholesale Market. Use of technology is becoming common in physical transactions (quality checks through video calls; coordination with online grocery orders) and monetary transactions.

There is some social organization of dried fish processors and traders, but it can be strengthened further. There are avenues to strengthen the collective action among the actors in the dried fish sector through creation of producer organizations. Overall, the dried fish sector of the state would benefit from improved fisheries management and institutional support.



III. Project Title: SSRC Phase II- Ruptures and gendered adaptations of Social Economy of Small - Scale Fisheries of Indian Ocean Region Scoping study in Tamil Nadu and Karnataka

Funding Agency: Center for Poverty Analysis, 16 Jawatta Rd, Colombo 00500, Sri Lanka

Total Budget: US\$ 13088 (INR: 981,600)

Project Period: 10th Nov 2021 to 1st Mar 2022

PI: Dr. Ramachandra Bhatta

With funding support from Social Sciences and Humanities Research Board of Canada, the Trust has implemented a project on the socioeconomics of small-scale fisheries of coastal Karnataka. The goal of this project is to understand how small-scale fisheries of coastal Karnataka and their socioeconomic arrangements adapt to ruptures arising from anthropogenic stressors, such as the Blue Economy program. With Honnavara and Karwar as the focus, the project uses comparative case studies to understand the displacement of small-scale fish processors due to port expansion; and, rights of small-scale fishers for access and use of beach and other coastal resources. For the Honnavara and Karwar case studies, Snehakunja Trust has collaborated with Bengaluru-based Azim Premji Foundation. Fieldwork in this project has been completed, and outputs of the project include: a research article has been submitted to the journal *Maritime Studies*; a popular article has been submitted to *The News Minute*; an abstract has been submitted and accepted for presentation at The Centre for Maritime Research (MARE) Conference themed *People & the Sea XII* that will be held in Amsterdam; A chapter is being prepared for a larger article on Karnataka small-scale fisheries.



Fieldwork being conducted for collecting data as part of the SSHRC project at Tonka, Kasarakoda, Honnavara.

IV. Project Title: The India Biochar and Bio-resources Network

Funding Agency: Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH

Total Budget: Approx. INR Rs.26, 78, 804.00 (EUR 31811.83)

Project Period: Jan 2022 to May 2022

PI: Mr. Narasimha Hegde

With support from GIZ, the proposal from RRAN to create a national level impact on Bio char and Bio resources in India took a formal organisational form as IBBN, the India Biochar and Bio resources Network in February 2022. IBBN is the first of its kind network at the national level for the convergence of practice, science, and policies on sustainable use of farm residues and biomass to improve soil health and carbon sequestration in India. IBBN has its own website with a fully developed landing page and data for the other pages in its final stages. Emails have been created for the members of the small secretariat. A community primer has been created in Kannada and has been distributed among farmers and organizations in Karnataka. The primer is an introductory booklet to disseminate simple technology for Biochar production and improve soil health management.

IBBN has published reports on Biochar in India. It is titled **Biochar application in agriculture, its production and scalability** and is based on secondary data review and a meta-analysis of Biochar work

in India and elsewhere. There has been an initial review of the existing body of work on research and practice of Biochar in India. Overall, the quality of work on the issue seems limited. While practitioners in the form of CSOs and farmers have been active for over two decades, they have been few and far between. Research studies and peer reviewed reports started about 12 to 15 years ago.

The IBBN secretariat participated in a multi-state conference organised by GIZ in Aurangabad. Dr. Kshithij Urs made a presentation on the need for a national network on Biochar and Bioresources. The presentation was widely appreciated by the participants for the contextual clarity of IBBN. It was also a good opportunity to network and identify collaborative possibilities with each of the attendees.



State-level meeting of the government, farmers, scientists, and civil society organizations in Karnataka

A day-long meeting was held in Bangalore on 28th May, with over 70 organizations in Karnataka discussing the various strategies to improve the incomes of farmers. There were five-panel discussions with three experts in each of these panels. The report of the event has been provided as a separate document.



Initial steps have been taken on field schools on Biochar and Bioresources in the districts of Kolar, Uttar Kannada and Ramanagara in the South Indian state of Karnataka. The training program will be based on a peer-to-peer approach of farmers training other farmers and helping them produce and effectively use Biochar and manage Bioresources in their farms based on the principles of circularity in agriculture. Ten drum-based Biochar furnaces and one improvised drum furnace have been installed in the three districts. Training programs have already started in Uttar Kannada and Kolar. More than 100 farmers have participated in the training programs so far.



IFPO leaders being trained in mechanised



Furnace in IBBN field school in Uttar Kannada



- V. Project Title:** Wetland Habitat Restoration
Funding Agency: Handprint Tech Pte. Ltd.
Total Budget: Approx. INR Rs. 12,79,750.00 (USD 15662.53)
Project Period: September 2022 to August 2025.
PI: Mr. Narasimha Hegde

The Objectives of the project is to impact the restoration of degraded freshwater swamp habitats and improving the hydrological regimes, Reduced climate change vulnerabilities for the indigenous and forest- dependent communities, strengthened community institutions on forest governance, planning, monitoring and conservation techniques. Adoption of sustainable livelihood options and clean energy solutions, Improved awareness regarding ecological importance of critical habitats, leading to higher participation in conservation activities. Several Indigenous and particularly Vulnerable Tribal groups involved in the project such as Siddis and Kunbis and other forest dependent communities. The project shall be carried out in the Saravati and Aghanashini River basin in Uttarakannada District, where several endangered swamps have been identified. The freshwater swamps are highly specialized and critically endangered habitats in the Western Ghats, occurring in the evergreen and wet evergreen forest zones. Increased water availability and climate change resilience, promotion of forest-based livelihoods are the expected social and livelihood benefits in the project area during the project.

A workshop on fresh water swamps (FWS) was conducted on 8th March 2023. The program was organized by **Snehakunja Trust, Kasarkodu, Honnavar and in collaboration with IFHD, Bangalore** and the project is being supported by **Handprint**. The main objectives of the workshop are

- Identification of different stakeholder groups and prioritizing them.
- To improve the relationships between different stakeholder groups by bringing them into a same platform
- To update the knowledge on FWS and their ecological and conservation importance among the different stakeholder groups
- To develop a stakeholder engagement plan (SEP) for swamp conservation, management and future plan of activities
- To Identify the conflicts between stakeholders and finding solutions for conflict management.

Identification of stakeholders and collaborative learning with the community

As a part of the project with the involvement of the local community and project staff we have conducted different participatory activities;

- Identified different stakeholder groups
- Grouped them into different levels
- Scaled them based on their potential influence on the project

Stakeholder analysis:

To bring an effective and meaningful impact there is need of developing a proper plan for stakeholder engagement and different levels in terms of local context. To develop the proper plan there is a need of identification of different stakeholders and further prioritizing and categorize stakeholder will help us to understand the how and what extent the different stakeholders are influential in the project succession and management.

The five levels of stakeholder engagement

- **Leading stakeholders:** Snehakunja trust, IFHD and project staff (Who is aware of the project's impact and is actively involved)
- **Supporting stakeholders:** Handprint, Forest Department, Research institutions/Scientists/Researchers, students/scholars
(Who is aware of the project's impact and supports the project.)
- **Neutral stakeholders:** Local panchayat, Local leaders, (A neutral stakeholder is aware of the project's impact but neither resists nor supports the project)
- **Resistant stakeholders:** No such stakeholder groups are identified/ such groups are not existing (A resistant stakeholder is aware of the project's impact but resists change)
- **Unaware stakeholders:** Indigenous communities, local farmers groups, some local residents, women, Children and youths (An unaware stakeholder doesn't know about the project or its impact).

