

45TH ANNUAL REPORT

2021-22

IN CHRIST WITH
THE PEOPLE



CARD CHRISTIAN AGENCY FOR
RURAL DEVELOPMENT

SOCIAL SERVICE WING OF MAR THOMA CHURCH
Mar Thoma Sabha Office, Thiruvalla, Kerala, India 689 101

Our Reach

CARD reaches 7 states and 12 districts of India

Hariyana
● Sapera (Faridabad Dist.)

Madhya Pradesh
● Kshipra (Dewas Dist.)

Chhattisgarh
● Ameri (Bilaspur Dist)

Maharashtra
● Palsai (Palgar Dist.)

ODISHA
● Thurlahman & Lubangarh (Kalhandi Dist)

Kerala
● **Pathanamthitta Dist.**
» Thiruvalla Central Office
» Thulappally
» Thelliyoor
● **Alappuzha Dist**
» Harippad
● **Kollam Dist.**
» Kottarakkara
● **Idukki Dist**
» Munnar-Vattavada
● **Wayanad Dist.**
» Nadavayal
● **Malappuram Dist**
» Chungathara

TAMILNADU
● Shenkottai (Thirunelveli Dist.)

CARD STATIONS

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CARD Harippad	09495210930
CARD Thulappally	
CARD Vattavada, Munnar	04865 214059
CARD Nadavayal, Wayanadu	9446193172
CARD Suraksha Project (HIV/AIDS)Kottarakara	0474 2160942
CARD Kalhandi, Odisha	9437702181
CARD Bilaspur	09826178493

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ANNUAL REPORT 2021-22



CARD CHRISTIAN AGENCY FOR RURAL DEVELOPMENT

Registered Under The Travancore Cochin Literary Scientific
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WHAT WE DO

- ▷ CHILD SUPPORT PROGRAMME
- ▷ AGRICULTURE & FOOD SECURITY
- ▷ HEALTH PROGRAMME
- ▷ LIVELIHOOD ACTIVITIES
- ▷ RESEARCH & DEVELOPMENT PROGRAMMES
- ▷ DISASTER MANAGEMENT
- ▷ RURAL EDUCATION
- ▷ RURAL MARKETING
- ▷ WATER CONSERVATION & ENVIRONMENTAL PROGRAMME

Message from the Patron



Malankara Mar Thoma Syrian Church

Apostolic See of St. Thomas

DR. THEODOSIUS MAR THOMA METROPOLITAN

Poolatheen, Tiruvalla P.O.,
Pathanamthitta Dist., Kerala - 689 101, India

25.08.2022

According to the Registrar General of India (RGI), India is the second most populated country in the world with 1.38 billion inhabitants from various cultures, religion and caste. Indian society has progressed over time, with advancements in a variety of disciplines. However, there are socio-economic issues that must be recognised and addressed systematically to achieve social and economic justice to all citizens of India. the role of social service organisations in the midst of social evils and economic disparities are significant. It involves reacting to immediate demands as well as assisting with long-term healing needs.

The programme and policies of CARD are based on the faith that all people are created in the image of God and have the right to live just humane and dignified lives in sustainable communities. As an organisation, CARD has the sense of social responsibility to re-establish tight links with grass roots communities and to help them to help themselves. I pray for God's hand to guide and lead this distinguished NGO with a cloud pillar during the day and a fire pillar at night. Let us serve others not because we want to, but because we need to. Let us allow the loom of diligent effort to create the road for a better future for all. My sincere prayers, wishes and blessings for the publication of the annual report for 2021-22.

“
Let us serve
others not
because we
want to, but
because we
need to.”


DR. THEODOSIUS MAR THOMA METROPOLITAN



Malankara Mar Thoma Syrian Church CHENGANNUR - MAVELIKARA DIOCESE

Rt. Rev. Thomas Mar Timotheos Episcopa
The Diocesan Bishop



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26.08.2022

The year 2021 will be remembered as an unprecedented year. A year that shook the humanity to its core, disrupting lives and forcing us to live in confinement and social distancing. The COVID-19 pandemic also brought to light the reality of the underlying structural, social, economic, environmental and political inequalities on a global scale. This demonstrated how our pre-COVID-19 behaviour was not sustainable, while it also showed us that we have the strength and zeal to evolve, adapt and be resilient for transformation.

Amidst socio political scenario we need an alternate Christ vision to undergo the mission. Under the umbrella of Mar Thoma Church, CARD has been demonstrating great humanitarian services to the oppressed and marginalised communities. It has implemented various participatory programmes in the field of education, agriculture, child health, women empowerment, sustainable livelihood, flood relief and Covid-19 support.

As we know, the CARD is completing 45 years in its ministry towards the least, last and the lost. As a religious institution, Mar Thoma Church has always made sure that society is being served. We have various sections that work consistently and with dedication for the betterment of the same. CARD, Christian Agency for Rural Development belongs to the developmental wing of Mar Thoma Church and has actively stood with the motto of our Church, Lighted to Lighten. KVK (Krishi Vigyan Kendra) is also a wing of CARD, which take care of the Farmers of the Pathanamthitta District, promoting their agriculture through innovative means and creative methods.

I thank God for the abundant mercy He has showered upon us through these years. I appreciate all who toiled hard for the betterment of CARD throughout these years. Especially I appreciate Rev. Abraham P. Varkey (Director, CARD), Rev. Moncy Varghese (Asst Director CARD) and all the staff who are serving the organisation. The previous year has been quite eventful with the on-going fear of the pandemic and many other societal evils. Despite all these, we survived and continue to make lives survive. My prayers and blessings to those who work hard towards the betterment of our society through this institution.

