



SOCIAL ACTION FORUM IRINJALAKUDA



**ANNUAL ACTIVITY
REPORT 2020-21**

Organizational Timeline

- 18-10-1978 Msgr. G.T. Thekkekara was appointed as Ist Director
- 07-07-79 General body of Social Action was constituted
- 02-05-80 Inauguration of Social Forum Kuries
- 16-05-82 Registration in Ministry of Foreign Affairs (Reg. No. 052900055)
- 01-08-82 Fr. Paul Elamunnapuzha was appointed as IInd Director
- 18-08-83 Registration of Social Action as Charitable Society (Reg. No. 166/83)
- 23-01-84 Social Action Office at Pastoral Centre, Irinjalakuda
- 19-03-85 Blessing of Sanjo I.T.C, Ashtamichira
- 10-03-86 Sale Tax exemption C.S.T. 25166554 K.G.S.T. 25161554
- 09-07-86 Registration under Factory Act No. IJK. 255
- 14-10-86 S.S.I. Registration No. 0905470/86
- 08-06-87 Social Action Office is shifted to 1st floor of Pastoral Centre
- 16-07-89 Fr. Sebastian Ezhekadan was appointed as Illrd Director
- 19-03-91 Inauguration of Navachaithanya, Aloor
- 11-07-92 Social Action Electronics Unit handed over to Forum for Social Action (Reg. No. 235/92)
- 10-09-94 Inauguration of Sanjo Sadan, Anandapuram
- 17-06-95 Social Action Office was shifted to Social Forum building
- 17-01-96 Fr. Joy Kadambatt was appointed as IVth Director
- 01-08-97 Income Tax exemption U/S 80 No. 17A/Tech/Inst/S9/88-89
- 04-07-98 Inauguration of Ashanilayam Special School, Kottanellur
- 23-12-99 Income Tax Permanent Account Number (Pan) No. AABTS 2458 P
- 28-06-01 Fr. Wilson Erathara was appointed as Vth Director
- 10-09-02 Blessing of Kripabhavan Residence at Ashanilayam Kottanellur
- 17-02-04 Inauguration of Prakruthi-Centre for Research and Training in Organic Farming
- 18-04-05 Silver Jubilee Celebrations
- 20-04-05 Inauguration of Vocational Training Centre at Ashanilayam, Kottanellur
- 07-05-05 Govt. recognized Prakurthi, Kottanellur as District level Nurssery (Under AEZ) Go No. 9801/03 (15B)
- 27-06-05 Registrati on of Ashanilayam Speical School, Kottanellur under PWD Act by the State Governemnt-EDN/TSR/25/2006 Dt.27-06-2006
- 21-12-05 Prakruthi, Kottanelloor promoted as Govt. Licenced Agricultural Nursery LIC No.27/21-12-05
- 18-01-06 Fr. Jose Palatty was appointed as VIth Director
- 15-01-07 Blessing of 'Sannidhi' Prayer room at SAFI
- 17-12-09 Inauguration of Dairy Farm at Prakruthi, Kottanellur
- 12-08-10 Fr. Antony Mukkattukarakaran was appointed as VIIth Director
- 03-10-11 Launching WINGS Project (Job Oriented Coaching Classes.
- 08-03-12 Prakruthi, Kottanelloor, Promoted as Mixed Farm School Order No. D371D371/2012 ESTD 2011-2012 DAHO - TCR - 08-03-2012
- 11-07-13 Fr. Jose Manjaly was appointed as VIIIth Director
- 30-01-14 Fr. Binoy Kozhippatt was appointed as Associate Director
- 21-04-14 Blessing & Inauguration of Santhome Special School, Edamukku, Kodungallur
- 10-09-14 Inauguration of Ruby Jubilee Housing Project
- 16-11-15 Registrati on of Santhome Special School, Kodungallur under PWD Act by the State Govt.
- 04-05-16 Community Polytechnic - Skill Development Program for Women Empowerment started at Sanjo ITC, Ashtamichira
- 31-05-16 Blessing and Inauguration of the new Building of Santhome Special School, Kodungallur
- 19-01-17 Fr. Varghese Konthuruthy was appointed as Associate Director
- 19-01-17 Fr. Shaju Peter Kachappilly was appointed as Associate Director
- 20-07-17 Fr. Varghese Konthuruthy was appointed as IXth Director
- 20-07-17 Fr. Robin Palatty was appointed as Associate Director
- 02-11-17 Sanjo ITC - Formed under a Separate Trust
- 30-11-17 Inauguration of 'Mithra' AOP
- 05-07-18 Fr. Seby Kanjilassery was appointed as Associate Director
- 15-12-18 Pavanatma, Karunya, Rottenberg Housing Projects started
- 01-02-19 Syro Malabar Housing Project Started
- 18-07-19 Fr. Jinu Vennattuparambil was appointed as Associate Director



About SAFI

Social Action Forum Irinjalakuda (SAFI) is the official social work agency of the catholic Diocese of Irinjalakuda. Established in 1978 and registered in 1983 (Reg. No. 166/83) SAFI functions in 137 parishes of the diocese for the sustainable development of the society with a special focus on the empowerment of the weaker sections of the community irrespective of caste and creed. It envisages a society where the resources available in the society are accessible to everybody by which an integrated development of the individual will be realized.

Vision

Establishment of a right based and gender harmonious society rich in social capital/resources, warm in human fellowship concerned about ecosystem and Food security.

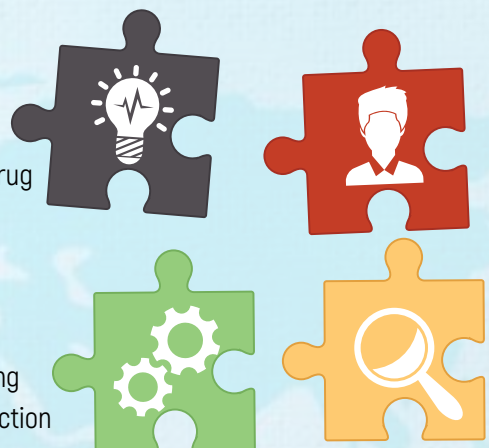


Mission

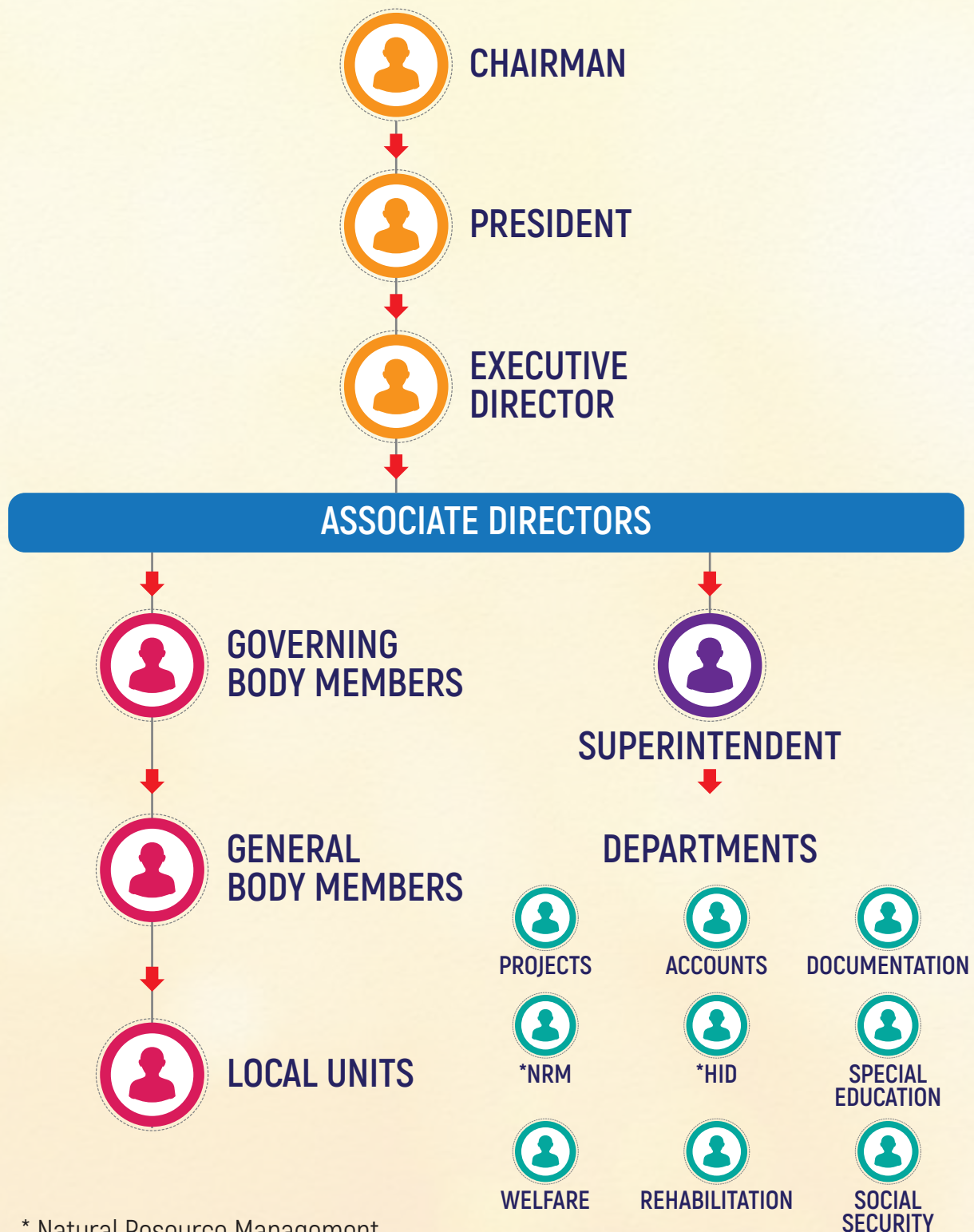
To motivate and facilitate the marginalized population towards a right based and gender harmonious society through mobilization of people's power and participation.

