

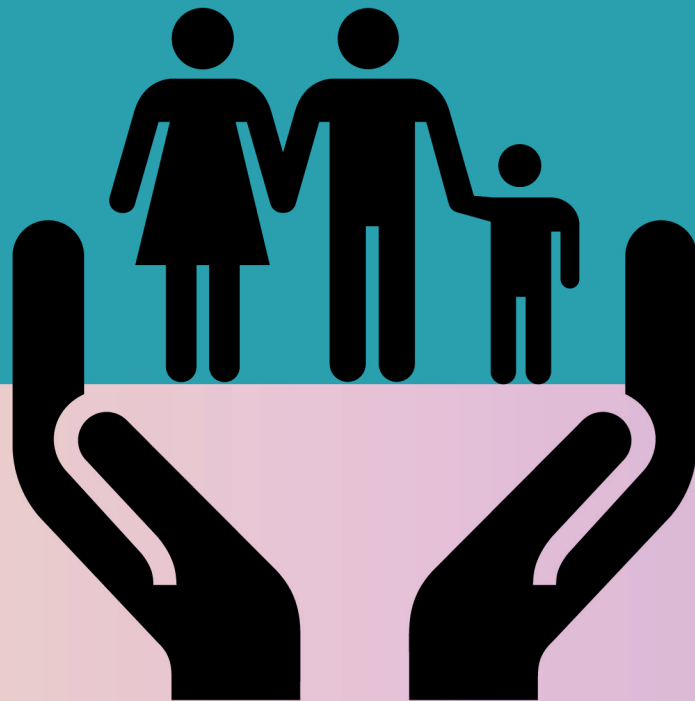
# ANNUAL REPORT 2023-2024



# MALNAD SOCIAL SERVICE SOCIETY (MSSS)

(DIOCESE OF BHADRAVATHI)

*“TO HAVE LIFE, LIFE IN ITS FULLNESS”*



**Malnad Social Service Society,**  
*St. Joseph's Church Compound,*  
*Sagar Road, Shimoga - 577204, Karnataka.*  
*Email: msssbhadravathi@gmail.com*  
*www.msssbhadravathi.org.in*

# TABLE OF CONTENTS

President Speaks	3
A Word from the Director	4
Organizational Profile	5
Geographical Graph	6
Our Board and Office Bearers	6
	7
	7 Programs Held - in a glance
	7 • <i>Women Empowerment Program (WEP)</i>
	8 • <i>Tent-Tuition Program</i>
	9 • <i>Tuition for Slum Children</i>
	11 • <i>Mazdoor Suraksha Yojana (MSY)</i>
	11 • <i>Navajeevan Community Care Centre (NCCC)</i>
	12 • <i>Sparsha - Campaign against Cancer</i>
	14 Media coverage
	15 Financial Statement
	16 Our Partners & Benefactors



## PRESIDENT SPEAKS

**“Give justice to the weak and the fatherless; maintain the right of the afflicted and the destitute,” (Psalm 82:3)**

The sole aim of establishing Malnad Social Service Society is to bring about peace & harmony, reduce pain & suffering, uplift the neglected and weak; and to build a world order of justice and peace. In this endeavor, I am happy to note that MSSS is in the process of bringing out yet another annual report of the success stories of 2023-24. As the president of the organization I am really satisfied and contented of the various activities that MSSS undertook this reporting period. This could not have been achieved without each of you and I am forever grateful for your generosity and support, which has made such a huge difference in the lives of so many people in difficult circumstances.

**“Live for an ideal and that one ideal alone. Let it be so great, so strong that there may be nothing else left in the mind; no place for anything else, no time for anything else” – Swami Vivekananda.** Surely as president when I look back, the last year has been eventful, rewarding and teamwork driven in the organization. Of course; nothing can be perfect the first time, but the striving for excellence and the desire to reach the mind, heart and lives of the communities we serve must be unrelenting. Thus the quote from Swami Vivekananda – let it be a guiding message for us all in MSSS.

Our mission is to work towards forming a world of equality, brotherhood and respect for one another. MSSS is a beacon of light to thousands of children and women in their communities; enabling and empowering them to build a brighter future for themselves and their future generations. Your constant support in achieving this goal is very vital and hence we look forward for better collaboration and partnership.

