

# Karnataka Regional Organisation for Social Service KROSS

**ANNUAL REPORT  
2010-2011**

Email : [krossdir@gmail.com](mailto:krossdir@gmail.com)

Website : [www.krossbangalore.org](http://www.krossbangalore.org)





## President Speaks...

The year that passed by, was marked by gigantic scams that proved detrimental to the health of a democratic nation like ours. In a way, such an exposure has given us a clear indication of massive wealth being siphoned off by a few unscrupulous persons causing grave damage to a vast majority and depriving them of their basic rights to live a dignified life. Poverty is hence the result of violation of human rights!

It is in this context, we, as a team of Diocesan Social Service Societies being facilitated by KROSS, the apex body at the State level, have been pooling our resources together to bring awareness at the grassroots and to mobilize the most marginalised to stand for democratic values. The team has enabled the communities to mobilize 35 crores from various Government Departments in the form of Schemes and benefits. Over 65,000 people are enrolled under MG-NREGA to create community assets like roads, drainages, lakes, ponds, wells etc. 2,50,000 women who are part of 13,000 SHGs and indirectly 7,75,000 people from 3800 villages have conscientized their communities to elect 890 from among the Federations as members of Local bodies. Today they are playing an active role in getting the basic amenities to the communities.

We owe much of our success to our dear **Donors, Directors** of partner Organizations, Members of **staff** and our **network partners** who are working relentlessly to bring qualitative changes in the lives of the poor. But still we have a long way to go to reach out to many more marginalized communities who have remained unreached. Let us march ahead and make our world a better place to live! Let us bring a smile on those faces who are victims of subjugation and injustice.

**Most. Rev. Dr. Gerald Lobo, D.D., DSW (Canada)**  
President - KROSS & Bishop of Shimoga



President Speaks...





## Director's Message

*"The price of Progress is change, and it is taking just about all we have. Constant Change is here to stay."*

KROSS believes that we can change the world from its present status to a transformed world built on the values of Justice, Peace and Ecological harmony-only by changing men and women. A re-look at our vision and the people whom we serve and revisiting our strategic plan through the organizational development process has called for a welcome change in our mission, objectives, strategies and approaches.

KROSS believes in the immense capacities, skills and potentials the people have at the grass roots. In order to be relevant to the times, professional in approach and effective in outreach, KROSS has initiated the Organizational Development Process both at KROSS and its partner organizations. The process currently is in progress and we realize that we have a long way to go.

KROSS has initiated various programmes through which we could reach out to 7,75,000 people facilitating and enhancing their capacities to claim their legitimate rights.

We are happy that we could rehabilitate about 395 families who are victims of floods and rain havoc in North and Coastal Karnataka. We will reach out to many more this year.

KROSS has become a ray of hope to 5000 plus people who were victims of HIV/AIDS by organizing them into groups and networks.

Good Governance is the key to all the Development and it is the mantra we believe in. We have initiated a programme to bring in good governance in 200 villages working closely with the Gram Panchayats.

Livelihood promotions, skill enhancement, sanitation & environment protection and promotion have been the other issues KROSS has consistently taken up with commitment.

KROSS being the organization of KRCBC, is playing a vital role in enhancing the capacities of small & other upcoming organizations, individuals and institutions who are in the field of development in the state of Karnataka.

As we look back and review our works of the past, we look forward to the future with lots of hope, rededication and re-commitment to the people whom we serve.

We sincerely thank our communities, partner organizations, international and local donors, Govt. Departments and the staff for their support, cooperation and dedicated service. May their tribe increase.

**Rev. Fr. Peter Brank, MA, MCJ, PGHRM**  
Director /Secretary-KROSS



Director's Message



## Overview

KROSS is a Registered, a non-profit making, secular and non-political Organisation established in 1983. It is the official Organisation of the KRCBC for **Social Concerns and Development** in Karnataka.

KROSS is registered under 12 A and has 80 G Tax exemption under Income Tax Act 1961. KROSS is also registered under Ministry of Home Affairs under Foreign Contribution Regulation Act.