Organizational Objectives

- ❖ Foster and strengthen community based organizations (CBOs)
- ❖ Support the rights of each individual and family to live a dignified human life
- ❖ Ensure people's participation in the development process
- ❖ Revive natural and organic agriculture aiming at food security, safe food and healthy living
- ❖ Ensure better use of natural resources
- ❖ Promote Community based and Institutionalized rehabilitation of drug addicted individuals and their families
- ❖ Care for individuals who are differently abled through institutionalized rehabilitation
- ❖ Promote an eco-friendly human existence
- ❖ Empower individuals and families to be self-reliant for a better living
- ❖ Initiate programs for women empowerment and child right's protection
- ❖ Strengthen human resource by promoting education skill development
- ❖ Integrate and coordinate all the socila and development activities within the diocese.
- ❖ Flood disaster management



SAFI Organogram



* Natural Resource Management

* Human and Institutional Development

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GOVERNING BODY MEMBERS OF SOCIAL ACTION FORUM IRINJALAKUDA 2020-21



Mar Pauly Kannookadan
Chairman



Msgr. Jose Manjaly
President



U.J. Paulson Ukken
Edakulam, Vice President



Fr. Varghese Konthuruthy
Executive Director



Fr. Jinu Vennattuparambil
Associate Director



Fr. Seby Kanjilassery
Associate Director



Fr. Antu Alapadan
Forane Vicar Irinjalakuda



Sr. Diveena CMC
Assistant Secretary



Joy P.O
South Thanissery



Joseph P.I
Chalakudy



Davis Mallekkal
Edathiruthy



Thomas Thathampilly
Pulloor



T.K. Paulson
Kodungalloor



Paul K.L
Anathadam



T.M. Devassy Thekkan
Kanjirappilly



Ittiachan K.K
Mala



Rejin Thomas
Parappukara



Anto K.D
Velayanad



Adv. M.J. Baby
Irinjalakuda



Fr. Pauly Kannookadan
Navachaiyanya Aloor



Fr. Joemon Koonan
Sanjo Sadan Anandapuram



Mrs. Bindu Vincent
Edathiruthy

MESSAGE FROM THE CHAIRMAN



DIOCESE OF IRINJALAKUDA

Bishop's House, P.B. No 59, Irinjalakuda, Thrissur Dist. Kerala - 680 121, India

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On the occasion of presenting another annual report of Social Action Forum Irinjalakuda (SAFI) is revealing a new chapter of the most appreciable history of its commendable works in the field of humanitarian services since its incision in 1978.

SAFI, serving the needy in different areas of life upholding Christian virtues of love and care, have done appreciable work during 2020-21 too.

It is quite loadable that SAFI have stretched its helping hands and spread golden rays of hope among people who faced the agony of the pandemic Covid-19 and have suffered physically, financially and mentally.

We have to encounter the dreaded pandemic empowering ourselves through prayers. The Holy Book and human history teach us that great people have overcome all the hindrances faced during their march towards glorious destinations.

Considering the epidemic as a purification method of the nature to washout the ego and selfishness of mankind, we shall face it together with vigour and vitality.

We shall join hands together to rebuild lives and remould future of people that were devastated by the dreaded disaster of the century.

I wish and pray that Almighty give strength to SAFI and its co-institutions for rendering services to all the needy.

Irinjalakuda
01.06.2021



Mar Pauly Kannookadan
Bishop of Irinjalakuda



PRESIDENTIAL NOTE



DIOCESE OF IRINJALAKUDA

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It is my pleasure to know that Social Action Forum publishing its Annual Report 2020-21 with developmental activities and statement of accounts. Social work involves selfless service by dedicating your time and efficiency to the welfare of deserving society. I appreciate SAFI for its achievements through fulfilling its objectives in order to create a Just and Gender harmonious society with sustainable development.

SAFI paves a way to think ahead of times to mobilize man power for better social order through people's participation. During this Covid-19 pandemic situation SAFI serving the humanity, being the Motto, continues to play vital role in mitigating the sufferings of poor and the marginalized.

I am glad to congratulate SAFI and convey my deep sense of appreciation to the team SAFI for its efforts for the welfare of the society which is reflected in the Annual Activity Report 2020-2021.

May the Good Lord bless you and leads SAFI in its future activities.

Rev. Msgr. Jose Manjaly

President, Social Action Forum

Irinjalakuda

VOICE FROM DIRECTORS DESK



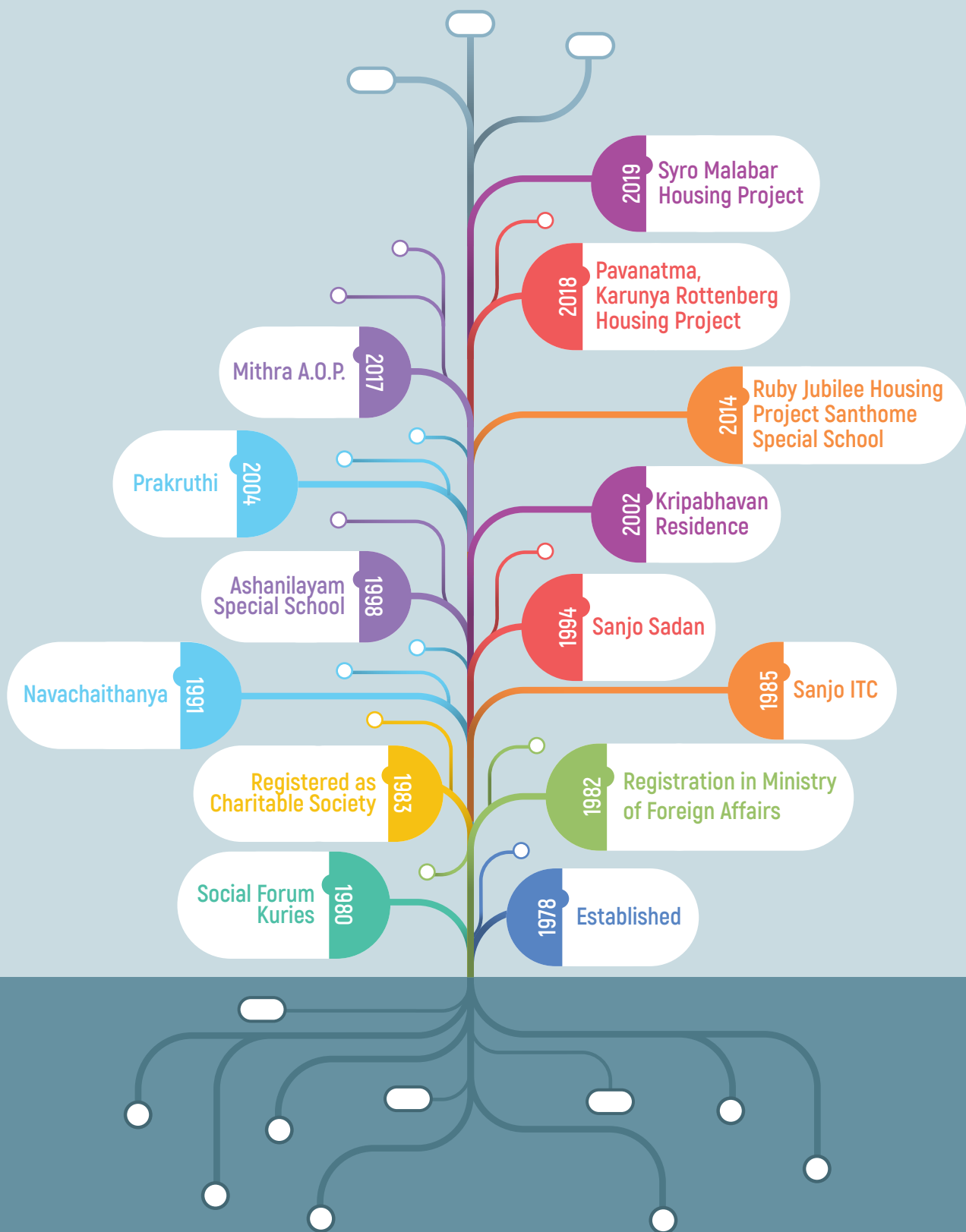
Dr. Norman Vincent Peal, the author of "The Power of Positive Thinking" addressed an audience and explained how to solve our problems. He said, problem is a sign of life. As long as we are alive we shall have problems. The day when we don't have problems then we are dead. He continued, we can't solve all our problems, but we can handle them. Then he recited a beautiful prayer called serenity prayer.

"God grant me the serenity to accept the things that I can't change; and the courage to change the things that I can; and the wisdom to know the difference between what I can and what I cannot."

This is a pandemic period. Even if the departments of govt. and other agencies are doing a fabulous endeavor it is not easy to stop the vast spread of Corona virus infection from our society. Experts suggest that instead of evading Corona virus, to live along with the same is preferential. It does not mean that we are supporting or promoting any virus. In the midst of this darkness and uncertainty SAFI is imparting some rays of hope by providing proper Socio- Psychological support to the needy. In this financial year SAFI has given preference to the individuals than implementing some projects or its documentations. Let us pray to the Almighty for serenity, courage and wisdom in our life to perform right things to a right person in a right time.



Fr. Varghese Konthuruthy
Executive Director



OUR JOURNEY



I. WELFARE DEPARTMENT

FAMILY DEVELOPMENT PROGRAMME (FDP)

Social Action Forum always stands for the poor and for their integral development. In collaboration with 'Save A Family' Plan we have completed 43 years of successful implementation. In the financial year 2020-2021, we have distributed an amount of Rs. 19, 12,735/- to 221 beneficiaries. They utilized this assistance to improve their living conditions, such as house construction, small business initiatives, medical treatment, education etc.

