



Karnataka Goan Association



**31st Annual Report &
Statement of Accounts
2019-2020**



Karnataka Goan Association
Bangalore

31st Annual Report
2019-2020

Governing Body 2019-2020

President:	Adele Britto
Vice President:	Ashish Braganza
Secretary:	Samantha Pasha
Treasurer:	Denzil Pereira
Past President:	Carlos Guido

Members

Paola Ravishankar
Aldrin D'Souza
Shanon Caldeira Doulton
Peter Coutinho
Luciana Sarda
Bosco Andrade

Youth Members

Romario D'Monte
Tanya Rosario

Minutes of the 30th Annual General Body Meeting of the Karnataka Goan Association (Regd.), Bangalore.
Sunday, 30th June 2019 at Catholic Club, Museum Road, Bangalore

1. Calling the Meeting: The President, Mr. Carlos Norman Guido called the 30th Annual General Body Meeting of the Karnataka Goan Association to order at 11.15 am.

2. Prayer: The opening prayer was said by Mr. Perry Goes.

3. Notice convening the Meeting was read by Mr. Carlos Norman Guido taken as being read by all. Proposed by Mr. Francisco Saldanha and Seconded by Ms. Adele Britto.

4. Minutes of the 29th Annual General Body Meeting: The minutes of the 29th AGM were accepted as read by all and approved. Proposed by Ms. Mafalda Quadros and Seconded by Mr. Aloysius Fernandes.

5. To discuss matters arising out of the Minutes: No notice had been given on any matters. No queries were received or clarifications sought. Passed unanimously.

6. Outgoing President's Address:

A year has gone by in the blink of an eye and it is with a sense of immense honour and that I stand here before you today to present the 45th successful year of the KGA gone by.

The Managing Committee this year focused not only on the regular KGA Calendar of events, but also on many tiny things behind the scenes that are essential to run an Association in 2018- 19. To begin with, a central phone and phone number was procured and will be handed down from Secretary to Secretary for contact with the MC through incoming and outgoing calls and messages since MC's change on a yearly basis. Thank you Perry Goes for this suggestion!

Our new and improved KGA website has been upgraded to archive our quarterly Newsletters so that they can be accessed online anywhere at any point of time. Thank you Francisco Saldanha for helping with this. Members can also now update changes in their contact details through the website.

A laptop which was still lying unopened in its box from a few years ago was finally opened and put to good use by installing the Accounting Software called Tally onto it, so that our Accounts need not be manual any longer, and also allowing for more accounting ease for our events as well as yearly auditing. This will be passed on from Treasurer to Treasurer for continuity. We also now have a new card swipe machine to help with payments. Thank you to Brian D'lima for helping with this. These few upgrades will definitely assist future Managing Committees to operate much more smoothly and effectively in the years to come.

We are on a very healthy corpus of Rs 84,19,632 including our FD's and operating account. As decided last year the marginal hike in all our event prices has helped them become more self-sustaining, although the only 2 events which allow for surplus which goes towards the EWP activities as well as balancing out all the other small programs, still remain to be Carnival and World Goa Day. For this we are hugely grateful to our main sponsor Kingfisher from UB. This year a few individual contributions greatly helped with organizing events more comfortably especially with ever-increasing prices. Thank you Stanley Pinto for your generous contribution of Rs 1lac towards SFX and Carnival and Aiona Misquita for your generous contribution of Rs 20, 000/- towards the children's event. Also Perry Goes

for your generous sponsorship and spontaneous goodwill gesture to cover beers at AGM last year worth Rs 6,000. We have also had a recent promise of sponsorship of Rs 25,000/- from Paola Ravishankar towards Education and Welfare Activities. The KGA is indebted to you all as well as to the many others who contribute in terms of time and energy towards making our Association the wonderful place it has evolved to become over the past 45 years.

The Education and Welfare Panel members have been very busy this year and from not many requests coming in last year have had disbursements worth over 3 lacs this year helping well deserving cases of emergency life-saving operations to school and college fees of those in need of financial aid. They have also increased their home visits and have had a great year of fruitful prayer services, Christmas hampers and even a visit to the retired Goan priests of Bangalore. Thank you to Linette Franco, Dr Olinda Timms, Debbie Rodricks, Jennifer Lopes, the late Maria D'Mello Chengappa, (may her soul rest in peace), Dr Norman Guido, Oscar Menezes, Col Mario D'Souza, Noel DeNazareth, Stephen Gonsalves and Wilma Pereira (the MC representative)

The Asset Management Committee has had a very fruitful year this year. The fencing work around the CSM property was finally completed and also a portion has been given out on rent which will bring in a steady source of income. The long standing pending Registrars Society filing has finally been initiated and thanks to guidance from Carlos D'Costa will hopefully be sorted out soon. Thank you to Anselm Pinto, Neil Dsouza and Daphne Smith for this!

A few points for consideration:

- Our membership numbers are growing consistently and it would be reasonable to increase life membership from the current Rs 1,000/- to at least Rs 2,000/-
- Considering we are receiving sponsorship towards Education and Welfare Activities, it might be good for individual appeals for sponsorship to be made directly for EWP activities in addition to our corporate sponsorship which helps the bigger events.

Our events this year have gone very smoothly and successfully and for this we have many people to thank. Sincere thanks to the large group of Past Presidents who made it for the felicitation organized at the World Goa Day to commemorate 45 Years of the KGA

Thank you for the huge attendance and active participation by our KGA youth this year even for events like St Francis Xavier's Feast and to add life to our Evergreens Event. The youth are our future and it is promising to see their numbers, enthusiasm and interest in KGA grow.

Thank you to the Carnival Committee of Perry Goes, Francisco Saldanha and Gavin Santiago for helping with a beautiful and dazzling Festa do Carnaval.

Thank you to the Creative Team of Ladies Nellie Saldanha, Aiona Misquita, Mafalda Quadros, Juliet Colaco, Pamela Pinto, Christina D' Souza, Linnette Franco, Elaine D' Souza and all other volunteers who worked tirelessly behind the scenes to pull off one of the most stunning floats we've seen. Huge thanks to all our families for supporting us through the year and keeping the KGA Flag flying high. Finally thank you to a wonderful Managing Committee who have worked together as a superb team Mafalda Quadros, Reuben D'Mello, Wilma Pereira, Stephanie Vaz, Brian D'lima, Aldrin D'Souza, Denzil Pereira, Luciana Sarda, Charlene Colaco, Shanon Caldeira Doulton, Shane Martin and Charmaine Ferns – The credit for a successful year goes to each and every one of you for bringing to the table your commitment, talents and hard work to take us forward and reach greater heights.

Thank you to my own family for standing by me this year especially to my wife Zuali who was expecting when I took over and had the strength for a baby as well as the patience for a KGA President.

All the very best to incoming President Adele Britto and the new MC and rest assured you have my support for the coming year.

7. Consideration and Adoption of the Annual Report: No queries were received or clarifications sought so the Annual Report was taken as read and passed. Proposed by Mr. Perry Goes and seconded by Mr. Ashish Braganza.

8. To consider and pass the Audited Statement of Accounts and Auditors Report for the year 2018-2019: Proposed by Mr. Jonathan Smith and seconded by Mr. Ashish Braganza.

