



# MUTHAMIL EDUCATION and RURAL DEVELOPMENT SOCIETY

## **Annual Report – BENG PROJECTS - 2019 April to March 2020**

### **Chapter - 1: MICRO CREDITS**

#### **The CFK PROJECT:**

At present there are 7 women beneficiaries in our CFK project. The CFK beneficiaries are being very sincere and working to their best. Due to their hard work they are able to maintain their family. Actually, the children of the families are enjoying the study benefit due to our BENG CFK project. Moreover, the daily bread winning is also easy for them due our project.

The cows have given new calves: There are 3 female and 4 male calves in the group now. Because of the dry and hot summer - and because of low rainfall- the water availability is also less.

*The Corona situation makes it difficult for them to market their milk. The milk vendors do not visit their villages to market the milk. Moreover these people are wage laborers and get no wages at the moment, because during the present lockdown there is no paid labour available. Anyway they cannot go out to purchase food for their families as there is no transport and there are very strict restrictions by the police. BENG helps these families by providing free food packages with rice, vegetables, which they can use for a period of 10 15 days.*

#### **The Palm Leaves knitting:**

The micro credit loan Rs 5000 to 16 women in Sateram were given in October 2019. They have been performing well on production and marketing their Palm leaves. They have repaid their loan installments for 4 months.

These women are very but their children are going to school regularly. Their family income is slowly increasing due to our project aid.

*At present due to Corona, it is not possible to continue production and marketing. BenG allowed them to repay their loan after the Corona crisis, when production and market sales are back on track.*



## **CHAPTER- 2: DROP OUT CENTRE**

Our DOC students are encouraged and motivated by our teachers to continue their higher studies. The children cooperated very well with our staff and follow the day to day principles. The daily study uses the syllabus, mostly the school curriculum. Every day Tamil, English, mathematics, science, social science, and commerce are being taught to our students - in our mother tongue: Tamil. We conduct small weekly tests on the main subjects.

Actually our DOC received great appreciation from the public as well as the government schools-management in our town. A lot of children would like to be admitted to our Centre, but we only have room to accommodate 50 children

The parents of all children convey their gratitude for our care given to their children. The children enjoy our food provided in the evenings and it is a great help to the families. We hope the children will follow higher studies after they leave the DOC, and will raise their life standard and that of their families. Our children are strongly competing with the regular school students and earn good marks.

The orphan child **Pachaiyammal** has been admitted to our DOC and is in the 7<sup>th</sup> standard. She is studying well but finds it difficult to understand English words. She lives with her grandparents and looks after the welfare of her grandfather and grandmother. At present her grandmother is seriously ill as she is suffering from kidney failure.

*During the Corona visits where MERDS distributes foodpacks, we met Pachaiyammal and her grandparents and gave an extra rice pack for this helpless family.*

*Due to Covid-19 and the total LockDown our DOC students could not do their final examinations although they were well prepared; the examinations are postponed until further notice.*

*We have visited almost all the children's home during the food supply and they were excited on seeing us and came outside without considering the required distancing. We also met their parents and they feel content and proud that they are also cared for along with their children. The whole village paid honor to us and it made us to drop some tears too.*

Thank you BENG.

Total number of students at DOC 2019-20 March

6 <sup>th</sup> standard	Male-3	Female - 6	9		
7 <sup>th</sup> Standard	Male -3	Female - 7	10		
8 <sup>th</sup> Standard	Male -3	Female - 5	8		
9 <sup>th</sup> Standard	Male - 4	Female -6	10		
10 <sup>th</sup> standard	Male - 2	Female- 6	8		
11 <sup>th</sup> standard	Male-3	Female -1	4		
12 <sup>th</sup> standard	Male-1	Female-	1		
Hence the total	Male = 18	Female =32	50		



### CHAPTER-3: BURSARY PROJECT:

For the year 2019-2020, we have provided scholarships to 15 students. There are 14 regular college students and one young schoolgirl Pachaiyammal. The list is as below:

- 1 .A.Murugambal R2014-30 Gandhigram university – MSC computer-
2. Devika R2016-44 NPR College Natham - B.ED
3. Pachaiyammal R2016-49 High School Natham 7<sup>th</sup> standard (school student)
4. S.Banupriya R2017-50 NPR College Natham B.COM.CA
5. S.Oviasree R2017 -51 M.K.University Madurai M.com
6. S.Sakthivel R2017-53 M.K UNIVERSITY Melur B.A English
7. S.Anucia R2017 -56 Thiruchy colleges B.SC Computer
8. Nandhini R2017-57 M.K.University Madurai B.COM, CA
9. Shobanadevei R2017-58 Higher secondary School Natham
10. N.Yuvakarhika R2017-59 Meenakshi College Madurai B.A History
11. K.Mani R2018- 62 SBM College of Engineering B.E. Dindigul
12. Vijaymuthukumar R2018-63 M.k university Madurai Catering technology
- 13 Gayatri 8R201964 CMA Nat.Management college, Erode
- 14 Nagalaksmi 9R2019-69 Sacred Heart College Rediapatty B.COM
- 15 Sangavi 11R2019-66 NPR College Natham B.SC PHYSICS

*(the students who finish in 2020 are noted in italic)*

The bursary students are studying well and achieving good results. They also perform well on other extracurricular activities like sports and cultural performances conducted in their colleges. They are well prepared to undertake a job interview during their campus selection by the Multi National companies.

There are already 3 students who got an appointment as teachers in the NPR college. **Nilofernisha, Ambika and Visitra** are the former students who got appointment as lecturers in the NPR college of Arts and Science.

Vijayalaksmi has got her office management job in the same college.

**Murugambal** who is ready to completes her Master degree at Gandhigram rural university got married and her husband supports her to continue her studies.

**Devika** - studying for her Bachelor of Education - got married as well, and gave birth to a girl . She continuously made efforts on completing her studies and is now waiting for her final examinations.

The boy **Vijaymuthukumar** has been well trained in bakery skills and at present he is working as an apprentice in a bakery unit in Bangalore.

*Almost all bursary students are expecting their yearend final examinations, although the examinations are postponed until further notice due to covid19. All of them 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.*



#### **Chapter: 4 MGC- MERDS GARMENT CENTRE.**

Our MGC-team of women is highly competent in producing items like men shirts, lady chudithars, blouses, nighties, and inskirts, **but business is low.**

We had an opportunity to start with the stitching of **cotton-cloth bags** that should replace all the plastic waste material. MERDS purchased an overlock machine in order to satisfy the company for making these modern cloth bags in a good way. Although our team was able to earn a reasonable income, they worked for a period of 2 months only on this bag-making. The contractor of the bag- making agency did not provide us a continuous order, hence we had to withdraw from producing such items.

Now we hope for another chance to continue, i.e. a government assignment and permission to start an approved training centre by MERDS-MGC. Through this scheme, that is financially backed-up by the government, we can provide training the whole year round. We will be covered for our administration cost and availability of machines, including the overlock machine. The government will provide a stipend to the students who are under training. The stipend is an encouraging for students to participate and will be a minimum of 500Rs per month.

*We had started negotiations with the Government to obtain this training assignment, however due to Corona issues all the initiations were stopped for now. We hope to pick up where we left as soon as possible.*

#### Cost worth details

5200 Men shirts x Rs 15 = 78000 for 5 persons. Average monthly earning is Rs 1300

2600 nighties x Rs11 = 28600 for 5 persons. Average monthly earning is Rs 476

300 Blouses x Rs 100 = 30000 for 5 persons. Average monthly earning is Rs 500

20 chudithar x Rs 150 =3000 for 5 persons. Average monthly earning is Rs 50

300 Inskirt x Rs 10 = 3000 for 5 persons. Average monthly earning is Rs 50

2000 cloth bags x Rs17= 34000 for5 persons. Average monthly earning is Rs566

**Hence the average income per person per month is Rs 2942.**



## MERDS

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We thank BENG FOR THEIR WONDERFUL SERVICE AND BLESSINGS FOR THE DEVELOPMENT OF CHILDREN AND WOMEN ON OUR TARGET AREA.

