



MERDS - Annual Report - 2014 April to March 2015

Chapter - 1. The Cows For Kids PROJECT:

The CFK project was awarded to C.Mulaiyur: Rs.404400 for the benefit of 12 new beneficiaries. The actual loan given to the C.Mulaiyur selfhelp group in January 2014 is Rs360000; a provision of RS44.400 is made for additional cost of veterinary, insurance etc.. They are keeping their cows and calves (24 in total) very well. At present almost all the 12 cows are pregnant and we expect the new born (calf) in July 2015. Hence the milk production will also increase again after the cows gave birth and the repayment schedule will come back as scheduled earlier. The cattle fodder is being maintained properly and the co-operative system is functioning very well. The life standard of the people is also increasing steadily.

We are proud to say that our BENG CFK project paved the way of successful life to the rural village community through the co-operative system. We do hope that our beneficiaries will continue the system of milk co-operation for coming years. They have decided to include other neighborhoods having cows to extend and elaborate the system. The middle men and money lenders were avoided in the process of milk marketing and co-operative management. The families are very happy on their self-employment and love cow rearing. The whole family is now concentrating the cow's progress and taking care of them.

Our CFK team at C.Mulaiyur is a role model for other villagers and the marketer of nearby Natham came to our office asking us to link the group with their firm so that they will get continuous support on the milk marketing. There is a big demand for milk in the area. MERDS helped to select the best marketer who can collect milk without charging transport expenses and at the same time pay the higher price for the milk they get from our team.

Though we get little rain in our target area C.Mulaiyur area is having good water and suitable climate for the cow rearing. The fodder is enough and there is reasonable stock in hand. However we hope there will be enough summer rain on this current year so that the animals can go for natural grazing.

As soon as the cows deliver the new calves MERDS has advised the group to reinsure their cows at their own cost, for the next year and they have decided to do so. The veterinarian visited C.Mulaiyur and gave advise for the smooth delivery and precaution methods of growing the cows and calves without infection. He also instructed the diet limitation for the cows at this stage.

The price of the milk is increasing but at the same time the cost of the dry feed for the cattle is also increasing. The cow team is now discussing to form a Society so that they can grow more cows and calves in between their milking activity. They can sell these cows for a reasonable price and increase their group savings.

They planned to buy the rice hey during the season and get stored. Actually our CFK project made them realize a continuous and profitable activity so that the goal of our project is getting satisfied.

Financial results of the CFK project:

Repayment stopped during pregnancy of the cows, as the milk production went down as well. Repayment will start again as from July/August 2015 and the entire loan will be repaid before the end of 2015.

CFK FINAL STATUS FOR THE YEAR 2014 January - March 2015.

	BUDGET	EXPENSE S
Loan -BENG		
cows 12 x 30.000	360.000	360.000
Budget to cover project expenses:	44.400	
Insurance		10.788
Veterinary		4.200
Insemination 12 cows x Rs 600		7.200
Project administration (12 months x Rs 2.000)		24.000
Total	404.400	406.188

Repayment as per schedule		Loan	252.000
Repaid january 2014- March 2015		Interest	14.580
		Total	266.580
The balance of the loan 93.420 Rs (+ interest) will be repaid in 2015 after delivery of the calves			

Note:The repayment is Rs 500 + Rs27.50 interest for the past 6 months by the beneficiaries due to the cow pregnancy. From July onwards the scheduled repayments will get back after the cow delivery. Praying for the female calves to get more benefit.

CHAPTER- 2: DROP OUT CENTRE

There are 45 students studying in our Drop Out Centre. We do maintain the school curriculum as per the government instructions for the school education system. Along with tuition we provide extracurricular activities such as indoor games, drawing, speaking competitions, writing skills and dancing performances. The parents of the children are aware of their children's education and begin to clarify the progress of the children's study. Our teachers often meet the parents and discuss about our children's needs like books and clothes. They also give guidance to the parents as how to notice and react on adolescent behaviors. Especially because boys and girls have different behavior. Our children are being motivated about their future studies and employment opportunities.

Breakdown of 45 children over standards:

6 th standard	9	11 th standard	7
7 th standard	4	12 th standard	7
8 th standard	4	TOTAL	45
9 th standard	10		
10 th standard	4	33 girls	12 boys

Students of earlier years	male -6 female -20	total -26
Students joining DOC in 2014	male -6 female -13	total -19

The outgoing students who have completed their 12th standard are being facilitated to either continue their higher studies or find employment. Almost all DOC students have passed their final examinations or have been promoted to the next standards. Our trained teachers gave extra- and special classes during school final examinations and trained our students to perform well. Also we conducted trial examinations and made them fit to face the final examinations. We encouraged our children whenever they got good results on their school achievements.