**1 Thessalonians 5:18** reads, **“In everything give thanks: for this is the will of God in Christ Jesus.”** We need to thank God for all our triumphs as well as our failures. Failures are stepping stones for success. Our achievements are a testament of the dedication and hard work of the staff of MSSS under the leadership of Fr. Abraham; the executive director. To our staff, volunteers, students, teachers and board members I wish to extend a sincere thanks for their collaboration and support. I cannot forget the steady and constant support given by our various benefactors without which we cannot think of reaching this high. I pray that we all have the strength of mind and purpose to achieve what MSSS has been set up for – to bring about a definite change in the lives of the women & children and the community they live in.

**May God bless our efforts.**

**Bishop Mar Joseph Arumachadath**

*President of MSSS*



## A WORD FROM THE DIRECTOR

Psalm 136:1 says, “Give thanks to the LORD, for he is good; His love endures forever”. It’s with great pleasure and gratitude to God that I bring out this annual report 2023-24, depicting and acknowledging the success story of MSSS. Despite the rollercoaster ride of 2020, 2021 and 2022 due to the evil effects of Covid-19, MSSS has remained steadfast in its ideals and

beliefs. The three P’s: Passion, Positivity and Pride continue to be deeply embedded in our mission and organization. As we work with passion and positivity, our endeavors along the way continues to be a source of pride for us.

A parachute works only when it is open. There are numerous possibilities, but mind should be open to help, support and guide. MSSS plays a collaborative role, trying to bridge between the benefactors and beneficiaries. And in this process many are involved and we come across innumerable possibilities. As I look back and ponder on all that we could accomplish; I am pretty sure and confident that God can work wonders and he continues to do wonders.

The admirable teamwork and unwavering commitment of our staff have defined our projects and our accomplishments. It’s through their tireless dedication that numerous beneficiaries in the community have received outstanding help, care and support. On behalf of MSSS, I sincerely wish to thank all our collaborators, Governing body members, Donors, well-wishers, volunteers and staff for your ceaseless support. Through your invaluable contributions, you have helped us to meet the challenges. Your kind help and gentle generosity have improved the lives of undeserved women and children in marginalized communities in and around Shimoga.

The steady guidance and support given by our president, Mar Joseph Arumachadath is very much a source of inspiration to all who are in MSSS. His bright smile and reassuring words soothes our troubled minds and reassures with positivity. Many of these projects have far reaching effects especially in the lives of the poor children and women. We have just tried to alleviate a bit of struggles and pains of people which are much more to be relieved of. We need more efforts and far more endurance to reach to the expectation of the many in the society. Let’s not relax, but march forward to achieve our goal. As we inch towards another year, we shall continue in our endeavors. Our sole aim is to ensure a safe and happy environment to the poor and the oppressed. We shall stay committed to make this world a better place to live. Long live the ideals of Malnad Social Service Society.

**Fr. Abraham Areeparambil**  
*Executive Director.*

# ORGANIZATIONAL PROFILE AT A GLANCE

Malnad Social Service Society (MSSS) is a non-profit organization operating under the auspices of the Syro-Malabar Diocese of Bhadravathi, India. Established with a mission to uplift marginalized and underprivileged communities, particularly in rural areas, MSSS places a strong emphasis on social development, health, and education. By working closely with local communities, the organization aims to empower the rural poor, helping them achieve self-sufficiency and a better quality of life.

MSSS achieves this through a wide range of initiatives that include awareness campaigns, training programs, capacity building, and sensitization efforts. These initiatives target critical issues such as health care, education, women’s empowerment, and sustainable livelihoods, ensuring that people in underserved regions have access to essential services and opportunities for growth.

The organization is officially registered under various Indian government acts, which enhances its credibility and operational framework. Furthermore, MSSS enjoys tax exemption under the 12A provision, which enables MSSS to collaborate with donors to reach to the needy and thus become a helping hand to the society. The various stakeholders : the donors, GB members, staff of MSSS and the benefactors work hand in hand and become a source of change in the society for a noble cause. Through its dedicated efforts, MSSS continues to be a beacon of hope for rural communities, fostering sustainable development and social justice in the region.

The jurisdiction of MSSS are the two civil districts of Shimoga and Chikmagalur which are really vast and extensively covered by forest. MSSS tries to reach the unreachable one way or other.