The scale of stakeholder influence

- **Stakeholders with very high influence:** Snehakunja trust, IFHD and project staff
(A stakeholder with very high influence has a significant amount of control over key project decisions)
- **Stakeholders with high influence:** Village Forest Committees (VFC), Forest Department
(A stakeholder with high influence can cause others to take action)

- **Stakeholders with medium influence:** Indigenous communities, local farmers groups, some local residents
(A stakeholder with medium influence is often part of the decision-making process)
- **Stakeholders with low influence:** Women, Children and youths (A stakeholder with low influence can offer opinions on decisions and express their concerns, but you may not always take their ideas into consideration.)
- **Stakeholders with very low influence:** Local Agriculture co-operative societies
(A stakeholder with very low influence can engage in the project when they desire, but they won't have control over any decisions.)

Summary of stakeholder analysis and developing Stakeholder Engagement Plan (SEP)

Based on the inputs obtained during the participatory activities during the workshop the stakeholder groups are categorized by considering the different criteria such as their willingness to participate in conservation and restoration projects, their influence on the project. Stakeholder engagement Plan (SEP) with the following objectives;

- Raise awareness about the project
- Gain trust and improve working relationships, form new partnerships, create new networks, galvanize external support, and provide a clearer understanding of the benefits of the project
- Encourage a sense of 'ownership' of the project by those likely to benefit, be affected by, or interested in, project outcomes.
- Explore issues, share ideas and best practice, generate ideas and identify and raise better awareness of emerging issues

Activities conducted:

- 100kgs of nursery bags purchased
- 6000 bags filled with Sand, soil and manure
- Seeds collection

VI. Project Title: Drivers and Barriers of Dried Fish Consumption in Karnataka

Funding Agency: SSHRC, CANADA, University of Manitoba

Total Budget: Approx. INR Rs. 9,90,000 (CAD 16,230.00)

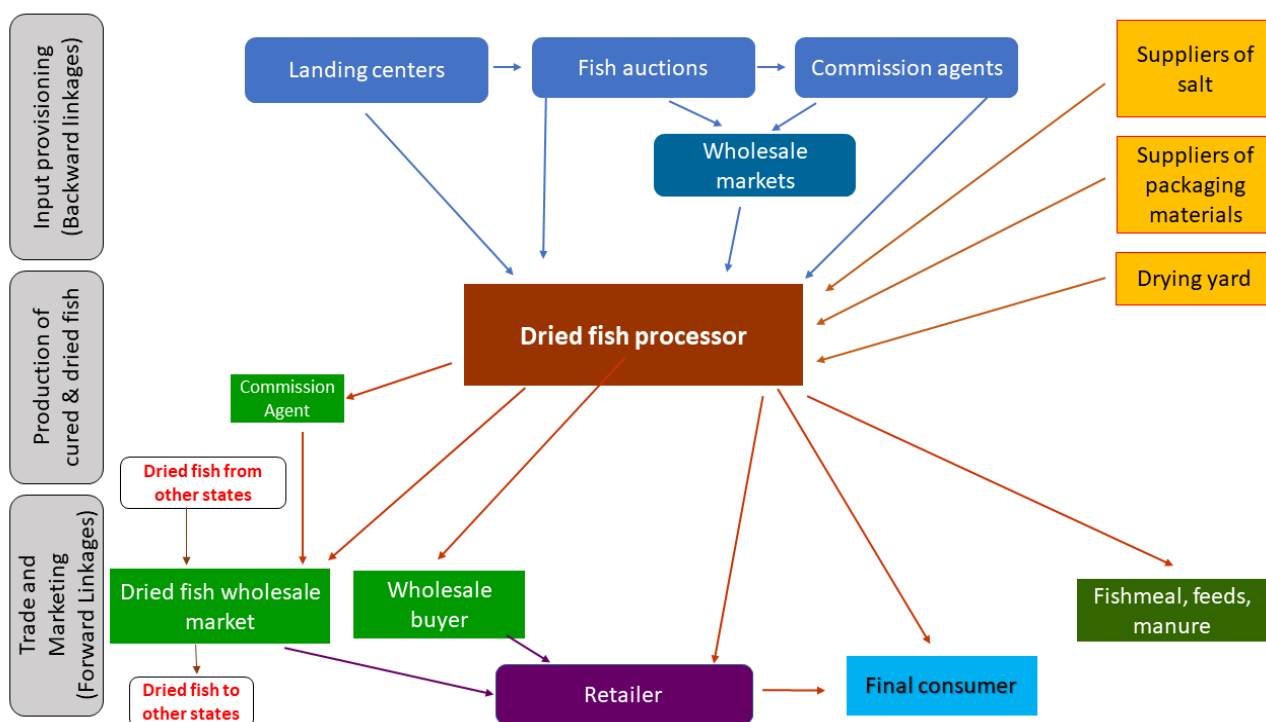
Project Period: October 2022 to March 2024

PI: Dr. Ramachandra Bhatta

With support from SSHRC and University of Manitoba, Canada, the Trust has been conducting research into the dried fish markets of Karnataka. This is one of the very few studies ever to be conducted on the state's dried fish value chain. In the first stage, the processing and marketing aspects of Karnataka's dried fish market were studied in detail. Many outputs have been delivered from the works conducted in the first stage. Two conferences were held, one in Mangaluru (16th July 2022) and the other in Karawara (15th November 2022) to disseminate the findings of the project to the stakeholders (fishers, government officials, policymakers etc.). A presentation of the findings was made to the larger community through a webinar on 22nd June 2022, and through a presentation on 21st November 2022 at the 8th Gender in Aquaculture and Fisheries Conference held in Kochi.



Workshop on Dried Fish Value Chain of Karnataka, held at the Dakshina Kannada Jilla Panchayat Meeting Hall in Mangaluru on 16th July 2022.



A research article has been published in the journal *Reviews in Fish Biology and Fisheries*, based on the work conducted under this project. Three reports have been submitted to the donor organization. The Trust has been entrusted with conducting the second stage of the project which deals with understanding the consumers and the consumption of dried fish in Karnataka. The Trust is gearing up for conducting fieldwork in the second stage.



Workshop on Dried Fish Value Chain of Karnataka, held at the Uttara Kannada Jilla Panchayat Meeting Hall in Karawara on 15th November 2022.

VII. Project Title: Increasing income and improving risk resilience of small and marginal farmers in Karnataka and Gujarat

Funding Agency: Supraja Foundation

Total Budget: Approx. INR Rs. 2,50,00,000.00 (HKD 2385384.76)

Project Period: February 2023 to January 2025

PI: Mr. Narasimha Hegde

The quality of natural resources in the rainfed ecosystem is gradually declining due to over exploitation. Rainfed areas suffer from biophysical and socio-economic constraints affecting productivity. Climate change impacts are being seen to devastating proportions with change and intensity in rainfall patterns creating the cycle of droughts and floods in a landscape. Ecosystem services are under threat with indiscriminate land degradation, over-use of chemical inputs, reducing organic matter in soils leading to ever-increasing farming costs, poor productivity resulting in decreasing income levels in farming households. Lack of scale further compounds the problem for small and marginal farmers leading to poor adoption of technology, inadequate credit access and inability to service remunerative markets. The bottom-line is that farming in the current context is unviable and unsustainable for the majority of Indian farmers, UNLESS a systemic transformation AT SCALE following regenerative and remunerative practices are implemented.

Our proposal addresses the above systemic challenges and aims to increase the income of 8400 farmers in drought prone districts of Karnataka and Gujarat through the following objectives:

1. Improve access to markets, credit and technology at scale through the process of collectivization by promoting and developing business capacity of FPOs through an intensive, hands-on incubation process.
2. Reduce farm input costs, increase land productivity and soil health through adoption of climate resilient sustainable agricultural practices. Build risk resilience through multi-cropping and intercropping approaches such as AkkadiSaalu.
3. Increase farmer's household income through multiple income generation activities such as promoting farm-allied small businesses, setting up of organic agri-inputs and value addition

micro-enterprises. These micro-enterprises would create a vibrant local circular economy and ensure food and nutrition security for rural households.