## Annual Financial reports

MERDS yearly report 2019-2020		APRIL 2019 - MARCH 2020	
<b>DOC Report</b>			
<b>Income BenG Contribution</b>	Rupees	<b>Expenses</b>	RUPEES
BenG Donation, consisting of:			
Salary Staff (4x1700Rs x 12mt)	81,600	Salary Staff (4x 1700Rs x 12mt)	81,600
Salary Cook (1x1600 x 12 mt)	19,200	Salaray Cook (1x1600Rsx12mt)	19,200
Stationary & Play materials	10,000	Stationary and Play materials	10,000
Rent Building (12x5000)	60,000	Rent Building (12mntsxRs 5000)	60,000
Internet/Hardware(12x1000)	12,000	Internet/Hardware(12x1000)	12,000
Electricity (12 x 1000Rs)	12,000	Electricity	12,000
Food Expenses Weekdays:		Food Expenses, Weekdays only	
50ch.x30Rs x260days	390,000	50ch.x30Rs x260days	390,000
Diwali Bonus 5x1000	5,000	Diwali Bonus	5,000
	589,800		
			589,800
<b>Total income</b>	<b>589,800</b>	<b>Total expenses</b>	<b>589,800</b>

**Scholarships & Education**

Rupees

BenG Contribution (8 students)	120,000
Selection of 4 new BenG students	60,000
APG contribution (2 students x 15.000) and Pachaiyammal/ 6th stand. DOC: 4.000)	34,000
<b>Total Income</b>	<b>214,000</b>

**Expenses**

Rupees

Students (9x15000)	120,000
Selection of 4 new BenG students	60,000
2 APG Students/ 1DOC: Pachalyammal	34,000
<b>Total Expenses</b>	<b>214,000</b>

<b>MGC GARMENTCENTRE</b>	<b>INCOME</b>	<b>EXPENSES</b>	
BENG CONTRIBUTION	41,439	Electricity MGC - 12x 2.000	24,000
		Machine maintainance charges & oil change	11,800
		Sample cloths and other materials like zippers, pinetc	14,600
<b>Total Income</b>	<b>41,439</b>	<b>Total Expenses</b>	<b>50,400</b>

<b>Administration</b>	<b>INCOME</b>	<b>EXPENSES</b>	
contribution from BENG: 12 x 11.000 p.m.	132,000	Director honorarium Rs 11000 x 12months	132,000
Travel	5,000	Travel	5000
<b>Total Income</b>	<b>137,000</b>	<b>Total Expenses</b>	<b>137,000</b>
SUBTOTAL: Budget Allowance = 982.239Rs			
<b>Micro credit (CFK, Small business) Separate report</b>		MICRO CREDIT (CFK, Small Business)	Separate report
Available budget from BENG	<b>248,561</b>	<b>See separate report on loans and repayments</b>	
Micro credit income	<b>188,080</b>		
<b>Total income of all projects 2019-20</b>	<b>1,249,361</b>		

**OVERVIEW BUDGET and EXPENSES 2019-2020**

Budget Allowance

**Expenses BenG Projects**

DOC	589,800
Scholarships	214,000
MGC. - one time allowance for 2019-2020	41,439
MERDS	<u>137,000</u>
	982,239

	589,800
	214,000
	50,400
	<u>137,000</u>
	991,200

OVER SPENDITURE

8.961 Rs

**MERDS GARMENT CENTRE**

**2019-2020**

<b>BENG CONTRIBUTION</b>							<b>Expenses</b>	<b>Rs.</b>
			<b>Rs</b>	<b>41,439</b>				
							Electricity for 12months 12x 2000	24,000
							Machine maintainance & oil change	11,800
							Sample cloths and materials (zipper etc)	14,600
							<b>Total Expenses</b>	<b>50,400</b>
<b>PRODUCTION DETAILS</b>								
<b>INCOME</b>	<b>Number of pieces</b>	<b>Price per piece</b>	<b>Number of women</b>	<b>TOTAL INCOME</b>	<b>Income annual per women</b>	<b>Average monthly income per women</b>		
Men shirts	5,200	15	5	78,000	15,600	1,300		
Nighties	2,600	11	5	28,600	5,720	476		
Blouses	300	100	5	30,000	6,000	500		
Chudithar	20	150	5	3,000	600	50		
Inner skirt	300	10	5	3,000	600	50		
Cloth bags	2,000	17	5	34,000	6,800	566		
				<b>176,600</b>	<b>35,320</b>	<b>2,942</b>		