KROSS with its 13 member organisations renders various kinds of services among more than 7,75,000 poor people in 3,800 villages in 30 districts of Karnataka and to many others indirectly without discriminating on the basis of caste, creed, gender, and religion with a clear option for the most marginalised. Today, over 12500 Self Help Groups and Community level federations are formed, strengthened and oriented to claim their basic, legitimate Rights.

## Vision

A society based on the values of Justice, Peace, Equality and Ecological Harmony

## Mission

To be a quality resource organization by engaging with development actors to facilitate accountability in upholding the dignity and rights of most marginalised communities, through research, knowledge exchange, capacity enhancement and collaborative social action to achieve sustainable development

## Goal

To actively participate in achieving the United Nations' Millennium Development Goals

## Our Approach

- ❖ **Rights-Based approach** : Enlightening people about their rights and to collectively claim them.
- ❖ **Cost effective approach** : Effective utilization of organizational resource
- ❖ **Result Based approach** : To ensure desired results
- ❖ **Gender sensitive approach** : Cross cutting agenda starting from staffing, infrastructure, human resource system etc
- ❖ **Environmental sensitive approach** : Being sensitive towards nature and environmental issues
- ❖ **Partnership centered approach** : Involving the stake holders in their own integrated development.
- ❖ **Integrated approach** : All the interventions to be in holistic manner



### We Work With

*Landless labourers, small and marginal farmers, women, adolescent, youth, children (child labour, bonded labour, orphans, street children, etc), HIV/AIDS infected & affected and vulnerable groups. Predominantly the focus is for covering Dalits (SC), Adivasi (ST), minorities, backward castes, most marginalized communities, etc.*

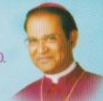
### Office Bearers



**PRESIDENT**  
**Most Rev. Dr. Gerald Lobo**, D.D., D.S.W. (Canada)  
Bishop of Shimoga



**DIRECTOR/SECRETARY/TREASURER**  
**Rev. Fr. Peter Brank**, M.A., M.C.J., PGHRM.



**VICE PRESIDENT:**  
**Most. Rev. Thomas Vazhapilly**, D.D., STD.  
Bishop of Mysore

### AUDITORS & CONSULTANTS

M/S. Philippose & Co., Bengaluru  
Mr. Kandaswamy, FCA., Chennai  
Mr. Roy D'Silva, Advocate

### KROSS IS THE REGIONAL PARTNER OF

Caritas India, Delhi.  
Catholic Relief Services, (CRS)- Chennai

### OUR COLLABORATORS

CAPART, Ministry of Rural Development Govt. Of India  
Caritas India - New Delhi, BH Misereor - Germany  
Catholic Relief Services (CRS) - Chennai, Manos Unidas - Spain  
Ms. Martine Lhuillier- Andorra, Missio, Munchen- Germany  
Italian Bishops' Conference -Italy  
Archdiocese of Koln- Germany, SC/ST commission - CBI, Delhi  
Goldman Sachs - Bengaluru, Thomson Reuters - Bengaluru

### WE COLLABORATE WITH

Women and Child Development Department, GoK  
Ministry of Medium, Small and Micro Enterprises, GoK  
Rural Development and Panchayat Raj Department, GoK  
ANSSIRD- State Institute for Rural Development  
Health Dept (KSAPS)  
AFFRO, Unit II, Bengaluru  
Roshini Nilaya, School of Social Work, Mangalore  
Indian Social Institute, Bengaluru  
GREEN FOUNDATION, Bengaluru





## WOMEN IN MICRO ENTERPRISES

### *Breaking out of four walls!*

KROSS is reaching out to vulnerable communities at the bottom of the pyramid, like Dalits, landless labourers, small & marginal farmers, women, disabled, people infected & affected by incurable diseases, in the most backward regions of Karnataka, irrespective of caste, creed or religion. We are making efforts for sustained poverty alleviation through promoting micro enterprises, paving way for their social security, sustained livelihood promotion and integrated development with food security, nutrition, better education, health, restoring their self confidence & promotions of livelihood options.

This is achieved through bringing about attitudinal changes for sustained progress, through EAP & EDP trainings with motivation, capacity building for micro-enterprises, and to empower them for better responsibility for progress rather than dependence. This enables to translate the inherent entrepreneurial potential of the vulnerable rural people into potential economic power for their own progress & sustained economic & social growth through increased level of awareness, increased income and purchasing power to meet basic necessities of life.