Research and Development Projects

Table 5 FCRA PROJECTS:

DETAILS OF THE FCRA PROJECTS April 2020 to July 2022					
PI: Dr. Ramachandra Bhatta					
Year	2020 -21				
Sl No	Project Title	Funding Agency	Gross Amount Received	Income to Snehakunja	% of budget
1	Study of the Impact of the Bangalore Metro	Global Green grants Fund USA	5,12,584.00	31,068.00	6%
Year	2021 -22				
2	Assessment of ADB and AIIB Covid 19 Loans in India	NGO Forum ADB	4,85,174.00	55,577.00	11%
3	CCFD project (Facilitating Ancestral and Cultural Knowledge sharing to sustain activities that uphold Koraga identity, dignity and respect)	Terre Solidaire, Paris	4,43,264.00	21,990.00	5%
4	SSRC - Ruptures and gendered adaptations of Social Economy of Small - Scale Fisheries of Indian Ocean Region Scoping study in Tamil Nadu and Karnataka)	Centre for Poverty Analysis	4,61,301.00	45,814.00	10%
5	Dried Fish Matters: Mapping the social economy of dried fish in South and Southeast Asia for enhanced wellbeing and nutrition	The University of Manitoba, Canada	8,23,031.00	1,17,044.00	14%
6	SSRC II - Ruptures and gendered adaptations of Social Economy of Small - Scale Fisheries of Indian Ocean Region Scoping study in Tamilnadu and Karnataka)	Centre for Poverty analysis	9,97,053.00	99705.00	10%
Year	2022-23				
7	Drivers and Barriers of Dried Fish Consumption in Karnataka	The University of Manitoba, Canada	7,31,843.00	73,184.00	10%
			44,54,250.00	4,44,382.00	10%

PI: Mr. Narasimha Hegde, Secretary					
Year	2020-21				
1	SELCO Project (Strengthening and greening rural economies in Karnataka and Gujarat)	SELCO Foundation	1,04,04,432.00	3,00,793.00	3%
2	RRAN Project (Strengthening RRA network in Karnataka through action research policy deliberation and integration of rain fed agriculture in mainstream govt. schemes)	Revitalizing Rain Fed Agriculture Network	17,94,937.00	1,19,200.00	7%
3	Campaign to popularize Akkadi Saalu system of Agriculture in the state	Revitalizing Rain Fed Agriculture Network	5,45,000.00	22,000.00	4%
Year	2021-22				
4	Hatching Hope Accelerating Incomes (HHAI) - Accelerating farm incomes and improving climate resilience in Ananthpur District, Andhra Pradesh	Heifer Project International USA	4,15,37,722.00	5,01,882.00	1.2%
5	GIZ Project (GIZ India BioChar and Bio Resources Network)	Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) GmbH	24,10,990.00	161,200.00	8%
Year	2022-23				
6	Wetland Habitat Restoration	Handprint Tech Pte Ltd	12,79,750.00	1,27,975.00	10%
7	Increasing income and improving risk resilience of small and marginal farmers in Karnataka and Gujarat	Supraja Foundation	20,00,000.00	2,66,678.00	13%
	Total		5,99,72,831.00	14,99,728.00	3%
	GRAND TOTAL		6,44,27,081.00	19,44,110.00	

Table 6. Development Projects

Sl No	Title	Funding Agency	Date/yr.	Gross amt recvd.	Income to SKT
Other projects:					
1	Bivalve Project	NABARD	29 th Mar 2022	3,39,450.00	67,705.00
2	Beach cleaning Programme	PAO IMD Chennai	22 nd Apr 2022	1,16,850.00	44,900.00
Awards:					
3	Equator Award	UNDP	16 th Feb 2022	7,47,547.00	3,12,540.00
4	Rani Channabhairadevi Award	Mayuravarma Samskratika Pratisthana, Mumbai	26 th Dec 2022	10,000.00	10,000.00
FCRA Int & donations:					
5	FCRA interest	All funds	2019-2022	2,76,122.00	2,76,122.00
Workshop Income:					
6	ICSF Workshop	ICSF, Chennai	14 th Feb 2023	55,000.00	8,134.00
Total				15,44,969.00	7,19,401.00
<i>Annually during the last three years we have generated 26.63 lakhs of net income to Snehakunja trust by receiving a gross grant of 6.60 crores.</i>					

Other Project details:

- UNDP Equator Award prize Rs.7, 47,547.00 received on 16th February 2022 out of which donation of Rs, 1,94,700 to Parna Western Ghats Farmer Producer Company Ltd for purchase of Oil Expeller. We have retained Rs.3, 12,540 Snehakunja from this prize after all the expenses incurred for this activity.
- Mayuravarma Samskrithika Prathisthana Mumbai has given “Rani Channabhairadevi Award” for the year 2022-23 Rs.10,000.
- We have received Interest from FCRA Utilization Rs. 1,75,129.00 in 2021-22, in this year we have received Rs. 1,00,993.00, utilized Rs. 1,30,200.00 in different project activities. Remaining Interest amount is Rs. 1,45,922 in our Utilization account.

Table 7. Donations received during 2022-23

Sl No	Name of the person	Amount
1	Bhagyalaxmi Hegde	1,00,000.00
2	Dr. S Gunakar, Associate Professor Ikala	10,000.00
3	Prasanna S	25,000.00
4	Vishwanath Hegde Dodmane	4,500.00
5	Vanamala Bhagwath	730.00
6	Shri Ramrao & Smt.Sitabai Nilekani Memorial Relief Trust, Canara Bank	6,250.00
Total donations received		1,46,480.00

3. Horticulture and Medicinal Farm

Snehakunja has 12 acres of farm land on the foothills of Western Ghats (20 kms from Honnavar town) with coconut, areca nut, pepper, turmeric and other medicinal plants. The dairy with 12 local cows yields milk and sold to local households.

Table 8 Production and Income from farms

Sl No	Type of Income	2021-22		2022-23		Type of Expenditure	2021-22	2022-23
		Qty.	Amount	Qty	Amount			
1	Coconut Sale	16197	1,67,640.00	20071	1,91,487.00	Coconut Harvesting & labour payment	4,58,848	4,23,274
2	Pepper	25.5 Kg.	12,920.00	1 kg	500.00	Capital Expenditure	22,763.00	83,620.00
3	Netmug			4 kg	1,000.00	JCB Work	74,200.00	48,100.00
4	Arecanut			5000	10,000.00	Cow Feed & Other Expenses	72,788.00	1,02,849
5	Milk	224 Ltr.	6,720.00	133 Ltr.	4,000.00	Organic Manure	56,400.00	
6	Fruits & Others		1,858.00		1,170.00			
7	Godown		4500.00		18,000.00			
	Total Income		1,93,638.00		2,26,157.00	Total Expenditure	6,84,999.00	6,57,843.00

4. Additional Fund Mobilization

It may be noted that we are mobilizing additional funds through internship programs, rentals from diet center, organizing workshops and training programs, rentals from research scholars and guests. A summary of such fund mobilized is furnished below.

Table 9 Other new Income sources

Income from Internship, Workshop & Other programmes			
Sl No.	Particulars	2021-22	2022-23
1	Internship Programs to the college and university students	42,705.00	56,293.00
2	Workshops and capacity building	6,280.00	
3	Visitors of project scholars	6,300.00	25,388.00
4	Quarters rent from Staff	10,900.00	5,600.00
5	Rentals from Diet Center (BBC)		30,000.00
6	Outside Visitors	18,600.00	37,108.00
	Total	84,785.00	1,54,389.00

5. Infrastructure Development:

- Our new Diet Center Blue Bay Café started functioning and providing quality food and diet to our patients and also to our visitors and staff.
- The Hospital ceiling which was in precarious conditions with falling RCC particles was re-plastered with novel technology (Fixit). And we made painting for entire hospital building costed Rs.6.68 Lakh. The falling roof particles and water seepage on the walls were some of the reasons for the decline of inpatients.
- All window shutters of the hospital were fixed with steel-mesh nets to prevent the entry of snakes and insects which was one of the main botherations of the inpatients.

