



MUTHAMIL EDUCATION and RURAL DEVELOPMENT SOCIETY

Annual Report – BENG PROJECTS - 2018 April to March 2019

CHAPTER - 1: MICRO CREDITS

The CfK project:

The actual loan given to the C.Mulaiyur Self-Help Group of 12 families, in October 2016, was Rs360.000 which is repaid successfully in 2018. They have formed a sustainable milk society and are performing well on their own.

Individual loans:

In 2018 MERDS started giving loans to seven individual women for cows and one loan to start a small business.

At present there are 7 women beneficiaries on board in our CfK project. The beneficiaries are perfectly following the scheme, in which they repay in 24 months, and their children are going to school regularly. The family status is slowly increasing. Even though there was dry summer and poor rainfall they carefully maintained their cattle and there were no casualties.

One micro credit of 20.000Rs for Mr. Vajendran, a small onion retailer, will be repaid at a later date. Mr. Vajendran's wife and daughter fell seriously ill and were both taken into hospital. So the onion business has stopped for a while and will restart as soon as possible.

The total outstanding loan, of the 8 micro credits of 2018, is Rs. 265.000 from which Rs. 93.360 is repaid. (see financial report)



New families in CfK in 2018

CHAPTER- 2: DROP OUT CENTRE (DOC)

Actual there are 50 children studying at our DOC. They are very interested in coming to our center and focusing on their studies.

The majority are girls and the parents are keen on sending their children to our centre. The children are being taught on their regular school syllabus every day. The teachers are not only teaching the school lessons but also on training the cultural activities and games. After study the children are getting good food and they feel happy while going back home.

The teachers are involved with the children and create a happy atmosphere at our DOC. Our children are getting good marks on their school examinations and achieve awards on cultural events at their schools. Also they took part in games and sports competitions and won prizes. Our children are highly competing with the regular school students and earn good marks on their academics.

The orphan girl called Pachaiyammal, who got already a sponsorship for her primary education from an individual sponsor, has been admitted on our DOC as she is entering now 6th standard. Our DOC student Nandhini passed 12th standard and admitted in the Regular College at Madurai for her higher studies with a BenG scholarship. The parents are very proud of our DOC and appreciate our service on seeing their children's efforts. Most of the parents are in contact with our teachers to discuss their children's future and carrier ambition. The parents are very thankful to BenG for providing this noble service to their children.



The volunteers from BENG played a major role by interacting with our DOC children and our children were highly encouraged on their involvement. They trained them on painting of the roof top parapet with artistic motives, they learned roof gardening, playing and studying. It was very useful to them to receive this additional curriculum on their studies.

Volunteers Milou, Lia, Joy, Ria, and Else provided training to our children on roof gardening. They learned to grow vegetables on small scale and they all received Tamil instruction books about so called Key Hole Gardening.



Mindful education was delivered by Mrs. Trees among our DOC and NPR college students. It was worthwhile and attracted lot of students in the college. Thanks to Trees. This type of education makes our children to get a better concentration on their studies. The teachers are giving regular follow up on the above subjects and incorporated it in the daily program.

Exam results 10th, 11th and 12th standard DOC students in April 2018.

Number of DOC students per grade	nr,	left the scheme	fail	passed
DOC children from 6th to 9th standard	42			
10th standard	3	2	0	1
11th standard	5	2	2	1
12th standard	10	2	2	6
	60	6	4	8

The number of students in the DOC for the year 2018-19				
6 th standard	Male-1	Female - 4	5	
7 th Standard	Male -4	Female - 8	12	
8 th Standard	Male -5	Female - 8	13	
9 th Standard	Male - 2	Female -6	8	
10 th standard	Male - 4	Female- 3	7	
11 th standard	Male-1	Female -2	3	
12 th standard	Male-1	Female-1	2	
Hence the total	Male = 18	Female =32	50	

We have to finalize the actual students list after school reopening in June 2019. Mostly the 10th and 12th standard students may leave from our centre for the coming academic year. So, new students will be admitted to fill the vacancies.

