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Introduction

Punya Foundation is a charity with a mission of Justice through Education and Empowerment. The Foundation holds Deductible Gift Recipient status with the Australian Taxation Office, 501 (c) (3) with the IRS in the USA and it is registered as a not for profit in Nepal, Canada, and Ethiopia..

Objectives

- To contribute to the self-reliance and empowerment of vulnerable and underprivileged children through education
- To seek justice and peace through organisation of adult education, empowerment, and relief programs to victims of social injustice, destitute, victims of trauma and violence and poor and widows
- > To assist with the successful integration of refugees and migrant communities organising cultural activities, providing psychosocial support, career counselling and job-oriented training programs
- > To promote healthy living through health advocacy and organising outreach clinics
- To mobilise resources and extend emergency assistance during natural disasters and calamities

The target groups of the Foundation are people who need support to live a dignified life. The Foundation assists underprivileged and vulnerable children with their education. It focuses on welfare of women in fronts of social justice through mediation, empowerment, and adult education programs. Punya Foundation actively organises community activities and welfare geared programs.





Chairperson's Greetings

Punya Foundation saw another daunting year with Covid-19 tending to fade away and appeared again in different forms. Even during this unusual year, the Foundation is here to present to you education and empowerment programs organized in 2021, albeit in a limited form. Please enjoy reading the report compiled by our teams in different countries.

The Foundation is highly indebted to the dedicated volunteer board members who had been instrumental in carrying on its work successfully and it is an honour for me to be associated with such a devoted and self-less team of professionals. The Foundation had been fortunate to receive programmatic and financial support from the Bhutanese diaspora. I would like to urge, all those individuals and Bhutanese diaspora organizations to continue supporting the work of the Foundation. With your support and goodwill gesture, the foundation is steering its

and strategically.

educational programming more confidently

The Foundation aims to continue being inspired by Swami Vivekananda who states, 'Education as a process by which character is formed, strength of mind is increased, and intellect is sharpened, as a result of which one can stand on one's own feet'. The Foundation stands to empower vulnerable people and build capacity of youth through education and engagement programs rooted in the above quotes. I believe that quality education is the foundation of an individual's life and a country's development. I would like to urge you all humbly to join hands with Punya Foundation in materializing the aspirations of vulnerable youth and children who cannot meet their educational needs without our support.

Tikaram Adhikari Chairman and Founding Board Member Winnipeg, Canada

Punya Foundations International Projects in 2021

Scholarships for vulnerable students in Nepal

Punya Foundation country teams in different countries have been providing scholarships to poor, vulnerable and children orphaned by earthquakes of 2015 in Nepal. In 2019, 132 primary school students received scholarships. Due to COVID-19 pandemic, schools in Nepal remained mostly closed. Private schools organised distance learning: however, public schools do not have that facility. This has affected on the Punya Foundation's scholarship program. In 2022, the foundation looks forward to running the scholarship program at the previous years' capacity.

Punya Foundation Nepal that implements the scholarship program in Nepal is considering withdrawing the scholarships Kavrepalanchowk district due to issues of logistics feasibility. Far-flung and



difficult geographic terrain requires a 4-wheel drive vehicle to reach scholarship material. This is making scholarship program at Kavrepalanchowk district ineffective cost-wise.

Women Empowerment through Micro-finance, Africa

2013, Punya Foundation has been running micro-finance projects to empower women victims of rape, sexual assault, and domestic violence in Ethiopia. The project aims to empower vulnerable women through income generation projects. Five women benefit from the micro-finance

support through provision of seed money for programs like starting tea and coffee shops, for sheep and cattle rearing and small-scale poultry farming.



Mr Moti Muleta, President of Punya Foundation, Ethiopia liaises with Dr Lakshmi Prasad Dhakal to plan, implement and monitor the project.

Project progress and achievements

- One woman is now financially independent. She won't need help from the Foundation and no more receiving support.
- 2 women under the project are not yet financially independent. They will need ongoing support.
- One woman got married and moved to another region. Punya Foundation Ethiopia won't be able to monitor her. Hence, she is also discontinued from the project.
- Team Ethiopia has selected 2 other women for the micro-finance project in place of these above two.