9. To reappoint the Internal and External Auditors for the year 2019-2020: A unanimous decision was taken that the Internal Auditor, Mr. Ryan D'Souza and the External Auditor, Mr. Ravi Lobo and Co., would continue for the next financial year 2019-2020.

10. To consider, and if found fit, to adopt the proposals with or without amendment: There have been no proposals this year and no notice given of any other matter for discussion. Passed unanimously.

11. To consider any other business for which notice has been given on or before 25th June, 2019: No queries were received for discussion. Passed unanimously.

12. To reappoint/ratify the membership to the Sub-Committees:

a. Education and Welfare Panel (EWP): Ms. Linette Franco, Dr. Olinda Timms, Ms. Debbie Rodricks, Mr. Oscar Menezes, Col (Retd) Mario D'Souza, Mr. Noel De Nazareth, Mr. Stephen Gonsalves, Ms. Daphne Smith. Mr. Alfred Santamaria. All the members have volunteered to continue for the coming financial year (2019-20)

b. Asset Management Committee (AMC): Mr. Neil D'Souza, Mr. Brian D'lima and Mr. Anslem Pinto have volunteered for the coming financial year. Mr. Anslem Pinto will be the Chairperson (2019-2020.)

c. Advisory Committee: Mr. Fausto Cardoso, Mr. Francisco Saldanha, Mr. Gavin Santiago.

d. Carnival Committee: Mr. Francisco Saldanha, Mr. Gavin Santiago, Mr. Perry Goes. Passed unanimously.

Other Matters:

Mr. Stephen Gonsalves said that the EWP committee was having funding challenges especially in cases such as accident and hospitalization. He said that Mr. Carlos Guido had suggested Crowd Funding. He brought to our notice 2 cases where genuine financial assistance was needed. In one case the boy is unable to pay his final year architecture fees and has already taken student loans. The other case is of an existing student who has been sponsored by the KGA for 5 yrs. The boys parent is very ill and hospital bills are mounting. He is the sole breadwinner for his family. Since the KGA cannot write off the amount owed, was it possible to crowdfund.

Ms. Adele Britto enquired whether in case of donations with regard to crowd funding whether the donor can avail of relief under Section 80G of IT Act. Mr. Perry Goes while speaking on the topic of Goenkarponn and the need to trust that the grants given were duly vetted by the EWP and decisions regarding write off could be made in consultation with the Managing Committee as and where there was dire need. He also spoke about interest earned on the deposits held by KGA and treatment of surplus after consultation with the Auditors.

Mr. Francisco Saldanha said that the KGA could create a crowd funding page but funds cannot be collected thru the KGA, it would have to go directly to the person needing it. He suggested that the EWP committee vet each case and present it to the managing committee. He also said that we should not be too lenient as this then leaves them with no responsibility.

Mr. Noel de Nazareth mentioned that the cases were genuine and already vetted, he also mentioned that we have not followed the percentage of surplus decided upon for EWP funds. If that was to be followed, we would have more funds to give to EWP. The general body decided that the MC and the EWP committee could take these decisions and get it ratified at the AGM.

Mr. Oscar Menezes while referring to loans under EWP, said that a Repayment Plan should be put in place because any non repayment sets a bad precedent for future loans. He also reiterated that the KGA could not collect funds, it would have to go to the person in need directly.

13. Vote of Thanks: Mr. Aldrin D' Souza proposed the Vote of Thanks. He thanked each and every one who attended the AGM and supported all our events during the year in making it spectacular. He thanked all his committee members for a fantastic year gone by.

14. Appointment of the Election Officer: Mr. Noel de Nazareth was appointed Election Officer and he took over the proceedings.

15. To elect the following members to the Governing Body:

President – Ms. Adele Britto

Vice President - Mr. Ashish Braganza

Secretary – Ms. Samantha Pasha

Treasurer - Ms. Denzil Pereira

Six Committee Members: Ms. Paola Ravishankar, Mr. Aldrin D'Souza, Mr. Bosco Andrade, Ms. Shannon Caldeira, Ms. Luciana Sarda, Mr. Peter Coutinho.

Youth Representatives: Ms. Tanya Rozario, Mr. Romario D'Monte

16. New Governing Body takes over: Ms. Adele Britto thanked everyone and said, she looked forward to a wonderful year at the KGA. She introduced each of her new committee members whom she had handpicked for each of their personal strengths and how they could contribute to the KGA.

There being no other business, the meeting was concluded and the members enjoyed the afternoon with good music, lunch and Kingfisher Beer.

ANNUAL REPORT OF THE EDUCATION AND WELFARE PANEL FOR THE YEAR 2019-2020

This year the Panel consisted of the following Members:

1. Ms Linette Franco
2. Dr Olinda Timms
3. Ms Debbie Rodricks
4. Mr Oscar Menezes
5. Col (Retd) Mario D'Souza
6. Mr Noel De Nazareth
7. Ms Daphne Smith
8. Mr Alfie Santamaria
9. Mr Stephen Gonsalves
10. Mr Ashish Braganza (MC Nominee upto 5th Sept 2019)
11. Mr Peter Coutinho (MC Nominee w.e.f. October 2019)

The Panel held 10 Meetings during the year both physical and later online.

EDUCATION PORTFOLIO:

1. A Grant for Annual Fees for a Student for Class 9 was made, which was a continuation of the Sponsorship from the previous Academic year.
2. College Fees by way of a soft Loan was made to a College Student to cover part of her professional degree program. The Student has been financially supported from School Level and we are happy to report that she has done exceedingly well.
3. A soft Loan was granted to assist the parents who had lost their income during the covid lockdown, to pay the final fees for their children to be promoted to the next class in school. We are happy to inform that the children performed well as per the Report given by the Principal of the School. The parents have already started repaying the Loan monthly. They are extremely grateful to the KGA for the help at that crucial time.
4. Under the EXCELLENCE AWARDS, we are happy to announce that 13 students excelled in Academics, Sports and Music this year and were awarded a Certificate of Excellence and a Cash award of Rs 3000/ at the ST FRANCIS XAVIER FEAST CELEBRATIONS by our young member Ms Nisha Lobo.

WELFARE PORTFOLIO:

1. Small loans to deserving Members (5) were given during the year to assist them both in medical expenses and their maintenance.
2. A small amount monthly as Hostel fees for a young member has been paid so that she could continue and complete her degree.
3. The KGA continues to spread cheer and joy during the Christmas Season to members who are alone and aged by visiting their homes, carol singing and carrying Hampers with Christmas goodies. This is a tradition which has passed on year after year and it brings great joy not only to the homes that are

visited but also to the groups of carollers who spread the spirit of Christmas. 22 Homes were visited by 2 groups of Carol Singers; the Youth visited the homes in the South side and another group from Cooke Town visited the homes in the North Side of Bangalore. The MC gave the EWP complete assistance in this wonderful venture.

4 At Christmas time, 6 Gift Hampers were shared with eligible members and they have expressed their deep appreciation to the KGA for spreading the feeling of caring and sharing.

5. Masses were offered for the members who had contacted corona and also for the good health of all the members of the KGA and their families.