Rt. Rev. Thomas Mar Timotheos Episcopa
President, CARD

Thomas Mar Timotheos Episcopa



“
CARD implemented various participatory programmes in the field of education, agriculture, child health, women empowerment, sustainable livelihood, flood relief and Covid-19 support.
”

CHRISTIAN AGENCY FOR RURAL DEVELOPMENT (CARD)
Mar Thoma Sabha Office, Thiruvalla, Kerala. India 689101

45th Annual Report 2021–22



Rev. Moncy Varughese
Director

INTRODUCTION

This year, we have celebrated the 75th anniversary of Indian Independence. Rural development is considered to be of noticeable importance in the country today than in the olden days, during the process of evolution of the nation. It usually refers to enhancing the quality of life and financial well-being of individuals, specifically those living in populated and remote areas. The strategies include those that try to obtain improved productivity, higher socio-economic equality and ambition, and stability in social and economic development.

Mahatma Gandhi, “The Father of our Nation,” said, “The Soul of India Lives in the Villages”. The goal of the Gandhian development concept is to build a self-sufficient society. Each community should be self-reliant. India has achieved remarkable sustainable socio-economic development since its Independence. Unfortunately, this development has not been shared equitably by all. Some sections of the society have been left out and some areas like rural, tribal and remote areas, could not keep pace with the urban areas in development. If vast sections of society and areas are left out, it breeds unrest and is not conducive to the sustainable development of the country. There we have to redefine the term “Development” in Contemporary, Holistic, and Sustainable patterns for the progress of people and society in today’s context.

The task of development is so huge and complicated. It is not just implementing government plans to fix the problem but to achieve maximum growth with a holistic vision and collaborative efforts involving various departments, agencies and even NGOs like CARD is required. According to Christian Agency for Rural Development (CARD), the scope of development is not narrow but very wide, as it includes not just economic development but the growth on the social front, quality of life, empowerment of Adivasis, Dalits, gender minorities, women, children and backward commu-

nities through education, capacity building training and awareness programs.

The journey of the Christian Agency for Rural Development (CARD) is aligned with the social service wing of the Mar Thoma Church dawned into its 45th year since its formation in 1977. The vision of Late. Metropolitan, The Most Rev. Dr. Alexander Mar Thoma Metropolitan for the rejuvenation of the marginalised communities has been envisaged through the activities of this organisation. CARD acts as the connecting link between the various social, cultural and economic opportunities, the rural communities are deprived of. Our participation and timely interventions have helped in access to various prospects in life and thus created variations of conventional attitudes in the minds of the rural folks. The guidance and support from our patron Rt. Rev. Thomas Mar Timotheos Episcopa encouraged us in being more faithful to our mission.

In this reporting year 2021-2022, CARD narrates all of our programs implemented from different units, and projects like CARD CARE, CARD-Light to Life, CARD-ERIKS, CARD-KVK, CARD-Sureksha, CARD-Gramashskthi, Disaster management activities etc in India with clear cut transparency.



LIGHT LIFE PROJECT SAPERA, HARIYANA

VISION

Christian Agency for Rural Development (CARD) works towards a world of communities where poverty and injustice no longer exist and all people enjoy a life of sustainable relations with one another, based on the exercise of love, justice, participation, and freedom.



MISSION

In Christ with the people: - CARD engages in dedicated service in Christ to work with the poor and marginalized people of India in the process of empowerment through capacity-building programs like education, skill training, advocacy of people's organization, and livelihood support programmes. These enable them to move towards achieving a community that enjoys freedom from poverty, protects human dignity, gender equality, and environmental sustainability.

Policy and Perspective

CARD programs and policies are based on the belief that all people are created in the image of God and have the right to live just, humane and dignified lives in sustainable societies. We are committed to upholding and protecting the dignity and rights of every individual against all forms of discrimination. The earth and all that it contains is for all created beings. The practice and existence of hunger, poverty, injustice, denial of human rights, caste discrimination and environmental discrimination are against the thoughts of love and care. Therefore, development is about engaging in the work of transforming people and society by caring, sharing and empowering themselves so that they can reach their full potential in life. CARD is a voluntary organization registered under the Travancore Cochin Literary Scientific & Charitable Societies Registration Act XII of 1955 in 1977 for the welfare of the poor and marginalized in India.

ADMINISTRATION

Patron

The Most Rev. Dr. Theodosius Mar Thoma Metropolitan is the Patron of CARD. Metropolitan Thirumeni gave us the necessary motivation, direction, guidance, and support for the functioning of CARD during the reporting year.

President

Rt. Rev. Thomas Mar Timotheos Episcopa inspired us with positive energy, motivation, and direction through his involvement in the decision-making and day-to-day functioning of CARD as President. His Grace presided over the Annual General Board meetings, and Governing Board meetings and gave leadership in forwarding the functioning of CARD during the reporting year.

Office Bearers

Secretary

Rev. K. G. Joseph, Sabha Secretary served as the Secretary of CARD up to October 2021.

Rev. C. V. Symon was elected as Sabha Secretary in October 2021 and serves as Secretary of CARD.

Director

Rev. Abraham P. Varkey served as the Director of CARD.

Asst. Director

Rev. B. Thomas served as Asst. Director up to 30th April 2021 and Rev. Moncy Varughese took the charge instead of Rev. B. Thomas.

Treasurer

Mr. Jossy Kurian served as the honorary Treasurer up to 7th February 2022 and Mr. Modi P. George Pathiyoor was elected as the new honorary treasurer of CARD.