## VISION

**A Society living in  
Dignity, Love,  
Truth, Justice and  
Happiness**

## GOAL

**Integral development  
of all sections of Society  
especially the poor and the marginalized in  
partnership with like-minded individuals,  
institutions and departments.**



## MISSION

**To have life, life in its fullness**

## APPROACH

**Integrated, Participatory,  
Community focused, Gender  
Sensitive, Result based and  
Right based.**

## THRUST AREAS

**The restoration of legitimate rights of  
people, Gender Equity, Promotion of  
Community health with special focus on  
HIV/AIDS, Sustainable Livelihood and to  
make Child friendly environment.**

# GEOGRAPHICAL GRAPH



## OUR BOARD AND OFFICE BEARERS

**MAR JOSEPH ARUMACHADATH**  
**BISHOP OF BHADRAVATHI & PRESIDENT OF**  
**MSSS**



**FR. THOMAS KULATHINKAL**  
**VICE-PRESIDENT**

**FR. JOSEPH ANTONY**  
**DIRECTOR**

**FR. TINO THOMAS**  
**DIRECTOR**

**FR. BENNYCHEN THOMAS**  
**DIRECTOR**

**FR. ABRAHAM AREEPARAMBIL**  
**SECRETARY**

**FR. PRAVEEN THOMAS**  
**DIRECTOR**

**FR. SAJEESH THRIKKODANMALIL**  
**DIRECTOR**

## PROGRAMMES HELD - IN SHORT

### 1. WOMEN EMPOWERMENT PROGRAMME (WEP)

Karnataka Regional Organization for Social Service (KROSS) has implemented a dynamic and impactful women empowerment program with a vision of enhancing women's social, economic, political, and legal influence, while also ensuring that they are treated with equal rights and dignity in society. This program is designed to address the multidimensional issues women face, particularly those from marginalized and oppressed communities, by providing them with the necessary tools and platforms to assert their rights and contribute meaningfully to societal development.

The empowerment program places strong emphasis on encouraging women to actively participate in local institutions, including panchayats (village councils) and other grassroots-level decision-making bodies. By fostering leadership skills, KROSS aims to enable women to take on influential roles in their communities, paving the way for them to become successful social leaders. This not only elevates their own standing but also inspires other women to rise above societal restrictions and seek positions of authority.

One of the key strategies employed in the program is the formation of federations and community-based organizations (CBOs) where women can come together, share their experiences, and collectively advocate for their rights and entitlements.

By organizing women into such federations, KROSS ensures that they have a stronger voice in negotiations with government authorities and institutions, which is crucial for securing access to resources, social services, and economic opportunities. These CBOs provide a support system where women can learn from one another, engage in capacity building, and work together to achieve common goals, particularly concerning social and familial rights. The program's overarching objective is to promote the self-determination of women, particularly from historically oppressed groups such as Dalits and indigenous populations.



By empowering these women to jointly assert their social, economic, and familial rights, KROSS is actively contributing to breaking the cycle of oppression and exclusion that has hindered their development for generations. In the long term, this initiative fosters gender equality, enhances social justice, and promotes inclusive growth, not just for the women involved but for the community and society as a whole. Through this transformative journey, KROSS's program is working toward creating a more equitable and just world where women can thrive and contribute fully. By organizing women into such federations, KROSS ensures that they have a stronger voice in negotiations with government authorities and institutions, which is crucial for securing access to resources, social services, and economic opportunities. These CBOs provide a support system where women can learn from one another, engage in capacity building, and work together to achieve common goals, particularly concerning social and familial rights.

### Objectives of Women Empowerment Program:

- Equip women for financial independence through skills, training, and resources.
- Expand women's access to education, focusing on literacy, skills, and leadership.
- Empower women by raising awareness of rights, equality, and anti-discrimination laws.
- Promote women's health through access to healthcare, education, and support.
- Promote women's political participation through leadership training, mentorship, and advocacy.
- Empower women with legal knowledge and access to justice and support.
- Create supportive environments promoting gender equality and women's personal growth.