6. Funds disbursed during the year was Rs 3,19,400/- (Under Welfare amount disbursed was Rs 2,63,400/- and under Education was Rs 56000/-)

7. The Budget granted for the year as informed by the MC was Rs 3 lakh.

8. The MC also informed the Panel that in case of need, cases may be put up on case by case basis. Subsequently, an amount of Rs 20,000/- was disbursed under the Welfare Portfolio (please see Point 6) which is included in the total disbursements for the year.

9. The President also informed the Committee that vide the Auditors advice, the Panel can utilize additional funds to help more members in need either to meet medical expenses or financial assistance in case of dire necessity or for education purposes to fulfil the statutory requirements under which our Association is registered.

ANNUAL REPORT OF THE ASSET MANAGEMENT COMMITTEE FOR THE YEAR **2019-2020**

Members: Brian D'lima, Anselm Pinto and Neil D'Souza

During the year the following activities was carried out:

1. The CSM property was rented out to a family during the term of the previous Managing Committee. (2018–19) on 1st June 2019. The family had been complaining about water problems and the need for an additional sump since the water procured by them periodically by a Water Tanker could only accommodate part of the water from the tanker. As a result, they were incurring a regular loss. An additional sump, overhead tank and motor was purchased and installed.
2. One bedroom was retained by the KGA for storage of costumes, files and other relevant materials belonging to the KGA.
3. The signatories to the Bank Locker was updated and KYC norms provided to the Bank (SBI)
4. All Bank Fixed Deposits were renewed and New Deposits of Rs.10 lakh was made during the year.

Activities Report 2019-2020

YOUTH OUTREACH (THE MARTIN'S FARM)

Compiled by: Romario D'Monte

Poster Credit: Romario D'Monte

As part of its yearly youth outreach endeavor, the KGA youth, on the 21st of July 2019 spent the day with the students of the Sunbird Trust at The Martin's Farm, Sarjapur.

The Sunbird Trust, established in the year 2014, is a non-religious, apolitical non-profit organization that reaches out to underprivileged communities especially in the northern part of India.

The day began early at Catholic club where the Sunbird students and the KGA youth introduced themselves to each other. From the very moment they met, they two groups greeted each other with warm and welcoming smiles. The wonderful experience began en route to the farm where everybody joined in together and sang a number of songs that built up the excitement ahead.

On reaching the farm, there were a number of group and team building activities conducted. This evoked a sense of camaraderie and togetherness among the youth. Throughout the day there were multiple sing-along sessions and activities that kept the group engaged and interactive. One such activity required each of the groups to create their own theme-song based on the names of their groups. The talent and teamwork with which both the KGA and Sunbird youth showed while creating their own beautiful music, was nothing short of spectacular.

The group was then led on an informational farm-tour by the hosts of the venue, who reiterated our need to preserve nature and the ecosystem. The tour included the experience of animal feeding, while also teaching the youth various techniques for green living.

After a delicious lunch, cooked with farm grown produce, what made the trip even more special was the music performance that the Sunbird students put up for the KGA youth.

The highlight of the day was the pottery session where every individual got a chance at the potter's wheel and moulded their own mini pots that they took home as souvenirs.

The outreach program instilled in the KGA youth, a sense of humility and kindness, with not only new friendships formed but memories to treasure for a lifetime.

WORLD GOA DAY

Compiled by: Shanon Caldeira

Poster Credit: Romario D'Monte

Poster Credit: Tanya Rosario (Goenche Jevonn)

Come August and it's that time of the year if you are Goan or feel like one or better still 'Act' like one, then this is the day for you - World Goa Day, the event that internationally is celebrated in many parts of the world.

We, the KGA committee here in Bangalore reeled out our theme this year-Goenchim Noketram (Stars of Goa) in a true starry fashion. If you felt like a Star of late then it had to be at the World Goa day with the opulence of the Jaymahal Palace and the catwalk you did on the red carpet brushing shoulders with the Stars- Remo, Lorna, Late Wendel Rodrigues, Reita Faria, Bruno Coutinho and lot of

your other favourite stars all captured in one frame with all their banter and quirkiness and not having stopped at that, we decided to give you a real Social Media star! We had none other than our very own amche ami soglache Succorine Bai flown all the way from Mumbai to keep you in higher spirits besides you sipping on your Spirits of course 😊 it was wonderful to see everyone rolling in laughter and if you were in her close quarters you could be the one on target.

This time we decided to add that extra fun element to your experience and conducted a Fancy dress competition. We had a very good response of about 14 entries with the likes of Lata Mangueskar, Remo, Emiliano D'Cruz, Lorna, Chris Perry, Dilip Sardesai, Ronaldo, the first Miss World of Goan Origin they all sashayed down the aisle with great style and Acting and you didn't even need to call out action they just nailed it with their best shot.

And If you thought, we stopped at that then read closer - We added more to your fun-A Cooking competition called Goenche Jevonn where we had a couple of our Goan Chefs donning their Toque and stirred up a storm with their yummylicious food of Savoury and Sweet (Cafreal, Sorpotel, Xacuti, Bebinca, Doce and much more !)

And, why should only the Big kids have all the fun? We decided to treat all the kids present to their own kind of entertainment and set up a Kids Corner for them where they had their tiny hands dipped in splashes of colours and craft and it was lovely to see a bunch of Adults and Kids actively participating and winning prizes and who doesn't like to win prizes no matter what age, we even saw all our Past and Present President fighting to win the Quiz competition where our Present President Adele Britto graciously stepped back and the Past President Daphne Smith walked away with the prize. With a whopping crowd of 500 plus and with all the entertainment we gave you we made sure that you experienced it all with the perfect setting and the perfect deco- A La Walk of Fame in true Hollywood Style to sync with our theme of "Goenchim Noketram" and there was no other place we thought than our very own Jayamahal Palace – a venue in the heart of the city with all its Opulence that can really make you feel like a Star yourself!!

As with all our Goan functions and events, nothing is complete without sumptuous spread of food and we did have a medley of our Goan Cuisine, Mangalorean and Indian Cuisine, music with one of Bangalore's best DJ, Joel Bartley and our very own Star Carlton Braganza. We were able to hit the highest note and ended the event on a high with a galaxy of all you Stars and great sunny weather that even God wanted us to live it up in true Goan style and together we shout LIGHTS! CAMERA! ACTION!

EVERGREENS (AROUND THE WORLD)

Compiled by: Adele Britto

Poster Credit: Romario D'Monte

The Evergreens Event held on the 15th Sept 2019, at the Catholic Club, Raintree saw the gathering of 70 young at heart attend a fantastically well organized Event with the Theme "Around the World ". The arena was set up like an airport complete with Air Hostesses, Baggage Claim counters, the table centre pieces were blue water vases with maps of various continents and the pillars were posted with airport signs and international clocks and even a runway was created for the Ramp Walk! The Evergreen passengers were checked in and their Passports stamped with their boarding passes. The passport had a very entertaining Quiz, "Around the World" which was won by Deepika Fernandez.

Fr Adolf Washington was flown in for the Blessing of the huge cake donated by Mr and Mrs Babu. The 'oldies but true goldies' walked the ramp and enjoyed each and every game. Alfie Santamaria won the 1st Prize dressed in a Scotsman's kilt, Louisa Rodrigues the Special prize dressed as Queen Elizabeth and Oscar and Doreen Menezes won the couple prize dressed as a Burmese Couple. Marie Martin walked away with the prize for the most "Indecent Proposal".