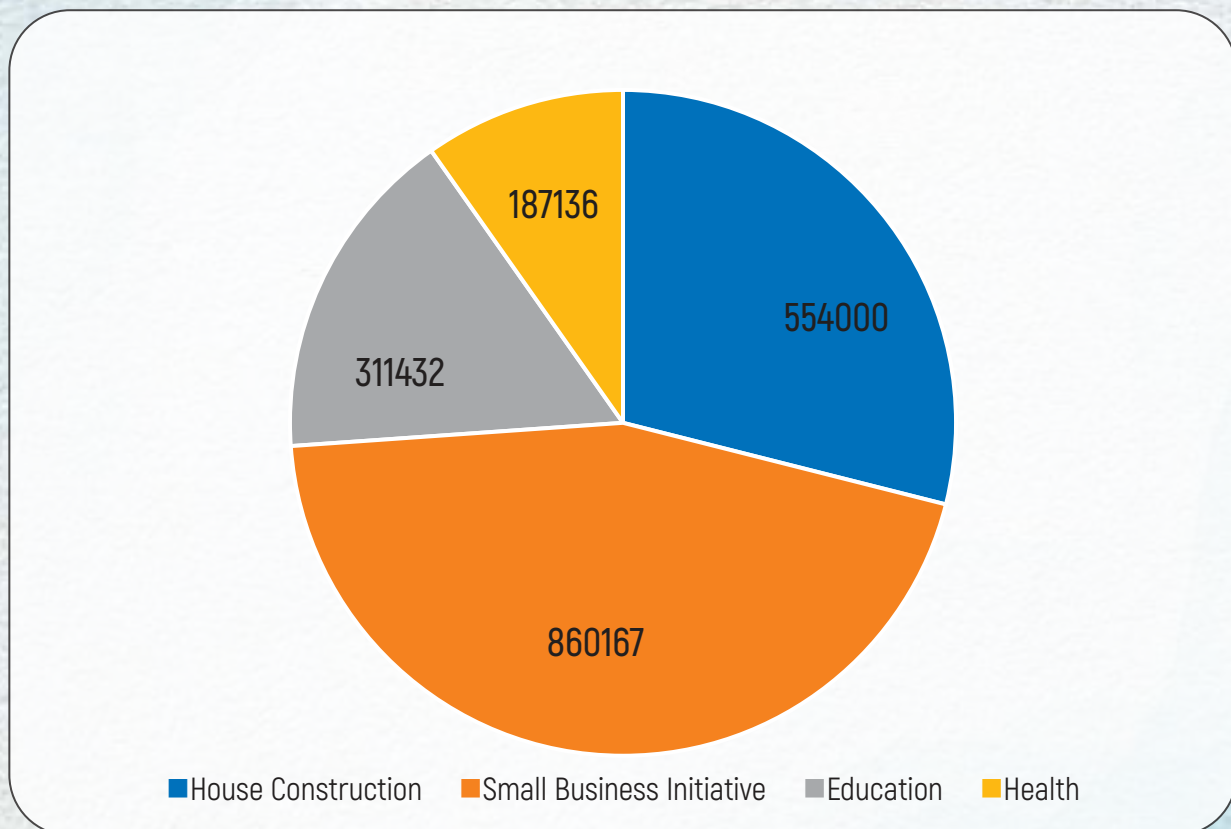
At present 221 families are being provided with a financial assistance of Rs. 1000/- per month and other

developmental activities. These supports help them to achieve the aspiration proposed by SAFPI. During the year we selected 60 new families from different parishes.

SAFI accomplishes the goal by:

- ❖ Guidance and Motivation
- ❖ Monitoring through house visits.
- ❖ Regional and Central level meetings
- ❖ Local resource mobilization for education and house construction.

A chart of financial assistance utilized to improve the living conditions: 2020-2021





Progress of the family

Centre : Cheloor
Case Study : IR 4734 – Bindu Dinesh

Mrs. Bindu and her family who have been receiving support from SAFPI since 2015. The family members are Bindu, Dinesh, Keerthana, Karthika and Pushpa. Their house is situated at Cheloor in Irinjalakuda Region, Kerala. At the time of selection they were living in a hut and facing financial crisis. After the selection both the co-coordinator and animator motivated them to improve their life style. Our timely visits and guidance supported them to come out of all their crisis.



First we helped them to get housing grant from local government through PRI member. With their intervention they got the housing grant and constructed a beautiful two storied house of their own. The help received from Save A Family Plan was used for this construction and various small business initiatives. They started cow rearing and goat rearing in a large

scale which help them to earn an extra income. They are very hardworking people and Bindu also started a pickle unit. The home made foods have high demand in the market and now she is making some rice flour items which she sells in nearby shop also. Their children are also good in their studies and extracurricular activities.



Now the partner family is happy as their living condition has improved and now they have hope for a better future. The family is fully engaged in different activities. Their life is a best example for how positive thinking can change the life of an individual and the family. The family is much grateful to the donor, SAFPI and social action forum for change that has happened in their family.

Smartphone distribution

The government started online classes followed by Covid-19 pandemic, SAFI identified the students from 'SAVE A FAMILY' partner families who don't have smart phones to attend online classes and distributed five smart phones worth Rs.50,000.



Co-Ordinator- Sainsy Thomas
Animators- Jini Jhonson, Nisha Lijo, Sajimol Robin



Housing Projects

House as a shelter, is a basic human need. Good housing ensures healthy life and safety to people. It is the dream of each and every individual to have a house of his/her own and he/she strives hard to make that dream a reality. But it is really a distressing reality that proper housing still remains a dream for a vast portion of the population of India. In line with the vision of housing for all, SAFI works with low-income families to build new homes and as well as to repair houses. SAFI, from the beginning itself has given priority to housing and has helped to build more than 8500 houses through various schemes. Also under several other schemes financial assistance has been given for maintenance of houses.

Safalyam Housing Project

It is with the objective to eradicate the issue of homelessness, SAFI has launched 'The Safalyam Housing

Project' which is to be completed in 2 phases in connection with the 60th birthday of Mar Pauly Kannukadan, Bishop of Irinjalakuda. This project is being implemented with the assistance of Irinjalakuda diocese, parishes and well-wishers.

As the first phase 7 families who don't have their own land, have been selected from different parishes and were allotted 6.5 cents of land to each at west Combara Irinjalakuda, with the assistance of a well wisher. And rupees one lakh was distributed to them for the construction of the houses on this plot.

In the second phase 53 families will be selected by SAFI, and Rs. 100,000 will be given to each selected beneficiary in each stage of construction. SAFI ensures that, the rest of the amount for construction will be contributed by parishes and well wishers. SAFI envisages under this project to allot one house each for each parish.

Co-ordinator
Shojo Paul

Project Highlights:
Project Period 1 Year
No. of beneficiaries: 60 Families
Total expenses: 60 lakh



**Land Cleaning & Measurement Work for the now Housing Project
at West Combara, Irinjalakuda**

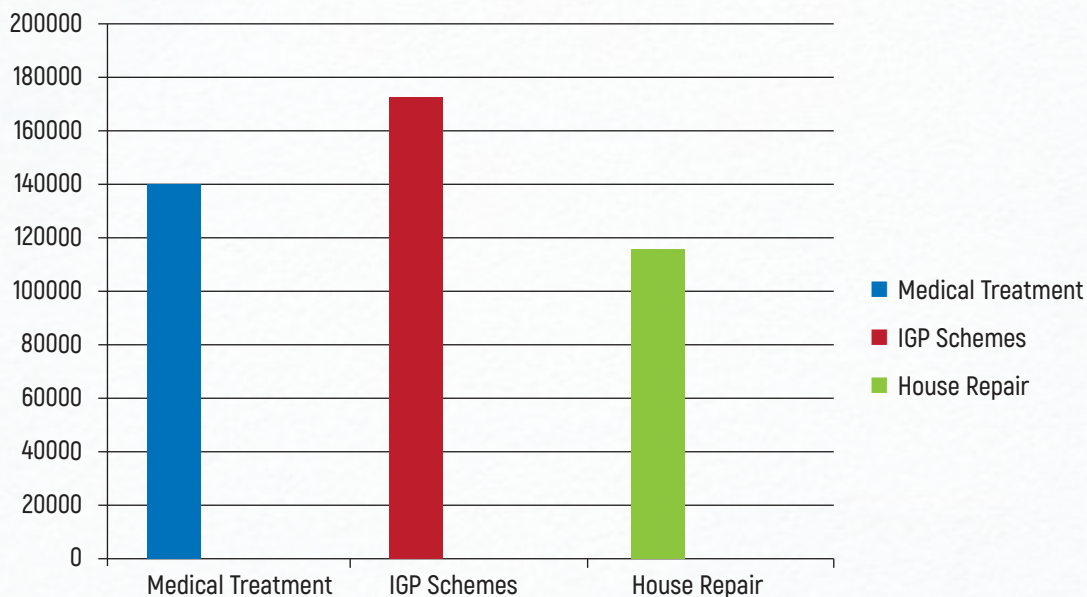


FRANCISCAN FAMILY APOSTOLATE

The Franciscan Family Apostolate was founded as response of the Secular Franciscan Order (S.F.O.) to the plight of the poor in the Third World. Following its founder, Saint Francis of Assisi, the poor Christ is found in the faces and lives of the poor and the oppressed of the world. The Franciscan Family Apostolate's mission is to encourage a witness to the Gospel life preached by Jesus – the care and concern for the stranger in need regardless of race, color, religion or country of origin.

The aim of Franciscan Family Apostolate Scheme is to provide support to the poor and financially backward families. These families are identified and support extended so as to bring them to the main stream of

our society. The fund for this scheme is being mobilized as sponsorship from the good people residing in Canada, Australia and America. The poorest of the poor families are selected i.e. the beneficiaries included those who are in BPL family, Widow/Divorcee, family members suffering from chronic disease, family members suffering from Physical/Mental disability. In the year 2020-21, we could distribute an amount of Rs.4,30,770/- to 40 families to meet their needs. The amount is mainly utilized for their house repair Rs. (1,16,770.00), medical treatment Rs. (1,40,000.00), and for various IGP Schemes Rs. (1,74,000.00)





Story of Siji Biju

Mrs. Siji Biju from Kuzhikattukonam, is a daily wage labourer. Her husband Biju is going for RCC works. He has no regular work. They have 4 cents of land. Their two children are studying. Their living condition is very poor. With the support of Franciscan Family Apostolate, she could start a hen rearing unit. She extended her sincere thanks and expressed gratitude to the Franciscan Family Apostolate benefactors.