Table 10. Income and Expenditure of 2021-22 and 2022-23

<u>Income</u>	<u>2021-22</u>	<u>2022-23</u>	<u>Expenditure</u>	<u>2021-22</u>	<u>2022-23</u>
Hospital Net Income	20,81,661.90	16,43,861.00	Farm Exp	6,84,999.00	6,57,843.00
Farm Income	1,93,638.00	2,26,157.00	Desktop, comp. repair and other office exp (Acc& Audit)	4,85,044.00	3,53,121.00
Income from FCRA projects	5,67,103.00	4,90,543.00	Electricity Charges	82,059.00	1,17,822.00
Other Projects, Awards, Donations	3,24,189.00	8,65,881.00	Updating of Website		19,600.00
Income from workshop, rent etc.	84,785.00	1,54,389.00	Diet Center Construction Exp	1,49,515.00	28,30,592.00
Income from Others (Int, disc,sourabha)	4,79,169.00	2,59,228.00	Hospital Building Painting		6,68,582.00
SPA Training		11,000.00	Repairs and Maintenance	1,26,452.00	1,73,910.00
SVC Bank FD & SB Amt	5,80,374.31		General Trust Exp	3,70,408.00	4,50,463.00
			Exp for SPA training		22,500.00
			RDP Salary		36,000.00
			Reconstruction of Kavalagere cowshed		1,92,989.00
			Food Charges		3,04,062.00
Total Income	43,10,920.21	36,51,059.00	Total Expenditure	18,98,477.00	58,27,484.00

Note: Rs.10,00,000.00 core fund used for Excess Expenditure.

6. Other Achievements & Developments

1. Our Trust is now registered with GST which ensures better transparency in the payment of tax for all financial transactions
2. We have FCRA bank account with SBI, Extension of FCRA up to October 2023.
3. Snehakunja is registered under CSR which enables us to receive funding from CSR grants.
4. Our catering and food services is FSSAI (Food Safety and Standards Authority of India) compliant.
5. We have redesigned our website and now all our financial and physical progress and details are periodically uploaded into the website with self-uploading facilities
6. We are slowly computerizing our accounting methods by using a software (Vyapar App) for Hospital billing which minimizes the conflicts.
7. We have registered in Govt. E-procurement portal, Karnataka in order to compete for govt. tenders in the area of R&D programs.
8. We are one of the empaneled agencies with NCDC (National Cooperative Development Corporation) which will enable to us to participate in the R&D projects and consultancy services including promoting and acting as technical service agency for FPOs & cooperative in the areas of fisheries and allied sectors.
9. Registered in AIRBNB as a host for online booking facility for the Snehakunja cottages to promote our health and wellness services.

Table 11. New Initiatives for Growth and Development

Achievements	Created	Reviewed and modified
Website content development	Bhagyalaxmi Hegde	Dr. Ramachandra Bhatta
HR Policy	Bhagyalaxmi Hegde	Mr. K N Anand/Ramachandra Bhatta
Finance Policy	Bhagyalaxmi Hegde	Dr. Ramachandra Bhatta
Govt. E-procurement Portal registration	Bhagyalaxmi Hegde	Dr. Ramachandra Bhatta
Airbnb registration	Bhagyalaxmi Hegde	Dr. Ramachandra Bhatta
NCDC empanelment	Bhagyalaxmi Hegde	Dr. Ramachandra Bhatta

7. Workshops and capacity building programs

The Trust has organized a number of workshops and capacity building programs during 2022-23 as part of its rural development projects.

Table 12.

Training Workshop Title	Date	Number of Participants	Place	PI
Small-scale fisheries of coastal Karnataka	8 th Jan 2022	12	Kasarkod	Dr. Ramachandra Bhatta
Dried Fish Value Chain of Karnataka, Mangalore	16 th July 2022	35	Mangaluru	Dr. Ramachandra Bhatta
Dried Fish Value Chain of Karnataka	15 th Nov 2022	30	Karawara	Dr. Ramachandra Bhatta
Management of Gazani in the Aghanashini Region	27 th Dec 2022	45	Kumta	Dr. Ramachandra Bhatta
Traditional and small-scale fisheries, ICSF	3 rd March 2023	52	Kasarkod	Dr. Ramachandra Bhatta
Skill Based Workshop - Wetland Habitat Restoration	8 th March 2023	128	Sirsi	Mr. Narasimha Hegde
Awareness of Dewarming & Vaccination – BYP Campaign	27 th Oct to 31 st Oct 2022	1125	Tanakallu, Andhrapradesh	Mr. Narasimha Hegde (Heifer Project)
Agriculture- Groundnut crop Best Practices Training	11 th Nov 2022	41	PVK Function Hall, Tanakallu	Mr. Narasimha Hegde (Heifer Project)
Exposure visits -AIC on Innovative skills of crop wastages	19 th Nov 2022	14	Ananthpura	Mr. Narasimha Hegde (Heifer Project)
BYP Training for the fattening farmers and caves	8 th April 2022	15	K Byadigeri village, Ananthapur	Mr. Narasimha Hegde (Heifer Project)
Food Processing Training	12 th -13 th Sep 2022	27	Snehakunja Branch, Ananthpur	Mr. Narasimha Hegde (Heifer Project)

• Management of Gazani in the Aghanashini Region

The workshop was held on 27th December 2022 at the Rotary Hall in Kumta. It focused on the sustainability of Gazanis in the context of new rulings of the National Green Tribunal (NGT) regarding coastal aquaculture. There were 45 participants in the workshop most of whom were Gazani landholders, representatives from the Government of Karnataka (Department of Fisheries, Department of Forests, Coastal Regulatory Zone authorities), Government of India (NETFISH/MPEDA), and academics. The landholders expressed their opinions about livelihoods supported by Gazanis, the challenges they are facing in maintaining the integrity of gazanis, and how the government can support them. The experts shared their insights about the new developments (NGT rulings, Ramsar sites, Carbon markets, tourism development, construction of bunds around the gazanis by the government etc.). The workshop was conducted with support from Azim Premji Foundation, Bengaluru.



Workshop on Gazani management, held on 27th December 2022.

- **A workshop on “Governmental programs for small and traditional fishers, and the access rights to coastal resources available to them”**

The workshop was held on 3rd March 2023 at the Conference Hall of Snehakunja Trust, Honnavara. The workshop was conducted with support from the International Collective in Support of Fishworkers (ICSF) Chennai. There were 52 participants in the workshop who came from the three coastal districts of Karnataka. There were two information sessions. The first session covered the governmental programs in support of small-scale fishers of Karnataka, in which Shri Ravindra Talekar- Deputy Director of Fisheries CRZ Karawara, was the resource person. The second session covered the access rights for small-scale fishers, and Shri Mahabaleshwar Hegde and Shri Vinod Patagar were the resource persons. There were deliberations on the challenges faced by small-scale fishers of Karnataka especially due to the governmental indifference against them. The workshop brought out a set of recommendations through which the government can support the cause of traditional and small-scale fishers.



Workshop on traditional and small-scale fisheries, held on 3rd March 2023.