CHAPTER-3: BURSARY PROJECT:

In April 2018 nine students completed their education with good results:

- **Nagajohti** has completed her Master of Administration course. She is currently searching for a job. Still she is taking treatment for her Asthma problems. She has been seriously ill, and was even referred to hospital. Nagajohti has not fully recovered yet. Her appearance is weak and fragile. BenG helped her family with a micro credit from her sponsor to improve the onion retail business of her father.
- **Vijayalakshmi** passed the third year of the bachelor program of Business Management. Business Administration is her main subject. She got an appointment at the NPR college where she has studied.
- **Devika** continued her studies for a Master degree mathematics
- **Murugan** passed 12th standard and took a Welding course at TV'S Community College in Madurai.
- **Oviyasree** got a small side job as a document writer, she prepares documents which have to be presented to the authorities when people want to buy property. At the same time she is studying for a master degree with a correspondence course. Every fortnight she attends lessons in a classroom on Saturdays and Sundays. For that she got a scholarship from BenG in 2018-2019
- **Lavanya** took after graduation a course in Banking. The course takes one year to complete. The course takes place at the Bank Praing Centre in Madurai. She's good at mathematics hence the course fulfills her. The course is on 7 days a week, including Sunday.
- **Anusiy**a passed 12th standard in the DOC and went for higher education with the help of a BenG sponsorship in 2018/2019. Now she is studying B.Sc Computer science at Nehru Memorial College in Trichy.
- **Nandhini** finished secondary school (12th standard). With a new scholarship of BenG she started college at the Government College in Melur in B.Com CA, which she enjoys very much.
- **Suganthi** told me that her educational career has come to a still stand, after she succeeded in 12th standard, as her parents have restricted her in terms of getting a college degree. Even with a BenG scholarship they cannot afford their part of the study fees. Suganthi will search for a job or get married soon.

For the year 2018-2019, we have provided scholarships to 17 students. Seven students will finalize their studies and leave the project in April 2019. However *S.Shobanadevi*, a DOC student sponsored by Rotary, left the scheme after passing 12th standard but will re-enter and continue for higher studies in 2019/2020. So, in total 11 students will continue their higher studies in 2019/2020. Hereunder the overview of the 17 students who got a scholarship in the year 2018/2019:

#	S.No.	Name	College	course	Project Period	Completion date
1	R2014-30	A.Murugambal	Gandhigram University Dindigul	MSC Computer Science	2019-2021 (2 years)	2021 May
2	R2016-44	Devika	NPR	B.Ed (completed BSc Maths)	2018-2020 (2 Years)	2020 April
3	R2016-47	S.Umamaheswari	St.George college, Madurai	B.COM.C.A	2016-19 (3 years)	2019 April
4	R2016-49	Patchaiammal	elementary school	6th (in DOC?)	2017-25	continues till 12 th standard
5	R2017-50	S.Banupriya	NPR	B.COM.C.A	2017- 19 (2 years)	2019 April
6	R2017-51	S.Oviyasree	Madurai Kamaraj University Banking Training college, Madurai	M.Com (Completed Bcom CA.)	2018-2019 (2 Years)	2020 April
7	R2017-52	A.Lavanya	Madurai	Bachelor of Law- Completed BSc (IT)	2018-2019 (1 Year)	2019 April
8	R2017-53	S.Sakthivel	M.K. University MELLUR	BA Economics	2017-20 (3 years)	2020 April
9	R2017-54	V.Kavitha	NPR	B.SC.MATHS	2017-19 (2 years)	2019 April
10	R2017-56	S.Anusiya (ex DOC)	Nehru memorial college Trichy	B.SC .Computer	2018-2021 (3 Years)	2021 April
11	R2017-57	C.Nandhini (ex DOC)	Govt.college, Melur	B.Com CA (Compl.12th st in DOC)	2018-2021 (3 Years)	2021 April
12	R2017-55	K.Nithiyasri	NPR	B.SC.PHYSICS	2017-19 (2 years)	2019 April
13	R2017-58	S. Shobanadevi	secondary high school	11th & 12th (not DOC)	2017-2019 (2years)	2019 April/2020
14	R2017-59	N. Yuvakarthiga	Meenakshi College Madurai SACRED HEART NURSING COLLEGE, Madurai.	B.A History	2017-2020 (3 years)	2020 April
15	R2017-61	R.Susmitha	SBM college of Engineering at Dindigul	2nd year nursing	2017-2019 (2 years)	2019 April
16	R2018-62	K.Mani (ex DOC)	Dindigul	Mechanical engineering	2018-2022 (4 years)	2022 April
17	R2018-63	R.Vijayamuthukumar (ex DOC)	Madurai Kamaraj University	BsC catering/hotel mgmt CRAFT	2018-2021 (3 years)	2021 April

This year both the bursary students who are in the scheme as the students who finalized their studies in April 2018, are interviewed by our BenG volunteers. Almost all the students are highly ambitious and having set a goal for their future. There are three former students, who have already passed their studies in previous years through the bursary scheme and got employed in the same NPR College where they have studied.