## 2. TENT-TUITION PROGRAM

"Tuition for Tent Children" is an educational initiative designed to provide much-needed schooling for children living in temporary shelters such as tents, refugee camps, or other precarious housing situations. These children, often displaced by natural disasters, conflicts, or socio-economic hardships, face significant challenges when it comes to accessing education. Their schooling is frequently interrupted, they lack financial resources, and they endure difficult living conditions that hinder their academic growth and overall development.

The program's primary goal is to close the educational gap for these children, ensuring that their right to education is upheld, despite their circumstances. By offering tailored tuition, the initiative helps children catch up with their peers, reintegrate into formal education systems, and eventually continue their learning journeys without disruption.



The program also plays a crucial role in building resilience among these young learners, many of whom have experienced trauma due to displacement or instability in their lives. One of the core aspects of "Tuition for Tent Children" is its focus on fundamental academic subjects such as language, mathematics, and science. These are essential building blocks for children's future education and employment prospects, and the program ensures they receive age-appropriate instruction in these areas. Teachers work to adapt lessons to the children's needs, acknowledging that many may have missed substantial periods of school or never had the chance to attend consistently.

In addition to academic support, the program provides psychosocial assistance, recognizing that many of these children have undergone significant emotional stress. The challenging environments in which they live can take a toll on their mental health, and as a result, the program incorporates elements of psychosocial care to help children process their experiences, cope with trauma, and rebuild a sense of normalcy. This support is vital not only for their educational success but also for their overall well-being and development.

### Objectives of "Tuition for Tent Children"

Make sure children have access to fundamental education in languages, science, and math among other disciplines

The tuition program will include activities that encourage mental health, resilience, and coping techniques

Promote literacy and numeracy by focusing on developing fundamental skills in reading, writing, and maths.

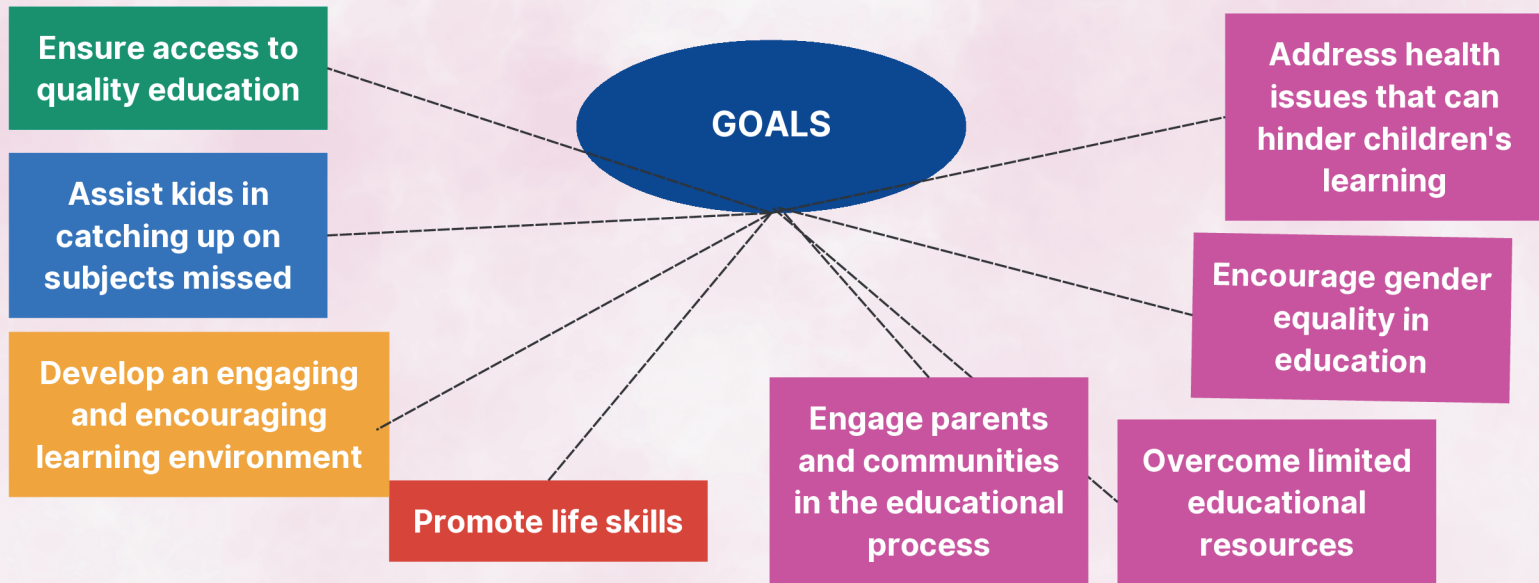
Enhance life skills through training and communication