- **Skill based workshop on fresh water swamps**

- Special interest towards swamp conservation**

Place: Jajigudde, Vanalli Date: 08/03/2023

- A workshop on fresh water swamps (FWS) was conducted on 8th March 2023. The program was organized by Snehakunja Trust, Kasarkodu, Honnavar and in collaboration with IFHD, Bengaluru and the project is being supported by Handprint. The main objectives of the workshop are Identification of different stakeholder groups and prioritizing them. Improve the relationships between different stakeholder groups by bringing them into a same platform. Update the knowledge on FWS and their ecological and conservation importance among the different stakeholder groups. And to develop a stakeholder engagement plan (SEP) for swamp conservation, management and future plan of activities.



Skill Based workshop on fresh water swamps – Wetland Habitat Restoration Project

- **Awareness of Deworming & Vaccination – BYP Campaign**

The Campaign was held for 4 days from 27th October to 31st October 2022 in 8 villages of Thanakallu Mandal, Andhrapradesh. The motto of this campaign is to get the awareness in the rural areas on deworming and vaccination for the poultry. By following the guidelines of the HHAI project, conducted the 4day BYP campaign programme at Tanakal Mandal.

Collected voice recordings from the farmers as feedbacks. In those recordings the farmers said that by giving backyard poultry if it replaces with desi breed or small ruminants and large ruminants it will be more helpful to get income more because the breed which project was given is not suitable for good marketing and the feed burden is more.

Successfully this BYP campaigns are completed at 8 villages and distributed deworming to 398 families. Fixed poster to the walls in villages and distributed awareness camp pamphlets. Some farmers got and know about the knowledge on deworming and vaccinations. They also mentioned that, regular following of deworming and vaccination.



Discussing to the farmers about benefits of deworming and vaccination

- **Agriculture- Groundnut crop Best Practices Training**

This training was held on 11th November 2022 at PVK Function Hall, Thanakallu Mandal. 41 Participants participated in this training.

In Tanakal, imparted farmers about the quality standards for harvesting groundnuts. This training was attended by numerous farmers. The session was presented by ANGRAU scientist Dr. K. Venkataramana Garu, and other attendees included Tanakal Mandal AO Sri Hari Naik Garu.

They have offered with farmers best practices in groundnut cultivation. And also conversed about different varieties of groundnut seeds which include K6, K9, K1812, Kadiri-2, Kadiri-3, and other variations.



- **Exposure visits – AIC on innovative skills of crop wastages**

The main objective of this exposure visit is to become entrepreneurs on innovative skills of crop wastages. Atal Incubation Centre at Sri Krishnadevaraya University in Anantapur is the organisation in charge of this exposure. Young farmers learned a bit about using agricultural waste as products with added value during this visit.

On November 19, 2022, young farmers from Narpala Mandal came to learn more about starting their own enterprises using waste banana stem fibres to manufacture a variety of items. In order to generate self-employment, selected people who are unemployed, passionate, and young people who were interested and qualified. Finally, with the assistance of our field staff, coordinated and assembling of 14 members and organised an exposure visit.



- **BYP Training for the fattening farmers and caves**

This training was held on 8th April 2022 at K Byadigeri village, Ananthapur. The main objective of this BYP training is to train the fattening farmers, and caves about the Poultry Rearing, Brooding Management, Disease Management. And provide the technical knowledge regarding the types of diseases in poultry rearing and BIO SECURITY management practices.



Farmers were trained on Identification of healthy and sick birds, Identification of clinical signs of different viral diseases, BIO-security measures, Vaccination schedule, how to prevent Ecto and Endo-parasites and brooding and breeding practices.

- **Food Processing Training**

BYP activities that involve the already proposed fattening and breeder farmers had provided with training on backyard poultry to whom have been opted, in addition to providing Rajashree breed chicks that have been procured in Hyderabad and intended to give to the farmers prior to getting immunised. A paravet designated to keep hold among all of the related BYP initiatives, which include vaccinations, COOPS.

By using these chicks, we might very well commercialize their meat and eggs, create different chicken recipes, and indulge in brand management. In effort to accomplish this, MSME training with the engagement of representatives undertaken from APMAS and Snehakunja.



8. Details of Investment in Mutual Funds in the name of Snehakunja Trust						
Sl No	Mutual Funds	Amount Invested	Current Value	Appreciation	Date of Investment	Rate of return in %
1	DSP	30,00,000.00	3,141,273.15	141,273.15	14/07/2021	4.71
		8,40,000.00	932,403.61	92,403.61	10/02/2021	11.00
2	ICICI	6,60,000.00	800,985.05	140,985.05	10/02/2021	21.36
		25,00,000.00	2,760,911.34	260,911.34	14/07/2021	10.44
3	SBI	25,00,000.00	2,686,120.01	186,120.01	28/12/2021	7.44
	Total	95,00,000.00	10,321,693.16	821,693.16		54.95

9. Details of Fixed Deposits invested in the name of Snehakunja Trust						
SL No	Bank Name	Duration of FD	FD Account Number	Date of Investment	Amount	Rate of return
1	Bank of Baroda Akshaya Nidhi	1 year	51150300002933	15/03/2021	216188.00	4.90%
2	Bank of Baroda Honnavar	1 Year	51150300001934	23/03/2021	270208.00	4.90%
3	Bank of Baroda Honnavar	1 year	51150300003189	17/04/2021	314361.00	4.90%
4	Bank of Baroda Honnavar	1 year	51150300003136	14/2/2021	338641.00	4.90%
5	Bank of Baroda	3 years	51150300001236	19/7/2021	100000.00	4.90%
5	Honnavar Urban Co-Operative Bank Ltd	1 Year	2001/17230/1/2	18/06/2021	638893.00	5.50%
6	Karnataka Vikas Grameena Bank Honnavar	1 Year	89054277672	20/03/2021	248654.00	5.50%
7	Syndicate Bank/ Canara Bank Honnavar	1 year	03024050085002/15	19/08/2021	555967.98	5.40%
	Total				26,82,912.98	

10. Human resources (list of staff, recruitments, retirements) voluntary services

Total Number of Staff :18

Hospital Section :12

Kavalagere Farm: 2

Administration: 1

Rural Development: 2

Diet Center:1

11. Present Advisory Committee of Snehakunja Trust

Sl. No.	Name of the member	Address	Contact No.	Date of joining as Advisor
1	Shri. Mahabaleshwar Subramanya Bhat	Advocate, Doddahonda, Po: Vandur Honnavar-581341 msbhatadvocate@gmail.com	9448609937 9731492551	16 th December 2020
2	Prof. GopalNaik	Professor, Economic & Social Services Indian Institute of Management Bangalore. gopaln@iimb.ac.in	9742221312	15 th December 2020
3	Shri. Raghavendra K, FCA	Chartered Accountant, Kodlamakki, Po: Hosakuli Tq: Honnavar kpraghu28@gmail.com	9731900123	25 th December 2020
4	Shri.AshokBhat	Deputy Conservator of Forests Ammanavara Mane Po: Navilgone- 581338 Tq: Honnavar acf.ashok@gmail.com	9448797444	18 th December 2020
5	Ms. Geeta S. Naik	Ambuja Building Melinkeri, Hegde-581330 Uttara Kannada geetha.naik21@gmail.com	9448934120 6360371544	23 rd January 2021
6	Shri. Mahesh Kalyanpur	Kalyanpur Brothers, Bazar Road, Honnavar- 581334 asquare.mahesh@gmail.com	9620480526 8217659319	1 st June 2021
7	Shri. Shridhar Hegde	S/o ShivanandHegde Keremane, Po:Gunavante, Honnavar 581348 toshridhara@gmail.com	9480450458	1 st March 2020
8	Prof. AmalenduJyothishi	School of Development AzimPremji University Bangalore 560007 amalendu.jyotishi@gmail.com	9900213825	21 st August 2021
9	Shri. Prasanna S	Research Consultant S/o GiridharRao 23-36/1 Prashantha Chokkabettu, Suratkal Manglore 575014 Pras.kota@gmail.com	8431454415	21 st August 2021
10	Narayan K. A	State Coordinator NETFISH: MPEDA	9448530798 9148533037	21 st August 2021