Story of Sini Benny

The head of the family Sini is a widow and she is suffering from heart disease. Her mother Rosy is also suffering from heart disease. Sini and her two children are living in her mother's house. She is working as a sales girl in a grocery shop. She has no other source of income. Her condition is very pathetic. With the support of Franciscan Family Apostolate, she could start a goat rearing unit. She extended her sincere thanks and gratitude to Franciscan Family Apostolate benefactors.

Co-ordinator
Baby Joy

II. DEPARTMENT OF HUMAN AND INSTITUTIONAL DEVELOPMENT (HID)

Introduction:

The department of Human and Institutional Development (HID) has an important role in the sustainable development of people under the Diocese of Irinjalakuda. The objectives of the department are: i) To enhance human integrity, competence and orientation to its full potential. ii) To develop, strengthen and augment the aspirations of empowerment and self reliance in women in order to attain gender equity. iii) To develop strong relationship within families for social enrichment. Our Social activities are spread to the society through 137 parishes in our diocese. Activities in each parish are headed by elected co-ordinators.



Self Help Groups:

The major goal of Self Help Groups (SHGs) is empowering the community thereby contributing their might to develop the society by all means. The gender mainstreaming being one of the missions of SAFI, it stands for gender harmonious society. In the present scenario, the relevant role of SHGs in social development activities is inevitable. It is a people's movement against poverty, domestic violence, illiteracy and other social evils.

Currently, there are 251 (includes 6 Men's groups) SHGs actively functioning under SAFI. Usually the strength of every SHG is 15 to 20 women members residing in the same locality, in other words it is a 'neighborhood

fraternity'. Each SHG has a leader, president, secretary and joint secretary who are elected democratically.



JLG (Joint Liability Group):

A joint liability group (JLGs) is an informal group comprising preferably of 4 to 10 individuals coming together for the purpose of availing bank loan either singly or through the group mechanism against mutual guarantee. The JLG's members would offer a joint undertaking to the bank that enables them to avail the loan. The JLG members are expected to engage in similar type of economic activities like crop production. The management of JLG's is to be kept simple with little or no financial administration within the group.



The main objectives of the JLG's are

To augment the flow of credit to tenant farmers cultivation land either have oral lessees or sharecroppers and small farmers who do not have proper title land holding through the formation and financing of JLGs.

To extent collateral free loans to target clients through JLG mechanisms.

To build mutual trust and confidence between banks and tenant farmers.

With the support of Bank of India and The Federal Bank, SAFI gave Rs. 100500000 (Ten crore five lakhs rupees) for 335 JLG's as loan with 4% interest rate. This money is used for a base of Organic Farming and other activities.



SHG / JLG Auditing:

Our animators conducted the internal audit for 219 SHGs for the financial year 2019-2020.



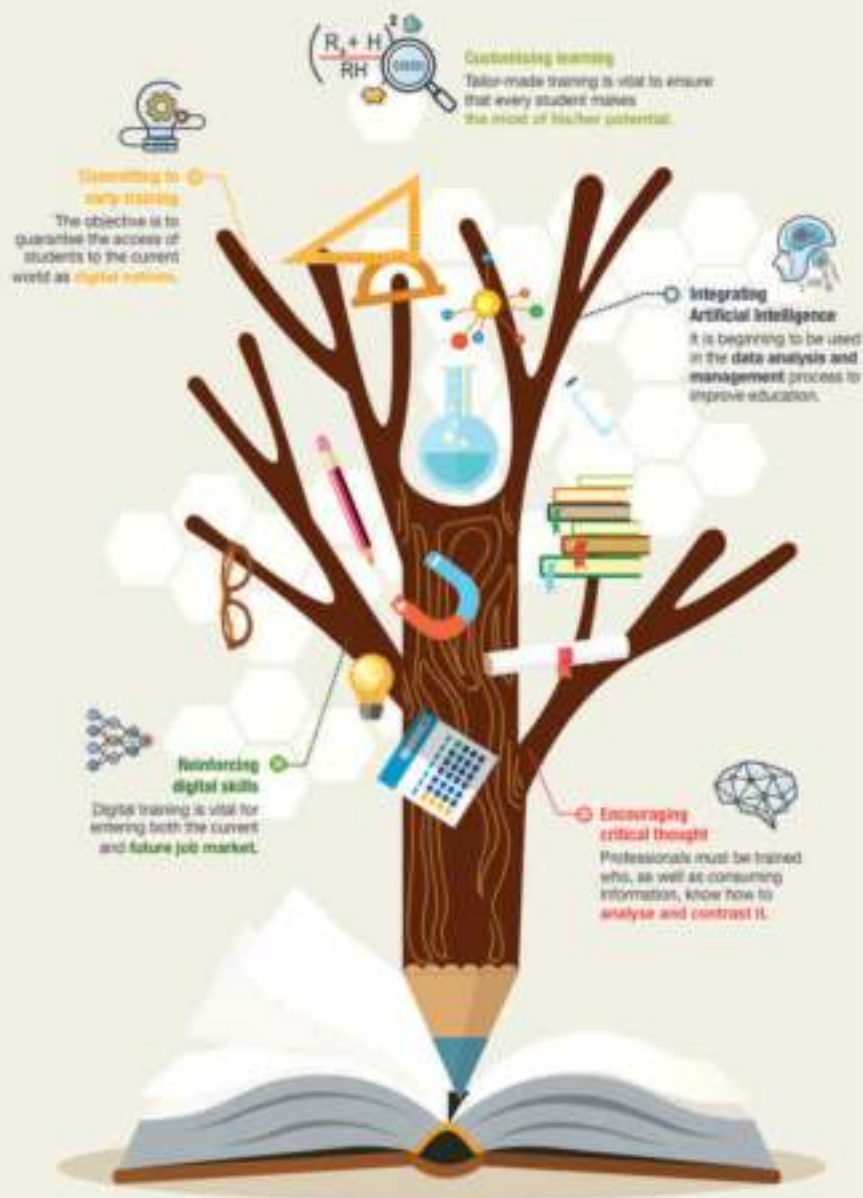
International
Women's Day



Social Action Forum Irinjalakuda organized The International Women's Day celebrations as per Covid 19 protocol, on 8th March 2021. The program was inaugurated by Mrs.Sonia Giri - Chairperson of Irinjalakuda municipality, and presided by Fr. Varghese Konthuruthy - Executive Director of SAFI. The convention honored Mrs. Sheeba Benny (KCBC Covid Warrior 2021 winner), and elected PRI members from SHG - Mrs. Jeeja Sebastian(Kadukutty), Mrs.Vincy Joshy (Mala), Mrs. Sucey Sunil(Chalakudy), Mrs. Sheeba Davis(Pariyaram).

Co-ordinator
T.D. Varghese

III. EDUCATION



Education is the first step for people to gain the knowledge, critical thinking, empowerment and skills they need to make this world a better place. In order to promote Education scheme, SAFI launched "Professional Education Scholarship Scheme" in 1997 and continues this scheme by providing professional educational support to the economically backward families. The objective of SAFI is to create a conducive

surrounding for children by which they can attain physical and mental growth for the holistic development and to support academically brilliant students from lower stratum of our society to attain higher professional education. During the reporting year an amount of Rs.5,70,000/- was distributed among 180 deserving students.

Co-ordinator
Baby Joy

IV. Department of Natural Resource Management (NRM)

'Prakruthi' Agriculture Nursery constantly ensures a healthy lifestyle especially during this Pandemic period. Agriculture has always been touted as a relaxing and recreational activity that can provide great personal and mental solace

Environmental protection is a growing need of the time. Through the training of good farming practices, Prakruthi focus on environmental protection. NRM ultimately aims to make agriculture profitable and provide the necessary steps to protect the environment for the coming generation.

'Prakruthi' is an ally of students, teachers and farmers. 'Prakruthi' was selected as the farm exhibition garden in frontline of Kerala agricultural university. Prakruthi generates a positive energy to everyone. Therefore Prakruthi is considered as the guardian angel for the coming generation.

Major services provided by Prakruthi:

Backyard kitchen garden, kitchen waste disposal, vermin compost manufacturing etc creates many new

possibilities there by the farmer is able to educate himself and become self sufficient in food production. Farmer's convention: Sharing of natural resources, organic pest control systems in traditional agriculture created awareness among farmers.

'Prakruthi' has varieties of herbal plants, ornamental plants, gardening equipments, exotic fruit tree seedlings, forest tree saplings, vermin compost. It has an ideal dairy farm & goat farm which refreshes those who are looking for a withdrawal from the routine busy life schedule.

'Prakruthi' provide a sense of healthy environment and support to everyone to create a healthy mind in their life. Prakruthi has been supporter of families by providing quality milk. Prakruthi provides the courage and strength to start up agriculture and dairy industry in an exemplary way.



JALANIDHI Phase-II

A STREAM IN WATER SCARCITY AREA.....

BACKGROUND: The World Bank is providing assistance to the Government of Kerala for Rural Water Supply and Sanitation Project under the Jalanidhi phase II Programme. The principal objective of the Jalanidhi II programme is to assist Govt. of Kerala in increasing the access to improve and sustainable drinking water supply and sanitation of rural communities . The Agency has been entrusted by GoK with the task of implementing the project through Grama Panchayaths and the Beneficiary Committees (BCs) constituted for the purpose. The Project is implemented by the Beneficiary Groups (BGs) , in partnership with the GP with the support of Support Organization (SO) . The S.O. is an organization which is selected by the GP from among the panel approved by KRWSA based on the selection criteria detailed in PIP.

Social Action Forum Irinjalakuda has been selected as Support Organization for the Project of KRWSA at Ozhur Panchayath. The Agreement for the same was entered into on 2nd July 2013 between SAFI and GP of Ozhur. The entire activities under this agreement are grouped into three distinct phases, viz; 1) Planning Phase 2) Implementation Phase and 3) Post Implementation Phase. The planning phase activities are mainly preparatory activities that eventually lead towards preparation of the Community Action Plan and the participation of the beneficiary community in the plan-

ning process including financial participation. The implementation phase activities constitute procurement of materials, construction of infrastructure, training and other related activities. Post implementation activities constitute mostly initial handholding support to the BG's and maturing of O & M activities and stabilization of the institutional set up and capacity of the BG's. Total beneficiaries for this project is 3300 individual house holds. Total length of Pipe Laying comes to 151 Kms. Total capacity of our Overhead Tank at Nirappil is 14.5 lacs liters of water. We also proceeded with another Tank at Churrangara with a capacity of 50000 liters of water.