Vijayalaksmi with Joy and Milou

It is a great achievement of these students and we are proud that they succeeded so well. **Vijayalaksmi**, one of the three, has passed her Business Administration course and now she is working as an office staff in NPR College. The other two **Visitra and Nilofernisha** who have completed their Maths degree, are appointed as an assistant professor in the NPR department of Mathematics. Actually there is big demand to get BENG scholarship for the next year. But we can only select a limited number of candidates according to the fund availability. The students are progressing every year and BENG bursary scheme helps a lot of poor girl students to get improvement of their life status. The parents of the bursary students are very thankful to BENG and they convey their gratitude to the sponsors.



Nilofernisha get interviewed

Chapter: 4 MGC- MERDS GARMENT CENTRE

MGC has been functioning properly and the women feel highly responsible to participate in the project. They do get their regular orders and sew the garments like shirts, chudithar, blouse, men shirts, and nighty dresses for women. Last year there were some struggles to get frequent orders in the beginning due to slow down of the market. Then slowly getting orders picked up.

Our team succeeded on completing 6800 men shirts, 2000 women nighties, 175 blouses for women, 27 chudithars for women and 210 women inskirts. We did not get orders in the middle of the year soon after Pongal festival. Then we were able to continue to make men shirts from the orders we got from Royal Sundaram Company at Natham. Actually we tried to sustain the MGC project through the funding of Indian crowd funding CSR events through Battle of the Buffet and LetzChange. Even though we succeeded on our presentation we didn't get the project sanctioned. But it is still on the Lets Change waiting list. They can call us any time to continue the scheme.

Cost worth details

6800 men shirts x Rs 15 = 102000 for 5 persons. Average monthly earning is Rs1700

2000 nighties x Rs11 = 22000 for 5 persons. Average monthly earning is Rs 367

175 Blouces x Rs 100 = 17500 for 5 persons. Average monthly earning is Rs 292

27 chudithar xRs 150 =4050 for 5 persons. Average monthly earning is Rs 68

210 Inskirt x Rs 10 = 2100 for 5 persons. Average monthly earning is Rs 35

Hence the average income per person per month is Rs 2,461

MGC GARMENT CENTRE							
	Number of pieces	Price per piece	Number of women	TOTAL INCOME	Income annual per women	Average monthly income per women	EXPENSES
BENG CONTRIBUTION				60,000			
Men shirts	6,800	15	5	102,000	20,400	1,700	
Nighties	2,000	11	5	22,000	4,400	367	
Blouses	175	100	5	17,500	3,500	292	
Chudithar	150	27	5	4,050	810	68	
Inner skirt	210	10	5	2,100	420	35	
							electricity for 12months 12x 2000
							Machine maintainance charges &oil change
							Sample cloths and other materials like zippers,pin,hook etc
Total gross Income				207,650	29,530	2,461	Total Expenses
Total net Income				147,650			60,000

The total net income of Rs. 147,650 is used for paying salaries. Hence the average income per woman per month is Rs. 2461.

The women who find employment in the MGC are motivated to work in our MGC and they were able to get a small income per month at least to satisfy their personnel needs. If we get continuous orders, then the average income would increase and will help them very much. Else the supporting volunteers from BENG have visited our centre and have encouraged our team for better performances. The garment industry sometimes collapses and the buyers may be not available for the shirt making companies at times. Hence we also get stuck on getting orders from the companies.

Nowadays it is seasonal business for our area and the high sale of materials is on the Deepavali and Pongal festival seasons.



Our tailors in Merds Garment Centre

We thank BENG for their wonderful service and blessings for the development of children and women in our target area.