Promoting equitable opportunity for all, particularly girls and marginalized communities

Provide the teaching materials and tools required to enhance the learning experience

### 3. TUITION FOR SLUM CHILDREN

"Tuition for slum children" is a specialized educational initiative designed to support and uplift children living in impoverished urban areas. These children face significant challenges in their educational journeys, primarily due to the lack of resources and access to quality schooling. Many children in slums come from families struggling with extreme poverty, where basic necessities like food, shelter, and healthcare are often prioritized over education. As a result, they miss out on essential learning opportunities, which can have long-term consequences on their development and future prospects.



The core objective of the tuition program is to bridge the educational gaps that these children face and provide them with the tools they need to succeed in life. This is done by offering extra classes outside of regular school hours, ensuring that they receive additional academic support in critical subjects like mathematics, language, and science. These subjects are foundational to a child’s educational progress and form the basis for their future learning. By focusing on these areas, the program helps the children catch up with their peers who may have had the benefit of a more structured and resource-rich educational environment. One of the key aspects of the initiative is the individualized attention that each child receives. In overcrowded public schools, teachers often struggle to give students the personalized attention they need, especially those who are falling behind. The tuition program addresses this issue by working with smaller groups of children, allowing instructors to tailor their teaching methods to each child's unique needs. This personalized approach helps the children not only catch up on their schoolwork but also gain confidence in their abilities. The program creates a nurturing environment where children can ask questions, seek help, and grow at their own pace without the fear of judgment or falling behind.

The tuition program aims to close educational gaps for children by offering extra classes in core subjects like math, language, and science outside regular school hours. This targeted support enables them to catch up academically and succeed alongside peers with more structured educational resources.



#### 4. MAZDOOR SURAKSHA YOJANA (MSY)

The Mazdoor Suraksha Yojana (MSY) is a significant initiative launched by the Workers India Federation and the Labor Commission of the Catholic Bishops Conference of India. Its primary goal is to provide a financial safety net for unorganized workers, especially those engaged in agriculture, self-employment, and daily wage labor. These workers, often without access to formal employment benefits, face financial vulnerability, particularly in old age. The MSY seeks to address this by offering retirement security in line with the government's Swavalamban scheme, a pension program aimed at financially supporting low-income workers. Under the scheme, participants receive a subsidy of Rs. 1000 per year, incentivizing savings for their future needs.

The initiative has seen positive results, with 543 individuals enrolling as pensioners, and 269 participants renewing their contributions. This growth in numbers highlights the scheme's impact in creating awareness and building trust among marginalized workers who are traditionally excluded from formal pension systems. By encouraging savings and offering a financial cushion, the MSY not only provides economic support but also strengthens the social security net for India's most vulnerable labor force, ensuring a dignified and secure future for these workers in their later years.

#### 5. NAVAJEEVAN HOLISTIC & PALLIATIVE CARE CENTRE (NHPC)

Over a decade ago, the Malnad Social Service Society (MSSS) initiated a community care program with the primary goal of enhancing the quality of life for people living with HIV/AIDS. This program was designed not only to provide better clinical services but also to address the social challenges faced by individuals with HIV/AIDS, offering a comprehensive approach to care. By integrating medical services with social support, the MSSS program helps ensure that individuals receive the necessary treatment while also addressing their emotional, psychological, and social needs.

One of the key aims of the program is to create a more supportive community environment by fostering community-driven responses. This is done through education and awareness campaigns, which focus on reducing the stigma associated with HIV/AIDS, a major barrier to care and social inclusion.

By tackling discrimination, the program encourages the broader community to embrace those living with HIV/AIDS, promoting a culture of acceptance and empathy.



In doing so, the MSSS program models a holistic and sustainable approach to care. It not only addresses the medical needs of affected individuals but also nurtures their well-being through social inclusion, thereby offering a more humane, dignified, and long-term solution for those living with HIV/AIDS.