Our Jalanidhi-11 project at Ozhur went through the first two Phases and entered to the 3rd Phase. The Project was inaugurated on 27.08.2020 by Thaanoor M.L.A. Mr. P.V. Abdullakutty . All the 3300 individual House Hold beneficiaries were connected with water supply. We are now waiting for the approval of our Measurement Book entries, a primary step for Exit from the Project. SLEC office was opened and the necessary training was given to proceed further independently, such as Meter reading, Billing, Pumping, and maintenance etc. Total Cost of the Project under our Ozhur GP (estimated) is Rs.9,70,00,000/- . The S.O. payment is 8.05 % of the Total TS amount. i.e. Rs.78,08,500/- .Total amount so far received as S. O. payment is Rs.68,42,564/- .



Co-ordinator:- Pauly george



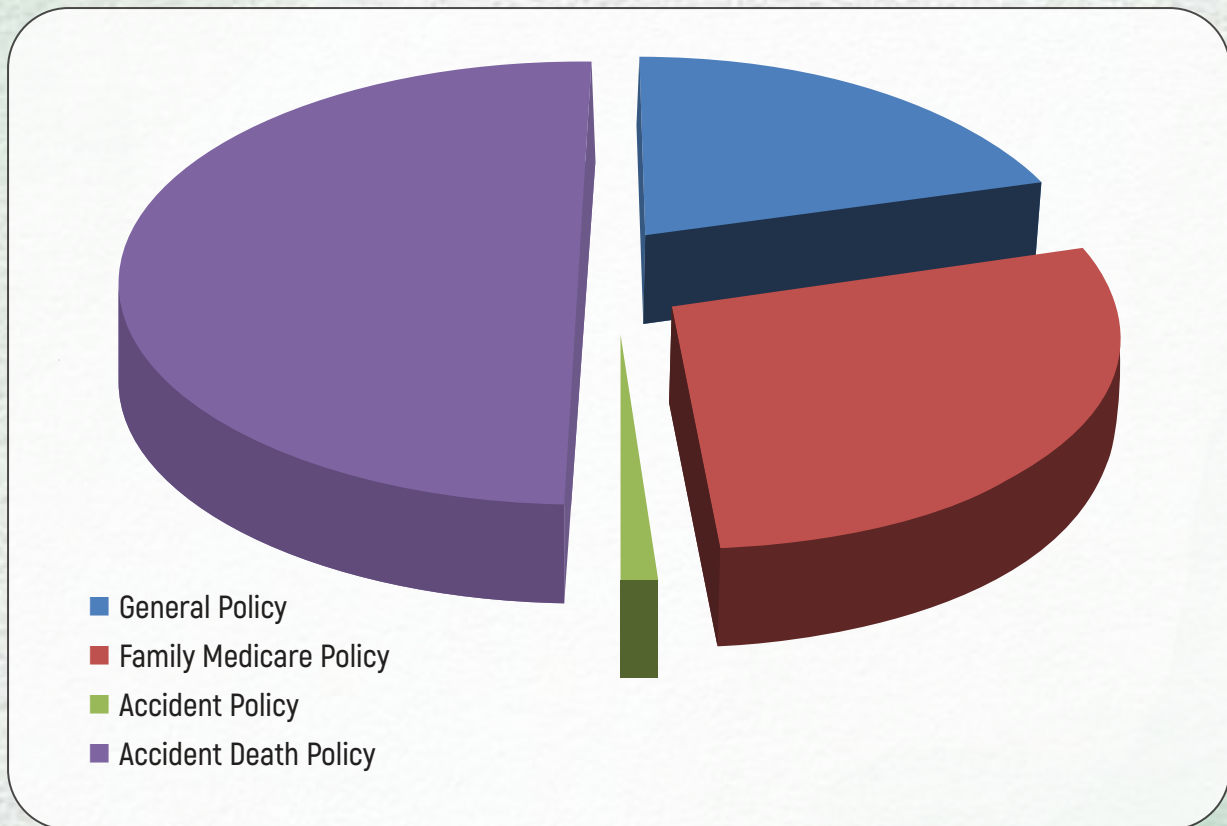
V. Department of social security MEDI-CLAIM INSURANCE

Insurance is a means of protection from financial loss. It is a form of risk management, primarily used to hedge against the risk of a contingent or uncertain loss.

Health insurance becomes a necessity in today's world. Keeping that in mind, especially the sufferings of the poor without proper insurance coverage, SAFI joins hands with United India Insurance Company to

promote Medical insurance. The duration of the insurance scheme is one year. During the reporting year, a total of 1590 members benefitted through Company's General Insurance Policy, Family Medicare policy, accident policy & Accident death coverage policy. During the reporting year the total claim settlement was Rs.15,57,627/-. We remain thankful to M/s United India Insurance Company.

An overall view of 2020-21 policies





Forane Wise Awareness Meetings



Cheque Distribution to Insurance Policy Holders

Company	Policy	Total premium	Members	Coverage
United India Insurance Company	General Policy	1610070	326	Rs. 50,000.00
	Family Medicare Policy	1016498	451	Rs. 1,00,000.00
	Accident Policy	10850	18	Rs. 50,000.00 Rs. 1,00,000.00
	Accident Death Policy	39750	795	Rs. 1,00,000.00

Co-ordinator
Baby Joy



Jeevan Madhur Micro Insurance scheme

The national policy of "Insurance for all" has been accepted by SAFI as an area of its intervention. Since 2008, Social Action Forum has been implementing this micro-insurance scheme in collaboration with Life Insurance Corporation of India. Gramasree Self Help Groups and parish based social action units are actively involved in implementing this scheme. Over 2000 individuals in the age group of 18-60 and from a lower income group have been covered under this scheme. Although the policy is optional from 5 to 15 years, the quarterly premium payable range is from Rs 250 to Rs 500 and the sum assured vary from Rs 5,000 to Rs. 30,000. The policy covers cases of natural death, accidental death, permanent disabilities caused by accidents etc. In case of no claim during the period of policy, the sum assured will be refunded on maturity of the policy along with bonus accrued thereon. Even though nothing can replace the loss due to death the insurance coverage provides to a certain extend some support and relief to the nominee of the deceased

through the death claim.

During this year, 85 policies were settled and distributed Rs. 12,29,598 to policy holders.

Along with the vision of providing life insurance protection and to develop the habit of saving money, SAFI targets to get a regular income for the ladies from poor families. For this, SAFI has appointed many poor ladies from the society, as sub agents throughout the region to conjoin the policy holders and collect the premiums. Through these activities SAFI ensures that they are getting a regular income as agent commission.

During this financial year, SAFI distributed Rs.24,442 as commission to different agents.

We thank LIC of India for their legitimate regards and protection to the low income groups of our society and all the SHGs and social action units who had been a great support in implementing this Insurance scheme.

Co-ordinator
Shojo Paul

Project Highlights:
No.of settlements: 85
Total amount settled: 12,29,598
Total agent commission paid: 24,442



Federal Ashwas Financial Literacy Centre, Irinjalakuda

Federal Ashwas Financial Literacy Centre is functioning at Irinjalakuda since July 2012, with active support and co operation of NGO Partner, Social Action Forum Irinjalakuda. This Centre is an RBI initiative under its Financial Inclusion Programme and the sponsor bank is Federal Bank.

Financial Literacy Centre provides education and training programmes to farmers, entrepreneurs, senior citizens, school/college students, Self Help Groups etc. They also provide individual financial counseling to borrowers. FLC provides awareness on various financial products/services available in the financial sector. Family budgeting, need for savings to attain long

term/short term goals, availing need based credit facilities, prompt repayment, good credit score, digital banking, Social Security Schemes, Banking Ombudsman etc are covered in the programme. On an yearly basis more than 3000 beneficiaries are covered in the various programmes conducted by the FLC. But during the year 2020-21, Covid 19 pandemic adversely affected the functioning of FLC due to lock down and restrictions followed thereafter. We conducted 10 programmes including webinars during the second half of the year. We also celebrated Financial Literacy Week during February 2021.

Financial Counsellor- Johnson P Louis



Financial Literacy Awareness Programme for SHG Members



Programme for Digital Banking for Street Vendors held
at Municipal Office Irinjalakuda



Ashakiranam-A CAMPAIGN AGAINST CANCER

Social Action Forum works to keep the public aware of the signs and symptoms of cancer- the earlier that cancer can be detected, the better are the chances for treatment and survival. The purpose of training people to deliver cancer prevention message is to build participants' awareness of importance of health and keeping fit to work to support their families.

Social Action Forum join hands with Caritas India in starting Ashakiranam Cancer Care Program to create a self-reliant community that enables to take preventive, curative and rehabilitative aspects of cancer disease. The main components of the project are Cancer

awareness, financial aid to deserving people and the promotion of organic farming

Important activities conducted during the reporting period:-

- On February 4th The World Cancer day, we arranged a gathering of the volunteers and distributed medical aid to deserving people.
- To promote organic farming, we distributed 5000 packets of seeds.
- Grocery kits were distributed to 200 patients.

Co-ordinator
Baby Joy





Navajeevan Programme

(Building Resilient Communities through Recovery support to Flood and Landslides affected communities in Kerala)

Prevention is better than cure. The conceptual framework of elements considered with the possibilities to minimize vulnerabilities and disaster risks throughout a society, to avoid (prevention) or to limit (mitigation and preparedness) the adverse impacts of hazards, within the broad context of sustainable development. Social Action Forum Irinjalakuda, through the support from Caritas India proposes to work in 10 extremely vulnerable (geographically, socially, economically and environmentally) panchayath wards in the district of Thrissur to scale-up our long term recovery goals and move towards resilience. The project aims to build a disaster resilient community, by inculcating a culture of preparedness among the people of 10 wards in Muriyad Grama Panchayath. The project enables individuals, teams, organizations, and communities to analyze potential disaster situations scientifically using participatory methods to establish a working relationship between them which can make a critical difference in the response mechanisms during an emergency.