Students Scholarship Support in Africa



In 2021, Punya Foundation again renewed the scholarships of six poor and vulnerable students in Mukadima district in Ethiopia. These students have been on scholarship program since 2015. Punya Foundation, Ethiopia implements scholarship program. Mr. Moti Muleta, Zonal Health Officer of the Zonal Health Department coordinate and his team and oversees the scholarship selection, implementation, and monitoring process.

The selection criteria are:

- A primary school student with his/her parents struggling to support his/her education
- Recommendation by the local community as a poor child
- A child is motivated to study, and parents' willingness to send their child to school

The beneficiary students received essential school items such as school uniforms, shoes, stationeries, school fees and in exceptional cases additional package to support their parents.

Punya Foundation Canada, 2021 report



Dear well-wishers,

Warm greeting for a joyous and peaceful new year 2022. 2021 has been another challenging year and yet it is in times of these challenging times that we demonstrate our true resilience.

Punya foundation Canada team tried to do some local community program, but we had to postpone due to COVID-19 pandemic. Also, we didn't collect any donations from our well-wishers in 2021. The past year was full of uncertainty. Together, we navigated multiple waves of pandemic. Collectively, we tried to figure out how we could support

Regards Shyam Ghimire

Punya Foundation Canada

President

more vulnerable students for their primary education for the academic year 2022 and to do some local programs.

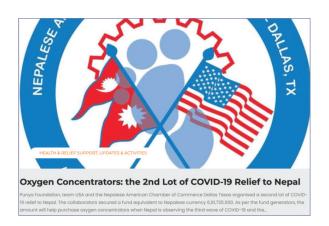
As we enter the New Year, I would like to thank our donors, volunteers, board of directors for their hard work, commitment, and dedication to ensure that the good work of Punya foundation Canada continues despite all the challenges we will be facing.

Wishing you a happy, healthy, productive, and resilient 2022!

Punya Foundation USA, 2021 report

2021 witnessed mounting challenges for everyone in the world. Government agencies, business communities, non-profit organizations, and every individual in the world were shaken by the COVID-19 pandemic. Punya Foundation was not an exception. We were not able to execute plans set for the year, but we have learned new techniques to cope with the new normal and move forward with different approaches to meet the needs raised by the virus.

When COVID-19 outbreak hit Nepal, Punya Foundation USA in collaboration with the Nepalese American Chamber of Commerce (NACOC) Dallas, TX partnered with One-For-One Campaign, a non-profit organization stationed in Jhapa, Nepal and helped establish the oxygen bank and donated Nepalese Rupees,



Rs. 232,000 which was equivalent to add 15 Oxygen cylinders to the Oxygen Bank in May of 2021. The third wave hit the country, with 588,124 cases and 7,898 deaths were reported in June 2021. The Nepalese American Chambers of Commerce, Dallas, TX and Punya Foundation USA continued the effort and was able to support additional Rs. 6,91,725.00 for the cause in Nepal.

Punya Foundation USA and Nepalese American Chamber of Commerce, Dallas, TX partnered with the National Innovation Centre led by Dr. Mahabir Pun in channelling the oxygen



concentrators. Punya Foundation, Nepal collected the oxygen concentrators from the National Innovation Centre and handed it over to the Mechi Zonal Hospital, Bhadrapur, Jhapa. "We are very happy to see this high level of collaboration with Punya Foundation, USA and different other organizations during this tough time", said the NACOC President, Mr. Bal Joshi.

Punya Foundation USA was able to take a collaborative lead in constructing three classrooms for children in Bhutanese Refugee Camp in Beldangi. The #ProjectBREP led by Dr. Hemant Lama, a prominent figure from Bhutanese diaspora is near to completion.

The total amount of funds raised for this project was equivalent to Nepalese Rupees 17,50,000. The generous donors for this project were:

Ivory Homes Health, OH: \$5300

Ideal Home Care, PA: \$ 5200 and

Relevant Home Care, OH: \$ 5030



Additionally, Punya Foundation USA was able to sponsor 20 students from low-income families in Nepal. This fund was generated from the board members and other generous donors. Schools in Nepal were shut down and the regular in-person classes were suspended due to COVID-19. When the entire world was going through this tough time, Punya Foundation USA was able to properly channel the support to those students in need. Punya Foundation USA continued its effort to increase collaboration and partnership.

Punya Foundation USA has been tirelessly reaching out to generous donors to support vulnerable children with their education in different parts of the world. Mr. L.B Subba, former refugee from Bhutan is a good testimony. Mr. Subba and his family from Texas, USA, sponsored Sangeeta Basnet who is from Balkot, Bhaktapur in Nepal.

