



MUTHAMIL EDUCATION and RURAL DEVELOPMENT SOCIETY

Annual Report – BENG PROJECTS - 2023 April to March 2024.

FUNDING AGENCY: BenG, The Netherlands

IMPLEMENTING AGENCY: Muthamil Education and Rural Development Society(MERDS), India

BENG's philosophy and beliefs: BENG is committed to increasing the level of education of children in south India. Their target group consists of children living with their families below the poverty line. Schooling and training are the keys for these children to provide for their own livelihood and the building of an independent and dignified existence.

MERDS VISION: The Organization is committed To Improve the Socio – Economic Development of the down – trodden masses of Natham, Sanarpatty, Dindigul Blocks of Dindigul District and other parts of Tamil Nadu State, South India.

MERDS MISSION: It strive work for the Development of rural poor women, children and educated unemployed youth. It also tries to create a sustainable mechanism at micro-level to build a society, based on equity and social justice.

CHAPTER- 1: DROP OUT CENTRE

The DOC Children enjoy studying and learning cultural habits in our Centre. The boys and girls from our DOC are getting good knowledge of their school subjects. The subjects like English, Mathematics, Science, and Commerce are tough for our children. Our teachers can explain them step by step and make them understand easily. There are group discussions on the subjects and the children get chances to read and write the answers on the blackboard. Our teachers conduct monthly tests on the school subjects and make the students get rid of fear during school final examinations.

We provide special classes to the 10th, 11th and 12th students during their final government examinations and all the 23 students have passed the final examinations and now continue their higher studies. Weekend classes were conducted, and the students got special food and snacks during the training. The parents were very happy and conveyed their gratitude to our organization. We submit the same to BENG for the timely help and guidance provided for these children.

The last year students who passed 12th standard are as follows.

2022 - 2023 Batch

12th std

1. A. Kathir - now he is studying Diploma in mechanical engineering
2. A. Kaviya - now she is studying B. Com CA
3. S. Keerthi - now she is studying B. Com
4. N. Abinaya - now she is studying B. Com CA
5. V. Jeyasri - now she has stopped her studies but is going for a job at garment house, Natham.
6. Balamurugan - now studying catering course at Madurai.
7. M. Seethalakshmi – doing Diploma in nursing course at Madurai.

2022 - 2023 Batch 10th std passed students
10th std

1. Barani - now she is studying 11th std at Government Girls higher secondary school, in Natham Town.
2. Karthika Selvi - now she has stopped her higher studies but is going for a work at the supermarket in Natham town.
3. Ragavan - now he is studying for a Diploma in mechanical engineering at Madurai.
4. Prakash - now he is studying 11th std in the Government high school, Natham.

The DOC girls who are selected to get scholarships for this year 2023-24 are as follows.

1. A. Kaviya – passed her 12th standard and is studying Bachelor of commerce and computer application B. Com CA. in Sacred heart college, Dindigul.
2. S. Keerthi – passed her 12th standard and is studying for a Bachelor of commerce (B. Com) in Yadava college, Madurai.
3. N. Abinaya – passed her 12th standard and is studying for a Bachelor of commerce and Computer application (B. Com CA), in Yadava college, Madurai.

We provide evening meals as a nutritional supply for our children and special snacks during national days. We celebrate national days like Independence Day, republic day, women's day, children's day etc.

DOC LIST OF STUDENTS 2023-2024

S.NO	CLASSES	NAME	NO. OF STUDENTS	LEFT THE SCHEME	FAILED	PASSED
1	6 th Students	A.Bavithra	7	Nil	Nil	7
2		S. Bagavathi				
3		R. Pothum ponnu				
4		S. Narmadha				
5		M. Prasath				
6		R. Harini				
7		S. Hari Bala				
8	7 th Student	M. Deepa	7	Nil	Nil	7
9		C. Chinnakaruppu				
10		S. Siyam Prasath				
11		P. Kirthika				
12		S. Krishnaveni				
13		S. Dharan				
14		S. Gokul				
15	8 th Student	M. Akash	7	Nil	Nil	7
16		P. Vishnupandi				
17		P. Pandikamala				
18		M. Anupriya				
19		P. Sasmiga				