REV. K. G. JOSEPH
Secretary upto 2021 October

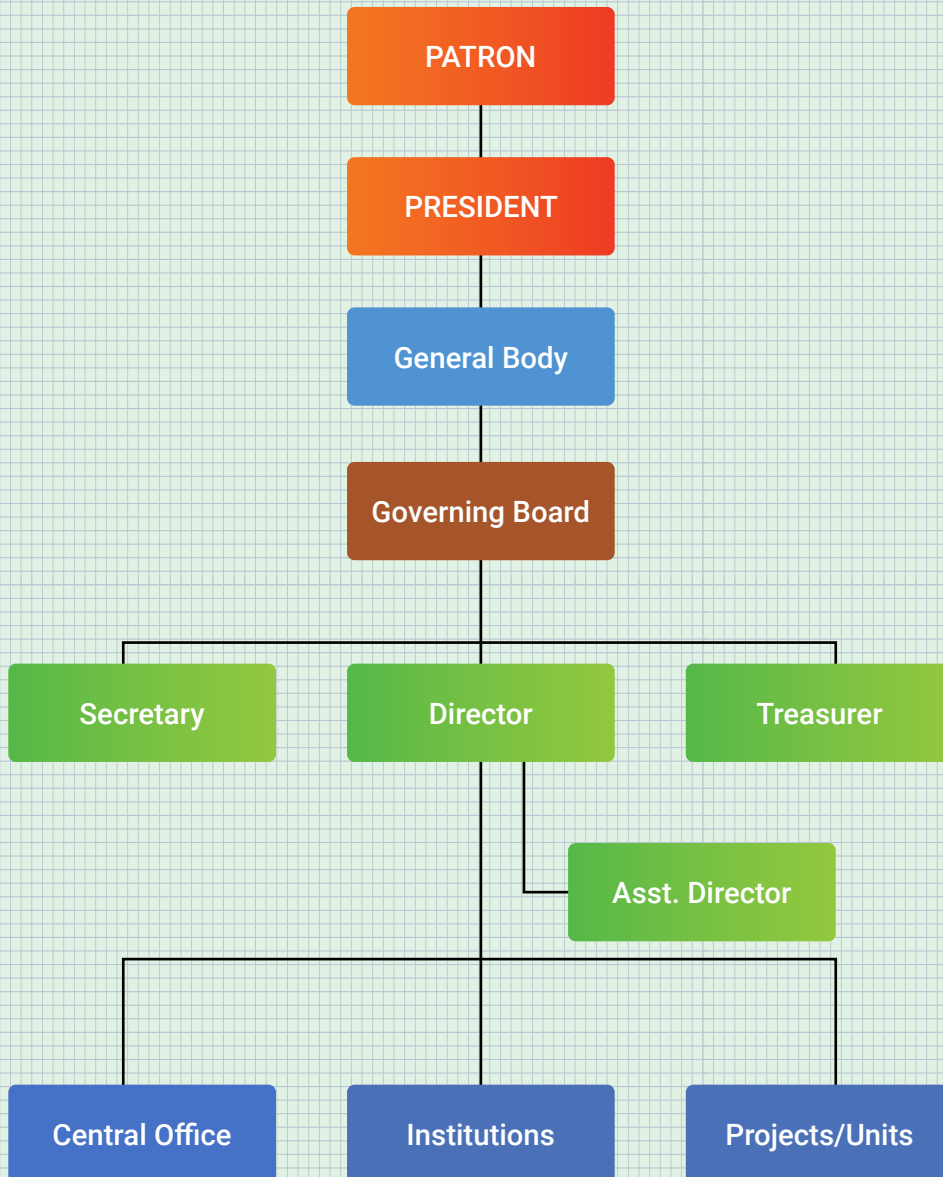


REV. B. THOMAS
Asst. Director upto 2021 April.



Mr. JOSSY KURIAN
Treasurer upto 2022 Feb.

ORGANOGRAM OF CARD



44th Annual General Body Meeting

The newly constituted General Body meeting of CARD was held on 8th February 2022. President Rt.Rev.Thomas Mar Timotheos Episcopa presided over the meeting, where 26 members attended. AGM approved the Annual Report, Annual Accounts for the financial year 2020-21, and budget for 2021-22 of all activities and units of CARD. The General body members elected Mr.Modi P George Pathiyoor as Treasurer and 8 governing board members as per the bylaws of CARD.

Governing Board

The Governing Board of CARD met three times in this reporting year and made appropriate decisions regarding the functioning of CARD.

The following members have served as members of the Governing Board up to January 2022.

- | | |
|---|--------------------------|
| 1. Rt.Rev Thomas Mar Timotheos Episcopa (President) | 8. Mr.Kuruvila Mathews |
| 2. Rev.K G Joseph (Secretary) | 9. Mr. George Mathew |
| 3. Rev.Abraham P Varkey (Director) | 10. Mr. M.C Mathukutty |
| 4. Mr.Jossy Kurian (Treasurer) | 11. Mr. George Panickar |
| 5. Mr. P.J.David | 12. Mr. Samuel Thomas |
| 6. Rev.Danes B Oommen | 13. Adv.Elizabeth George |
| 7. Mrs.Rachel Thomas | 14. Mrs. Susan Varghese |
| | 15. Mrs. Mariyamma K J |

Newly constituted Governing board members as follows from February 2022

- | | |
|---|--------------------------|
| 1. Rt.Rev Thomas Mar Timotheos Episcopa (President) | 8. Adv.Elizabeth George |
| 2. Rev.C V Symon (Secretary) | 9. Adv.Cherian C Thomas |
| 3. Rev.Abraham P Varkey (Director) | 10. Mr.George Mathew.C |
| 4. Mr.Modi P George Pathiyoor (Treasurer) | 11. Mr. Kuruvila Mathews |
| 5. Rev.Oommen V Varkey | 12. Mr.George P Kurien |
| 6. Mrs.Joicy K Koshy | 13. Mrs.Valsa Mathew |
| 7. Mr.Jose P Vayackal | 14. Mrs.Jeena Chacko |
| | 15. Mr.Mani A M |

CARD GOVERNING BOARD



RT.REV THOMAS MAR TIMOTHEOS EPISCOPA
(President)



REV. C V SYMON
(Secretary)



REV. ABRAHAM P. VARKEY
(Director)



**MR.MODI P GEORGE
PATHIYOOR**
(Treasurer)



REV MONCY VARGHESE
Asst. Director



REV.OOMMEN V VARKEY



MRS.JOICY K KOSHY



MR.JOSE P VAYACKAL



ADV.ELIZABETH GEORGE



ADV.CHERIAN C THOMAS



MR.GEORGE MATHEW.C



MR. KURUVILA MATHEWS



MR.GEORGE P KURIEN



MRS.VALSA MATHEW



MRS.JEENA CHACKO



MR.MANI A M



ACT Alliance is a global alliance of more than 145 churches and related organisations from over 120 countries to provide humanitarian aid for poor and marginalized people.