### Objectives

- *Improve access and adherence to Anti-Retroviral Treatment (ART) by strengthening family and community care and providing psychosocial support to individuals.*
- *To bridge the gap between hospital and home care, individuals living with HIV require support to manage physical, emotional, social, psychological, and spiritual stressors.*
- *Educating and empowering individuals to prevent HIV and AIDS transmission.*
- *Initiated outreach services to improve people's well-being and ART treatment to prevent relapses.*
- *Connecting with the public and private sectors to provide comprehensive care throughout the continent.*
- *Developing HIV/AIDS resistance in the Shimoga region of Karnataka.*

## 6. SPARSHA - CAMPAIGN AGAIST CANCER

We often underestimate the great healing power of human touch, which has the ability to refresh and breathe new life into a person. That is what is meant by the word - Sparsha : touch of a person. The touch of unselfish love and service has the power to elevate and strengthen the human spirit, bringing beauty and elegance into the lives of those it touches. This concept is key to the SPARSHA cancer campaign, a project launched by Caritas India in New Delhi that has seen several instances of transformation in the lives of cancer patients.

SPARSHA is more than just physical care; its charism is providing hope in persons diagnosed with cancer, which can be just as vital as the medical therapies themselves. Hope helps people negotiate their darkest moments, allowing them to overcome the mental and physical hurdles that cancer brings. A brilliant example of this occurred during an awareness program, when a woman battling cancer was honored for her buoyant and uplifting spirit. Her resilience exemplified the strength that SPARSHA aims to instill in all of its recipients. This is only one of many examples of SPARSHA's transformational and healing power, which has an impact on people's life that extends beyond medical therapy. The campaign aims to raise cancer awareness in Shimoga and Chikmagalur, dispelling myths and misconceptions, encouraging early detection of cancer signs, and emphasizing the importance of early screening for improved treatment outcomes, reducing advanced-stage diagnoses.



The project promotes public awareness about cancer, emphasizing early detection and treatment. It encourages healthier lifestyles, addressing harmful habits, and supports practices like organic farming. Sharing cancer survivor stories provides hope and confidence to those affected by the disease. The initiative aims to educate the public about cancer risk factors, promoting healthier lifestyles and early detection through screenings and check-ups.

It emphasizes the importance of mammograms, clinical breast exams, and Pap smear tests for breast and cervical cancers, aiming to improve cancer prevention and treatment.

The program promotes healthier eating habits and reduces cancer risk by distributing organic seeds and raising awareness about key risk factors. Research shows that over 30% of cancer cases can be prevented by adopting healthier lifestyles. Regular screenings and check-ups are also emphasized, as early detection improves treatment outcomes and survival rates.

The MSSS program, led by the Diocese of Bhadravathi, educates women about breast and cervical cancer prevention, promoting vital screenings like mammograms and Pap smears for early detection. Two initiatives are promoting healthy living by distributing organic seeds, encouraging community members to grow vegetables, and combining awareness campaigns with practical health-focused initiatives to reduce cancer rates.





# FINANCIAL STATEMENT

**MALNAD SOCIAL SERVICE SOCIETY,  
YOJANA MANDIR, SAGAR ROAD, SHIMOGA, KARNATAKA STATE.**

Balance Sheet as at 31st March, 2024.

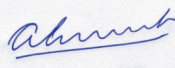
SOURCES OF FUNDS :	Amount [₹]	31.03.2024 Amount [₹]	31.03.2023 Amount [₹]
GENERAL FUND :		41,90,706.02	50,12,648.98
Balance	50,12,648.98		
Add: Capital Expenses transferred from Undisbursed Specific Funds	22,000.00		
	50,34,648.98		
Less: Excess of Expenditure over Income	8,43,942.96		
CORPUS FUND :		4,00,000.00	4,00,000.00
Balance		4,00,000.00	4,00,000.00
UNDISBURSED SPECIFIC PURPOSE FUNDS :		14,70,062.93	31,09,038.43
Schedule E		14,70,062.93	31,09,038.43
Staff Social Security Fund		Nil	5,13,473.00
CURRENT LIABILITIES :		2,49,450.00	2,49,450.00
Mazdoor Suraksha Yojane		2,49,450.00	2,49,450.00
<b>Total :</b>		<b>63,10,218.95</b>	<b>92,84,610.41</b>