Objective: To capacitate and empower men, women, children, the elderly, special groups and other categories of people in 10 geographically, socially, economically and environmentally vulnerable panchayath wards with little or no capacity to withstand untoward events through resilience building and disaster awareness programmes.

Outcome: Disaster preparedness is mandatory to counter any unnatural calamities. In fact the enhancement of community resilience through community level preparedness and environmentally sustainable interventions.

Outputs: All population of 10 selected wards of Muriyad village is free from natural disaster preparedness plan.

Major components of the projects are establishing a voluntary group called Ward Disaster management committee (formulated Ward Disaster management



Committee), creating trained task forces, Ward level disaster management clinics and preparing ward level disaster management plan.

Ward level disaster management clinics

The primary function of the ward level disaster management cell (clinics) is to respond and co-ordinate immediately as and when disasters occur, take effective actions by providing relief and aid to the affected community members and by facilitating prior and localized planning and mitigation measures and instill a sense of confidence in their minds.

Disaster Management Task Forces

The role of the community is important in sustainable disaster management practices to increase disaster resilience. Being the first-line responders, the community should be trained and capacitated enough in specific areas such as early warning, search and rescue, first aid and camp management to take spontaneous response and action.

During the reporting year, SAFI formed 4 different task force in 10 wards of the Muriyad Grama Panchayath.

Co-ordinator : Mrs. Baby Joy

Disaster Risk Reduction Awareness Programme at Muriyad Grama Panchayath



VI. Department of Rehabilitation

SAFI constantly contributed its maximum attention in facilitating rehabilitation of persons with disabilities through Community Based Rehabilitation (CBR) and Institution Based Rehabilitation (IBR) programs keeping its objectives to train children with special needs in activities of daily living and in vocations for social adaptability. UNESCO and WHO defines community based rehabilitation as a strategy to rehabilitate persons with special needs by providing equal opportunities and social integration of children and adults with different abilities. It is implemented through the combined efforts of persons with special needs, their families, communities and different service providers.

The State & Central Governments have implemented several schemes like pensions, scholarships and subsidies for the welfare and rehabilitation of people with disabilities. These schemes are not concessions from the part of the governments, but the right of the concerned people. But the reality is that the target groups are not aware of such schemes and so these benefits do not reach the beneficiaries properly. In any case the principle of equal opportunity and justice is denied to the persons with special needs. It is in this

context that SAFI makes effective interventions in the area of rehabilitation. SAFI provides awareness to the concerned individuals and groups through group gatherings, classes, leaflets and through advocacy before concerned authorities.

1) Community Based Rehabilitation program

A) SLF – CHAI

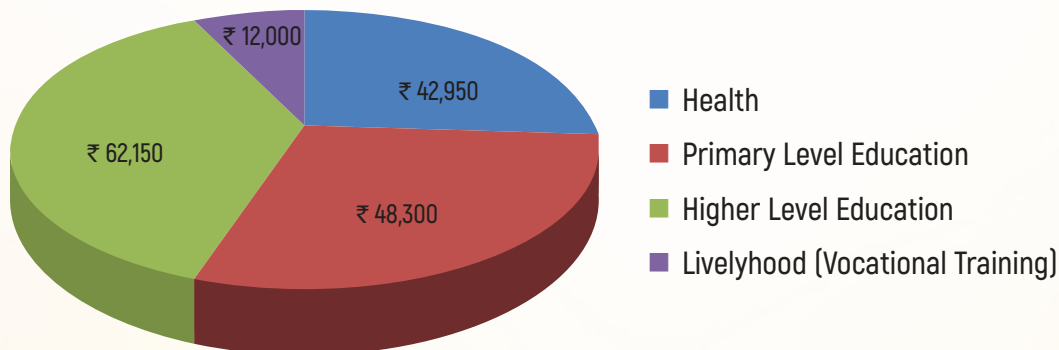
The Community Based Rehabilitation program is sponsored by Liliane Fonds – a Netherland based organization through its Strategic Partner Organization – Catholic Health Association of India (CHAI) Secunderabad aiming at children/youngsters with disabilities under the age group of 25 years.

In the reporting year financial assistance of Rs 1,65,400/- was given to 76 children below the age of 25 who are differently abled with the funding received from Liliane Fonds, Netherlands through CHAI-LF, Secunderabad. The financial assistance was given mainly for school and college education, special education, vocational training, job-oriented courses, surgeries, medical treatment, and different therapies etc.

Highlights of 2019-2020

- ❖ 76 beneficiaries
- ❖ Financial assistance of Rs. 1,65,400

Amount Spent in 2019-2020



We place on record our sincere thanks and we remember with gratitude Liliane Fonds, Netherlands and CHAI-LF Secunderabad for their great support.

B) Unione Medico Missionaria Italiana – Fondo Infanzia Bisognosa (UMMI-Fib): -

SAFI also supports children below the age of 16 who are from economically poor families. Unione Medico Missionaria Italiana – Fondo Infanzia Bisognosa (UMMI-Fib) is for the children under the age group of 16 years with severe and curable diseases like Heart diseases, Renal diseases or children who need trans-

plantation etc. During the year a total of 6 economically poor children who had undergone severe and serious type of surgeries mainly for open heart surgeries were supported with an amount of Rs 1,92,507/- sponsored by UMMI-Fib. All of them have recovered and now lead an active life.

Highlights of 2020-2021

- ❖ 6 beneficiaries
- ❖ Financial assistance of Rs. 1,92,507

We sincerely thank and UMMI-FIB and all its members for the immense help to these deserving children.

Ashanilayam Special School Kottanellur

Ashanilayam special school is a well reputed and a registered institution under the PWD act 555/17/2019 (renewed) dated 06-12-2019 with the government of Kerala. This school provides self help skills, activities of daily living, occupational, physiotherapy, horticulture therapies, training for vocational skills, elementary education and other assistance as per the needs of the children. The school has a hostel 'Kripabhavan' which is capable of housing 15 children. Children are synonymous with flowers that require proper nourishment and care in order to unleash their maximum potential. Horticulture therapy is a unique feature of the Ashanilayam Special School. The School compound is enveloped with various plants and herbal bushes of the bio-agriculture nursery.

The lack of onsite training due to the current pandemic situation has led us to search for a digital alternative and will be able to hold online classes for our children this year. The State Education Research and Training developed an app called 'Thenkood' which has helped us to send activities, messages and notes during this period of crisis. Students are able to upload assign-

ments where their teachers can check them and provide feedback. Parents found this app to be a valuable tool and are now able to understand their children's learning capacity and track their development whilst forming an appreciation for the struggles and challenges the teachers have to face and the care provided by them for the children.

We have added our own academic and non academic curriculum together with that of Thenkood. During the year 2020-2021 our children had ample opportunities to participate in various competitions like State Kalolsav, World day for the differently abled, Thavanish, etc., and we are proud to say that our students won awards and prizes in these competitions. With the support of the department of education, the children got food kits 4 times during this year.

Ashanilayam is indeed very happy to see our children developing in many aspects and are proud to see them cope with the present situation despite not being able to attend classes on site.



Santhome Special School Kodungallur

Introduction

"Every child has the potential to become a superstar." It is the dream of our beloved Mar Pauly Kannukadan, the Bishop of Irinjalakuda, to help the disabled children to become a superstar and give a worthy place in the family and in the society. To fulfill this dream in 2014 SAFI has established Santhome special school at Edamukku,

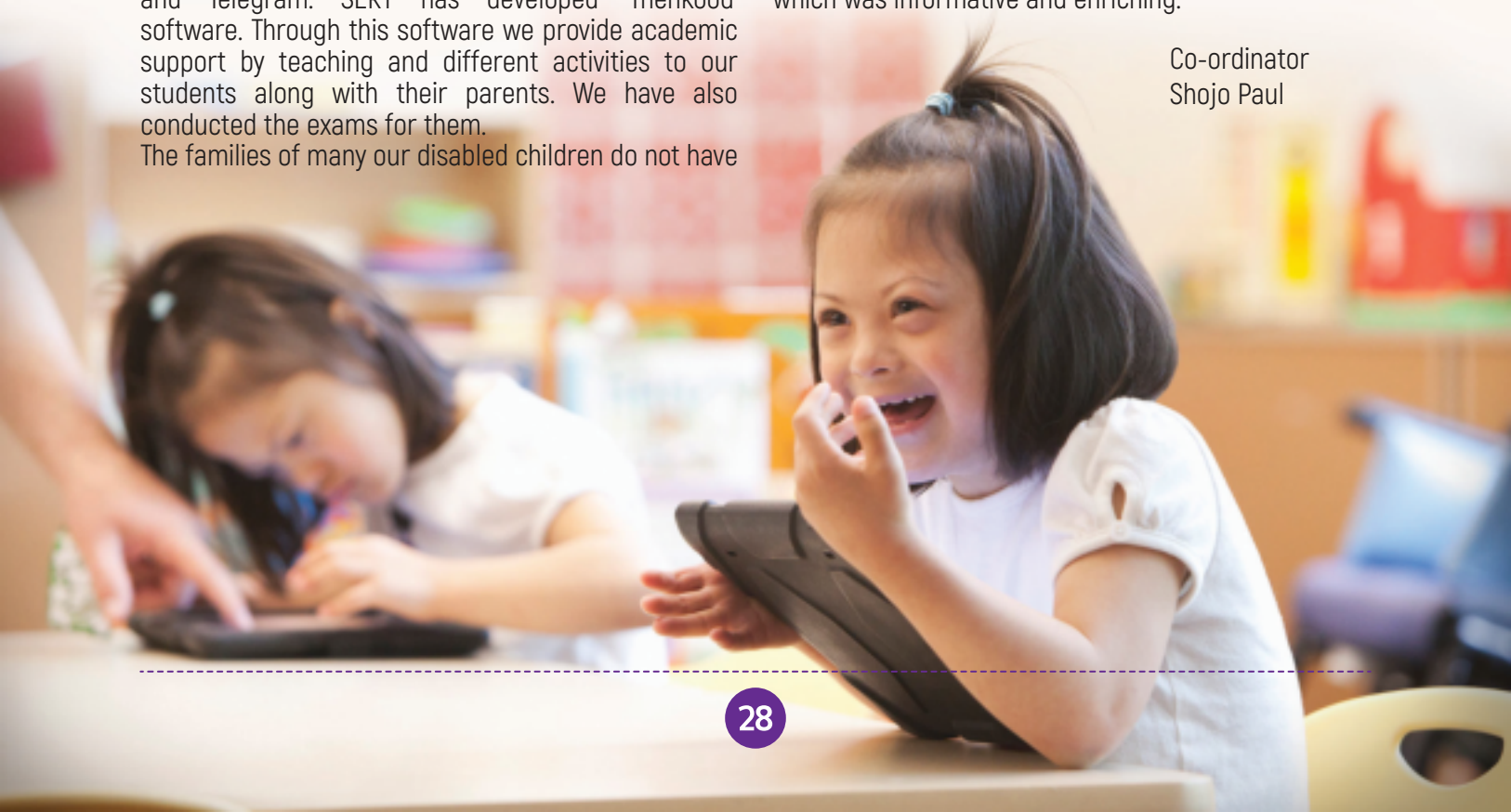
Kodungallur. The motto of our school is to love and serve. The school aims at providing education and reinforcing and encouraging the children to develop their hidden skills and abilities and to bring them to the mainstream of the society.