ACT Alliance (Action by Churches Together)

ACT Alliance is a global alliance of more than 145 churches and related organisations from over 120 countries to provide humanitarian aid for poor and marginalized people. CARD is a permanent member of ACT Alliance, since 1st January 2010 after the merging of ACT Development and ACT International, the relief and rehabilitation wing of the world ecumenical organisations. This membership opens the opportunity for CARD and the Mar Thoma Church to become active participants and partners in developmental and relief work in India, especially in the Northern states along with other major Churches.

MAJOR ACTIVITIES

The main components of CARD activities are CARD-Care, Light to Life, Food security and agricultural development, Gender equality and women empowerment, HIV/AIDS prevention, water conservation, Biodiversity protection, Climate change, Disaster Management, Covid-19 mitigation, Community Development, livelihood support, Promotion of CBOs and Rural Products Promotion Programme (RPPP).

CARD continues its activities through different programmes and projects working in 7 states of India, including Kerala, Tamil Nadu, Maharashtra, Madhya Pradesh, Chhattisgarh, Odisha and Haryana.

1. CARD CARE

CARD Care is a project which encourages educational support for the poor and needy children through child sponsorship arrangements.

During the reporting year, we provided financial support for 14 students for their professional education. The CARD Care Programme aims to enable and empower children through proper education.

2. CARD- LIGHT OF LIFE

Light to Life is a project of The Mar Thoma Mission Board of the Diocese of North America and Europe, launched in October 2017. Rt. Rev. Dr. Isaac Mar Philoxenos, Diocesan Episcopa, identified the need of supporting less privileged children who were deprived of their necessities of food and education in the remote villages in different parts of India. Thus, the Diocesan Assembly held on April 22, 2017, decided to take up the project and help such children in need.

Amid many educational institutions, the socio-economic situation in remote villages of India prevents children from making use of the facilities. The lack of proper guidance, educational support, proper nutritious food and fair clothing results in discontinuing the studies. This is where the “Light to Life” involves children.



LIGHT LIFE PROJECT TUITION CENTER, WAYANAD, KERALA

The project's children are from rural areas, slums and urban poor families, scheduled castes, and tribal communities suffering from poverty, malnutrition, poor access to quality health services, child marriage, poor school attendance, low learning outcomes, and lack of sanitation. In this context, The Light to Life programme aims at the holistic development of children in remote places in India. The programme has **1100** students in **7 states** and **8 projects** across India.

The various states in India where these projects include:

1. Chhattisgarh (Ameri)
2. Odisha (Kalahandi)
3. Kerala (Vattavada & Wayanad)
4. Madhya Pradesh (Kshipra)
5. Tamil Nadu (Shenkottai)
6. Maharashtra (Palsai)
7. Haryana (Sapera)

The Major Activities in the projects:

- Regular Tuition class for children
- Meal for a Day for all children
- Counselling classes for children and family
- Personal hygiene classes and awareness programmes for the public.
- Vocational class for children.
- Sports competitions
- Cultural programmes
- Summer camps for children
- Tailoring classes for Children and Parents
- Livelihood programs for parents of sponsored children
- House visit by social workers
- SHG Formation and Income generation activities
- Vegetable farming
- School bags, umbrella, Pen, Pencil and Notebooks for children
- Nutritious food kit for children
- Promotion of Covid -19 vaccinations.
- Help for Starting petty shops
- Counselling for students and parents
- Awareness classes on child marriage /child protection

3. CARD – ERIKS

CARD - Gram Shakti CFCD Project, Kalahandi, Odisha

CARD – Gram Shakti CFCD Project, Kalahandi was launched in April 2018. The project is supported by ERIKS Development Partner. It has been three years of operation. Gram Shakti CFCD project is working in 21 inner villages of Kalahandi district of Odisha State. These villages are inhabited by people belonging to tribal and non-tribal castes (SC, ST, OBC).

The second wave of COVID-19 affected more people in the target area than the first wave. The people here were without work for a long time.

Children's education has been severely affected due to the epidemic. Despite many challenges faced during the lockdown period, the project tried to implement the planned activities to fulfil the objectives of the project.

The project has the following objectives

- Better healthcare facilities are available for the community and improved overall quality of health and hygiene
- 100% enrolment of children in School and improved quality of the teaching-learning process and overall literacy rate.
- Improved economic condition and the standard of living of the target community

by improving livelihood options through agriculture, Soil & Water Conservation and Income Generation activities.

- Independent functioning and management of CBOs and people take up leadership for the village development.
- The community is about the rights of the children and children participate in the decision-making process.
- The community is aware of the importance of protecting the environment and practising measures to address climate change issues.
- Network and linkages are strengthened and the benefits through various component-wise activities



4. RURAL EDUCATION

Khrist Seva Kendra (KSK), Kshipra, Madhya Pradesh

Khrist Seva Kendra (KSK), Kshipra, Madhya Pradesh is one of the institutions of the Christian Agency for Rural Development (CARD). It has been enlightening the surrounding villages of Indore and Dewas from the time of its inception in 1985. Even during the pandemic period, KSK has been actively involved in child development, women empowerment, health care, and agricultural activities. Today, KSK stands with a great reputation in society as a community development organization that enables people to move toward freedom and justice. Rev. Ricky J Oommen is serving as Director of KSK.

I. St. Thomas Higher Secondary School

St. Thomas Higher Secondary School is an unaided minority institution, established in 1985. It functions under the management of Khrist Seva Kendra (KSK). It adheres to providing a quality and holistic education in the rural areas of the Malwa region.

The school is persistently trying to upgrade and update to the changing times. It strives to uphold the rights of children, and provide excellent infrastructure facilities through talented and devoted teachers. The school aims to provide all students with a multi-faceted competitive curriculum that will enable the students to develop independent views, and skills and to procure the wisdom to distinguish between right and wrong.



In the academic session 2021-22, 40 teachers and 22 non-teaching staff rendered their services to the school which has classes from Nursery to class 12th. Even amidst the pandemic, 105 students were admitted to the school after the Entrance Exam and Interview. The school is equipped with facilities that include a library, laboratories, sports, games, a computer lab, a CCTV camera, an RO water plant and a smart class. The school is on a mission to enable the students to achieve holistic development.