MERDS – CHANDRA SEKARAN

Uluppagudi (Post), Natham (Taluk),
Dindigul District,
Tamil Nadu, India-624401 www.merds.org.in

+91
+91

4544244207
9159989958

Budget expenses for MERDS, for the year 2018-2019

Micro credits through MERDS	Rupees		Rupees	Rupees
C. MULAIYUR: Cows for Kids - Nov 2016-2018 Oct		Available	360,000	
Loan Repaid 2016-17=235720. 2017-18 = 124280	360,000	Advanced for micro credit in 2018/2019		265,000
Advance given for new micro credit: (*)	-	Rest available	95,000	
Mrs. Annapoornam (15.11.2017)**	35,000	Repaid (17 months 1560=		26,520
Mrs. Nathiya Naachan (14.11.2017)**	35,000	Repaid (17 months 1560)		26,520
Mr. Vajendran (may 2018 - feb 2020 - 20 mnths)	20,000	Repaid (6 x 1.000 = 6.000)		6,000
Mrs. Jeya Jothi sept 2018 -17.09.2018	35,000	Repaid (6x1560=		9,360
Mrs. Latha (sept 2018. 17.09.2018	35,000	Repaid (6x1560=		9,360
Mrs. Vellaiammal (20.11.2018	35,000	Repaid (4x1560		6,240
Mrs.Panchu (17.12.2018	35,000	Repaid(3x1560		4,680
Mrs.velu (17.12.2018	35,000	Repaid (3x1560		4,680
	265,000			93,360
(*) refunded in 2019/2020 budget with Rs. 350.000		Balance per 31 March 2019		188,360
** advance given in 2017. Is not refunded in 2018/2019				
DOC REPORT	RUPEES			
Income BenG Contribution	588,800	Expenses		RUPEES
BenG Donation, consisting of:				
Salaray Staff (4x1700Rs x 12mt)	81,600	Salaray Staff (4x1700Rs x 12mt)		81,600
Salaray Cook (1x1600Rsx12mt)	19,200	Salaray Cook (1x1600Rsx12mt)		19,200
Stationary & Play materials	15,000	Stationary and Play materials		15,000
Rent Building (12x4500)	54,000	Rent Building (12mntsxRs 4500)		54,000
Internet/Hardware(12x1000)	12,000	Internet/Hardware(12x1000)		12,000
Electricity (12 x 1000Rs)	12,000	Electricity		12,000
Food Expenses, Weekdays + Saturday		Food Expenses, Weekdays + Saturday		
50ch.x30Rs x260days	390,000	50ch.x30Rs x260days		390,000
Diwali Bonus 5x1000	5,000	Diwali Bonus		5,000
Total income	588,800	Total expenses		588,800
Scholarships & Education	Rupees			
BenG Contribution	199,000	12 + 1extra x 15.000 PLUS 1 x 4.000		199,000
<i>budget from APG* 1X Rs4000+30000</i>	<i>34,000</i>	<i>2x 15.000 PLUS 1x 4.000</i>		<i>34,000</i>
*APG is not part of the BenG budge				
Total Income	233,000	Total Expenses		233,000

MGC GARMENTCENTRE	INCOME	EXPENSES		
BENG CONTRIBUTION	60,000	electricity for 12months 12x 2000		24,000
		Machine maintainance charges & oil change		11,400
		Sample cloths and other materials like zippers, pin, hook etc		24,600
Total Income	60,000			60,000
Administration	INCOME	EXPENSES		
contribution from BENG	130,000	Director honorarium Rs 10000 x 12months	120,000	
		Travel	10,000	
TOTAL INCOME	130,000	Total Expenses	130,000	
MERDS - BUDGET PROPOSAL 2018-2019				
by BenG Board - march 2018				
			Rs.	EURO
SCHOLARSHIPS			188,000	2,346
DOC			588,888	7,361
MGC			60,000	749
MERDS (120.000 + 10.000 travel expenses)			130,000	1,622
			-	
TOTAL BenG BUDGET for 2018-2019			966,888	12,077
ACTUAL FUND RECEIVED FROM BENG =Rs 9,77,393			977,393	

SUMMARY

	Rs.
Total budget received from BENG	977,393
Actual expenses for the year	966,888
Balance	10,405
Auditor's fee MERDS organisation	10,000
Hence balance will be	405

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INCOME								
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