Sangeeta was born to the late Mr. Naran Bahadur Basnet and Mrs. Sarita Basnet in Sindhupalchowk district. Sanjeeta's father passed away before she was born. Punya Foundation USA coordinated in securing sponsorship for Sanjeeta's education.

Sanjeeta in her performa writes, "I am 17 years



Sanjeeta Basnet, Nepal, 2021

old. I come from a very poor family. My mother struggled to bring me up and there was no hope for me to get education due to abject poverty. I am very lucky to find a donor who is supporting my education. All my school expenses were supported by an altruistic organization called Poor and Orphan Children Relief Centre where the Subba family deposited the money. I have secured 3.85 GPA in my Secondary Education Examination. I am a girl with determination, and I want to fulfill my dreams. My aim is to become a software engineer and inspire young minds. Later in my life, I want to support children like me from low-income families".

Punya Foundation Australia Projects and Activities in 2021

Blood Donation; Giving Back to the Community

Punya Foundation, Australia organised a group blood and plasma donation on 26 January 2021 with a theme: Giving Back to the Community. The donation program coincided with the Australian day. The Red Cross Lifeblood has been collaborating with Punya Foundation since 2018. This year, Punya Foundation is very pleased to have garnered the support of Kirat Cultural Association of Australia.

16 individuals donated blood or plasma at the Modbury Donor Centre. Donors represented Nepali speaking Bhutanese community, native Nepalese living in Adelaide and Indian community.



Punya Foundation's board members and volunteers from the Kirat community worked tirelessly to make the blood and plasma donation program successful.

Fund Generation through Deusi



Punya Foundation, Australia, and the Himalayan Warriors, as a joint initiative, organised Deusi on November 5, 2021. Punya Foundation had been generating funds through celebration of Deusi Bhailo. The generated fund goes for the education of orphan and vulnerable children in underdeveloped countries.

Mr Kashi Adhikari, Director of Programs of Punya Foundation and Mr Puskar Sharma Poudyal, Executive of Himalayan Warriors coordinated the program. Mr Resham Adhikari, Mr Bhuwan Dhakal, Mr Ujjwal Katwal, Mr Sudin Sigdel, Mr Nabin Chapagai, Mr Kiran Bhandari from Southern Knight Cricket Club, Mr Suman Bhetal, Mr Shiva Bhattarai and Mr Dilli Adhikari showed their active participation.

The Deusi team was welcomed by Chandrakot Jewellery (the sponsor of Himalayan Warriors), Mr Deepak Ghising the first individual to initiate vegetable-farming from the Nepalese community, Hema cloth market, Namaste Supermarket, Complete Choice Disability and Home Care, Bhoye Chhen Cafe and Restaurant and Kalikotey Jewellery.

Australia Clean-up Program

On March 7, 2021, Punya Foundation, Australia participated in the clean-up day Australia 2021. The cleanup was organised at Andrews Farm in East Parkway by the Playford Uniting Church and Rotary Club Elizabeth.

Mr Glenn Docherty, Mayor of the Playford City Council appreciated the huge turnout and Liam Goodrich on his Facebook page reported, "project has gone from strength to strength since 2019". Senator Alex Antic appreciated community coming together to keep the environment clean.

Punya Foundation's executives and volunteers, including children joined the clean-up program.

Meditation for Emotional Stability in Adelaide

Punya Foundation Australia and Brahma Kumari Raj Yoga and Meditation Centre's Adelaide chapter organised a meditation program on April 18, 2021, in Adelaide. Raj Yogini, Ms Sita Gurung, who is a Sydney based meditation devotee and professional, provided discourse.

The program was attended by around 45 individuals. Most of the participants were the representatives of Punya Foundation, BAASA, Adelaide Nepal, Senior Helpers Paradise and Brahma Kumari Raj Yoga and Meditation Centre Adelaide.

During the meditation commentary, Raj Yogini Gurung addressed on the impact of mental and physical well-being due to the pandemic, the influence of nutrition on our bodily well-being



and the role of meditation on mental relaxation and positive thinking.

Program Coordinator Mr Bikash Sharma Pokhrel appreciated the collaboration and the multi-cultural participation of individuals from various walks of life, background, and their country of origin.