- 9991 poor women in Karnataka are capacitated through training to start micro enterprises.
- 7179 poor women have successfully started micro- enterprises and are running them efficiently, leading to livelihood promotion.
- 88% of the participants are reported to have a minimum increase in income of Rs. 1500 per month.

We have capacitated 9991 poor women from the vulnerable communities in backward rural areas of Karnataka to start micro- enterprises. Among them 7179 poor women have acquired productive assets and successfully started micro- enterprises leading to their and their families sustained livelihood promotion.

The level of their income has increased by a minimum of 87% upto a maximum of 247%.

**Micro-credit Summit Campaign, USA** has issued 2010 Certificate of appreciation, listing **KROSS** among the **biggest organizations of Asia-Pacific** in their status report serving 100% women and 100% families below poverty line.





## The imprints ... at the Grassroots

### Natural Resource Management

#### *Rural Sanitation Program*

Totally 646 deserving families from 4 districts of Hassan, Kolar, Mandya and Chamrajnagar have benefited from safe and hygienic sanitation facilities. These families have been provided with individual toilets that are used and properly maintained by the families.



#### *Roof Top Rain Water Harvesting*

KROSS has assisted 216 families for Roof Top Rain Water Harvesting in 4 districts (Hassan, Kolar, Mandya and Chamrajnagar) of Karnataka who have no access to potable drinking water in their respective villages. Under this program the selected families are assured of safe drinking water for at least 3-4 months in a year, during the dry spell.



#### *Promotion of Environment & Potable Water In North Karnataka*

With the assistance from St. John the Baptist Parish in Germany, a drinking water project is implemented through Seva Sangama, Gulbarga Diocese in deserving villages of Bidar district. A new watershed project envisaging a more holistic and sustainable approach as per the thrust area is being implemented by Seva Sangama, Gulbarga.







## The imprints ... at the Grassroots

### Nodal NGO Program

KROSS has been identified as a Lead NGO in the state by CAPART-Department of Rural Development, GoI. Under this program we have built the capacities of about 50 small and grass roots level NGOs working in 4 districts of Karnataka in identifying resource poor areas and plan need based development programs to improve these areas. A data base of all government programs and in the 4 selected districts was developed and shared with the stakeholders and submitted to the Government.



### INITIATIVE TOWARDS SAVE THE EARTH CAMPAIGN



KROSS Organised State level workshops on **Organic farming and livelihood options** for the network of farmers and **"Adaptive Measures to Combat Climate Change"**, to the representatives of 40 NGOs.



### CAREER ADVANCEMENT PROGRAMME (C.A.P.)

Over 8000 students have been offered career guidance by KROSS and its partners' team. 109 students are assisted for taking up leadership roles in public services.

Career Guidance Cells have been set up in the Partner Organisations to motivate and guide the potential students to train themselves for value based leadership.







## The imprints... at the Grassroots

### *SNEHA- Community Care and Support to People infected and affected by HIV/AIDS*

Intervention of KROSS with the support of Ms. Martina Lhuillier and in collaboration with the state health department (KSAPS) is aimed at prevention of incidences of HIV and care of People Living with HIV/AIDS (PLHAs) in 462 rural villages and 20 wards in urban areas of Karnataka. Through this intervention KROSS has reached out to over 11,000 people affected with HIV and AIDS in Karnataka.

More than 468 activities like street plays, health camps, awareness meetings, and resource mobilization for the victims were organized for members of SHGs, Village Health Committees, Panchayat Raj Institutions, general public, youth groups, teachers and students to make the community take responsibility for the PLHIVs (People living with HIV) and to provide care and support at community level and to integrate the PLHIVs into their communities without stigma and discrimination.