		VinayakaKrapa Building, Anandshetti Circle, Attavara Mangalore – 575001 Narayana.nf@mpeda.gov.in		
11	Dr. Suresh Hegde	Dental Surgeon, Social Worker Bastipete, Kumta Near Kumbheshwar Temple drsureshhegde2@gmail.com	8088153810	11 th February 2022
12	Mr. Prakash Mesta	Marine Biologist & Member of Karnataka Biodiversity Board No.369, Yesubandr Behind Trishul Friends Kelaginapalya Honnavar – 581334 prakashhonavar@gmail.com	9342470560	11 th February 2022

12. Board of Trustees

Name	Designation	Address
Dr. Ramachandra Bhatta	President	Padmashree, 2-10-778/19, NODU, 5 th Cross, Bejai, Mangalore.
Shri. Narasimha Hegde	Secretary	At: Manigadde, Po: Vanalli, Sirsi-581336, Uttara Kannada
Dr. Mahesh Pandit	Treasurer	‘Samanvita’ 30602a/1, Opp. Road of SARPI centre, Bandegadde, Honnavar-581334. Uttara Kannada.
Dr. M.D.Subhashchandran	Member	763/10, Sokaanmakki cross, Hosa Heravatta, Kumta-581343, Uttara Kannada
Shri. K.N. Anand	Member	No.13, 3 rd cross, Ground floor, Desai Garden, Vasantapura Main Road, Bangaluru South, Konanakunte, Bengaluru-560062
Rajarajeshwari Joshi	Member	‘Kadambini’, 2 nd Main, 5 th Cross, Narayanpur, Dharwad-580008
Smt. Sumitra Koushik	Member	Smt. Sumitra Koushik, Saraswat Keri, Opp. Janardan Temple, Manki, Honnavar-581348

13. Auditors Report, Balance Sheet and P&L A/c for the FY 2021-22



**RAGHAVENDRA K & ASSOCIATES
CHARTERED ACCOUNTANTS**

At: Kodlamakki Po: Hosakuli Honavar (U K)-581334
Mob-9731900123 email-kpraghu28@gmail.com

INDEPENDENT AUDITOR'S REPORT

To the Trustees of Snehakunja Trust Honavar,

Opinion

We have audited the financial statements of Snehakunja Trust Honavar (the entity), which comprise the balance sheet as at March 31st 2022, and the income & expenditure account for the year then ended, and notes to the financial statements, including a summary of significant accounting policies. In our opinion, the accompanying financial statements give a true and fair view of the financial position of the entity as at March 31, 2022, and of its financial performance for the year then ended in accordance with the Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI).

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by ICAI. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the entity in accordance with the Code of Ethics issued by ICAI and we have fulfilled our other ethical responsibilities in accordance with the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation of these financial statements that give a true and fair view of the state of affairs, results of operations of the entity in accordance with the accounting principles generally accepted in India. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the entity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the entity or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the entity's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of the auditor's responsibilities for the audit of the financial statements is located at Appendix I. This description forms part of our auditor's report.

For, **RAGHAVENDRA K & ASSOCIATES**

CHARTERED ACCOUNTANTS

FIRM'S REGISTRATION NO-014761S

Signature

CA RAGHAVENDRA K

PROPRIETOR

MEMBERSHIP NO 233304



PLACE-HONAVAR,

DATE- 29-09-2022.

UDIN- 22 233304 BBG KSG 6809.


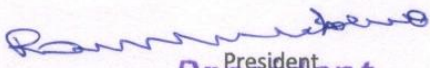
APPENDIX I

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the entity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the entity to cease to continue as a going concern.

We communicate with those charged with governance regarding, among other

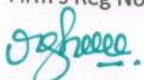
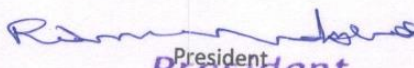
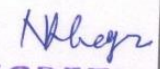


SNEHAKUNJA TRUST Tonka Road, Kasarkod, Taluk - Honnavar, District - Uttara Kannada BALANCE SHEET AS ON 31-3-2022			
Particulars	Schedule	As On 31-3-22	As On 31-3-21
FUNDS & LIABILITIES			
Funds	1	2,31,37,377.25	2,03,07,751.00
Trust Fund OR Corpus		32,79,730.90	32,79,731.00
Capital Fund		1,00,000.00	1,00,000.00
Stabilization Fund		39,09,293.70	39,09,294.00
Other Reserve Fund		4,92,233.15	4,92,233.00
Specific Donation		3,54,000.00	3,54,000.00
Income & Expenditure		1,48,58,079.50	1,20,48,453.00
Wellness Centre Fund A/C		1,44,040.00	1,24,040.00
Current Liabilities		1,40,55,303.75	11,60,057.00
Closing Project Grant Balance	18	1,35,39,047.30	5,71,642.00
Other Liabilities	2	5,16,256.45	5,88,415.00
Total		3,71,92,681.00	2,14,67,808.00
ASSETS & PROPERTY			
Fixed Assets (Opening Balance)	3	67,90,499.00	67,67,169.00
Addition		2,89,932.00	38,030.00
Deletion			14,700.00
Less : Depreciation		-	-
Net Fixed Assets		70,80,431.00	67,90,499.00
Investments	4	1,32,86,060.00	1,31,71,319.00
Current Assets		1,68,26,190.00	15,05,990.00
TDS	5	49,405.46	1,81,834.00
Deposits	6	40,432.00	40,432.00
Loans & Advances	7	1,77,758.00	53,407.00
Cash & Bank Balances	8	1,65,58,594.54	12,30,317.00
Total		3,71,92,681.00	2,14,67,808.00
As Per our report of even date		For Shnehakunja Trust	
for, Raghavendra K & Associates			
Chartered Accountants			
Firm's Reg No-014761S			
			
Raghavendra K		President	
Propertior		Snehakunja Trust	
MN-233304		Kasarkod, Honnavar	
Place- Honnavar		581342 (U.K.)	
		SECRETARY	
		SNEHAKUNJA	
		KASARKOD-581342	



Date: 29-09-2022

UDIN - 22 283304 BBG KSG 6809.

SNEHAKUNJA TRUST Tonka Road, Kasarkod, Taluk - Honnavar, District - Uttar Kannada Income & Expenditure A/C for the year ended 31-3-22			
Particulars	Schedule	As On 31-3-22	As On 31-3-21
INCOME			
Income from Hospital	9	51,09,097.00	34,59,388.00
Interest Income	10	4,12,542.00	5,45,785.00
Donation Received	11	2,80,793.00	2,34,003.00
Other Income	12	11,52,629.00	2,33,191.00
Opening Balance of grant & Grant received		3,20,11,713.20	1,47,98,753.00
Less -unspent grant transfed		(1,35,39,047.30)	(5,71,642.00)
Net Grant received	17	1,84,72,665.90	1,42,27,111.00
Total Income		2,54,27,726.90	1,86,99,478.00
EXPENDITURE			
Hospital Expenses	13	30,27,435.10	24,05,086.00
Trust Expenses	14	4,81,360.40	1,99,773.00
Other Expenses	15	6,36,639.00	1,91,731.00
Programme Expenses	15		1,74,500.00
Project Grants Expended	17	1,84,72,665.90	1,42,27,111.00
Surplus / (Defecit) of Income Over Expenditure		28,09,626.50	15,01,277.00
Total Expenditure		2,54,27,726.90	1,86,99,478.00
As Per our report of even date for, Raghavendra K & Associates Chartered Accountants Firm's Reg No-0147615  Raghavendra K Propertior MN-233304 Place- Honavar Date- 29-09-2022.			
For Shnehakunja Trust  President Snehakunja Trust Kasarkod, Honnavar 581342 (U.K.)			
 SECRETARY SNEHAKUNJA KASARKOD-581342			

UDIN - 22 233304 BBG KSG 6809.