The school promotes moral values, and fraternity and celebrates National festivals Independence Day, Republic Day, Children's Day, Teachers Day, Mother's Day, etc. Four of our students of Class XI were declared the winners at Acropolis (one of the prestigious Science College in Indore). They competed with students from various schools and colleges. A Teacher's Training Workshop was conducted for the teachers by educational experts. Mrs Reshma Susan Ricky is presently serving as the principal of the school.

II. Sarvodaya Vidhyalaya Shanthi Nagar

The Hindi Medium School at Shanthi Nagar, Dewas is situated in the midst of a slum. There are at present 125 students in this school. The students are from and around the Industrial Area of Dewas. Most of their parents work in industries as Daily Labourers.

Six dedicated teachers are imparting their dedicated services to the school. Mrs. Anita Gadge serves as the Headmistress. The school has very limited infrastructure. Still, the school has been providing excellent results. One of the students got selected to Excellence School, Dewas, which is one of the pioneering educational hubs.



KSK Campus

KSK promotes animal husbandry and agriculture. The green campus spread over 7 acres of land promotes organic farming and animal rearing. The different varieties of birds and domestic animals have improved the magnetism of the campus.

5. HEALTH PROGRAMMES

CARD Suraksha Project

Targeted Intervention (TI) Programme is a National Health Programme of the Ministry of Health & Family Welfare functioning under the National AIDS Control Organization (NACO) and taken over by Kerala State AIDS Control Society (KSACS) since 1996. Targeted Population means the Population who have High-Risk behaviour and considered the following groups (FSW, MSM, TG, IDUs) and Migrants & Trackers coming under bridge Population. Christian Agency for Rural Development (CARD) took over Targeted Intervention (TI) Programme in 2009 and the Project was mainly focused to prevent the spreading of HIV/AIDS among female



WORLD AIDS DAY OBSERVANCE PROGRAMME

sex workers and meanwhile controlling the HIV Prevalence in the General Community. The Project Office is functioning at Mar Epiphany Centre, Govindamangalam Road, Kottarakara, Kollam district of Kerala.

How to implement this programme among the FSWs Community.

With the support of Trained Peer Educators selected from the FSW Community and providing the following services (IEC, Condom Promotion, make sure the Regular Medical Check-up, HIV / Syphilis Screening)

- Behaviour Modification and Risk reduction through proper counselling and awareness creation
- Referral and linkage Service to Health Facility System
- To identify new hotspots with the support of community Members
- Conducting different types of outreach programmes to reach out to the Health-related essential services among the Community Members like Health Camps, Focus Group Discussion(FGD) Demand Generation Activities (DGA) etc.
- Strengthening Outreach Activities (SOA) may be conducted in the Uncovered Project areas with the support of PRI Members, Asha workers, Health workers and
- Consider them equal to us and make sure their Health-related Needs and protect their Human Rights.
- Make sure all assigned services are provided through project core Staff and outreach Staff
- Make sure the Community Mobilization through proper training and providing Welfare measures.
- Make them happy and improve their self-esteem through the Empathetic attitude towards them and by conducting and participating in the community gatherings organised especially for HRGs and their Family Members.

Punalur, Kottarakara, Pathanapuram , Anchal, Kadakkal, Aryankavu and Kulathupuzha are the project areas. And during the project period 2021-22, our Targeted population was 866



FSWs and provided all the services to the HRGs. The data from ICTC shows that no new HIV infections are high in Kottarakara and Punalur. During our fieldwork experience, we knew about the remote and high-risk areas on Kerala bborderAchankovil and aryankave sites.

6. AGRICULTURE & FOOD SECURITY

Krishi Vigyan Kendra (KVK)

The KVK scheme is 100% financed by Govt. of India and the KVKs are sanctioned to Agricultural Universities, ICAR institutes, related Government Departments and Non-Government Organizations (NGOs) working in Agriculture.

KVK, an integral part of the National Agricultural Research System (NARS), aims to the assessment of location-specific technology modules in agriculture and allied enterprises, through technology assessment, refinement and demonstrations. KVKs have been functioning as Knowledge and Resource centres of agricultural technology supporting initiatives of public, private and voluntary sectors for improving the agricultural economy of the district linking the NARS with the extension system and farmers.

ICAR Krishi Vigyan Kendra (KVK), CARD, Pathanamthitta

Pathanamthitta district Krishi Vigyan Kendra, the Knowledge and Resource Centre of Indian council of Agriculture Research (ICAR), Govt of India is hosted by CARD. The aim is to transfer advanced agricultural technologies to the farming community of the district. KVK acts as a bridge between research organisations and farmers to solve the local issues in agriculture and allied fields.

KVK has been supporting the farming community on technology backstopping in Agriculture and allied filed since its inception on 25th March 1995. Dr C.P Robert working as Senior Scientist and Head of ICAR-KVK, CARD, Pathanamthitta.

TRAININGS -2021-22

Pathanamthitta Krishi Vigyan Kendra organized a total of 141 training 4389 participants including 2609 males and 1780 females benefitted from the training programmes. During the period KVK conducted 7 On-Farm Tastings with 33 trials and 11 Front Line Demonstrations with 77 demonstrations. 778 extension activities organized to benefit 12619 farmers and stakeholders. KVK produced and distributed 111162 nos. planting materials and 14588 kg. bioproducts.