- ❖ 25 special events like National AIDS day, Candle Memorial Day and Red Ribbon Day were conducted to impart knowledge to communities on HIV/AIDS, to bring about unity and to promote life values
- ❖ 121 trainings & Support Group meetings were conducted to build up the self confidence of PLHIVs.
- ❖ 1509 counseling sessions were taken up for the PLHIVs & their families and 182 PLHIVs were enrolled in Self Help Groups.
- ❖ Nutritional, medical & psycho-social support for **524 Children living with HIV.**
- ❖ Skill training is imparted to 182 PLHIVs to grow nutrition gardens. Supported and encouraged 80 PLHIVs to grow nutrition gardens.
- ❖ 10 District level Positive People's Networks have been formed, capacitated and strengthened in order to enable PLHIVs network and lobby for their human Rights.
- ❖ Participation in the Coordination committee meeting and advocacy has resulted in 266 PLHIVs and their families availing various available benefits under the various Govt. schemes like housing, income generation programmes, support for Children's Education, hostel facilities, ration cards etc.





### Relief and Rehabilitation of victims of Natural Calamities

Due to unprecedented floods in northern Karnataka, many families lost their homes and other assets. **KROSS** and partner organizations-**BDSSS, BDDS, Seva Sangama, SMSSS and KDDC** intervened with the support of **Caritas India, Miserior, Manos Unidas and CRS**. Emergency relief materials were provided to 17246 families. 395 houses were constructed and handed over to the families affected by floods.

- Involvement of community at larger level and various stake holders like youth groups, Grama Panchayath, Taluk Panchayath and District administration helped in providing quality housing to the victim.
- Formation of users committee and conducting meetings of users committee regularly helped in monitoring the quality of work at every stage of construction and Co-operation among the community which has helped in working together, supporting each other in construction and taking responsibility of mobilizing local resources and construction materials.







## The imprints ... at the Grassroots

### Women Empowerment Programme

A total of 13000 Self Help Groups are formed across the partner organizations in which over 2,50,000 women have enrolled themselves, and are guided through empowerment process to claim their Rights over water, land, food, housing, health and sanitation, education, employment collectively.

Recognizing the leadership qualities of women the communities elected 595 women 295 men to Local Bodies who through their value based leadership ensure basic amenities to the communities.

The Women Federation members along with the Community work towards ensuring GOOD GOVERNANCE at the grassroots which includes :

- Ensuring citizen friendly governance which provides efficient and effective governance at the grassroot level.
- Transparency, accountability and effective implementation of Schemes like Mahatma Gandhi National Rural Employment Guarantee Scheme ( MG-NREGA) – 65,000 people are facilitated to enroll into this Scheme.
- Proper systems in all the public service delivery institutions like Fair Price Shops, Anganwadis, Schools, Hostels, Public transportations etc
- Active participation and exercise of women leadership at Ward Sabha, Grama Sabha and Social Audit processes in Gram Panchayats
- Over 3000 effective use of RTI applications by women to ensure democracy and transparency
- Proper utilization of the Government schemes and facilities to the tune of Rs. 33,02,35,500
- 500 Construction Workers have been facilitated to enroll themselves under the Scheme- The Building and other Construction Workers Welfare Act
- We work in collaboration with Government Departments and ensure effective implementation of the Schemes.





We empower people to claim their Rights ...

List of Schemes and facilities availed by the people

S. No.	Schemes / Facilities	Availed under Misereor Project	Availed under other projects	Total Number	Total Amount
1	Ashraya Houses	1100	750	1850	12,02,50,000
2	House repairs	500	440	940	94,00,000
3	Toilet facilities	6025	5025	11150	40,25,000
4	MG-NREGA	11071	16429	27500	2,43,54,400
6	Bagyalaxmi Scheme	4000	200	6200	6,20,00,000
7	Janani Suraksha Scheme	600	130	930	36,00,000
8	Madllu	4000	200	4200	74,00,000
9	Sewing Machine	150	0	150	6,00,000
10	Fund from social welfare dept	620	0	620	64,00,000
11	Minorities student scholarship	1200	105	1305	10,02,50,000
14	Drinking water /tanks	210	32	242	7,26,000
15	Road repair	30	5	35	55,00,000
16	Street lights	625	0	625	2,25,000
17	BPL cards	11000	1000	12000	
18	Loan/schemes for Differently Abled people	450	150	6000	90,00,000
19	Funds for plants	6000	0	6000	96,000
20	Schemes from NABARD	10	10	20	2,00,000
21	Old Age Pension cards	3700	Rs. 400/person/Month	3700	17760000
22	Widow pension cards	4500	0	4500	21600000
23	Community Halls	21	0	21	10525000
24	Beedi Workers Scholarship	250	17	267	5,34,000
25	Anganawadi building	5	2	7	10,75,000
26	Bus shelter	3	0	3	2,60,000
27	School building	1	0	1	2,00,000
28	Sandhya Suraksha	34	0	34	1,63,200
29	Assistance for funeral	5	0	2	6,000
30	Assistance for nursing	1	0	1	25,000
31	Drainage	224kms	0	224kms	37,87,000
32	Electricity	62	0	62	2,75,300
33	Micro schemes	242	0	242	24,20,000
34	Shrama shakti	163	0	163	24,45,000
35	Swavalabana	57	0	57	8,76,800
36	Arivu vidya	69	0	69	12,71,800
37	Suvrana boomji yojana	622	0	622	32,10,000
<b>Total Amount availed by the community</b>					<b>Rs. 33,02,35,500</b>