The English Anthakshari, was a big hit with the team of Joan DeNazareth and Oscar Menezes walking away with the prize. The lunch was sumptuous and after lunch the whole gathering sat down to rounds of Housie called by Marcus Pereira and then gathered together for a group Photo which will stay etched in everyone's memory.

The Around the World Table Mats were the take away gifts.

HOLY ROSARY and LADAINHA

Compiled by: Ashish Braganza

Poster Credit: Denzil Robert Pereira

The Ladainha, dedicated to our dear Mother Mary, was held on Oct 13th, 2019 at the St. Josephs Boys High School. It is a beautiful Portuguese tradition brought to India long ago. The beautifully decorated and lit up grotto at the school was the backdrop and setting for an evening of tradition to celebrate the litany of the Virgin Mary. Despite the threat of rain, the event was well attended by members and their children.

We started from the grotto, with a solemn candle lit rosary procession, through the school entrance and finishing back at the grotto. The procession was accompanied by a chorus of singers singing Konkani, Portuguese and English hymns which made it both pious and lively. This was followed by the traditional Ladainha prayers in Latin and some more signing of hymns expressing gratitude to God for graces on earth.

We then had traditional Goan snacks adding to the feeling of religious festivity, thanksgiving and bringing the community together. It is wonderful to see so many Goans participating and a great way of keeping our traditional Goan heritage alive and well.

YOUTH EVENT (BOHO BASH)

Reported by: Tanya Rosario

Poster Credit: Romario D'monte

On 17th November 2019, for the first time the KGA youth held a sun-downer event with a Bohemian Theme. The event was held at our new favourite hotspot – Knowhere Bar and Grill, Banaswadi for youth and guests who were 21 and above. We had around 65 youth who attended this event, majority being KGA youth members.

The youth started pouring in at sunset in a collection of summery clothes, each receiving neon wrist bands upon entry and looking all casual and stunning against the twilight sky. The venue was beautifully decorated with in-house talent consisting of DIY dream catchers, bird cages with fairy lights and graffiti – some youth even enquired if the deco was on sale! The Venue - Knowhere added to the aesthetic value of this event as it was an open – air venue and ambient lighting. The youth all in good spirits, danced the night away to the tunes of one of our very own KGA youth member – DJ Calvin. Meeting with friends, old and new made this event a memorable and successful one.

Prizes sponsored by Casa de Goa and Knowhere Bar and Grill for the Best dressed Guy, Gal and Couple were also awarded during dinner time. As the word got around, we had many walk-ins of friends of youth already present.

As the event was nearing its end and everyone was bidding each other goodbyes the KGA youth enthusiastically expressed their wish to have more such get-togethers and the guests who attended the Event, marvelled at the Goan spirit and were eagerly awaiting the next Goan Event.

ST. FRANCIS XAVIER FEAST

Compiled by: Paola Ravishankar

Poster Credit: Romario DMonte

St Francis Xavier's Feast was celebrated on Saturday the 30th of November 2019 at St Joseph's Boys High School Chapel. The Main Celebrant of the Mass was Fr Joshua Furtado assisted by the concelebrants' Fr Nicholas Dias, Fr Ralin D'Souza, Fr Selvam, Fr Stephen D'Souza, Fr Francis Pinto and Fr Roque Dcosta.

The fabulous Konkani Choir led by our MC member, the talented Aldrin D'souza added that special touch of solemnity and fervor. The Kids rendition was also very special.

Fr Joshua in his sermon took us back to the days of when St Francis Xavier had come to India and how he led the foundation of our faith, to which we, as Goans are very proud of till this day! The President Adele Britto in her Konkani Speech thanked all the Priests who had concelebrated, the choir and everyone who had attended the Mass. She also remembered KGA's great benefactor Eddie Rodricks who has recently passed away.

As is customary, after the Mass the members met and greeted each other 'Bon Fest'. The celebrations at the School Hall was a fabulous event. Goan snacks of Kadio Beedio, Choriz Pao, Boiled Channa and Feni did the rounds and kept everyone in high spirits!!! The Theme was Christmas and the decor by our MC was spectacular. The Hall was packed to capacity and the Christmas Spirit was felt with the rendition of Carols and distribution of gifts by our very exuberant Santa!!

Nisha Lobo the daughter of David and Aloma Lobo was our special guest for the evening. Her talk on how she coped with life despite all odds was very well received. It was straight from the heart and very touching and real. Her positivity and confidence is admired! Nisha then distributed the 13 Excellence Awards to the meritorious students of our Association! It was good to see the numbers increase year after year and proud that so many have outdone their performances in Academics!

Cornerstone was the Band of the evening and they belted out some catchy songs which had our Goans on the floor. The BAILAS brought the young and old do their bit of setting the floor on fire. Truly a lively, lovely, enjoyable Christmassy evening. The special Christmas dinner that followed was well received and set a precedence for the beautiful season of Christmas!

CAROL SINGING

Compiled by: Aldrin D'Souza

Carol Singing and visits to the homes of our Evergreens has been a tradition which the KGA has kept up for many years. This year too, 2 groups; 1 the youth and the other a group from Cooke Town visited 22 homes both in the North and South of Bangalore. The carollers carried Christmas Hampers to each home they visited. It is such a joy both for the Evergreens and the carollers visiting the homes to spread the spirit of Christmas. Bangalore's TV 9 channel covered the KGA youth Carollers as they began their journey in an open van.

Big Hampers (6) were given to our older members who are alone and facing difficulties.

BOOK READINGS BOOK LAUNCHES

Compiled by: Bosco Andrade

Poster Credit: Romario D'Monte

The book launches by the KGA on 12th Dec'19 in association with the Catholic Club was really impressive, well organised and conducted in a professional style.

The presentation of both the authors and their books was very detailed, informative, interesting and kept the large audience in the Catholic Club, Ballroom captivated.

The book "Windsong" by the late Selena Nunes (Past President of the KGA) for which Aiona Goes (Past President of the KGA) was the moderator. It was a collection of beautiful poems with meaningful anecdotes to give the readers a glimpse of her inspiring and motivating life which depicted her struggles, challenges and victory in facing it with conviction. Aiona Goes did a wonderful job as moderator with different persons selected to read out a selection of poems from the book and also a few close friends of Selena regaled us with the efforts put in to bring Selena 's book to life in her honour. It was a meaningful and enjoyable hour. Sunil Samuel sponsored plum cake and coconut ice sweets which were Selena 's signature sweets.

Sharmila Rebeiro travelled all the way from Chennai for the launch of her beautifully illustrated Hard cover book, "Everyday Love". The book has colourful pictures and most importantly it contains recipes of nutritious and healthy cooking for moms with many exciting and creative ways of conjuring mouth watering snacks. The creativity and innovation that went into the making of these decorative snacks is a wonder in itself. The moderator of Sharmila's book was none other than our President Adele Britto who as we all expected added spice to the launch and the barrage of questions from the audience which followed was testimony to the interest it evoked. We learnt which oils were good for health, the harm junk food does to the body and mind, creative ways moms could fill their kids lunch boxes and a host of other memorable take aways. Sharmila had a live demo of hummus and crackers and a guacamole dip which she rustled up in no time at all and it was enjoyed by all as the empty plates at the end of the evening showed!

The KGA arranged mouth watering snacks for all. Both the authors sold many books at the launches itself.