ENTREPRENEUR SUPPORT CENTRE (ESC) AT KVK CAMPUS

Krishi Vigyan Kendra, Pathanamthitta opens up the Entrepreneur Support Centre (ESC), KVK's third marketing outlet and a unique nutritive hub for small entrepreneurs that ensures the delivery of nutritious, healthy and wholesome products to its customers. The center is



ENTREPRENEUR SUPPORT CENTRE (ESC) INAUGURATION
BY RT.REV.THOMAS MAR TIMOTHEOS EPISCOPA

initiated as part of the project “Attracting and Retaining Youth in Agriculture” (ARYA) of Govt. of India. The ESC was inaugurated by Rt.Rev.Thomas Mar Timotheos Episcopa, Chairman, ICAR-KVK, Pathanamthitta. The ESC would strengthen the market of the value-added products of small entrepreneurs and also capacity development programmes are organized for entrepreneurs in the areas of product manufacturing, packaging, labelling, branding and registration. The uniqueness of the market mechanism is that individual entrepreneur decides on the selling price of their products and at the same time quality of the products is monitored by KVK. Entrepreneurs. Those registered with ESC only shall be allowed to sell their produce. It is also ensured that every product brought to ESC is produced by the entrepreneur himself following Good Manufacturing Practices (GMP). Registered entrepreneurs are also issued an Identity Card by KVK, which ensures the quality of marketed products.

7. LIVELIHOOD ACTIVITIES

The objective of the Livelihood Program is to reduce poverty and inequality by generating employment among poor households and by moving highly vulnerable households into sustainable livelihoods and toward economic stability.

CARD has been focusing on livelihood promotion programs with the motive of increasing employment opportunities for rural women and youth as follows.

Production cum Training units

- i. CARD - Mar Thoma Vocational Training Centre, Haripad
- ii. CARD – Better Home, Thiruvalla
- iii. CARD – Pampa Umbrellas, Thulapally

CARD - Mar Thoma Vocational Training Centre, Haripad

CARD started this unit in 1990 to provide vocational training to economically weaker youth. The centre is functioning at Haripad in the Alappuzha District of Kerala. Training in Tailoring and embroidery is imparted here. The unit raises its income through the manufacturing and sale of major products like furniture, communion syrup, candle, wafer, squash and a tailoring center under the unit.



CARD Better Home, Thiruvalla

CARD Better Home is a unit working in Thiruvalla since 1999 for women's employment. The center is providing training on cross stitching, hand embroidery and machine embroidery. Tailoring training was not held this year due to covid-19 pandemic. Kaappa, Virikoot, Chithola, Thirasseela, Kuppayam etc. used for church worship are manufactured and sold in the unit.

CARD Pampa Umbrellas, Thulapally

This unit was started in the year of 1999 as a training unit for Umbrella making. Five women have been working in this unit as piece rate-wise. During the reporting year, 250 Gents (Wooden) umbrellas and 680 Twofold Umbrella have manufactured.



8. GOVERNMENT PROGRAMMES

i. PMKSY (Pradhan Mantri Krishi Sinchayee Yojana) Programme



The objective of PMKSY is to achieve convergence of investments in irrigation at the field level, expand cultivable area under assured irrigation, improve on-farm water use efficiency to reduce wastage of water, and enhance the adoption of precision-irrigation and other water-saving technologies (More crop per drop), enhance recharge of aquifers and introduce sustainable water conservation practices by exploring the feasibility of reusing treated municipal waste water for peri-urban agriculture and attract greater private investment in the precision irrigation system.

This scheme is under Govt. of India for water conservation. In the reporting year, 125 well recharge units were installed as per the budget of Mallappally Block Panchayath in Kallooppara Vadakkekara, Keezhvaipur and Panayambala watershed areas.

ii. CRECHE Programme, Chungathara, Malappuram Dist.



NAVAJEEVAN CRECHE, ANDIKUNNU, MALAPPURAM

3 creches have been functioning in Chungathara, Malappuram District. The operations of the creches, which were stopped due to the spread of Covid-19 in the last two years, reopened in February 2022. The programme is supported by the Integrated Child Development Scheme (ICDS). Now 57 students were studying in 3 centres as follows.

1. Andikkunnu 22
2. Uppada 18
3. Anakallu 17

One worker and helper working in each centre. 90 per cent of running costs are met by ICDS and the remaining by Mar Thoma Mission complex, Uppada.

9. RURAL MARKETING

CARD , Gramolpannam, Thiruvalla

CARD Gramolapannam Showroom was started in Thiruvalla in 1992 for the marketing of rural products. The main selling products of the unit are honey, handicrafts, church materials, Christmas star, bamboo products, cotton, khadi products and Ayurvedic products of Kerala Sarvodaya.



A Photostat unit also functions under this unit.

10. CARD GRAMASAKTHI- SOCIETY

Gramasakthi is a registered society of CARD for the marketing of rural products manufactured by CARD and other CBOs. Notebooks, bags, umbrellas, Honey, and Bio Gas Plant are the main products of Gramasakthi Society.

11. RURAL PRODUCTS PROMOTION PROGRAMME (RPPP)

Due to globalization and its effects, the products produced in villages were facing tight competition from rival competitors. To overcome this situation, CARD has introduced a new programme called the Rural Product Promotion Programme (RPPP) on 2021. The main ob-



jective of CARD through RPPP was to get a market opportunity for the village entrepreneurs through which they can sell their quality products to the prospective people at a reasonable price, thereby improving the standard of the society as a whole.

The main products which are dealt through RPPP are pure honey, Fresh Farm products, School Educational kit, Holy communion products, waste management incinerator, Biogas plant installation, sale of wood products, handicraft items etc. and almost around 100 other different products in total.

12. DISASTER MANAGEMENT

Flood and Covid-19 disaster relief assistance



In December 2021, Utility kits containing kitchen utensils and mattresses were distributed to 50 families that suffered from landslides and floods in Kokkayar Panchayat of the Idukki district.

Rt. Rev. Dr Gregorios Mar Stephanos Episcopa inaugurated the distribution of the kit containing 15 products worth Rs.8000 per family.

CARD has distributed food kits and hygiene kits to 300 families, including children of Anapampal Girls High School, Kunnam MarThoma Higher Secondary School and children of the fifth ward of Niranam Panchayat in the Upper Kuttanad region. Tarpaulin sheets, mats, bed sheets, food kits and kits worth Rs. 2500 were distributed to 50 tribal families living in forest areas of Chalakayam, Plapalli and Laha in Sabarimala ward of Ranni -Perunad Panchayat.

CARD-Act Alliance Covid-19 Support

COVID-19 has underscored the crucial need for pandemic responses to include social protection measures that reach and benefit marginalized populations.