## The imprints ... at the Grassroots

### Publications

- ❖ **Swatthu Savalattu** : A book on Government Schemes (Central/State) for rural poor, was published to bring awareness among the people. This book has been in demand among the partner organizations and other NGOs as it has proved helpful in understanding various sources of Government Schemes
- ❖ **Good Governance** (Facilitator Learning Manual) : The English version of 'Good Governance' has been brought out with the collaboration of Roshini Nilaya Mangalore. The said book deals intensively on all the aspects of Good Governance and the need for effective civil fora in ensuring good governance at all levels. NGOs from all across the country have been making use of this book.
- ❖ **Alegalu** : Which means 'waves' published once in three months to help the field level staff and community organizers to understand more on Human and Constitutional Rights with inspiring case stories, gist of Government Schemes as well as present day analysis are included to help the community to take concrete actions that would lead to realization of their Human Rights.



### STATE /NATIONAL LEVEL TRAININGS

We organized the following State Level Trainings at KROSS :

- Socio-cultural analysis of Indian society
- Indian Constitution and Human Rights
- Financial management (including latest amendments in the Budget)
- Organic Farming for the network of farmers.
- Global Warming and Natural Resource Management
- State Level consultation on – Karnataka Public Trust Bill- 2010
- Workshop on Good Governance
- Consultation on Policy Formulation; HR and Finance.





## The imprints ... at the Grassroots

### Institutional Capacity Building

The Organizational Development of KROSS and its Partners is in progress. It is a process in which the organizations are going through a process of assessment in order to identify areas of change and growth. It's a process that will aim at reflecting on the patterns of change the organization needs to bring in its functioning, systems, and approach towards the developmental programmes.



The assessment was a process that triggered strategic decisions. Reflections on the past performance paved the way for new waves of thinking for the future. KROSS and Partners rightly took pride in their achievements which has several unforgettable milestones in the history of social development. The hunger for more to be served for our deserving people urged the Directors and core staff along with the Board to effect a paradigm shift in thinking and actions. Several critical issues were given a fresh thinking and touch to make the organisation truly professional. Vision and mission were revisited to bring in the elements of new ideology in social development. Relevant programmes were chosen

with geographical coverage redefined, target groups were added to make the programmes all inclusive. Role and identity of the organisation was given a fine touch to make it more visible while continuing to be ever credible. Approaches were carefully selected for the future programme implementation. Organisational structures have gone through a dynamic transformation to make it better suited to meet the current and future needs. Policies such as HR, Gender, Finance and PME have been thoroughly revised to make them up to date.