Third Round of COVID-19 Relief

Punya Foundation, Australia in collaboration with the Albury Wodonga Multicultural Community Events (AWMCE) organised a 3rd round of COVID-19 food relief distribution program on 30 October 2021. The emergency relief package distribution program was funded by the Multicultural Communities Program, CALD Communities Taskforce. The distribution took place at the Cube Courtyard in Wodonga despite the worst surge of delta variant in the border community.



The invited guests of the relief package distribution program were Dr Helen Haines, Independent Federal Parliamentarian for Indi; Mr Kevin Poulton, Mayor Wodonga, Councillor Graeme Simfendorfer; Mr Craig McClanahan, the Council Team Leader for Compliance; Mr Peter Mathews from General Food Share Manager; Mr Roberta Gaye Baker from the AWECC; Dr Penny Vine from the Murry Valley Sanctuary Refugee Group, Ms Josie Maxwell from the FACAW; and representatives of the Police Department.

Observing social distancing and using personal protective equipment, the relief distribution program attracted multicultural communities; their origin being India, Congo, Indonesia, Nepal, Pakistan, Bhutan, and others. The volunteers of AWMCE and local communities reached out the relief packages to those families who were then in quarantine.

The relief package consisted of rice, vegetable oil, sugar, salt, face masks, noodles, cornflakes, biscuits, and other items.

Punya Foundation is appreciative of Mr Durga Bhattarai, the Coordinator of AWMCE and their volunteers for coordinating the distribution program, multicultural community leaders, and guests for their kind attendance.

women and girls, particularly those living in rural areas were struggling to manage their

basic livelihood. The Blind Women Association

Nepal (BWAN) submitted a project proposal

Winter Clothes for Blind and Visually Impaired Women

Blind and visually impaired women and girls are one of the most disadvantaged and vulnerable groups in Nepal. The COVID-19 pandemic made their situation even worse. The demand of menial jobs like street singing, massage, and others that they had been doing have sharply gone down. These blind and visually impaired

requesting donation to distribute warm clothes to blind and visually impaired women and girls.

Objectives

- to distribute winter clothes and blankets to blind and visually impaired women and girls in Nepal and assist them with their livelihood
- to extend moral support to the parents of blind and visually impaired women and girls

Selection and Implementation

The selection committee consisted of a fivemember team from the BWAN board, advisor, and staff. Factors considered during selection were unemployed, having lost their self-employed jobs, additional disability, and no or meagre monthly income. Punya Foundation Nepal provided procurement and logistic support.



The BWAN distributed warm clothes to the identified vulnerable blind and visually impaired women and girls amidst a program on January 15, 2021. The program was attended by BWAN's office bearers, among others, its President Ms Sita Subedi; Program Officer Ms Laxmi

Nepal; Legal Aid Lawyer, Ms Anita Koirala; Program Assistant, Ms Kalpana Chaudhary; and Program Assistant, Ms Ranju Karki. Punya Foundation Nepal was represented by its President Mr Mohan Niraula and treasurer Mr Roshan Niraula.

Scholarships for Blind and Visually Impaired Female Students



Punya Foundation awarded scholarships to 5 blind and visually impaired female students in Nepal for their bachelor level of education. This is a new project that started on May 2021. The Blind Women Association of Nepal (BWAN) in collaboration with Punya Foundation Nepal developed the modality for successful implementation of the scholarship program.

scholarship provision advertised for 6 weeks through various social media with the following criteria.

Primary Selection Criteria

• Female students in possession of Nepal government issued disability card as a legally

Secondary Selection Criteria

- Financially disadvantaged family
- Student from remote part of Nepal
- Student from public school
- Students with more than one disabled sibling in the family
- Not receiving scholarship from any other sources

35 students applied and the BWAN team screened the applicants against a predetermined checklist. From this list, 13 students were shortlisted. On April 30, 2021, the students were interviewed by a panel of 5 academicians against a set of questions. The team of panellist consisted of Ms Sita Subedi, President BWAN, Ms Neera Adhikari, Government Section Officer/Inspector, Ms Shrijana Dhakal, Board Member BWAN and schoolteacher, Ms Binda Bhurtel, Board Member BWAN and a School Inspector. Mr Mohan Niraula, President, Punya Foundation Nepal and Dr Lakshmi Prasad Dhakal, Founder, Punya Foundation were the observers.

