



MUTHAMIL EDUCATION and RURAL DEVELOPMENT SOCIETY

Annual Report – BENG PROJECTS - 2021 April to March 2022

INTRODUCTION: COVID19 PROGRAMMES

The year 2021-2022 was seriously touched by Covid 19 again: the second corona wave hit India in May, so a complete lockdown was announced between May and July. During this period, MERDS focused on the seventh aid program provided by BenG – not focusing on food aid, but on awareness about vaccination readiness, overcoming vaccination fears, following hygiene regulation.

About 500 families have benefitted through the BenG help-scheme. Early July MERDS provided protective and sanitary equipment (face masks, soap and disinfectant gel) in the villages around Natham. We also supplied awareness notices and made demonstrations about “how to wear mask, how to clean hands, how to utilize sanitizer”, etc. Our team volunteers were involved very much in handing out the materials and served the people intensively. They reached the villages through a hired van and helped the people to attain such facilities.

During the overall lockdown all schools and colleges, including the DOC, came to a standstill. The schools and higher education remained closed until the beginning of September. The lucky ones, who had the right internet facilities, had access to online education.

The micro credit projects came to a standstill as well. Transport, buying raw materials, selling and marketing were virtually impossible during lockdown.

THANKS TO BENG AND WE SALUTE BENG FOR THE IMMENSE HELP AND GUIDANCE.

CHAPTER- 1: DROP OUT CENTRE

The DOC reopened the second half of July 2021 with the day program as it was also executed during the first corona wave, i.e. small groups of children who were taught in their same-age group. All this within the restrictions indicated by the Government to prevent infections. Each child received a nutritious meal every day. Every student received a full book set with the books prescribed by the government syllabus. At the reopening of the schools in September, the DOC returned to the regular evening program. This way MERDS tried to maintain the education levels as high as possible.

DOC children have been encouraged and motivated to prepare for their (final) examinations. Though there were many restrictions, our DOC children managed well to continue their regular studies because of our DOC Coaching and motivation. Our teachers managed to keep on teaching the lessons as per syllabus and helped to prepare for the final examinations.

In November MERDS organized a parents' evening to inform them about the effects of the successive Covid-19 lockdowns on the education of their children and the programs that the DOC has run to keep their children at the best level possible. Our children and their parents are happy and enjoyed their fruitful learning at our DOC. The food supplied to them encouraged them highly to continue their studies. We hope they all will get good marks in

the final examinations and continue their higher studies.
We thank BENG for the immense help and guidance given to these children.

Total number of students at DOC 2021-22 March

6 th standard	Male-5	Female-3	8		
7 th Standard	Male-7	Female-4	11		
8 th Standard	Male-5	Female-4	9		
9 th Standard	Male-5	Female-2	7		
10 th standard	Male-3	Female-2	5		
11 th standard	Male-4	Female-2	6		
12 th standard	Male-3	Female-3	6		
Hence the total	Male = 32	Female = 20	52		

DOC FOOD TIME



DOC STUDY TIME



CHAPTER-2: BURSARY PROJECT:

For the year 2021-2022, we have provided scholarships to 7 students. There are 6 regular college students (6x Rs15.000) and (1x Rs 4.000) one young schoolgirl Pachaiyammal. The list is as below:

1. Pachaiyammal R2016-49 High School Natham 10th standard (school student)
2. Shobanadevei R2017-58 Higher secondary School Natham
3. N.Yuvakarthika R2017-59 Meenakshi College Madurai B.A History
4. K.Mani R2018- 62 SBM College of Engineering B.E. Dindigul
5. Gayatri* 8R201964 CMA Nat.Management college, Erode
6. Nagalaksmi 9R2019-69 Sacred Heart College Rediapatty B.COM
7. Sangavi 11R2019-66 NPR College Natham B.SC PHYSICS

Five of the regular college students will complete their 3 years college studies in 2022; only Gayatri (no.5) will continue studies in 2022-'23. Pachaiyammal will continue for another 2 years in the DOC. (Until 12th standard).

**Gayathri is living with her mother and elder sister. Her father left when she was a little child and her mother was working in a cotton mill and kept the family running. Gayatri's mother became sick and is unable to work anymore. At present her elder sister is the bread winner as a document writer. The family lives in a small house at Gopalpatty and Gayathri went to Erode for her studies as Cost Management Accountant.*

A Cost Management Accountant (CMA) is a person who performs services involving costing, pricing of goods and services, verification or certification of cost records and taxation, especially in indirect taxation. Unlike pure accounting professionals, the demands for CMA's cut across functions in all organizations. Her main aim is to become a chief cost accounting officer and administer the whole institution. She almost completed the previous annual examinations but due to corona the whole schedule was changed and there is a great delay on conducting the final semester examinations. Soon her elder sister will get married and will go away with her husband. Then the whole burden and duty of providing for her mother is falling on Gayathri. Hence she wants to work immediately after her study. She is highly ambitious and hopes to complete her study in April 2023.

All students are very thankful to BENG for supporting them to continue their studies in the colleges. They hope that as soon as they complete their course period, they will attain good job in future.



The College students from 2021-2022 who studied with a scholarship.

Distribution of the scholarship cheques to the students by Chandra.



Pachaiyammal

**Gayathri*



Sangavi



Yuvakarthiga



Shobanadevi



K.Mani



Nagalakshmi

CHAPTER 4: MICRO CREDIT

During Covid 19 there was limited action in the micro credit projects. During lockdowns there was no transport allowed; all shops were closed and everybody had to stay at home. The milk that was produced in villages like C.Mulaiyur was used locally. The Milk Corporation could not collect the milk and transport to other Indian states was forbidden. The same happened to the matt-making villages of Satram and Karaikunda. The women could not have palm leaves delivered in their villages and could not sell their matts. But shortly after restrictions were lifted they picked up business – and they were able to pay of their loans, with interest!!