Nature and medium of the school:

Santhome special school has been registered with State Government (Reg.No1009/2018). The School has also been receiving grant-in-aid from the state Government of Kerala. The school today has a strength of 73 students. We have 14 staff and 3 non-teaching staff. The special school is run by the congregation of the sisters of St. Joseph of Saint Marc, Indore Province. The ratio in each class is 1:8 and all the classrooms are arranged according to that. Every child needs individual attention and care. All the teachers are trained. 2019-20 Coronavirus pandemic has affected educational system worldwide. And it has made a dreadful impact on child education. Due to the corona virus pandemic, our school still remains closed. Our children are now attending online classes from their homes. Since schools were closed, they were forced to stay at home and it has disturbed their physical, emotional and social well being. The teachers will record videos of the lessons and different activities and these are then shared with parents through platforms like WhatsApp and Telegram. SERT has developed 'Thenkood' software. Through this software we provide academic support by teaching and different activities to our students along with their parents. We have also conducted the exams for them. The families of many of our disabled children do not have

enough facilities for learning. Even if they have phones many do not have accessibility. And all of them do not have smart phones so we asked some people to sponsor the smart phones and they provided the smart phones to two of our children. The staff Members of Santhome special school had organized a short cultural programme on 22nd of Dec. Many of them participated in it. Our children were given the opportunity to take part in different activities such as competitions, dance and solo songs etc. which was conducted by DIET and Devamatha Province on Disabled Day, and children's day. And four of our students won prizes and certificates. The SERT organized the training programme for the parents of our children. It was on awareness, and management of their disabled children. An Enrichment training program was conducted by AID (Association for the Intellectually Disabled) for all the staff. For the teaching staff, it was on 4/2/2021, for Non-Teaching staff on 10/2/21, and for the Principal's on 20/02/2021 & 05/01/2021. All of us attended the training program which was informative and enriching.

Co-ordinator
Shojo Paul





AYURVEDIC INTEGRATED REHABILITATION CENTRE FOR ADDICTS NAVACHAITHANYA ALOOR & SANJO SADAN ANANDAPURAM

Addiction to Psychoactive substances is the most dreadful epidemic of the 21st century affecting mostly the younger generation who are craving for the pleasure of life. This not only destroys our rich cultural heritage, but also the sanctity and stability of our family relations, since this addiction affect the normal thinking and behavior pattern of an individual. To fight against this social epidemic, Navachaithanya has started its first counseling cum awareness centre at Aloor in March 1991. For being in this field for a few years, we understood that the treatment and the rehabilitation are the two inevitable stages of De – addiction. Thus we have started a De-addiction cum rehabilitation centre of 15 bedded hospital at Anandapuram in September 1994.

During the last 26 years of its service, 8928 addicts and their families were given treatment and counseling services. Most of the patients are motivated to this centre by our Ex-addicts, social workers and also from the Navachaithanya De-addiction Camps conducted every month by our Drug Awareness Counseling Centre

at Aloor. Thus the demand for treatment and counseling services for alcoholics and drug addicts are increasing day by day. Due to lack of facilities we were forced to convert our 15 bedded hospital to 30 bedded hospital from September 2000 onwards by taking an adjacent building for rent and also by appointing more staff.





A statistics on the activities from April 2020 to March 2021

Month	Number Of patients	Number Of Counselling	Sobriety	A.A Meeting	Al. Anon Meeting
April	1	12	1	-	-
May	1	12	1	-	-
June	11	132	10	-	-
July	9	108	7	-	-
August	5	60	05	-	-
September	14	168	13	50	-
October	12	144	10	36	-
November	11	132	10	40	-
December	14	168	13	45	-
January	22	264	20	35	-
February	13	156	13	38	-
March	09	108	09	40	-
Total	122	1464	148	284	-

Treatment Procedures:

De-addiction Treatment: Treatment Schedule mainly consist of Medicines, Counselling, Awareness classes & activities, Therapies and Follow Up.

Medicines: For the betterment of patients we provide the physician, Psychiatrist, Psychologist, Psychiatric Social Workers and Ayurvedic Doctor. We give 90 days' medicines which consist mainly of Ayurvedic packages i.e., Nasyam, Thalam, Pichu and Dharas. Ayurvedic treatment includes Herboplex Capsule, Oil Bath, Drakshadi-kashayam for Kidney and Liver Purification, and Eladi candy and Bigzig for minimizing the smoking tendency. In order to get a better impact for the Ayurvedic treatment only vegetarian food is served.

Counselling: This Centre provides lifelong counseling Services. It includes individual counselling, Spiritual Counselling, Marital Counselling and Family Counselling to the clients 'Parents, Family members and their spouses.

Awareness Programme and Therapies: These sessions are given to Patients who have to stay at this centre from 31 days depending on their recovery period. It includes classes, Group interactions, prayer therapy, Music therapy, group therapy, diary writing and evaluation. Besides these physical and intellectual programmes we do have Yoga, Meditation, exercises, Reading, indoor and Outdoor games.

Follow Up: Discharged patient are given lifelong follow up according to each ones requirement. This centre also maintains constant contact with the Ex patients through letters, phone-calls, Home visits and also through Navachaithanya Publications. Occasionally we organize follow up gatherings besides classes and seminars for their spouses and children.

Referral Camps: Most of the Ex-patients are referred to one - week De- addiction camps at Navachaithanya counseling Centre, Aloor. They are given rigorous training on almost all aspects of life in order to replant them to the normal stream of life. So

far more than 3300 patients were referred to De Addiction camp. Acute Psychiatric cases are referred to Sacred Heart Hospital Pullur.

A.A Groups: The Sobers are made members of their local A.A. Groups. They meet together once in a week to share their experiences, achievements and also the problems they face in day to day life. Navachaithanya has already formed about 38 A.A Groups in between Kozhikode and Ernakulam District for the Ex patients.

Rehabilitation: Even after the treatment the patients who are neither accepted by their families nor have the courage to face their previous surroundings are allowed to stay for a while at the centre until they get the confidence to stand on their feet. They are also helped to get a new job. We have so far rehabilitated 750 Ex addicts.

Awareness Programme: Since prevention is better than cure, we also conduct many outreach programmes in and around Thrissur District for students, Youth, Couples, Employees, Parents, Teachers and family Units as well as for the Public Occasionally . Usually Seminars, Audiovisual aided classes, Skits, Group discussions, Competitions, are organized according to their aptitude and age.

Every year we conduct classes in Schools, Colleges, and other groups on May 31st (Non Tobacco Day) and June 2nd (The International Day against Drug Abuse and illicit trafficking). Through these Classes our intension is to give awareness about these and its de merits.

Through the monthly publications 'Navachaithanya Bulletin' the day-to-day programmes and activities of Sanjo sadan are made known to its A.A Group members and well-wishers. The Bulletin also carries articles on Alcoholism, Drug abuse &Addiction, prevention and treatment of addictions, and other topics.

It is by the grace of God that we are able to carry out the work undertaken. We gratefully acknowledge the United and Dedicated teamwork of our staff, resource persons and A.A Groups and the financial support from the "Ministry Of Social Justice And Empowerment", the Irinjalakuda Diocese and other well-wishers rendering these services to people affected by addiction.



Director: Fr. Joemon Koonan

VII. DEPARTMENT OF FINANCIAL ADMINISTRATION

We strongly believe that for an NGO to achieve and maintain a high degree of transparency is not just their work but also their financials. NGOs need to keep their receipts and payments open to public scrutiny because Government authorities, Governing body, funding agencies and individual donors, everyone demand information and answers about how a nonprofit organization receive and use financial resources. However, credibility of a NGO cannot be decided not only against the touchstone of the source of funds, native or foreign, it is decided against the effective utilization of these funds by seamless sharing of ideas and resources essential to the development of weaker sections of our society.

Being accountable to the donor agencies and individuals who support our cause, we do financial transactions on daily basis with strict internal control and in accordance with generally accepted accounting standards issued by government authorities. SAFI follows proper authority matrix and process procedures in documentation of all its vouchers and bills for transparency and consistency. Recording of all the transactions in our self-developed accounting software helps us to maintain the financial data more accurately and easily. Systematic keeping of accounts and documents support the easy access of prevalent records as and when required for any queries from any of the authorities. SAFI hold its rich practical experience in different aspects of finance & accounting, budgeting, costing and utilization of funds in execution of its projects sanctioned by our valued funding agencies

and donors.

Presentation of financial statements in our regular monthly review meeting is the key to analyze the financial performance and utilization of funds and to make any further corrections, if any. SAFI conducts Diocesan level quarterly meeting in the presence of Diocesan financial Officer and Vicar General under the chairmanship of the Bishop. Internal audit is carried out in SAFI on regular intervals by the audit team appointed by Bishop's house in order to check the adherence of policies of the organization and to detect any errors in system of accounting. Statutory annual audit is done by M/S C.M. Joseph & Associates, Ernakulum . On completion, annual accounts are presented before the Governing body and General body meetings. Consolidated annual account of the SAFI is submitted to income tax, Home ministry and Registrar of societies. In addition to above, FCRA quarterly statement and consolidated annual accounts are published in the website of SAFI on regular basis.