The successful candidates for the academic year 2021 were as follows:

blind or visually impaired person

Ms Sarita Baniya, Rupandehi Ms Bishnu Danuwar, Sindhupalchowk Ms Manisha Rana (Tharu), Kanchanpur Ms Chaaya Sunar, Humla Ms Bhuma Kharel, Rupandehi

The BWAN executives and its board members volunteered since the beginning of 2021 to make the selection process successful. Among others, Ms Saraswati Acharya, Ms Anita Sigdel, Ms Laxmi Adhikari, Ms Gauri Thapa, Ms Dipika Sharma, Ms Sunita Nepali, Ms Yamuna Paudel, Ms Anuja Gurung, Mr Bhavendra Pathak, Ms Laxmi Nepal, and Ms Garima Chaulagai played a crucial role throughout the selection process.

The Queensland State Team of Punya Foundation Australia generates fund to sponsor blind student scholarship program. Queensland State Team Manager, Mr Indra Rizal expressed satisfaction to have taken the initiative and conveyed his appreciation to all those involved in the process. The scholarship amount is 2,000 NRS per student per month.



PROJECTS ON HOLD IN AUSTRALIA DUE TO COVID-19

Fundraising Multicultural & Spiritual Program

- Program started: 2015
- Frequency: annual
- Aims of the multicultural and spiritual program: to generate fund for the education of children who lost at least one of their parents during the earthquakes of 2015 in Nepal, to help education of poor and vulnerable children in Nepal and Ethiopia, to empower women victims of rape, sexual assault,

and domestic violence in Ethiopia and to engage community members and to promote wellbeing through cultural



and spiritual programs.

 The project is on hold since 2020 due to COVID-19 restrictions

Community Engagement Through Dinner and Entertainment

Punya Foundation Australia's annual fundraising dinner has been on hold since 2020 due to COVID-19 restrictions. The fund raised from this project used to fund - Healthy Mother Healthy Child Project in Nepal.

Table Tennis Tournament

Annual table tennis tournament has been on hold since 2020 due to COVID-19 restrictions. In this very well received project, more than 50 players used to participate in different categories.



Women Empowerment through Healthy Mother and Healthy Child, Nepal

- Project started: 2019
- Primary objectives: awareness and access to antenatal services by rural women, supply of essential peri-pregnancy medication, contribute to reduce maternal mortality and
- infant mortality in rural village, in Nepal
- Beneficiary districts: Lal Khola village in Illam District
- The project is to resume as soon as COVID-19 restrictions ease

Collaboration with International Organisations

Foundation 2021, Punya Australia strategically initiated collaboration with international non-governmental organisations like Lutheran World Service Australia, Lutheran World Federation Nepal, and Caritas. In collaboration with these organisations, the Foundation intends to implement projects in Bhutanese refugee camps in Nepal targeting empowerment of vulnerable people. The

initiative at the moment is in an early phase. Three rounds of discussion have taken place in 2021 and the plan is to continue collaboration in 2022 and initiate some concrete projects. These initiatives have lot of potential to design and implement important community building projects empowering vulnerable children and women.

Fund Raised in 2021

Punya Foundation's each country team receives donations through different modalities. The commonest being

- Bank transfer or cheque in each country of its registration - Australia, USA, Canada, Nepal, and Ethiopia
- PayPal and PayPal giving funds

- Cash donation
- Funds generated through activities
- Dividends and
- Grants

Due to COVID-19 pandemic, Punya Foundation Canada did not call for donation in 2021.

Foundation in Future

- Wherever possible, abiding COVID-19 restrictions, the Foundation will give continuity to its projects
- The Foundation is expanding collaboration. In 2022, it aims to work together with few international nongovernmental organisations.
- The Foundation will explore opportunities to expand its relief projects.
- Networking, collaboration, partnership, and career counselling will continue through 2022.
- For sustainable funding of projects, Punya Foundation Australia will brainstorm regarding the establishment of endowment fund.