The KGA organised 2 cultural dances which also added to the grandeur of the Event. The Portuguese Corridinho performed by Ayesha Pereira and Zuriel Coutinho, Gia Goes and Sergio Rosario was entertaining and this was followed by the Kunbi dance by Kenneth Smith and Elena Smith, Betty Andrade and Bosco Andrade which added to the entertainment for the evening.

The Book Launches were compered by the KGA Secretary Samantha, who did a fantastic job. It was a memorable evening for everyone who attended.

Festa Do Carnaval

Report by: Samantha Pasha

Poster Credit: Romario D'Monte

The 16th Festa do Carnaval took place on the 25th of Jan 2020 at a grand new venue, right in the middle of town, Jayamahal Palace Hotel. This majestic new venue is on the lush green grounds of the mesmerizing Jayamahal Palace which offers ample parking and is open to the beautiful dusky sky that transforms into a twinkling starry night.

This year the party kicked off early and the Sundowner Extravaganza was themed "WE ARE THE WORLD". The decorations were taken a notch higher this year as our very own venue decorations team did a fabulous job with gigantic papier mache masks, larger than life size cutouts of Brazilian Samba dancers and a canopy of silken sashes that culminated at a 20ft LED screen that relayed every aspect of the event to a crowd of 2000 guests. The largest gathering at the KGA carnivals to date. Our main sponsor over the years, Kingfisher (UB) were joined by our co-sponsor for the event Paul John Distilleries. Both bars were set up and running by 5pm, and sold out by midnight. Our Sponsors were contented.

Our MC for the evening Jonathan Smith entertained the early birds with an array of games and awarded them some fabulous prizes, sponsored by Champions Yacht thanks to Rajeev Verdes and multiple prizes sourced for us by Mr Aslam Gaffoor. We appreciate their efforts.

Everyone's favourite band A 26, rocked the crowd as always till late into the night, and DJ Neil Hoskins took over to finish off the night with his set at our lofty indoor setup.

The piece de resistance of the carnaval was the procession of floats adorned with "We Are The World" themed costumes starting with our Leading Lady, King Momo and his maidens, the vices and virtues, and culminating with Managing Committee and Creative Committee with their very own float, with costumes representing different countries of the World. Together the Parade played out a story of the world and all the damage mankind has bought upon her and how we can repair and reclaim her with love. The costumes, choreography and music from Micheal Jackson's best of the best had the audience spell-bound with unforgettable performances from toddlers' right upto the Evergreens! The floats and performances are truly getting more and more spectacular with each Carnaval and credit for this goes to our Creative Team of Ladies who really make this magic happen with preparations starting many months in advance!

The multifarious range of foods is getting more drool-worthy year on year with multiple stalls tickling our taste-buds with Goan delights as well as many other cuisines. This year the carnaval included a number of stalls showcasing jewellery, art, clothes and many more unique products along with a special children's corner.

Sincere thanks to our sponsors, participants, band, creative team, decorations team, volunteers, photographers, security, venue and every single person who was involved in making the 16th Festa do Carnaval one that will be spoken about forever!

Special thanks again to:

- Our Carnaval Sponsor of 16years: United Breweries (Kingfisher) shout out to Perry Goes for the same.
- Our co-sponsor Paul John Distilleries. Shout out to Paola Ravishankar for the same.
- Romario D'Monte for the Creatives – image, poster and passes
- Creative Team - Vivienne Fenandoe, Marleen Da Costa, Aiona Misquita, Juliet Colaco, Suja Smith, Elaine D'Souza, Rahila Rebello, Pamela Pinto, Linette Franco, Daphne Smith and Samantha Pasha.
- Decorations Team: Denzil Pereira, Romario D'Monte, Tanya Rosario, Linette Franco and Samantha Pasha
- Romario D'Monte for putting together the feed for the LED Screen
- The Big Picture for photography and Video
- MC Jonathan Smith and DJ Neil Hoskins
- The President Adele Britto who put together the whole Event.
- Every one of our participants, volunteers, members and guests who contributed to making the show a truly memorable one.

The curtains came down on “FESTA DO CARNAVAL 2020” leaving everyone with a sense of euphoria and waiting in anticipation for the next Carnaval!

ONLINE COMPETITIONS

Compiled by: Denzil Robert Pereira

Poster Credit: Denzil Robert Pereira

Video Editing: Romario D'Monte

With the misfortune of ending this year on a lockdown, and many events planned for the year end being cancelled, we tried to ensure that this pandemic did not hamper the spirits of our members and decided to conduct multiple online competitions and also make a tribute to our family and our members.

We kicked off the lockdown with our online Singing and Instrumental Competition on 13th April, 2020 with the winners being featured in the Global Goan Virtual Choir along with cash prizes for each category of Voice (Bass, Soprano, Alto and Tenor) in Konkani as well as each category of Instrument. We received a large number of entries of beautifully sung songs and instrumental pieces with varying age groups sending in their submissions. The winners were decided by 2 reputed musicians in Goa and the results were announced on our Facebook Page. Due to the overwhelming response, all participants were given the chance to be featured in the Global Goan Virtual Choir.

Next up, the Managing Committee had arranged to create a tribute to their loving families who have supported them throughout the year and even contributed to the responsibilities and duties that come with being a part of the Managing Committee. With the latest song “Locked Up in the Lockdown” released by Jordindian, being perfectly apt for the situation we are all a part of, the Committee decided to make a quirky yet meaningful video that involved their families in a skit or dance which was well strung together by Romario D'Monte. The message was that living on lockdown has given us time to reflect and a chance to go back to the days when family time was the most important time of the day.

We also dedicated this video to our members to continue to stay safe and to always cherish their families who will help them overcome this crisis. The video released on 31st May, 2020 and received more than 1000 views in the first 3 days on Youtube and Instagram. We would like to also give a shout out to Jordindian for allowing us to use their song for this tribute.

The Community Quiz created a lot of buzz. The idea behind it, was to create inter action between the members so as to arrive at the answers and it certainly proved to be a challenge. We are indeed happy, to keep the inception and development of the KGA over the years alive. The Winners were to be announced later.

Keeping in line with reminiscing about the importance of family, we conducted our next online challenge “Then and Now” on the 24th May, 2020 which required members to recreate a picture from their past or their childhood with their families as a fun initiative to relive the simpler times and recapture the essence of family bonding. A number of entries with many creative and almost identical recreation of a past picture were received. The best entries for the challenge were posted on our Karnataka Goan Association Instagram and Facebook pages and every entry received has been published in our 4th Quarter Goenkar Newsletter.

As this goes to print, the online Konkani Classes are getting ready to start. There are 2 Adult Batches on the week end with nearly 30 members each having enrolled for the same. The Kids online Konkani Classes are also in the pipeline.

List of New Life Members

This year 38 New Members were enrolled as Members of the KGA. Unfortunately, the Membership Drive came to a standstill from March 2020, due to the corona pandemic.