As the pandemic swept across India in early 2020, the region was already grappling with socioeconomic distress and humanitarian crises. Social restrictions imposed to contain the pandemic exacerbated those challenges. Covid-19 prevention activities under the leadership of the Christian Agency for Rural Development, in collaboration with the act alliance, were inaugurated by Rt. Rev.Thomas Mar Timotheus Episcopa at MarThoma Higher Secondary School, Kunnam. The project titled, **Karuthal Sparsham**, provided unconditional financial assistance to families affected by covid. The scheme is to provide Rs 6000 to families affected by Covid. The amount was deposited in the account of the woman the head of the family. According to the project criteria, 320 selected families from places such as Kunnam MarThoma School, Attathodu, Chalakayam, Laha, Vijayapuram Puthuparamb in Vechuchira, Perunad & Vijayapuram Panchayath have benefited from the project.



CARD has distributed hygiene kits to 215 children of Kunnam Mar Thoma Higher Secondary School.

Working since March 2020 on COVID-19 prevention activities, CARD focused on awareness and relief activities to prevent the spread of covid. To every needy strata of the society, food kits and Hygiene kits were distributed as a primary level of prevention.

ACKNOWLEDGEMENTS

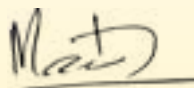
We convey our deepest thanks to our patron Most Rev.Dr. Theodosius Mar Thoma Metropolitan and the Bishops of the Episcopal Synod of the Mar Thoma Church, for providing their valuable support and guidance to CARD. We extend our sincere thanks to CARD President, Rt.Rev.Thomas Mar Timothies Episcopa, for the advice, suggestions, and insights. Our warm thanks to the General Body and the Governing Board members of CARD for their suggestions and involvement in every functioning of the organization. We especially thank Mr Jossy Kurien and Mr Modi P George Pathiyoor for their voluntary service as Treasurer this year. We are thankful for all clergies and other leaders of the church, members, and parishes who have helped with the programs of CARD. We are also thankful to the Central and different State Governments, North America Europe Mission Board and other national and international developmental agencies and other well-wishers for entrusting us with the program implementations and financial support.

We thank our internal Auditors of Dr.Shibu Oommen, CA. Libin Mathew, Rev.Danes B Oommen, Mr.Mathew T Abraham, Mr.Joseph Elavummood and external Auditor CA Thomas Mathew & Associates, Thiruvalla for the timely audit of accounts. We are grateful to all CARD staff for their committed involvement in the activities of CARD.

CONCLUSION

The Christian Agency for Rural Development (CARD) has completed yet another year of rendering meaningful services to the people for empowering the marginalized strata and community into a better life. As a Non-Government Organization and a non-profitable agency, CARD has played a vital role in implementing many developmental projects with the help and support of state and central governments, national and international organizations, local self-governments in the areas of agriculture, health, education and other developmental activities. We were able to maintain a strong link with the mission and commitment of the Mar Thoma Church to the people through these programs and projects. We have been very keen on accomplishing the objectives as the social wing of the Mar Thoma Church, along with keeping transparency and accountability to the Church and the authorities. We are working towards a future where poverty, injustice and irregularities, no longer exist and all people will be able to enjoy the abundant life of sustainable developments.

This is our 45th year of developmental interventions and we are planning on innovative actions and programs for the coming years. Let's join our hands to help others and focus to sustain the needs of other creations of God. We would like to express our sincere thanks and gratitude to you all for your valuable prayers and generous support for our mission efforts and initiatives. We are giving our deep and great joy once more to all of our donors including International, National, Central and State Govt. bodies and other well-wishers of the agency



Rev.Moncy Varughese
Director, CARD
25.08.2022



Report in Detail

Annual Report 2021-22 Part II

I. CHILD SUPPORT PROGRAMMES

CARD Gramasakthi CFCD (Child Focused Community Development) Project, Kalahandi, Odisha

Major achievements of the project

I. Health & Nutrition

- The community members are well known about COVID-19, its symptoms and precaution measures. Maximum community people were vaccinated.
- The people, especially the children of Samagaon and Napadulu villages are getting portable water.
- The community people were taught about good sanitary conditions and most are practising institutional delivery.
- There is an increase in institutional delivery.

II. Education & Skill Development

- The children from the rural area were able to improve their inner talent through cultural and sports events.
- Village's leaders participated in the community development programme and there is cooperation by the local Govt. officials for village development.
- Youth participation in project work has been increased.

III. Livelihood Development

Livelihood was affected due to the pandemic situation and lockdown. For a long,



people were without work and jobless. During this period the major concern of the project was to enhance livelihood opportunities. Three families from the target villages were supported for farm building work on their barren land.

Achievements

- Increased livelihood opportunities among the women SHGs.
- Increase in the irrigation facilities and barren land became cultivable land
- Community people are using organic compost in their farming fields.
- Community people are encouraged to plant more trees.

IV. Community Mobilisation/Capacity Building

- The target women SHGs are capable enough to function in their group independently.
- CBOs members are actively participating in all development work of their respective villages.
- The target groups knew the PRI system properly and they gained awareness regarding different govt. Schemes.
- The people from the project area started doing kitchen garden and they are now able to consume fresh vegetables.

V. Children in Governance

- The Child parliament (CP) members are taking responsibility for themselves to educate more people about child rights.
- The community people and parents are educated about the child's rights and protection policy and they are working accordingly.

VI. Protection and Conservation of Environment:

- The community people are aware of climate change and its impact on the community. Accordingly, they are trying to take precautions for the future.
- The community people are protecting natural resources and using them properly.

VII. Networking and Advocacy for Child Rights

The project received favourable cooperation from the PRI members and other Govt. Officials while implementing the project activities.

Village Development Committee (VDC) is giving leadership in their respective villages and they also help the project in the process of planning, execution, monitoring and selection of beneficiaries.