Financial Activities in 2021

PUNYA FOUNDATION USA'S FINANCIAL ACTIVITY IN 2021

A. Opening Balance as 01	/01/2021		\$2,526.07	
B. Donations on Bank Account				
Date	Donor Name Amount Donor		Donor Location	
1/4/2021	Bhim kri Sapkota \$150.00		UT	
3/22/2021	Relevant Home Care \$5,030.0		ОН	
3/22/2021	Ideal Home Care	\$5,200.00	PA	
3/22/2021	Ivory Homes Health	\$5,300.00	ОН	
5/25/2021	Amazon.com \$5.00		US	
12/31/2021	Unanimous donation \$35.00			
11/2/2021	Solar Switcher (Solar Pannels)	\$850.00	TX	
12/3/2021	Jash Thapa	\$250.00	PA	
12/31/2021	Sambridhi Adhikari	\$251.00	TX	
12/31/2021	Neopaney Real Estate	\$1,000.00	ОН	
Sub-total		\$18,071.00		
C. Donations From PayPal	!			
Date	Donor Name	Amount	Donor Location	
4/17/2021	Vidhyapati Mishra	\$105.00	North Carolina	
12/31/2022	Krishna Regmi	\$221.00	Pittsburg	
12/31/2021	Khem Rizal	\$256.00	Ohio	
12/31/2021	Bhim Kri Sapkota \$255.00 U		Utah	
Sub-total		\$837.00		
D. Expenditure				
Date	Particular	Amount		
1/7/2021	HDNP Blanket Dr for Homeless	\$350.00		
4/5/2021	Bhutanese Ref Education(ECDC)	\$14,830.00		
12/31/2021	Paypal fee	\$13.75		
10/1/2021	DISKA (Dr. Hament Lama)	\$480.00		
4/5/2021	Wire Transfer Fee	\$58.65		
6/2/2021	Nepalese American Chamber of Commerce	of \$480.00		
10/12/2021	Annual Report Design	\$129.99		
Total		\$16,342.39		
Ending Balnce as 12/31/21		A+B+C-D	\$5,091.68	
	Actual closing bal 12/31		\$5,092.47	
		Diff	-\$0.79	

DONORS PUNYA FOUNDATION AUSTRALIA, 2021

Modality	Date	Name	Address	Amount
	31/12/2021	SASHI DHAKAL	Victoria, Australia	100.00
	31/12/2021	LAKSHMI PRASAD DHAKAL	Victoria, Australia	350.00
	29/12/2021	SANTI UPADHAYA Salisbury, South Australia DHAKAL		200.00
	29/12/2021	PANKAJ DHAKAL Munno Para, South Australia		150.00
29/12/202		PUSKAR DHAKAL Salisbury, South Australia		50.00
	16/12/2021	PUSPA DHAKAL	Brahma Lodge, SA	150.00
	14/12/2021	LAKSHMI PRASAD DHAKAL	Victoria, Australia	200.00
	13/12/2021	LAKSHMI PRASAD DHAKAL	Victoria, Australia	100.00
	11/12/2021	PUSPA DHAKAL	Brahma Lodge, SA	100.00
Bank transfer/ cash	11/12/2021	PANKAJ DHAKAL	Munno Para, South Australia	100.00
	26/11/2021	TIL SAPKOTA	APKOTA Munno Para, South Australia	
	25/11/2021	SUSHIL POKHAREL Marion, South Australia		201.00
	20/6/2021	LAKSHMI PRASAD DHAKAL	Victoria, Australia	200.00
	25/3/2021	DILLI DHAKAL	Salisbury, South Australia	
27/1/2021 25/1/2021 25/1/2021		LEKH KHATIWADA	Salisbury, South Australia	200.00
		DILLI DHAKAL	Salisbury, South Australia	150.00
		DILLI DAHAL	Salisbury, South Australia	200.00
	11/1/2021	HARI SHARMA	MacDonald Park, SA	56.00
	11/1/2021	RUP LAL BHATTARA ON NAME OF HIS LATE MOTHER	Salisbury, South Australia	500.00
	22/2/2021	RADHA GURAGAI	Wodonga, Australia	201.00
	29/6/2021	PAYPAL GIVING FUND, AUS	Australia	35.00
PayPal	2/7/2021	LT. HIMA DEVI BHANDARI, THROUGH JN BHANDARI		
	9/8/2021	RAMESH GAUTAM	Stavanger, Norway	600.00
	2/12/2021	TEK NEPAL	Pittsburgh, USA	101.00
	9/12/2021	BRINDA TIMSINA	Winnipeg, Canada	121.00
	20/12/2021	YUG KUMARI GURUNG	Buckinghamshire, UK	20.00
	30/12/2021	AMBER SUBBA	Ohio, USA	70.00