Parul Jog	Alzina D'Souza
Aditya Sareen	Reuben Armando Rodrigues
Sunil D'Abreo	Richa Sardesai
Romario D'Monte	Daryl Pereira
Dominic Gerald Fernandes	Basil Casmir Joseph Dias
Anthony Fernandes	Maria Lavinia Cockburn
Tanya Sharlaine Rosario	Joanne Vassou
Dylan D'Monte	James Rock Mendes
Katesha M DeSouza	Michael Carvalho
Charles D'Souza	Jenson Glen Mendes
Joel Frois	Vanessa Johnson
Mario D'Monty	Melwyn Joseph Mendes
Sean Darryl Rego	Maria Conceicao Fernandes
Rony Silveira	Andrea Judith Dias
Effie Fernandes	Fiona Martin
Cindy Vaz	Derick Pereira
Brian Vaz	Nikita Pereira
John Andrew Fernandes	Joel Luis D'Silva Fernandes
Linda Elaine Fernandes	Egan Noel Lawrence D'Souza

List of Associate Members

This year 5 New Associate Members were enrolled as Associate Members of the KGA.

Kiran Nelson Menezes	Theja Harjani
Frederick Ravikumar	Florence Felix
Avinash B	

Deceased Members

We regret to inform the demise of the following members during the year. We extend our heartfelt condolences to the bereaved families.

Sqn Ldr Tony Dias (July 12th, 2019)
Fr Hedwig da Costa (July 31st, 2019)
Ms Selena Nunes (August 11st, 2019)
Mrs Lily Rodrigues (August 23rd, 2019)
Mrs Esmie Fernandoe (October 13th, 2019)
Retd. Air Marshal Loreto Pereira (November 13th, 2019)
Mr Edward Rodricks (November 14th, 2019)
Mrs Loretta Furtado (May 5th, 2020)
Mrs Mira Rosario (May 8th, 2020)
Mrs Dorothy Rodericks (June 23rd, 2020)

WORLD GOA DAY



YOUTH OUTREACH



ROSARY & LADAINHA



YOUTH GET TOGETHER



ST FRANCIS XAVIER FEAST



BOOK READING



FESTA DO CARNAVAL



CAROL SINGING



EVERGREENS





INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF THE KARNATAKA GOAN ASSOCIATION

We have audited the attached Balance Sheet of *M/s. The Karnataka Goan Association*, 24K, Colonia Santa Maria, Narayanapura Main Road, Kothanur Post, Bangalore - 560 077 as at March 31, 2020 and the Income & Expenditure Account and Receipts & Payments Account for the year ended on that date annexed thereto.

1. The Preparation of financial statements are the responsibility of the Association.
2. Our responsibility is to express an opinion on these financial statements based on our audit. We have conducted our audit in accordance with auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statement is free of material misstatements. An audit includes examining, on a test basis, evidence supporting the amounts and the disclosures in financial statement. An audit also includes assessing the accounting principles used and significant estimates made by the management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion on the financial statements.
3. We believe that the audit evidences we have obtained are sufficient and appropriate to provide a basis for our audit opinion.
4. Further to our comments in above paragraphs 1 to 3 , we report that:
 - (a) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit.
 - (b) In our opinion, proper books of account as required by law, have been kept by the Association in so far as appears from our examination of such books.
 - (c) The Balance Sheet, the Income & Expenditure Account and Receipts & Payments Accounts referred to in this report are in agreement with the books of account maintained.



- (d) In our opinion and to the best of our information and according to explanations given to us, and on the basis of checks of the extracts of the Books & of the test check of the vouchers made available to us, the said Accounts give a true and fair view in conformity with the Accounting Principles Generally accepted in India:
- (i) In the case of Balance Sheet, of the state of affairs of the Association as on 31st March 2020; and
- (ii) In the case of Income & Expenditure Account, of the *Excess of Income over Expenditure* for the Year ended on that date.

For **Ravi Lobo & Co.**
Chartered Accountants
ICAI FRN. 006728S

Date: October 10, 2020
Place: Bangalore

Sd/-
Sumantha N.M.
Partner
ICAI M. No. 224231
UDIN: 20224231AAAABX9372

KARNATAKA GOAN ASSOCIATION

24k, Colonia Santa Maria, Narayanapura Main Road, Kothanur Post, Bangalore - 560077

Balance Sheet as at 31st March 2020						(in Rs)	
Liabilities	Sch. Ref	2019-20	2018-19	Assets	Sch. Ref	2019-20	2018-19
Capital Fund	1	23,25,987	21,60,886	Property, Plant & Equipme	9	2,68,304	2,92,865
Capital Reserve	2	93,600	93,600	Current Assets			
Building Fund Utilized	3	7,80,145	7,80,145	Fixed Deposits	10	76,82,466	70,03,771
Building Fund	4	2,85,000	2,85,000	Income tax Refund due		62,177	1,14,660
K G A Welfare Fund	5	17,89,000	16,00,000	Tax Deducted at Source		1,27,463	1,17,149
K G A Scholarship Fund	6	22,30,000	20,00,000	Bank & Cash Balances	11		
Emergency Fund	7	7,72,000	7,00,000	Bank Balance		10,60,862	8,70,792
Charitable Activities Fund	8	9,45,000	8,00,000	Cash in Hand		1,31,461	20,394
CSM Refundable Deposit		1,12,000	-				
Current Liabilities			-				
Total		93,32,733	84,19,631	Total		93,32,733	84,19,631

The schedules referred to above and notes to accounts form an integral part of the financial statements

For Karnataka Goan Association

As per our report of even date
For Ravi Lobo & Co.,
Chartered Accountants
Firm Regn. No. 0067285

Adele Britto
President

Wilma Pereira
Secretary

Denzil Pereira
Treasurer

Sumantha N M
Partner
ICAI M. No. 224231
Date :
Place : Bangalore

8th October, 2020

KARNATAKA GOAN ASSOCIATION
24K, Colonia Santa Maria, Narayanapura Main Road
Kothanur Post, Bangalore - 560 077
Income and Expenditure Account for the Year 2019-20

Income		2019-2020	2018-19	Expenditure		2019-2020	2018-19
		Amount (Rs)	Amount (Rs)			Amount (Rs)	Amount (Rs)
Functions and Events				Functions and Events			
By	Festa do Carnival receipts	20,46,438	9,66,523	To	Festa do carnival	12,55,037	6,27,956
"	World Goa Day Collections	3,66,950	3,71,341	"	World Goa Day Expenses	2,65,333	1,29,539
"	St. Francis Xavier's Feast Day Collectio	94,460	1,23,440	"	St. Francis Xavier's Feast Day Expenses	1,73,400	1,19,364
"	Adorables Day collections	20,870	16,200	"	Adorables Day	48,424	44,555
"	Childrens Get Together	-	27,000	"	Children's Get- Together	-	21,352
"	Youth Get- Together	3,900	7,500	"	Youth Get Together	28,780	17,374
"	Youth Function	78,000	22,350	"	Youth Function	-	31,375
"	Contribution to AGM Expenses	50,740	12,624	"	AGM Expenses	59,641	43,324
"	Colonia Santamaria Income	1,22,500	-	"	Prayer Meet Expenses	21,925	25,800
"	Student Membership	-	300	"	Youth Function/Games Expenses	1,20,096	37,273
"	Associate Member Subscription	25,000	6,000	"	Booking & Reading	8,259	7,440
					News Letter & Postage		
	Other Income						
"	Interest :			"	Printing & Stationery	2,540	3,379
"	On fixed Deposit	5,58,021	5,35,101	"	Postage & Printing of News Letter	29,954	5,204
"	Savings Bank Interest	27,070	7,649	"	Printing & Postage of Annual Report	8,500	32,480
"	Interest on Income tax refund	7,030		"	Other Expenses		
				"	Audit Fees	-	44,250
				"	Medical Expenses	50,000	43,000
Total		34,00,979	20,96,028	"	Depreciation	24,561	25,441
				"	Bank charges	27,847	2,657
				"	Website Maintenance	18,589	8,467
				"	Scholarship Payouts	1,94,270	1,44,000
				"	Welfare Payouts	2,10,297	1,17,400
				"	Christmas Hamper	15,300	39,392
				"	CSM Maintenance	94,797	4,000