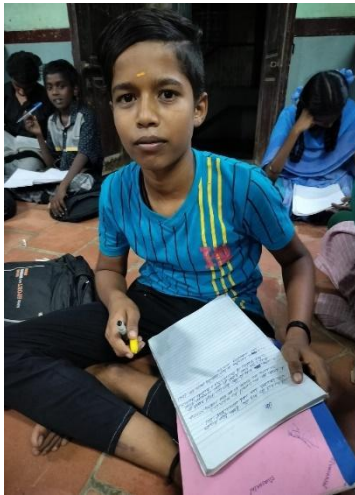
20		S. Dinesh				
21		S. Divya				
22	9 th Student	S. Bagavathi	8	Nil	Nil	8
23		M. Sevugaperumal				
24		V. Solai Rajan				
25		P. Rithika sri				
26		K. Sakthi				
27		S. Muruga Krishnan				
28		P. Sivaram				
29		M. Chinna Karuppu				
30	10 th Student	K. Maruthupandiyan	11	Nil	Nil	11
31		M. Yogesh				
32		B. Niranjan				
33		M. Shanmuga Priya				

34		K. Amirtha				
35		S. Sarathi Ezhuvan				
36		M. Sasi kumar				
37		M. Thangavel				
38		P. Gopika				
39		M. Nirmala				
40		A.Dinesh				
41	11 th Student	R. Barani	6	Nil	Nil	6
42		P. Prakash				
43		M. Siva sakthi				
44		M. Ajimeer				
45		S. Swathi				
46		M. Gowsik				
47	12 th Student	M. Kathirvel	5	Nil	Nil	5
48		S.Aarthi				
49		S. Rekha				
50		M. Mathivanan				
51		P. Balamurugan				

Sivasakthi – 10th std

Kathir – 12th std

Shunmugapriya-10th std



Maruthupandi 10thstdKrishnaveni 7th stdKirthiga 7th std

CHAPTER-2: BURSARY PROJECT:

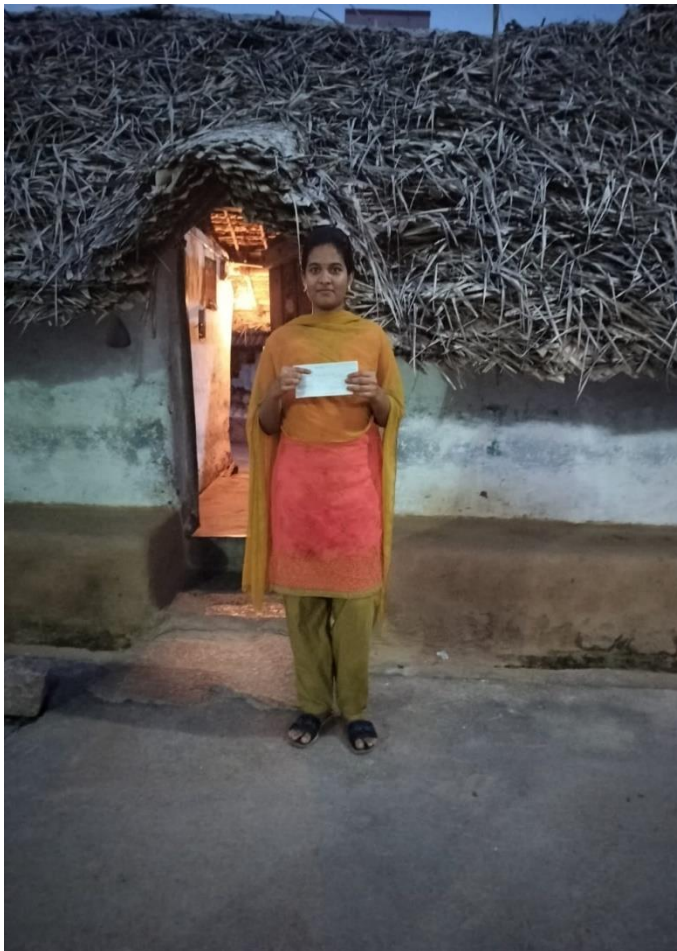
For the year 2023-2024, BENG provided scholarships to 4 new students. The list is as below:

	ID No.	Name	College	course	Project Period
0	R2016-49	Patchaiammal	Government High School for girls, Natham	Finished 10th standard (not in DOC since 2022)	2017-2024 passed re-exam
1	R2022-69	Nagaarasi M.	NPR Arts and science college	B.Sc (IT) Bachelor of science and information Technology.	2022-2025 (3years)
2	R2022-70	Abi S.	Nithila Nursing college, Madurai	B. Sc. Nursing	2022 - 2026 (4years)
3	R2022-71	Dharsini M.	She will attend the counseling to select the college in the near by town.	bachelor of physiotherapy in one of the government colleges in Tamilnadu.	2022-2026 (4years)
4	R2022-72	Madeswari K.	NPR College, Natham	B.COM CA, Batchelor of commerce and computer application	2022-2025 (3years)
5	R2022-73	Lavanya J.	MVM College of arts and science, Dindigul	BBA. Bachelor of Business Administration	2022-2025 (3years)
6	R2022-74	Parkavi S.	American college Madurai	BSC Physics	2022-2025 (3years)

7	R2023-75	Keerthi	Yadava college, Madurai	B.COM Commerce	2023- 2026
8	R2023-76	Abinaya	Yadava college	Madurai, B.COM.CA	2023-2026
9	R2023-77	Kaviya	Sacred heart college	Dindigul, B.Com.CA	2023- 2026
10	R2023-78	Santhiya	NPR College	Natham, B.COM.CA	2023-2026

Details of our BURSARY STUDENTS 2023-2024

Keerthi



Date of birth and Age: 09.11.2005, 17 years.
Father Name: Saravanan (daily wage worker)

Mother Name: Rajalaksmi (daily wage worker)

Sipling: Rooban Kumar (elder brother) studying BTech.

She lives along with her parents and brother in a small house at Natham Koilpatty. She scored 541/600 in her 12th standard final examinations. She was studying arts and commerce in her 12th standard school study. At present she chose B.COM (Bachelor of commerce) at WOMEN YADAVA COLLEGE, MADURAI. It is a three-year course, and she must study till 2026 April. The study period will be from 2023-24 to 2025-26. She is one of our DOC students. She loves songs and drawing. She wants to become an accounts auditor in the future. She needs scholarship assistance, and her family requested the same. Hence, she got an assistance of Rupees 17000 for 3 academic years from 2023- 2026 from BENG.

Abinaya



Date of birth and age: 19.08.2005, 17 years

Father name: Nataraj (daily wage worker)

Mother Name: ALAGU (daily wage worker)

Siblings: Hemalatha (Elder sister) studied B.COM

Place of living: Natham Koilpatty , Natham, Dindigul district, Tamil Nadu, India.

She lives with her parents and sister in a small house and helps her mother with daily homework. She cooks very well, and the family enjoys her cooking. She enjoys Television during weekends. She scored 288/600 on her 12th standard final examinations. She was studying Commerce and economics on her 12th standard course of study. At present she has chosen B.COM. CA (Bachelor of commerce and computer application course in a college "YADAVA COLLEGE" at Madurai. It is a three-year course and hence she must continue for 2023-24 to 2025-26. She is one of our DOC students. She wants to become an officer in the reputed banks in Tamil Nadu soon after her study. She needs the BENG scholarship for the year 2023 to 2026. Hence, she is added in the current year bursary list for an assistance of Rupees 17000 for the three years.

Kaviya



Date of birth and Age: 22.04.2006, 17 years.

Father name: Alagu, (Van driver)

Mother Name: Natchammal (Daily wage worker)

Siblings: elder brother 1. Kathir (studying Diploma in Mechanical engineering)

She lives in Natham Koilpatty , along with her parents in a small house. She passed her 12th standard from government girls higher secondary school, Natham. She took 387/600 on her final examinations. She studied Commerce, arts and followed a computer course at her school in 12th standard. At present she is studying B.COM.CA, (Bachelor of commerce and computer application) at Sacred heart college, Dindigul. It is a 3-year course and hence she must study from 2023-24 to 2025-26. She wants to become a bank manager in the future. She loves music and dancing. She is one of our DOC children. During weekends she goes to sell vegetables in the market shop. She is hard working and showing interest in earning money in the future to help her poor parents. She deserves the BENG scholarship of 17000 Rupees for three years.