At the start of the new financial year (April 2022) MERDS was able to hand out micro credit for Palm Leave knitting in Satram village. And provided loans of 50.000Rs to 5 women in Karaikundu for Cows and Calves.

We already give the financial details here below. In the Half Year Report 2022-2023 MERDS will comment on the progress in these projects.

1. Satram village women group of 15 members (15 x Rs10.000 m= 150.000Rs)

The 15 women have to repay the loan of 10.000Rs within 20 months; that is April 2022 to November 2023. The women get this loan for palm leaf works and will repay Rs 500 capital and Rs50 as interest for 20 months.

The Micro credit beneficiaries' details and project work at Satram, Karaikundu Natham area.	Loan amount RS	Monthly repayment Rs	Monthly Interest RS
1. Mariyammal	10000	500	50
2. Manimehalai	10000	500	50
3. Ramayi	10000	500	50
4. Valli,	10000	500	50
5. Velamma	10000	500	50
6. Maheswari	10000	500	50
7. Panchuvalli	10000	500	50
8. Muthuselvi	10000	500	50
9. Chittu	10000	500	50
10. Chellathayi	10000	500	50
11. Muthulaksmi	10000	500	50
12. Panchu	10000	500	50
13. Rajathi	10000	500	50
14. Annapooranam	10000	500	50
15. Vellaiyamma	10000	500	50
Total	150000	7500	750

2. Karaikundu village – Cows for Kids - 5 women (5 cows x Rs50.000 = 250.000Rs)

The women will repay in 30 months from June 2022 to November 2024.
Every month the repayment will be 1667 and the interest will be Rs 50 .

Hence Rs1667 and 50 interest = Rs. 1717 will be their monthly repayment.

S.no	Name	Loan amount	Monthly capital repayment	Interest Rs	Total every month	Repayment after 30 months
1	B.Panchu	50000	1667	50	1717	51510
2	Silambayi	50000	1667	50	1717	51510
3	Annam	50000	1667	50	1717	51510
4	Vellai amma	50000	1667	50	1717	51510
5	Nathiya natchan	50000	1667	50	1717	51510





SHG member at work.



SHG members receiving the loan cheque.

MERDS

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We thank BENG FOR THEIR WONDERFUL SERVICE AND BLESSINGS FOR THE GLOBAL HUMAN WELFARE.

MERDS ANNUAL FINANCIAL REPORT April 2021-2022 March

			APRIL 2021- March 2022	
	Budgeted		EXPENSES	Rupees
DROP OUT CENTRE (DOC)				
<i>BenG Donation, consisting of:</i>				
Salary Staff (4x2000 x 12 mts)	96.000		Salary Staff (4x2000 x 12 mts)	96.000
Salary Cook (1x1850 x 12 mt)	22.200		Salary Cook (1x1850 x 12mt)	22.200
Diwali Bonus 5x1000	5.000		Diwali Bonus	5.000
Stationary & Play materials	10.000		Stationary and Play materials	10.000
Rent Building (12x5500)	66.000		Rent Building (12x5500)	66.000
Internet/Hardware(12x1100)	13.200		Internet/Hardware(12x1100)	13.200
Electricity (12 x 3250Rs)	39.000		Electricity (12 months)	39.000
<i>Food expenses; for 130 days only.</i>			Food expenses: 130days x50 child x30Rs	
50ch.x30Rs x130 days (3 days a week)	195.000		Limited number of days	195.000
Sub total Income	446.400		Sub total Expenses	446.400
Scholarships & Education	Rupees			RUPEES
BenG Contribution (6 students)x 15.000	90.000		6 students (6x 15.000)	90.000
1 DOC student	4.000		1 DOC Student (1 x 4.000)	4.000
Sub total Income	94.000		Sub total Expenses	94.000
Administration MERDS	INCOME		Expenses	
BenG contribution (12 x 12.000)	144.000		Dir.honRs 12000 x 12months	144.000
Travel	6.000		Travel	6.000
Sub total Income	150.000		Sub total Expenses	150.000
BenG donation to the MC FUND 2021-2022	116.240		MICRO CREDIT(CFK,Small Businesses)	116.240
			<i>This amount has been added to the Microcredit fund</i>	
TOTAL INCOME	806.640		TOTAL EXPENSES	806.640

SUMMARY					
BUDGET ALOTTED by BenG	Rupees		Expenses		
1.DOC	446.400		446.400		
2. Bursary students (6 x 15.000)*	90.000		90.000		
One DOC bursary	4.000		4.000		
4.ADMINISTRATION	150.000		150.000		
Micro credit	116.240		116.240		
TOTAL BUDGET 2021-2022	806.640		806.640		

COVID RELIEF PROJECT EXPENSES

The budget Expenses:

Supply of Masks to 200 families - Rs 500 x 200 families = Rs. 100.000

Supply of Soaps and sanitizers - Rs 200 x 200 families = Rs. 40.000

Volunteer visits (van hire, honorarium, food expenses) = Rs. 150.000

Contingencies = Rs. 10.000

Total = Rs. 300.000

MICRO CREDIT FINANCIAL OVERVIEW 2021-2022

Balance 1 April 2021: 560.144Rs

Balance 1 April 2022: 579.840Rs

Increase capital 2021-2022: 19.696 Rs by bank interest