For sure, we all know that frequent lockdowns due to pandemic situation of COVID19 resulted some delay in closing of our books of accounts however we managed to account all relevant vouchers and bills pertaining to financial year 2020-2021. We compliment the team effort, convey whole hearted and sincere thanks to all our funding agencies, banking partners, auditors and all well-wishers in supporting all endeavors of SOCIAL ACTION FORUM IRINJALAKUDA (SAFI) doing for the prosperity of our Society.

Accounts Officer: PAUL DAVID



Statutory Audit of Financial Year 2020-21



M/s SOCIAL ACTION FORUM, DIOCESE OF IRINJALAKUDA

CONSOLIDATED INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2021

Previous Year	EXPENDITURE	Group No	Current Year	Previous Year	INCOME	Group No	Current Year
1,49,52,632.00	To Aids and Contributions	1	44,71,337.99	67,04,404.00	* Foreign contribution	5	21,09,005.00
99,41,041.00	* Salaries and Allowances	2	76,83,407.00	1,81,87,771.64	* Contribution donation & Grant	6	1,27,33,035.00
1,89,500.00	* Rent		2,76,666.00	1,41,58,083.80	* Interest and other Incomes	7	91,02,450.74
4,37,070.00	* Travelling Expenditure		1,49,664.00				
3,69,415.00	* Printing & Stationery		1,62,728.00				
3,43,556.00	* Refreshment		21,198.00				
88,20,102.29	* Other Expenditure	3	64,59,911.99				
71,728.00	* Audit fee		75,835.00				
1,88,053.00	* Electricity charges		87,722.00				
15,24,163.00	* Repairs and Maintenance	4	3,74,665.00				
63,831.00	* Telephone charges		83,508.00				
4,410.00	* Postage		2,985.00				
18,02,420.99	* Depreciation		16,80,150.44				
3,42,337.16	* Excess of Income Over Expenditure		24,14,712.32				
39050259.44	TOTAL		23944490.74	39050259.44	TOTAL		23944490.74

Notes on Accounts- Schedule J

AUDITORS REPORT

As per our separate report of even date attached

For C.M. JOSEPH & ASSOCIATES
CHARTERED ACCOUNTANTS
Firm's Registration No. 0064063

C.M. JOSEPH, FCA, BISA (ICAI)
Partner
Membership No. 202800

UDIN: 21202800AAAEE J 9336

Ernakulam
20-07-2021

For Social Action Forum



Director





M/s SOCIAL ACTION FORUM, DIOCESE OF IRINJALAKUDA

CONSOLIDATED BALANCE SHEET AS AT 31ST MARCH, 2021

Previous year	LIABILITIES	Current year	Previous year	ASSETS	Current year
38,81,866.17	CAPITAL FUND (As per Schedule-I)	38,81,866.17	2,48,13,272.53	FIXED ASSETS As per Schedule A	2,33,22,676.31
4,66,34,562.65	GENERAL FUND (As per Schedule H)	4,98,13,425.80		CURRENT ASSETS Closing Stock (As valued and certified by the Director) As per Schedule -C	
72,59,512.07	S.A.F.I. FOREIGN CONTRIBUTION A/C (As per Schedule G)	64,95,361.24	11,90,690.00	DEPOSITS AND ADVANCES As per Schedule B	13,02,330.00
3,02,000.00	EDUCATION FUND Fr. Vazhapilly Memorial	3,02,000.00	1,09,93,283.82	Grant receivable	65,03,597.67
1,03,57,373.00	LOANS AND ADVANCES (As per Schedule F)	55,51,384.00	13,49,910.00	CASH AND BANK BALANCES As per Schedule D	
4,75,500.00	CURRENT LIABILITIES (As per Schedule E)	5,23,607.00	3,05,63,657.54	TOTAL	3,54,39,040.23
6,89,10,813.89	TOTAL	6,65,67,644.21	6,89,10,813.89		6,65,67,644.21

Notes on Accounts- Schedule J

AUDITORS REPORT

As per our separate report of even date attached.
For C.M. JOSEPH & ASSOCIATES
CHARTERED ACCOUNTANTS
Firm's Registration No. 0064035

C.M. JOSEPH, FCA, JCA, JCA
Partner
Membership No. 202800
UDIN: 71707800AAAEEJ9536

Ernakulam
20-07-2021

For Social Action Forum

K. Varghese



Director





C.M. Joseph & Associates
CHARTERED ACCOUNTANTS

www.cmjassociates.in

SAN Clinic Building, Pallath Lane,
MRA-5A, Mount Carmel Church Road,
Near SNCP Hall, Mamangalam,
Palarivattom P.O., Kochi - 682 025
Ph : 0484-4047884, 2338303, 2989303
Email: cmjca@gmail.com
cmjosephca@gmail.com
ca@cmjassociates.in

Ref: _____

Date: _____

AUDITOR'S REPORT

We have examined the statements of accounts in respect of various projects and schemes of **SOCIAL ACTION FORUM IRINJALAKUDA (SAFI)**, Cathedral Junction - West, Irinjalakuda. P.O. - 680 121, for the year ended 31.03.2021 including the consolidated statements of accounts and the reports are here under:

1. We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit.
2. From the verification of the books, records, supporting bills and vouchers produced before us, it is found that **SOCIAL ACTION FORUM IRINJALAKUDA**, is utilizing its income, grants or funds received from various Agencies or Sponsors, towards implementing the respective Projects and Schemes; and the balance amount is retained in the respective bank accounts of the schemes or deposited as approved.
3. Since the FCRA rule insists only one bank account for all the foreign contribution Projects of an Organization, SAFI operating the S.B. Account (FC) in Federal bank (SB A/c No.12790100024019) and separate books of accounts and cheque books are maintained for each Projects. In order to have easy identification, the bank entries of each Project have been marked by separate indications.
4. The preparation of the financial statements is the responsibility of the management of **SAFI**. Our responsibility is to express our opinion on these financial statements based on our audit. We conducted our audit in accordance with the auditing standards generally accepted in India. We pay special attention towards omissions, deletions, corroboration, misleading or affecting transparency in auditing. An audit includes examining on a test basis, evidence supporting the amounts and disclosures in the financial statements. We believe that our audit provides a reasonable and logical basis of our opinion.
5. In our opinion and to the best of our information and according to the explanations produced before us and shown by the books of accounts and records, the above said statements of accounts are correct and exhibited a true and fair view in the case of statement of accounts of the projects for the year ended 31.03.2021.
6. We appreciate the good practices adopted in **SAFI** for the daily updating of the accounts, weekly reconciliation of the bank accounts and presentation of accounts statement in SAFI's monthly evaluation meeting and diocesan level internal auditing and tri-monthly meetings presided by the Bishop. Also it is nice to see that the planning and preparation of accounts for annual auditing and submission of Accounts Statements to various Government Departments before the Prescribed time. This indicates a sign of perfection in NGO's accounting system.

For C.M. Joseph & Associates,
Chartered Accountants

Ernakulam

20.07.2021

For C.M. JOSEPH & ASSOCIATES
CHARTERED ACCOUNTANTS
Firm's Registration No. 084009

C.M. JOSEPH, FCA, BSA (ICAI)
Partner
Membership No. 202800
UDIN : 21202800AAAAET9336





SAFI Acknowledges Partnership with...



Kerala Social Service Forum



KSBCDC



Department of Foreign Affairs, Trade and Development Canada



Caritas India



NABARD



Bank of India



KRWSA - Jalanidhi



CHAI - LF



Federal Ashwas - Financial Literacy Centre



Italian Bishops' Conference



Ministry of Social Justice and Empowerment



Save A Family Plan (India)



Social Forum Irinjalakuda



Department of Education, Govt. of Kerala



Unione Medico Missionaria Italiana



Life Indurance Corporation of India



United India Insurance Company Ltd.



Regional Cancer Centre, Thiruvananthapuram



Missionary Sisters of St. Peter Claver



Department of Animal Husbandry, Govt. Kerala



Krishi Vigyan Kendram (KVK) Mannuthy, Thrissur



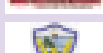
Kerala Agriculture University, Mannuthy



CSR - South Indian Bank Limited, Thrissur



CSR - Federal Bank, Irinjalakuda



SMCA Kuwait



Local Individual Benefactors



National Trust of India



Syro Malabar, Rottendburg, Germany, Pavanatma Provincial House



Kallettumkara, Karunnya Trust, Diocese of Kalyan, Catholic Social Service Society, Jammu & Kashmir

WITH GRATITUDE - SOCIAL FORUM - BOARD OF DIRECTORS - 2020 - 23



Adv. Pauly J. Arikkat
Irinjalakuda - Chairman



Ciji Paul Mambilly
Irinjalakuda - DY. Chairman



Rev. Fr. Varghese Konthuruthy
Managing Director



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Irinjalakuda - Trustee



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Vellikkulangara-Trustee



Thomas Kaliyankara
Irinjalakuda - Trustee



Babu Neyyan
Irinjalakuda - Trustee



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Director



V.Rev. Fr. Varghes Arikkat
Director



V.Rev. Dr. Nevin Attokaran
Director



V. Rev. Fr. Pius Cherappanath
Director



V. Rev. Fr. Jose Palatty
Director



V. Rev. Fr. Varghese
Challissery - Director



Fr. Jinu Vennattuparambil
Director



K.D. Varghese
Kakkulissery - Director



Thampi Ittoop
Ambazhakad - Director



Augustine Mundanmany
Chalakudy - Director



Jose Lonappan
Edathiruthy - Director



Simon Kolamkanny
Kalparambu - Director



Shaji Joseph Kaliankara
Kodakara - Director



Jose Padinjakara
Kuttikad - Director



Sunny Ouseph
Mala - Director



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Johnson Thachil Kannai
Puthenchira - Director



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Chalakudy - Director