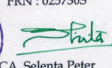
  

APPLICATION OF FUNDS :	Amount [₹]	31.03.2024 Amount [₹]	31.03.2023 Amount [₹]
FIXED ASSETS : As per Schedule F		32,99,664.00	35,24,205.00
Gross Block	63,66,456.84		
Less : Depreciation to Date	30,66,792.84		
Net Block		32,99,664.00	35,24,205.00
CURRENT ASSETS :		29,91,163.95	57,45,083.41
Cash and Bank Balances - Schedule D		29,91,163.95	57,45,083.41
- Cash in Hand	11,290.60		
- Cash at Banks	29,79,873.35		
Claim for Income Tax Refund		15,322.00	5,820.00
TDS on Bank Interest		4,069.00	9,502.00
<b>Total :</b>		<b>63,10,218.95</b>	<b>92,84,610.41</b>

Note: Schedules A to F form an integral part of accounts.

Subject to our report of even date  
For Joseph V G & Associates  
Chartered Accountants  
FRN : 025730S

  
**Secretary**  
 Malnad Social Service Society  
 Reg. No. 216/SG/90-91  
 St. Joseph Church  
 Sagar Road, SHIMOGA,  
 Karnataka, India - 577 204.

  
**CA. Selenta Peter**  
 Partner  
 Membership No. 267264

**MALNAD SOCIAL SERVICE SOCIETY,  
YOJANA MANDIR, SAGAR ROAD, SHIMOGA, KARNATAKA STATE.**

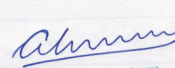
Income & Expenditure Account for the year ending 31st March, 2024.

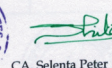
INCOME	Amount [₹]	2023-2024 Amount [₹]	2022-2023 Amount [₹]
Contributions and Donations		6,22,159.24	20,61,129.00
Membership Subscriptions		150.00	120.00
Government Grants		Nil	13,63,366.00
Bank Interest :		1,04,072.00	1,34,466.00
Interest on Income Tax Refund		Nil	956.00
Excess of Expenditure over Income		8,43,942.96	Nil
<b>Total :</b>		<b>15,70,324.20</b>	<b>35,60,037.00</b>

EXPENDITURE	Amount [₹]	2023-2024 Amount [₹]	2022-2023 Amount [₹]
Childline Project under Integrated Child Protection Scheme :		3,508.50	12,10,416.00
- Audit Fee	3,500.00		
- Bank Charges	8.50		
General Fund (Revenue) Expenses :		11,68,861.70	13,78,645.98
- Schedule C		11,68,861.70	13,78,645.98
Depreciation : Schedule F		3,97,954.00	3,14,854.00
Excess of Income over Expenditure		Nil	6,56,121.02
<b>Total :</b>		<b>15,70,324.20</b>	<b>35,60,037.00</b>

Subject to our report of even date  
For Joseph V G & Associates  
Chartered Accountants  
FRN : 025730S

  
**Secretary**  
 Malnad Social Service Society  
 Reg. No. 216/SG/90-91  
 St. Joseph Church  
 Sagar Road, SHIMOGA,  
 Karnataka, India - 577 204.

  
**CA. Selenta Peter**  
 Partner  
 Membership No. 267264

OUR TEAM



# MANY THANKS TO OUR DONORS & COLLABORATORS

MINISTRY OF WOMEN AND CHILD DEPARTMENT  
*Govt of India*

CATHOLIC HEALTH ASSOCIATION OF INDIA  
*Secunderabad, Telangana*

CARITAS INDIA  
*New Delhi*

KARNATAKA REGIONAL ORGANIZATION FOR SOCIAL SERVICE (KROSS)  
*Bengaluru, Karnataka*

CHILD LINE INDIA FOUNDATION  
*Mumbai, Maharashtra*

WORKERS INDIA FEDERATION  
*New Delhi*

KINDERMISSIONSWERK  
*Germany*

CNEWA INDIA

## OUR OFFICE ADDRESS

MALNAD SOCIAL SERVICE SOCIETY (MSSS)  
*St Joseph's Church Compound, Sagar Road, Shimoga - 577204, Karnataka*  
*Email: msssbhadravathi@gmail.com*  
*www.msssbhadravathi.org.in*