### OUR ONGOING PROGRAMMES

1. **WOMEN EMPOWERMENT PROGRAMME** – Partnership with B.H Misereor.
2. **PROMOTION OF GOOD GOVERNANCE AT GRASSROOT LEVEL** – Partnership with Caritas India.
3. **SNEHA – COMMUNITY RESILIENCE TO HIV / AIDS** –Ms. Martine Ihullier.
4. **WOMEN IN MICRO ENTERPRISES** – Partnership with Manos Unidas.
5. **ERADICATING EXTREME POVERTY AND HUNGER THROUGH PROMOTION OF SAVINGS AND CREDITS FOR MICRO ENTERPRISES FOR WOMEN** - Italian Bishops' Conference.
6. **CAREER ADVANCEMENT PROGRAMME** - Partnership with Missio, Munchen.
7. **Construction of ROOF- TOP RAIN WATER HARVESTING** – supported by CAPART, Ministry of Rural Development, Government of India.
8. **RURAL SANITATION PROGRAM**– Supported by CAPART, Ministry of Rural Development, Government of India.
9. **RURAL YOUNG PROFESSIONALS** -Supported by CAPART, Ministry of Rural Development, Government of India.
10. **BUILDING THE CAPACITIES OF DEVELOPMENT WORKERS** - Partnership with Manos Unidas.
11. **REHABILITATION OF VICTIMS OF FLOOD AND RAIN HAVOC THROUGH HOUSING** - Caritas India and Manos Unidas.
12. **COMMUNITY TEAM WORK** - Partnership with Goldman Sach, Bengaluru.
13. **COMMUNITY SERVICE PROGRAM** - Partnership with Thomson Reuters, Bengaluru.





regiepinto@ yahoo.co.in

Fr. Reginald Pinto, Director, DSDO, Udupi  
Mob: 9448158852

KARNATAKA REGIONAL ORGANISATION FOR SOCIAL SERVICE ( KROSS)  
# 586, P B No. 8427, 2ND CROSS, DA COSTA LAYOUT, WHEELER ROAD Extn., BANGALORE - 560 084  
INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31.03.2011

INCOME	AMOUNT (Rs)
<b>Interest Income</b>	
Fixed Deposit Interest	1,30,269.66
Bank Interest	1,60,464.00
<b>Contributions &amp; Other Income</b>	
Contribution towards Resource Materials	96,628.00
Contribution towards Faculty Fee	44,71,593.50
Other Income	20,290.00
<b>Deficit (Transferred to Balance Sheet)</b>	<b>11,50,819.75</b>
<b>TOTAL</b>	<b>60,35,084.92</b>

EXPENDITURE	AMOUNT (Rs)
<b>Project Expenses (Transfer from specific and Restricted Grants)</b>	
Promoting Good Governance at Grassroot Level	63,792.00
Further Continuation of the Women's Empowerment Programme in Karnataka - ( B H Mission )	8,09,252.79
Emergency Flood Relief for victims of Flood in Karnataka - Mission	1,959.00
<b>Other Expenses</b>	
Maintenance of Facilities	13,79,370.00
Charity Paid	32,167.00
Director's & Staff travel / Local conveyance	2,67,695.00
Training Expenses	10,328.00
Bank Charges	1,304.00
Interest on Bank Loan	20,13,914.00
Programme Expenses	1,30,634.00
Food & Accommodation	1,81,001.00
Amount Returned to CAPART	12,178.00
<b>Depreciation</b>	<b>11,51,320.13</b>
<b>TOTAL</b>	<b>60,35,084.92</b>

PLACE: BANGALORE  
DATE: 23.06.2011

REV. FR. PETER BRANK  
SECRETARY - KROSS  
Secretary / Treasurer  
Karnataka Regional Organisation  
for Social Services (KROSS)  
586, 2<sup>nd</sup> Cross De Costa Layout  
Bangalore - 560 084



PER OUR REPORT OF EVEN DATE

For PHILLIPS & Co  
CHARTERED ACCOUNTANTS

Firm Reg No. 002850 S

B. ISSAC  
PARTNER  
M.No 027621

KARNATAKA REGIONAL ORGANISATION FOR SOCIAL SERVICE ( KROSS)  
# 586, P B No. 8427, 2ND CROSS, 2ND CROSS, DA COSTA LAYOUT,  
WHEELER ROAD Extn., BANGALORE - 560 084