Santhiya



Date of birth: 28.12.2005, 17 years old

Father name: Krishnamoorthy (daily agricultural wage worker)

Mother Name: Laksmi (daily agricultural wage worker)

Siblings: 1. Arunpandi (Elder brother) studying B.COM at Madurai.

Santhiya had passed 12th standard and scored 526/600 marks in the final examination. She studied commerce and accountancy on her 12th standard. At present she is studying Bachelor of commerce and computer application at NPR college, Natham. The course of study period is 3 years. (2023-24 to 2025-26).

She is living in a small village called Veerappanayalkkanpatty, Natham taluk, Dindigul District, Tamil Nadu, India. She lives in a small house along with her parents. The family works hard for their livelihood and daily routines. The family is very poor to pay for her study and requested us for the scholarship. She received the BenG scholarship of 17000 every year from 2023-24.

She is interested in raising pet animals and she has a small dog. She likes music and enjoys Television during weekends. She wants to become a teacher in commerce in the future.

Chapter 3. Livelihood Development Project

1. The Palm leaf project period is April 2022 – November 2023.

Each member was given Rs 10000 and 15 women beneficiaries were engaged in the activity. Hence 15 members x Rs 10000 = 150000 was the loan amount. The loan amount was repaid sharply by the women members in November 2023.

The project statistics: Each woman can produce 50 small palm mats daily and the average working days are 20 in a month. Hence one woman can work as follows:

50 mats x 20 days x 6 Rs sale cost of 1 mate = RS 6000 Income per month.

Cost of Raw Material (leaf) = 1 leaf x Rs 1 x 50 leaf x 20 days = Rs 1000

Transport expenses Rs 700

Loan repayment Rs = 550,

Hence Rs 550 + Rs1000+ 700 =Rs **2250** (total expenses)

Hence the amount in hand per month per women will be Rs 6000- Rs2250= **Rs 3750**

The women manage their family using this income and send their children to schools regularly. This project helps them to feed their family and keep the livelihood punctual. They work hard and lead their family without hurdles. They feel happy with this income and the life status is fit to live.

2. Cow project period is June 2022- November 2024.

The cow loan Rs 50000 was given to 5 women for a period of 30 months. Almost 18 months have been paid so far. The total loan is Rs 250000. Repayment made in 18 months is Rs 154530. Remaining Rs 103020 will be paid in another 12 months (November 2024).

The women working statistics:

Women work hard to maintain their cow and feed them properly. They arrange proper insemination and treatments with the help of veterinarian. The cow and calves are safe and the milk yield is also normal. Every day the milk yield is 3+ 4 liters = 7 liters .

7 liters x Rs 30 X 30 days = **Rs 6300** (income per month)

Loan repayment for 1 month = Rs 1700

Cow Feed cost for 1 month = Rs 1500

Veterinarian cost for 1 month = Rs 100

Total Expenses = Rs 1700 + Rs 1500+ Rs 100 = **Rs 3300**

Hence the money in hand per month will be with a woman = Rs 6300 - Rs 3300 = Rs **3000**

The women keep their cows very well and earn money through selling the milk. The milk yield is regular, but the cost of the milk marketed is not so high. However, the marketer buys the milk on their doorstep. Hence the women need not take risks to travel and sell the milk. The milk vender reaches the women's home daily both in the morning and evening to market the milk. The women need to take the cows for grazing in the grass fields regularly. Besides, they must buy dry feed for the cows every month. However, they get regular life status using the cow income and send their children to schools regularly. Their livelihood also settled, and the family enjoys normal life accordingly.



Women entrepreneur Livelihood Development Project

The project period was April 2023- November 2023.