SNEHAKUNJA TRUST

Tonka Road, Kasarkod, Taluk - Honnavar, District - Uttara Kannada

Schedules forming part of Balance sheet as on 31-3-2022

Particulars	2021-22	2020-21
FUNDS & LIABILITIES		
Schedule : 1 - Funds :-		
Trust Corpus Fund		
As per last b/s.	32,79,730.90	32,79,731.00
Capital Fund		
As per last b/s.	1,00,000.00	1,00,000.00
Stabilization Fund		
As per last b/s.	39,09,293.70	39,09,294.00
Other Reserve Fund		
As per last b/s.	4,92,233.15	4,92,233.00
Specific Donation		
As per last b/s.	3,54,000.00	3,54,000.00
Income & Expenditure		
As per last b/s.	1,20,48,453.00	1,05,47,176.00
Add: Current Year	28,09,626.50	15,01,277.00
Closing Balance	1,48,58,079.50	1,20,48,453.00
Wellness Centre Fund A/C		
Opening Balance	1,24,040.00	
Add: Current Year Addition	20,000.00	1,24,040.00
Closing Balance	1,44,040.00	1,24,040.00
Total	2,30,13,337.25	2,03,07,751.00

Schedule : 2 - Other Liabilities	2021-22	2020-21
Sundry Creditors - Medicines	63,575.00	1,81,412.00
Sundry Creditors - Others	42,019.00	12,486.00
CCRYN Receivable	(4,11,103.00)	(4,11,103.00)
CCRYN - R- P payable	2,62,227.00	2,62,227.00
CCRYN R . Salary Payable	1,46,724.00	1,47,800.00
Medical Advance	3,21,219.00	3,03,168.00
G.S.L.I. Dharwad	9,480.00	9,480.00
LIC of India, Honnavar	(509.00)	(178.00)
Mallige Mess Loan		
Security Deposit	77,753.45	78,253.00
Others	4,871.00	4,870.00
Total	5,16,256.45	5,88,415.00

ASSETS & PROPERTY	2021-22	2020-21
Schedule : 4 - Investments		
Akshay Nidhi FD's	-	15,07,640.00
Fixed Deposits	26,86,060.00	84,69,378.00
Mutual Funds	1,05,00,000.00	30,00,000.00
Specific Deposit No. 000017/1	1,00,000.00	1,00,000.00
Accrued Interest		94,301.00
Total	1,32,86,060.00	1,31,71,319.00



Ramendra
President
Snehakunja Trust
Kasarkod, Honnavar
581342 (U.K.)

N. Hegde
SECRETARY
SNEHAKUNJA
KASARKOD-581342

Current Assets	2021-22	2020-21
Schedule : 5 - TDS Receivable	49,405.46	1,81,834.00

Schedule : 6 - Deposits	2021-22	2020-21
K.E.B Deposit	35,763.00	35,763.00
Telephone	4,669.00	4,669.00
Total	40,432.00	40,432.00

Schedule : 7 - Loans & Advances	2021-22	2020-21
BUILDING ADV	5,000.00	5,000.00
FARM ADV. KAVALGERE	6,000.00	14,350.00
Hieffer Project Office Rent Advance	75,000.00	-
HOSPITAL ADV	23,820.00	23,820.00
RDP ADV. - OTHERS	60,000.00	3,900.00
SBF LOAN A/C	7,938.00	7,938.00
Medicine Due A/C	-	(1,601.00)
Total	1,77,758.00	53,407.00

Schedule : 8 - Cash & Bank Balances	2021-22	2020-21
Cash	30,659.00	6,336.00
Bank A/C		
Bank of Baroda Heifer Account -1548	5,35,379.60	
CANARA BANK A/C6741	9,04,163.97	2,946.00
CANARA BANK- GRATUITY A/C	31,830.00	30,712.00
State Bank of India FCRA A/C	19,020.70	
SV C BANK MUMTAI-A/C 5087	2,459.10	2,459.00
VIJAYA BANK A/C 2499 (15196)	21,03,617.57	4,03,044.00
VIJAYA BANK A/C NO. 7987 (16222)	1,29,31,464.60	7,55,165.00
SVC Bank Shirali A/C 684		13,437.00
Syndicate Bank A/C		16,218.00
Total	1,65,58,594.54	12,30,317.00



Ramkrishna
President
Snehakunja Trust
Kasarkod, Honnavar
581342 (U.K.)

N. Hegde
SECRETARY
SNEHAKUNJA
KASARKOD-581342

SNEHAKUNJA TRUST
Tonka Road, Kasarkod, Taluk - Honnavar, District - Uttar Kannada
Schedules forming part of Income & Expenditure A/c for the year ending 31/3/2022

INCOME	2021-22	2020-21
<u>Schedule: 9 -Hospital Income</u>		
Medical Charges	44,86,419.00	27,57,390.00
Medical Dispenses	6,21,378.00	6,90,898.00
Yoga Training		500.00
Swarna Bindu A/C	1,300.00	10,600.00
Total	51,09,097.00	34,59,388.00
<u>Schedule:10-Interest Income</u>		
Interest Received FD	3,24,974.00	5,05,772.00
Interest Received SB	80,247.00	37,106.00
Interest on IT Refund	7,321.00	2,907.00
Total	4,12,542.00	5,45,785.00
<u>Schedule:11-Donation Received</u>		
Donation Received	2,80,793.00	2,34,003.00
Total	2,80,793.00	2,34,003.00
<u>Schedule:12-Other Income</u>		
Rent	42,080.00	8,900.00
Organic Shop	15,847.00	3,820.00
Miscellaneous	5,330.00	10,465.00
Cash Discount	47,602.00	3,006.00
Net Fish Programme		7,000.00
Mallige Mess Loan Return A/C		2,00,000.00
Avani Trust	1,11,101.00	
Food, Accomodation and Travelling	42,705.00	
Project Income	1,40,417.00	
UNDP Equator Award Prize	7,47,547.00	
Total	11,52,629.00	2,33,191.00



Ramankumar
President
Snehakunja Trust
Kasarkod, Honnavar
581342 (U.K.)

N. Dhya
SECRETARY
SNEHAKUNJA
KASARKOD-581342

EXPENDITURE**Schedule:13-Hospital Expenses**

Medicine Purchase	4,81,167.00	3,22,759.00
Consultation Charges	8,43,850.00	2,13,950.00
Hospital Stipend	3,94,852.00	2,45,625.00
Hospital Salary	9,82,861.00	10,07,913.00
Hospital Supply	1,36,404.00	42,908.00
Medical Concession & Free Medicine	14,630.00	4,015.00
Electrical Charges	31,800.00	1,11,137.00
Mallige Mess Charges	20,109.10	1,67,161.00
Equipment Maintaince	16,660.00	26,322.00
Honorarium	450.00	60,000.00
Other Purchases		84,178.00
Bio-Medical Waste	3,750.00	13,575.00
Hospital Cleaning & Maintaince	1,00,902.00	79,774.00
Free Camp (Charity)		12,379.00
Sendup Expenses		13,390.00
Total	30,27,435.10	24,05,086.00

Schedule :14 - Trust Expenses

Building Maintaince	1,26,452.00	2,313.00
Education Allowances	12,500.00	9,500.00
E.P.F A/C	1,39,957.00	79,924.00
Function & Festivals	25,892.08	5,956.00
Gratuity	3,000.00	2,000.00
Post, Telephone & Internet Charges	14,638.00	13,948.00
Printing & Stationary	18,990.00	12,375.00
Rates & Taxes	16,781.00	14,934.00
Transportation	17,330.00	880.00
Travelling	29,098.00	7,052.00
Trust Meeting Expenses	13,000.00	-
Generator Expense	18,066.00	23,888.00
Insurance	9,204.00	9,204.00
TDS Expense		2,276.00
Subscription		5,100.00
Miscellaneous Balance W/off		440.00
Legal Charges	3,000.00	
Audit Fee & Audit Expenses		6,706.00
Administration Charges		180.00
Bank Charges	8,886.32	3,097.00
Registration & Renewal Expenses	22,066.00	
Professional Charges	2,500.00	
Total	4,81,360.40	1,99,773.00



Snehakunja
President
Snehakunja Trust
Kasarkod, Honnavar
581342 (U.K.)