Our DOC students celebrated the Independence Day, Republic day, Saraswathi pooza and Teacher's day in our centre. They shared their skills like speaking about the Indian leaders, patriots and sports achievers. We distributed sweets and special dishes for the days. We have collected used cloths and distributed to our children.

Also we reached the well wishers of the town and asked them to give a speech during such special days. They happily conveyed that during special occasions like marriage functions, village festivals, Birthday functions, they will supply some special food to our children. We have requested them to provide cloths for new school uniform for our children so that our tailoring teacher along with the trained girls can stitch these uniforms free of cost and the children can wear them.

The food we provide to the children on weekdays is highly appreciated by the parents as well as the children. We submit our sincere thanks to BENG.

THE STORY OF DOC-STUDENTS:

The 12th standard student called **Karupaia** was very co-operative and got very good marks in his class. He scored 837/1200 in the final examination. Though he belongs to a very poor family and his parents are illiterate he likes to continue his studies in a polytechnic college, preferably electronics course. With the diploma in electronics he can help his family after getting the job. He is admitted at a Polytechnic near Natham.

Gowri who is 19 years old has passed with 549/1200 marks on her 12th standard. Her parents have been waiting for her results as they like to arrange marriage by next month. We have discussed with her, as well as with her parents about her further studies, but they are very eager for her daughter's marriage: The bridegroom is willing to marry her without any dowry and hence they insist that she gets married. She is having a younger sister and the family is unable to meet their home expenses as it is now. They are very old and have no jobs nor income to survive.

Nathiya passed her 12th standard and wants to follow the sewing course in our centre and earn her own money after the course.

During summer holidays some of our boys and girls are working in sectors like cloth shops, motor mechanic workshops, petty shops, and brick making units. Meet **Andisamy** who is 14 years old (9th standard) and works at a two wheeler workshop. He can be admired for his skills.

Financial results:

MERDS was able to limit the food expenses; the yearly budget was used accordingly.

DROP OUT CENTRE

Budget	Rupees	Expenses	Rupees
BenG Donation, consisting of:			
Salary Staff 4 x 1.500 x 12 months	72.000	salary staff 12 months x 1.500 x 4	72.000
Salary Cook 1.200 x 12 months	14.400	salary cook 12 months x 1.200	14.400
Divali Bonus 5 x 1.500	7.500	Divali Bonus	7.500
Stationery & Play material	10.000	Stationary and Play material	9.600
Rent Building 12 x 3.500	42.000	Rent 3.500x 12 months	42.000
Maintenance Internet/Hardware	20.000	Maintanance internet hardware	18.540
Electricity 12 x 1.000	12.000	Electricity, water, etc	11.520
Food Expenses Weekdays:			
50 children x 20 x 312 days	312.000	Food Expenses, Weekdays only	314.790
project management 4.000 x 12	48.000	Project Management 12 x 4.000	48.000
staff assistance 1.500 x 12 months	18.000	Staff assistance 12 x 1.500	18.000
Travel cost 400 x 12 months	4.800	Travel cost 12 x 400	4.800
Total	560.700		561.150

CHAPTER-3: BURSARY PROJECT:

We have 16 bursary students in our bursary scheme 2014-2015 at NPR- and Ghandigram College.

List of candidates for the BenG - MERDS bursary project for 2014-2015 Students studying since 2011-2012-2013-2014				2014-15	Year of admission	End date course (year and month)
ID-CODE	Name	college	course			
update 1 Feb-2015 Anusya						
S2011-02	Ajitha ,S.	Nursing	Dindigul hospital	17000	2011	2016
S2011-04	Ambika,C.	NPR	B.SC. Software	12000	2011	2015
R2013-27	Anandhi,A.	PVP-DGL	B.E.Electrical&Electronics	12000	2012	2015
R2012-21	Abinaya .D	NPR	B.SC. IT	12000	2012	2015
R2012-22	Lalitha .P	NPR	B.A. ENGLISH	12000	2012	2015
R2012-23	Najeema Banu .S	NPR	B.SC. MATHS	12000	2012	2015
R2012-24	Pavithra .A	NPR	B.COM. (Computer Application)	12000	2012	2015
R2012-25	Sindhuja .T	NPR	B.C.A. (Computer Application)	12000	2012	2015
R2012-26	Vinothini .V	NPR	B.C.A. (Computer Application)	NIL	2012	cancelled
R2014-28	V.Nagajothi	NPR	B.Com.	12000	2012	2015
R2014-29	R.Deventhiran	NPR	B.Sc. (Computer Science)	12000	2012	2015
R2014-30	A.Murugambal	NPR	B.Sc. (Computer Science)	12000	2013	2016
R2014-31	A.Nirmala Mary	Nursing	Dindigul hospital	12000	2014	2017
R2014-32	M.Manisha	NPR	B.B.A. (Business Administration)	12000	2014	2015
R2014-33	C.Renuga		12th (Commerce)	4000	2013	2015
R2014-34	C.Durai Kannan		I.T.I. Fitter	4000	2013	2016
R2014-35	C.Thulasi Raman		I.T.I. Electrician	4000	2014	2015
R2014-36	Loganya		12th	NIL	2014	cancelled
R2014-37	Sangeetha		12th	NIL	2014	cancelled

Most of the above students will finish their course in April 2015 except Ajitha, NirmalaMary and Deivendran who continue their studies for one or two more years.