The women who are engaging in small business ventures were selected for the project. There are 39 women who are living in a small village area around Dindigul are the beneficiaries and they belong to the marginalized community. They are disadvantaged and helpless to undertake their ventures. They know the skill very well and they are waiting for the marginal money to start up the business. All women are engaging in different businesses like idly shop, dosa shop, bakery, petty shop, vegetable selling, onion selling, goat rearing, cow keeping, bangles selling etc. Each woman is hard working, and they sell the products successfully according to the market rates. They plan and execute the business in a success model. All family members collaborate with them on business. Our project directly helps the women through Livelihood Project. The middlemen and money lenders were completely avoided because of our project help.

We hope this project will make them happy and provide a way to attain sustainable life status soon. They work hard and reap the benefits. All the 39 women were given Rs 10000 each and they repaid the money within the stipulated period. (39 women x Rs10000= Rs 390000).

Hence, our plan is to provide Rs 10000 to 55 women at the end of December to make them viable to continue their small business and to attain sustainability for their livelihood. Finally, 70 women were given Rs 10000 loan each, for a period of 20 months. Details are given in the Budget expenses.





Word of thanks: We thank BENG, Netherlands for the immense help and guidance they gave on increasing the life standard of the people and community. The women and children enjoying their rights and responsibility due to BENG projects. The livelihood support is wonderful and paves way to attain sustainability on their life status.

MERDS

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Budget report MERDS 2023-2024 here below.

Budget report MERDS 2023-2024

DOC PROPOSAL

Salary Staff (4x2000 x 12 mts)	96.000
Salary Cook (1x1850 x 12 mt)	22.200
Diwali Bonus 5x1000	5.000
Stationary & Play materials	10.000
Rent Building (12x6000)	72.000
Internet/Hardware(12x1100)	13.200
Electricity (12 x 3250Rs)	39.000
Food expenses: 50ch.x30Rs x 215 days (5 days a week)	322.500
Total income	579.900

Scholarships:

	Rupees
BenG Contribution (9 students x 17.000. (*))	153.000
(*) there is budget for 1 extra student	17.000
Total Income	170.000

Administration MERDS

	INCOME
Director honorarium Rs 12.000 x 12months	144.000
Travel	6.000
Bonus over 2022	12.000
Yearly cost of Auditor	15.000
Total Income	177.000
BenG donation to Livelihood FUND 2022-2023	0

Special class expenses from Extra Budet 146.100

Period 2023 March to April 2024

20 childrenx 65 daysx 50 Rs = 65000	
cook	1x 2000
4 teachersx 2monthsxRs 2000 = 16000	
1 doc pachaiyammal for re examination	

Period 2024 March to April 2024

20childrenx42daysx50 Rs=	
cook	1x1000
teachers 4x rs 2000x 2months	

APRIL 2023- 2024 March

BENG BUDGET allotted = Rs. 1.068.328

EXPENSES

	Amount
Salary Staff (4x2000 x 12mts)	96.000
Salary Cook (1x1850 x 12 mt)	22.200
Diwali Bonus	5.000
Stationary and Play materials	10.000
Rent Building (12x5500)	72.000
Internet/Hardware(12x1100)	13.200
Electricity	39.200
215 daysxRs30x50 children	322.500
Total expenses	580.100

Expenses

10students x 17.000Rs	170.000
Total Expenses	170.000

EXPENSES

12000x12 months	144.000
Travel	6.000
Bonus	12.000
Auditor FEE	15.000
Total Expenses	177.000
Livelihood (CFK, Small Business)	special report

20 childrenx65daysx50 rs=	65.000
1 cook x Rs 2000= 2000	2.000
4 teachersx2monthsx Rs 2000	16.000
	4.000
total expenses	87.000

	42.000
	1.000
	16.000
total expenses	59.000

**Total expenses on Extra budget 87.000+59.000
=146.000**

BUDGET PROPOSAL	In Rupees	Real expenses	
1.DOC	579.900		580.100
2. Scholarships (min. 9, if possible 10 students)	170.000		170.000
3. Merds Administration, incl. Bonus 2022-'23	162.000		162.000
Auditor cost for the year 2023-'24	15.000		15000
EXTRA BUDGET - for special purposes/	146.100		146.000
TOTAL BUDGET transferred by BenG to MERDS	1.073.000		1.072.900
Actual budget received from BenG after transfer into MERDS bank account.	1.068.328	Shortage	4.572