N. Rhea
SECRETARY
SNEHAKUNJA
KASARKOD-581342

Schedule :15 - Other Expenses		
Pharm Expenses	4,91,361.00	1,91,731.00
Late fee	15,500.00	
UNDP Award Documentary Expenses	1,29,778.00	
Total	6,36,639.00	1,91,731.00
Schedule :16 Programme Expenses of Snehakunja		
Project:-Rural Development Program		
RDP Income	-	
RDP Salary	-	1,73,200.00
RDP Program Expense	-	1,300.00
NET RDP Expenses	-	1,74,500.00
Schedule :17 - Grant Receipt/Payment		
Project :-SELCO		
Opening Balance	-	5,07,395.00
Grants Received	-	1,05,03,214.00
Less:-Expenses	-	(1,10,10,609.00)
Add:-Interest Apportionment	-	
Closing Balance	-	-
Project :-RRAN Project		
Opening Balance	3,35,801.00	3,14,397.00
Add:- Additions During FY 21-22	-	17,94,937.00
Less:- Expenses	3,32,991.00	(17,73,533.00)
Add:- Interest Apportionment	-	
Closing Balance	2,810.00	3,35,801.00
Project :-Akkadialu Campaign Project		
Opening Balance	16,740.00	-
Add:- Additions During FY 21-22	-	5,45,000.00
Less:- Expenses	16,635.00	(5,28,260.00)
Closing Balance	105.00	16,740.00



Ramamurthy
President
 Snehakunja Trust
 Kasarkod, Honnavar
 -581342 (U.K.)

N. Raghav
SECRETARY
SNEHAKUNJA
KASARKOD-581342

Project:-CCDF Project

Opening Balance	2,72,547.00	-
Add:- Additions During FY 21-22	-	4,43,264.00
Less:- Expenses	2,72,547.00	(1,70,717.00)
Closing Balance	-	2,72,547.00

Project:-Study of Impact of Bangalore Metro

Opening Balance	20,005.00	-
Add:- Additions During FY 21-22	-	5,12,584.00
Less:- Expenses	20,005.00	(4,92,579.00)
Closing Balance	-	20,005.00

Project:-NABARD (Bivalve Culture)

Opening Balance	(1,83,523.00)	
Add:- Additions During FY 21-22	2,71,560.00	67,890.00
Less:- Expenses	89,689.00	(2,51,413.00)
Closing Balance	(1,652.00)	(1,83,523.00)

Project :- Beach Cleaning Programme

Opening Balance		-
Add:- Additions During FY 21-22	1,15,250.00	-
Less:- Expenses	1,30,563.00	-
Closing Balance	(15,313.00)	-

Project :- ADB & AIIB Covid 19

Opening Balance	-	-
Add:- Additions During FY 21-22	5,09,492.00	-
Less:- Expenses	5,09,492.00	-
Closing Balance	-	-

Project :- DFM - Kerala Project

Opening Balance	-	-
Add:- Additions During FY 21-22	5,72,504.00	-
Less:- Expenses	2,73,357.00	-
Closing Balance	2,99,147.00	-

Project :- GIZ Project

Opening Balance	-	-
Add:- Additions During FY 21-22	24,10,990.00	-
Less:- Expenses	1,73,187.50	-
Closing Balance	22,37,802.50	-



Ramnarayan
President
 Snehakunja Trust
 Kasarkod, Honnavar
 581342 (U.K.)

N. Dhya
SECRETARY
SNEHAKUNJA
KASARKOD-581342

Project :- Hiefer International Project

Opening Balance	-	-
Add:- Additions During FY 21-22	2,64,11,779.20	-
Less:- Expenses	1,60,11,399.60	-
Closing Balance	1,04,00,379.60	-

Project :- SSRC - CEPA Project

Opening Balance	-	-
Add:- Additions During FY 21-22	4,93,301.00	-
Less:- Expenses	4,93,301.40	-
Closing Balance	(0.40)	-

Project :- SSRC II - CEPA Project

Opening Balance	-	-
Add:- Additions During FY 21-22	5,90,138.00	-
Less:- Expenses	1,49,498.40	-
Closing Balance	4,40,639.60	-

Opening Balance	5,71,642.00	8,21,792.00
Total Grant Received for Projects	3,13,75,014.20	1,38,66,889.00
Less-Project Grants Expended	(1,84,72,665.90)	(1,42,27,111.00)
Interest unspent	65,057.00	1,10,072.00
Closing Balance of Grant	1,35,39,047.30	5,71,642.00



Ramkrishna

President
Snehakunja Trust
Kasarkod, Honnavar
581342 (U.K.)

N. Hegde

SECRETARY
SNEHAKUNJA
KASARKOD-581342

SNEHAKUNJA TRUST						
Tonka Road, Kasarkod, Taluk - Honnavar, District - Uttara Kannada						
Schedule 3 - Depreciation Chart for the year 2021-22						
Sl.	Assets	Rate of dep	WDV as on 1-4-21	Additions	Deletions	WDV as on 31-3-22
1	Building	10%	20,53,706.00			20,53,706.00
2	Compound Wall Repair	10%	1,12,735.00			1,12,735.00
3	Cottage - 1	10%	2,35,816.00			2,35,816.00
4	Cottage Construction	10%	1,10,266.00			1,10,266.00
5	Dasaval Cottage Renovation	10%	44,343.00			44,343.00
6	Home Care Renovation	10%	5,83,081.00			5,83,081.00
7	Idagunji Building A/c	10%	1,52,607.00			1,52,607.00
8	Kavalgere Building A/c	10%	1,76,250.00			1,76,250.00
9	Kusuma Block Renovation	10%	4,38,292.00			4,38,292.00
10	Organic Shop Construction	10%	46,677.00			46,677.00
11	New Construction Building	10%	11,36,351.00			11,36,351.00
12	Computer A/c	40%	62,652.00	85,000.00		1,47,652.00
13	Electrical Equipment & Installation	10%	2,37,565.00			2,37,565.00
14	Furniture & Fixtures	10%	2,83,459.00			2,83,459.00
15	Inverter	10%	54,000.00			54,000.00
16	Library A/c	10%	30,643.00			30,643.00
17	Other Equipments	10%	7,27,915.00			7,27,915.00
18	Plant & Machinery	15%	11,519.00			11,519.00
19	Printers	15%	8,850.00	32,000.00		40,850.00
20	U.P.S	15%	10,243.00			10,243.00
21	Generator	15%	2,35,000.00			2,35,000.00
22	Vehicles	15%	499.00			499.00
23	Mobile Phone 1	15%	9,000.00			9,000.00
24	Mobile Phone 2	15%	1,380.00			1,380.00
25	Fire Extinguisher	15%		23,417.00		23,417.00
26	Diet Center Construction	10%	13,500.00	1,49,515.00		1,49,515.00
27	Refrigerator	10%	13,200.00			13,500.00
28	Semi Automatic Washing Machine	10%	950.00			13,200.00
29	Fan	10%				950.00
Gross Total			67,90,499.00	2,89,932.00	-	70,80,431.00



Ramankumar
President
 Snehakunja Trust
 Kasarkod, Honnavar
 581342 (U.K.)

N. Hegde
SECRETARY
 SNEHAKUNJA
 KASARKOD-581342