Deivendran (R2014-29): has completed his B.Sc. Computer Science at NPR and would like to continue for Master of Science in Computer. His admission will be assured in July 2015; after confirmation he will be provided with a bursary for another year.

Nursing students:

Ajitha (RS 17.000) and Nirmalamary (RS 12.000) got their bursary through the BenG emergency fund. Ajitha will continue one more year; Nirmalamary will finish in 2017.

ITI students – De Lasalle ITI, Dindigul

Duraikannan (ITI electrical training) and Thulasiraman (ITI Fitter course) are both studying at De Lasalle and got a RS 4.000 bursary.

Drop outs of the scheme:

Renuga (R2014-33) is a student in her 12th standard, getting a RS 4000 DOC bursary. She will finish her 12th standard in April 2015 but will not continue for higher studies. Her parents can't afford the study cost, even with the bursary contribution of BenG and Renuga will have to find a job to increase the family income..

There are 2 DOC students who were selected for the one to one scheme 1.Sangeetha and 2.Loganya who were studying 12th standard. They stopped coming to the DOC due to family problems and hence we did not give them the scholarship of Rs 4000 in 2015.

Sunday classes at the DOC

The college students do attend our coaching classes regularly. We concentrate on spoken English and English grammar. Our scheme of conducting Spoken English and Computer communication is very helpful for our students to get success in the campus interviews and job search. They also get prepared for writing government service examinations. They discuss together while preparing their project reports and try to converse in English among them.

Financial results: We have allowed 1 more bursary for a DOC student (4000 Rs). MERDS was able to keep expenses within the budget. The Sunday school has successfully continued spoken English and Computer classes.

Scholarships & Education

	Budget		Realisation
Regular bursary students 7 x 12.000	84.000	8 students previous years 7 x 12.000 + 1 x 17.000	101.000
1-to-1 students 4 x 12.000	48.000	5 students admitted in 2014: 5 x 12.000	60.000
ITI 2 x 4.000	8.000	2- ITI students 2014: 2 x 4.000	8.000
extra budget via 3k fund (*)	29.000	1 DOC student 2014: 1 x 4.000	4.000
Salary 2 teachers Sunday School	29.250	Salary 2 x 12 x 1.200	28.800
Project Management 12 x 4.000	48.000	Project Management 12 x 4.000	48.000
Project Assistance 12 x 1.000	12.000	Project Assistance 12 x 1.000	12.000
Travel cost 12 x 400	4.800	Travel cost 12 x 400	4.800
Total	263.050	Total (**)	266.600

(*)The bursaries for two Nursing students have been awarded through the local BenG Fund; total amount 29.000Rs.

(**) The extra expenses of 4000 Rs for 1 DOC student has been allowed by BenG Board.

NICE TO KNOW: Progress report of former bursary students.

1. A. VetriSelvi, B.Sc. Software, has joined as a management staff at Muthoot Finance Corporation, Natham. She communicates with MERDS about her progress and job situation.
2. K.Kanika sri B.Sc Mathematics from NPR collage is now working in ILM-Multi National Company at Bangalore. MERDS is trying to get in touch with her asking her to communicate her work progress to MERDS.
3. Krishna veni B.Sc. Software from NPR collage has got admission on bachelor of education (B.Ed). She also is having current communication with MERDS
4. A. Nilofer nisha B.Sc Mathematics from NPR collage has got admission in Master of Science, Mathematics (M.Sc).
5. S. Visithra B.Sc Mathematics from NPR collage has got admission in Master of Science, Mathematics(M.Sc).
6. M. Deepa B.Sc Mathematics from NPR collage has got admission in Master of Science, Mathematics (M.Sc) at Gandhi gram rural university.

CHAPTER -4 : Little stars Pre School

The Little Stars School at Athoor is having an average of 44 children for the year 2014-15. Actual students strength: UkG= 12, LKG = 32 = 44. Our school teachers are well trained and teaching the children through playful methods. We follow the school curriculum syllabus and make our children happy through games and other extracurricular activities. We have close relationship with the parents of the children and the people around the school. We made all necessary amenities in our school for the welfare of our children. Health and hygienic ways and means are being followed by our school staff and children. Rhymes, lessons and mathematics are being taught through computer. We will continue to train our teachers in using the computer.