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KARNATAKA GOAN ASSOCIATION

24K, Colonia Santa Maria, Narayanapura Main Road
Kothanur Post, Bangalore - 560 077

Income and Expenditure Account for the Year 2019-20

Income		Expenditure	2019-20	2018-19
	"	Property Tax	7,327	7,750
	"	Miscellaneous Expenses		900
	"	Excess of Income over Expenditure		
		Transferred to Capital Fund	7,36,102	5,12,356
			34,00,979	20,96,028
		Appropriation of Income to Funds:		
	"	Welfare Fund	1,62,000	1,20,000
	"	Scholarship Fund	2,30,000	1,70,000
	"	Emergency & Medical Fund	72,000	53,500
	"	Charitable Activities Fund	1,45,000	1,10,000
		Excess of Income transferred to		
		Capital Fund after appropriation	1,27,102	58,856
Total		Total	7,36,102	5,12,356

The schedules referred to above and notes to accounts form an integral part of the financial statements

As per our report of even date

For Ravi Lobo & Co.,
Chartered Accountants
Firm Regn. No. 006728S

For Karnataka Goan Association

Adele Britto
President

Wilma Pereira
Secretary

Denzil Pereira
Treasurer

Sumantha N M
Partner

ICAI M. No. 224231
Date :
Place : Bangalore

Date : 8th October 2020
Place : Bangalore

KARNATAKA GOAN ASSOCIATION

24K, Colonia Santa Maria, Narayanapura Main Road
Kothanur Post, Bangalore - 560 077

Receipts & Payments Account for the Year 2019-20

Receipts		2019-20	2018-19		Payments	2018-19	2017-18
		(Amount Rs)	(Amount Rs)			Amount (Rs)	Amount (Rs)
Opening Balance					News Letter & Postage		
To	Cash in Hand	20,394		30,413	By	Printing and Stationery	2,540
"	Bank Balance	8,70,792	8,91,186	2,93,509	"	Postage & Printing News Letter	29,954
"	Fixed Deposits				"	Printing & Postage of Annual report	8,500
"	Opening balance	71,07,773		62,26,657		Functions & Events	40,994
"	Add: Deposits Made	72,75,106		17,26,431	"	Festa do Carnival	
"	Less: Matured	73,79,108	70,03,771	8,45,315	"	Youth Get Together	12,55,037
"	Reimbursement towards Functions & Events				"	Youth Picnic	28,780
"	Festa do Carnival	20,46,438		9,66,523	"	World Goa Day	-
"	Youth Get Together	3,900		7,500	"	St. Francis Xavier's Feast Day	2,65,333
"	Youth Function/Games Collection	78,000		22,350	"	Adorables Day	1,73,400
"	World Goa Day	3,66,950		3,71,341	"	Children's Get-Together	48,424
"	St. Francis Xavier's Feast Day	94,460		1,23,440	"	Annual General Meeting Expenses	-
"	Adorables Day	20,870		16,200	"	Colonia Santamaria MaintenanceAnnu	59,641
"	Children's Get - Together	-		27,000	"	Picnic expenses	94,797
"	Annual General Meeting expenses	50,740		12,624	"	Prayer Meet Expenses	-
"	Colonia Santamaria Income	1,22,500		-	"	Youth Function/Games Expenses	21,925
"	Student Membership	-	27,83,858	300	"	Bookin Reading	1,20,096
						Other Expenses/Payments	8,259
					"	Christmas Hampers	20,75,692
					"	Medical Expenses	7,400
"	Other Receipts				"	Colonia Santamaria Deposit	11,09,352
"	Interest on Fixed Deposit (net of TDS)	5,58,021		4,52,196	"	Welfare Payouts	-
"	Saving Bank Interest	27,070		7,649	"	Use & Occupancy CSM	1,17,400
"	Income Tax refund	1,21,690		-	"	Scholarship Payouts	-
"	CSM Refundable Deposit	1,12,000			"	Audit fees	1,44,000
"	Associate Member Subscription	25,000	8,43,781	6,000	"		44,250

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KARNATAKA GOAN ASSOCIATION

24K, Colonia Santa Maria, Narayanapura Main Road
Kothanur Post, Bangalore - 560 077

(Contd..)

Receipts & Payments Account for the Year 2019-20

Receipts	2019-20 (Amount Rs)		2018-19 (Amount Rs)		Payments		2019-20 Amount (Rs)		2018-19 Amount (Rs)	
" <u>Corpus & Donations towards</u>					"	Bank charges	27,847		2,657	
" Welfare Fund		27,000			"	Miscellaneous Expenses	-		900	
" Life Membership Fees		38,000	65,000	36,000	"	Tax Deductions on Interest Income	52,003		-	
					"	Tax Deductions on Income	20,488		-	
					"	Website Maintenance	18,589		8,467	
					"	Laptop & Softwares	-		20,000	
					"	Mobile	-		7,630	
					"	Property Tax	7,327	5,96,121	7,750	4,35,446
					"	<u>Closing Balance</u>				
					"	Cash in Hand	1,31,461		20,394	
					"	Bank Balance	10,60,862	11,92,323	8,70,792	8,91,186
					"	<u>Fixed Deposits</u>				
					"	Opening Balance	70,03,771		71,07,773	
					"	Add: Deposits made/ Renewals	43,10,951		72,75,106	
					"	Less: Matured	36,32,256	76,82,466	73,79,108	70,03,771
Total			1,15,87,596	94,80,818		Total		1,15,87,596		94,80,818

The schedules referred to above and notes to accounts form an integral part of the financial statements