BALANCE SHEET AS AT 31.03.2011

ASSETS	AMOUNT (Rs)
<b>FIXED ASSETS (Refer Schedule - I)</b>	
Gross Block	3,08,24,187.50
Less: Depreciation	87,24,109.32
	<b>3,11,80,277.73</b>
<b>Fixed Deposits ( Refer Schedule - II )</b>	<b>41,29,051.16</b>
<b>CURRENT ASSETS</b>	
Deposits	
Govt Deposit: As per last Balance Sheet	6,350.00
Bank Security Deposit for CAPART project	1,81,363.00
Electricity Deposit: As per last Balance Sheet	95,738.00
<b>CAPART PROJECT</b>	
As per last Balance Sheet	14,77,694.00
Less: Receipts from The Ministry of Rural Development	56,850.00
Less: Bank Interest	6,120.00
	<b>14,12,824.00</b>
Add: Project Expenses during the period	8,48,871.50
Grant Received from The Ministry of Rural Development	20,81,796.00
<b>IDE Receivables</b>	<b>13,886.00</b>
<b>CASH &amp; BANK BALANCES</b>	
(Refer Schedule - IV)	34,24,418.48
<b>TOTAL</b>	<b>4,10,93,243.87</b>

LIABILITIES	AMOUNT (Rs)
<b>CAPITAL FUND</b>	
As per last Balance Sheet	1,32,90,992.14
Add: Assets acquired out of Specified Grants	30,17,000.00
Less: Current Year Deficit	11,60,819.73
	<b>1,51,46,172.41</b>
<b>COMPLUS FUND</b>	
As per last Balance Sheet	6,23,803.70
Add: Collections During the year	1,23,872.00
	<b>7,47,675.70</b>
<b>SPECIFIED AND RESTRICTED GRANTS</b>	
( Refer Schedule - III )	1,01,99,540.29
<b>LOAN FROM BANK</b>	
( Refer Schedule - IV) Bank	
As per Last Balance Sheet	1,80,00,000.00
Add: Interest on Loan	20,13,914.00
Less: Repaid during the year	23,81,361.00
	<b>1,76,32,553.00</b>
<b>CURRENT LIABILITIES</b>	
Amount Payable towards CAPART Project	13,16,707.50
<b>TOTAL</b>	<b>4,10,93,243.87</b>

PLACE: BANGALORE  
DATE: 23.06.2011

REV. FR. PETER BRANK  
SECRETARY - KROSS  
Secretary / Treasurer  
Karnataka Regional Organisation  
for Social Services (KROSS)  
586, 2<sup>nd</sup> Cross De Costa Layout  
Bangalore - 560 084



PER OUR REPORT OF EVEN DATE  
For PHILLIPS & Co  
CHARTERED ACCOUNTANTS

Firm Reg No. 002850 S

B. ISSAC  
PARTNER  
M.No 027621

## OUR SPREAD and PARTNER ORGANISATIONS

3800 Villages  
1400 Gram Panchayats  
130 Taluks  
30 Districts



- Sevasangama - Gulbaraga
- BDSSS - Belgaum
- BDDSS - Bellary
- KDDC - Karwar
- SMSSS - Shimoga
- MSSS - Bhadravathy
- CMSSS - Hassan
- DKRDS - Belthangady
- CODP - Mangalore
- Jyotir vikasa SSS - Mandya
- KROSS OFFICE
- ODP - Mysore
- KIDS - Puttur

## SUPPORT US

**No to Child Labour:** KROSS to extend support to **5000** children and promote child rights, prevent dropouts and child labour and ensure quality education.

**Care and support towards victims of HIV/ AIDS:** KROSS to extend support to an addition of **3000** people living with HIV/ AIDS through community care and support and build and strengthen their networks.

**Training of Value Based Leaders:** KROSS to inform and train at least **3000** youth as value based leaders.

**Promote Good Governance** KROSS plans to prepare **50** Model Gram Panchayats and ensure good governance at grassroots.

**Poverty Alleviation through Micro Enterprises:** KROSS wants to extend support to an additional **7000** poor families from the rural communities and urban poor for a sustainable income and livelihood security.

**Environmental Sustainability:** KROSS along with the partners plans to plant **1, 00,000** bio-diverse saplings to ensure environmental sustainability and promote renewable energy sources.

## For contact



## KROSS

P. Box No. 8427  
No. 58/6, 2nd Cross, Da Costa Layout,  
Bengaluru - 560084, Karnataka, India  
Phone: 080- 25496812/13  
E-mail: [krossdir@gmail.com](mailto:krossdir@gmail.com)  
Website: [krossbangalore.org](http://krossbangalore.org)