The volunteers who often visit our school are very helpful to our teachers and highly encouraging. Our school campus walls and class rooms were painted so that the children are enjoying the atmosphere. Clean water, class rooms fitted with fans, suitable play equipments fixed on the play ground are the special features of our school. We are proud to convey that the outgoing children have proved their immense abilities and skills on the primary schools they have been admitted to.

The district educational authorities often visited our school and requested us to get permission to run the school as per government norms. Hence we have entered our application for the recognition and hope to have it very soon. Actually we moved from the old school to a new place on January 2015 and made all suitable amenities. The parents and the public are welcoming our efforts for the establishment of the new school building. The new school is spacious and has enough light, free air and good atmosphere. The play ground fitted with play equipments is attractive and safe to the children. The school is safe and without any disturbances it can function on day to day activities. There is no traffic and public intervention. The parents can easily reach our school and it is very near the bus stand of Athoor.

We will conduct a parents meeting twice a year and participate in the school annual day functions as per government norms. We also will form a new parents-and-teachers association which will decide future activities of our school and motivate the public to get benefit from our school happenings. We have to conduct small competitions on the extracurricular activities and issue prizes and awards to the children. The village panchayat leaders and town panchayat leaders along with higher officials would be invited for various functions and we try to make a

popular school. More training inputs will also be given to our teachers and the playful method of education is to be strengthened.

Financial Results: The yearly budget for Little Stars was enough to run the school according to conditions. The parents contribution was enough to cover the expenses of books, uniforms and play materials.

In December 2014/ January 2015 we moved Little Stars to a new building; extra budget had been reserved for this, including a BenG advance to obtain Government Recognition.

PREVIEW on 2015: From the year 2015 onwards we will start 1st standard in our school. We are setting up a “business plan” and will try to get the proper funding and government recognition in our Indian network.

	Budget		Realised
	Expenses		Expenses
Donation from BenG			
Salary Principal Janaki 12 mt x 4.000)	48.000	salary 4.000 x 12 months	48.000
Salary Teachers (12 mt x 3.500)	42.000	salary 3.500 x 12 months x 2	84.000
Salary Junior teacher 12 x 3.200 (*)	38.400		
Salary Assistent 12 mt x 3.000	36.000	salary assistant 2.500 x 12	30.000
Diwali Bonus 4 x 1.500	6.000	Diwali bonus	6.000
Project Management 12 x 2.000	24.000	Project management 2.000 x 12	24.000
Travel cost 12 x 200	2.400	Travel cost	3.600
Electricity & water 12 x 800	9.600	Electricity & water	9.200
Rent for school building 12 x 2.600	31.200	Rent old school 23.400 + new 9.000	32.400
Cost of building / maintenance	15.000	Refer to shift to new location	
Uniform for 30 new students a 400	12.000	uniform dress cost	19.000
Books 50 x 400	20.000	books cost 50 children x 400	20.000
stationery and play materials	15.000	stationery and play materials	15.000
various costs	2.200		
Subtotal	301.800	Subtotal	291.200
Parents contribution calculated at:(**)	Revenue		Revenue
Parents contribution 50 ch * 200 * 10 months	100.000	Parents contribution	88.000
Admission fee 25 new kids x 200	5.000	Admission fee	13.200
Subtotal	105.000	Subtotal	101.200
Total Rupees	196.800		190.000

Financial Report on shifting Little Stars to new location (november 2014- january 2015)			
	Budget		Expenses
BenG donation for construction/shift	81.000	new building construction cost	94.150

BenG extra donation for inverter /UPS	20.500	Inverter fixed	20.500
BenG advance for Govt. Recognition (***)	30.000	Ups installing cost spent	1.600
Various local donations	10.150	Banners and notice cost	2.200
Total	141.650		118.450

(*) BenG has allowed to raise the salary of the new school teacher (bach.of education) to 3.500Rs a month; total 3.600RS

The salary of the aya has been set at 2500RS per month

(**) MERDS has realised Parents contribution (44 ch x 200RS x 10 months = 88.000 and Admission fee (44 x 300) = 13.200RS. Total 101.200 RS

The parents contribution covers the cost of rent, books and materials (total 95.600 Rs

(***) Balance with MERDS Rs 30000 for the School recognition works

WORD OF THANKS BY MERDS:

We like to submit our sincere thanks to BENG and all volunteers who took part on our school promotion and paved a strong base for the child education in the rural area where there is no facility for the rural children to have quality of education for their life career.

MERDS, Muthamil Education and Rural Development Society,
Uluppagudi, Dindigul District.
A. Chandrasekaran, Secretary