For Karnataka Goan Association

As per our report of even date

Adele Britte
President

Wilma Pereira
Secretary

Denzil
Treasurer

For Ravi Lobo & Co.,
Chartered Accountants
Firm Regn. No. 006728S

Sumantha N M, Partner
ICAI M. No. 224231

8th October 2020
Place : Bangalore

Date :
Place : Bangalore

KARNATAKA GOAN ASSOCIATION

24K, Colonia Santa Maria, Narayanapura Main Road

Kothanur Post, Bangalore - 560 077

Schedules to Balance Sheet as at 31st March 2020

Particulars	2019-20		2018-19	
	(Amount Rs)		(Amount Rs)	
Schedule - 1 : Capital Fund				
Balance As Per Last Balance Sheet	21,60,887		20,66,031	
Add: Life Membership/Donor Membership	38,000		36,000	
Add: Excess of Income Over Expenditure transferred	1,27,100		58,856	
Total		23,25,987		21,60,887
Schedule - 2 : Capital Reserve				
Capital Reserve	93,600		93,600	
Total		93,600		93,600
Schedule - 3 : Building Fund Utilized				
Balance As Per Last Balance Sheet	7,80,145		7,80,145	
Add: Contribution Received	-		-	
Less: Amount utilized	-		-	
Total		7,80,145		7,80,145
Schedule - 4 : Building Fund				
Balance As Per Last Balance Sheet	2,85,000		2,85,000	
Add: Contribution Received/Appropriation of Income	-		-	
Less: Amount utilized	-		-	
Total		2,85,000		2,85,000
Schedule - 5 : K G A Welfare Fund				
Balance As Per Last Balance Sheet	16,00,000		14,80,000	
Add: Donations Received/Appropriation of Income	1,89,000		1,20,000	
Less: Welfare Payments	-		-	
Total		17,89,000		16,00,000
Schedule - 6 : K G A Scholarship Fund				
Balance As Per Last Balance Sheet	20,00,000		18,30,000	
Add: Donations Received/Appropriation of Income	2,30,000		1,70,000	
Less: Scholarship Fund Payments	-		-	
Total		22,30,000		20,00,000
Schedule - 7 : Emergency Fund				
Balance As Per Last Balance Sheet	7,00,000		6,46,500	
Add: Donations Received/Appropriation of Income	72,000		53,500	
Less: Emergency Fund Payments				
Total		7,72,000		7,00,000

(Contd..)

KARNATAKA GOAN ASSOCIATION

24K, Colonia Santa Maria, Narayanapura Main Road

Kothanur Post, Bangalore - 560 077

Schedules to Balance Sheet as at 31st March 2020

Schedule - 8 : Charitable Activities Fund				
Balance As Per Last Balance Sheet	8,00,000		6,90,000	
Add: Donations Received/Appropriation of Income	1,45,000		1,10,000	
Less: Amount Utilized	-		-	
Total		9,45,000		8,00,000
Schedule - 10 : Fixed Deposits				
Fixed Deposits with Banks	76,82,466		70,03,771	
Total		76,82,466		70,03,771
Schedule - 11 :Bank & Cash Balances				
Cash in Hand	1,31,461		20,394	
Canara Bank A/c No. 116710, Residency Road	7,52,939		7,65,453	
South Indian Bank	99,051		60,521	
State Bank of Mysore A/c No.596172, Cooke Town	2,08,873		44,819	
Total		11,92,323		8,91,186

Schedule 9 : Property, Plant & Equipment and Depreciation

Particulars	Opening Balance (Rs)	Additions		As on 01-Apr-19 (Rs)	Depreciation Rate %	Depreciation for the Year	As at 31-Mar-20 (Rs)
		More than 180 days	Less than 180 Days				
Building (Colonia Santa Maria)	1,52,186	-	-	1,52,186	10%	15,219	1,36,967
Furniture's & Fixtures	6,699	-	-	6,699	10%	670	6,029
Laptop & Mobile	21,680	-	-	21,680	40%	8,672	13,008
Land	1,12,300	-	-	1,12,300	0%	-	1,12,300
Total	2,92,865	-	-	2,92,865		24,561	2,68,304

Karnataka Goan Association
Schedule forming part of Balance Sheet

Schedule - 10 : Fixed Deposits for the Year 2019-20

Name of the Bank	FDR No	Date of Deposit	Date of Maturity	Rate of Interest (%)	Amount
The South Indian Bank	108101/3030	3-Jan-20	3-Jan-23	6.60	1,30,000
The South Indian Bank	108101/3069	25-Mar-20	25-Mar-23	6.40	2,50,000
The South Indian Bank	108101/4058	24-Sep-19	24-Mar-21	7.05	77,534
The South Indian Bank	108101/4059	24-Sep-18	24-Mar-21	7.05	2,26,428
The South Indian Bank	108101/4060	24-Sep-18	24-Mar-21	7.05	1,68,636
The South Indian Bank	108101/4061	24-Sep-18	24-Mar-21	7.05	70,938
The South Indian Bank	108101/4062	24-Sep-18	24-Mar-21	7.05	69,435
The South Indian Bank	108101/4063	24-Sep-18	24-Mar-21	7.05	72,872
The South Indian Bank	108101/6745	5-Nov-19	5-May-21	6.80	11,21,176
The South Indian Bank	108101/6320	6-Jun-19	26-Jan-21	7.00	4,00,000
Total					25,87,019
HDFC Bank	BL/1082395	8-Apr-18	8-Jul-21	7.65	6,00,952
HDFC Bank	BL/1274509	6-Dec-19	6-Aug-23	7.51	6,00,000
HDFC Bank	BL/1274516	21-Dec-19	21-Aug-23	7.51	4,46,254
Total					16,47,206
Canara Bank	0404303001279/1	2-Mar-19	2-Mar-21	6.70	3,00,000
Canara Bank	0404303001280/1	2-Mar-19	2-Mar-21	6.70	1,00,000
Canara Bank	0404359000001/2	3-Oct-18	10-Apr-20	7.10	2,00,000
Canara Bank	0404401000909/4	25-Mar-19	25-Mar-22	6.76	93,412
Canara Bank	0404303001280/2	23-Mar-19	23-Mar-21	6.70	3,00,000
Canara Bank	0404303001280/5	31-Mar-19	31-Mar-21	6.70	4,00,000
Canara Bank	0404303001280/6	6-Oct-15	6-Sep-20	7.75	5,00,000
Canara Bank	0404304000028/1	31-Mar-20	31-Mar-21	6.15	5,62,593
Canara Bank	0404401000910/2				5,00,000
Total					29,56,005
State Bank of India	64066088678	11-Jan-19	11-Jan-22	6.80	3,79,830
State Bank of India	37608413085	23-Mar-20	23-Mar-22	6.25	1,12,406
Total					4,92,236
Grand Total					76,82,466

KARNATAKA GOAN ASSOCIATION

Significant accounting policies and notes forming part of accounts for the year 2019-20

1) BASIS OF ACCOUNTING:

Financial statements are prepared under historical cost convention, in accordance with the Accounting Standards issued from time to time except as otherwise stated. There has been no change in the Accounting system during the year and the Club has followed the Cash basis of accounting

2) REVENUE RECOGNITION:

In keeping with the Bye-Laws of the Association, Life Membership fees are directly credited to Capital Fund.

3) PROPERTY, PLANT AND EQUIPMENT & DEPRECIATION:

The Property, Plant & Equipment are stated at cost. All Expenses incidental to its acquisition and installation are added to cost of acquisition.

4) DEPRECIATION:

Depreciation on Property, Plant & Equipment is provided on written down value method in accordance with the rates prescribed under Income Tax Act 1961, as mentioned in Appendix I of the Income Tax Rules 1961, read with Rule 5.

5) Previous Year figures have been re-grouped and reclassified wherever necessary to make them comparable to those of the current year.

6) Interests on Fixed Deposits are accounted only when the right to receive is established.

For Karnataka Goan Association

For Ravi Lobo & Co.,
Chartered Accountants
Firm Rgn.No.006728S

Sd/-
Adele Britto
President

Sd/-
Sumantha N M
Partner
M No: 224231

Sd/-
Wilma Pereira
Secretary

Date: 10/10/2020
Place: Bangalore

Sd/-
Denzil Pereira
Treasurer

Date: 08/10/2020
Place: Bangalore