13/5 23/9	3/2/2021	LIONS CLUB	Elizabeth, South Australia	1,000.00
	13/5/2021	ABA-SYDNEY, THROUGH MS INDIRA DHUNGYEL		
	23/9/2021	CALD COMMUNITIES, Victoria, Australia TASKFORCE		10,000.00
Grant, business, and	21/10/2021	MR RAVI TALREJA	Wodonga, Victoria	1,000.00
organisations	7/12/2021	SA DISABILITY CARE PTY LTD. THROUGH MR KAMAL DAHAL	Salisbury, South Australia	1,000.00
	21/12/2021	TRUCARE CONNECTIONS INC., THORUGH MR KISHORE CHAUHAN	New York, USA	1,500.00
Fund raising	18/1/2021	DEUSI BHAILO, DELAYED DEPOSIT OF YEAR 2020	Salisbury, South Australia	1,694.00
programs	8/11/2021	DEUSI BHAILO, 2021	Salisbury, South Australia	600.00
2/12/2021		WESFARMERS LTD	Australia	436.00
8/10/2021		WOW	Australia	40.70
Dividend	7/10/2021	WESFARMERS LTD	Australia	196.20
	22/9/2021	EDV	Australia	5.18
	14/4/2021	WOW	Australia	39.22
	31/3/2021	WESFARMERS LTD	Australia	124.96
Total				23,843.26

BALANCE SHEET, AUSTRALIA, YEAR 2021

INCOME			AMOUNT
	Individua donation	Bank transfer/cheque/cash	3,357.00
		PayPal	1350.00
	Fundraising activities	Deusi Bhailo 2020	1,694.00
		Deusi Bhailo 2021	600.00
Donation, fundraising	Organisation & enterprise	Lions Club, Angle Vale, SA	1,000.00
activities, and bequests		ABA-Sydney, Australia	1,500.00
		Ravi Talreja, Wodonga, Victoria	1,000.00
		SA Disability Care Pty Ltd., SA	1,000.00
		TrueCare Connections Inc., New York, USA	1,500.00
Revenue/grant from the government	CALD Communities, Taskforce	Victoria, Australia	10,000.00
Revenue from investment	Dividends	Shares	842.26
Other revenue			0
TOTAL INCOME			

EXPENDITURE/ DOMAIN	COUNTRY/ STATE	PROJECT	AMOUNT
Grants and donations	South Australia	Volunteer support/welfare	1650.00
	South Australia	Multicultural spiritual program (hall refund)	150.00
made for use in Australia	South Australia	Community engagement - Blood donation	29.25
Tustiuiiu	Victoria	Health and relief: COVID-19 relief package	8500.00
	Africa	Education, scholarship to vulnerable children	375.00
	Africa	Empowerment, microfinance project	500
Grants and donations made for use outside Australia	Nepal	Scholarship for blind and visually impaired female students	1374.74
	Nepal	Health and Relief - Winter clothes distribution to blind women	675.41
	Nepal	Moral Support	250.00
	Bhutan	Moral Support	400.00
Employee expenses/ payments			0
0.1	Australia	Webhost for 3 years	394.02
Other expenses/ payments	Australia	Annual web domain renewal	19.79
payments	Australia	Share investment	21796.8
TOTAL EXPENSES/PAYMENTS			36115.01
Net balance year 2021		CBW, NAB & PayPal	-12271.75
Balance from calendar year 2020		18820.00	18820.00
2021 FINANCIAL BOOK CLOSES @		6548.25	6548.25

The Art and the Artist

Nawal Khatiwada has established himself as an inspirational artist. Amidst his hectic work, family life, and social responsibilities, each year he has been contributing an artwork to Punya Foundation's annual report. This year, Nawal's artwork carries the theme of empowerment of people with disability.



This is a complex and discerning art. The yellow and orange background symbolises a morning sunshine. The rays of the sun flow unending hope through to the vast and wide array of land. The morning sun depicts positive start of the day and translates to Punya Foundation's support to people with disability for their education, particularly to those with visual impairment.

The central elements are human figures, a wheelchair, and a rough road ahead. The differently abled person is wheelchair bound. Both figures face towards the rising sun. The disabled person's face is clear and aspires for an empowered bright future. The person pushing the wheelchair is an enabling factor. His/her face is blurred - this depicts unbiased charity work of Punya Foundation.

Punya Foundation thanks Nawal for volunteering with an artwork every year illustrating an immensely meaningful work the foundation organises.



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