VIII. Disaster response programme (COVID -19 Mitigation programme)

The CARD Gram Shakti CFCD Project, Kalahandi is working in the rural belts of Odisha, situated in a remote area and the community is so far from the govt. benefits in time. The target community was most affected during the second wave of COVID-19 in comparison to the first wave. The project printed IEC material for giving awareness of COVID -19 and use that material in all the villages.

Awareness Programme on COVID-19

- Community was motivated and given awareness to take the vaccine.
- Frequent Hand wash with soap. Especially after coming back home, after the use of toilets, before and after having food etc.
- Maintain social distance from people outside.
- Usage of the mask if at all anyone from the house is going out.
- Maintain cleanliness near and around their home and surroundings and also maintain good personal hygiene.
- The Children and Elderly are more vulnerable to this pandemic and hence need to take utmost care in this situation.

IV. Participation of target groups

- The community people and children participated in all the training and awareness programmes conducted by the project and they tried to apply gained knowledge for their betterment.
- VDC is giving leadership in their respective villages and they also help the project in the process of planning, execution, monitoring and selection of beneficiaries.
- While implementing any activities stakeholders are contributing their effort in terms of cash to make it a success.
- The entire project formed CBOs are working for their own and community development, especially women SHGs.
- Youth of the target villages also participate in the village development programme.

II. CARD LIGHT TO LIFE PROGRAMME

Supported by:

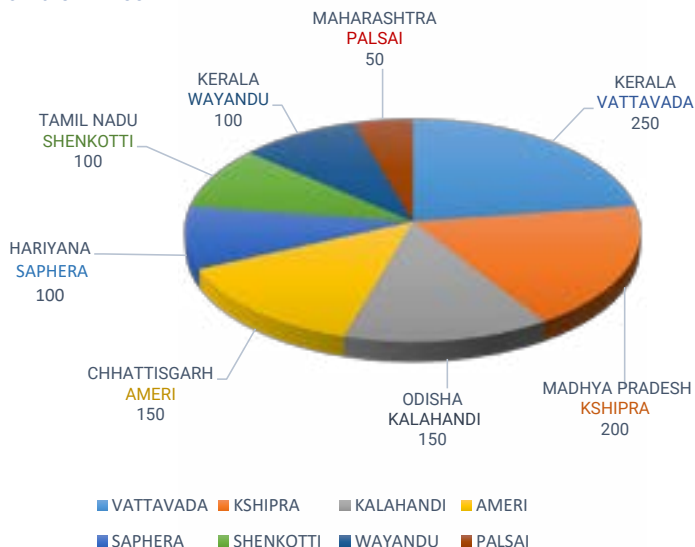


Mar Thoma Mission Board
Diocese of North America & Europe

CARD Light to Life project aims the holistic development of the children in Rural India. The project works in 7 states in India with 8 projects and 1100 students and their families. Eight projects will have a different project centre where children will attend after school and holiday classes.

NUMBER OF CHILDREN IN PROJECTS

No. of State :- 7
No. of projects :- 8
No. of children : 1100



Vision: Light to Life aims at Social Transformation and Development of communities through the holistic development of children.

Project Design: The project is designed to support education, provide nutritious food and sufficient clothing, it creates congenial environment for emotional, social and spiritual growth of the less privileged children.

- **Educational Development**

The aim of the Educational Development is to support the ongoing children in School of Eight projects. We support 1100 students directly for education. The major activities under Educational development are continuous support to education for rural children /unprivileged children.

- **Physical Development**

The aim of the physical development is to address the malnutrition among children and strengthen the physical health of children in rural area.

- **Value Biased Education**

The Light to Life Project focused the increase in the value of their life and society. Values always develop the growth in childhood and it reflects in his /her life through out.

- **Socio-cultural Learning**

Light to life focuses the children's emotional problems; It includes counselling, extra-curricular activities, coping up with stress counselling for students and parents.

Second wave of Covid-19

It has been more than a year and a half since the COVID-19 pandemic penetrated the deepest core of human civilization and made us realize the power of Mother Nature. The second wave started in the west with Maharashtra, went up North and now is peaking in the south of the country. This spread journey makes a national lockdown economically suboptimal. The pandemic posed several challenges in public and private schools which included an expected rise in dropouts, learning losses, and increase in digital divide. The Light to Life teachers helped the students and parents to operate these kinds of platforms. The pandemic caused further shocks to the system with schools forced to shut down during the lockdown period and the transition of students and teachers to online teaching-learning.

Project Activities

Educational Support, Meal for a Day, Hygiene kit distribution, Hygiene Practices for children, Health screening for Children, community awareness programme, Child Protection Programs, Road Safety awareness Programmes. Observation of International Days Counselling session for students and their families. Covid 19 Mitigation Program, tailoring class & sewing machine distribution for Parents and students, registration in Co-win App for vaccination, House Visits for creating awareness IGP programme for parents, Vegetable Gardening etc.

Project wise programme at a Glance

I. Ameri Light to Life, BILASPUR, Chhattisgarh

Ameri Light to life is situated in Ameri Village, which is in the outskirts of the suburb of Bilaspur city. It is a joint venture by CARD Light To Life and Mar Thomma Mission Board. The Ameri Light to Life was started with 150 children and 6 staff under CARD Light to Life program in 23rd October 2017. Ameri village comes under Bilaspur district in Chhattisgarh State, where most of the people are Scheduled caste, backward, illiterate and uneducated. Their standard of living is very poor and also they are poor in literacy and weak in health and hygiene. We have strength of 150 children .



Major initiatives of Ameri Light to life for 2020-2021

- Sukanya Samruthi Yojana account opened for 50 Girl Children ,
- Registered parents into Co-win App for vaccination,
- Under IGP programmes 5 Sewing Machine Distributed for parents and given Goat for 4 families .
- Computer classes conducted for project children and their parents ,
- Tailoring class for elder children in the project.
- Kitchen Garden program for children.
- The community empowerment program was done by the project.
- 36 members are currently enrolled and classes conducted. Government officers were invited and organised an E-labour card awareness classes for community people & parents.
- Children also given various skill trainings in project like embroidery & design stitching and also door mat & envelope making.

COVID-19 Relief work:

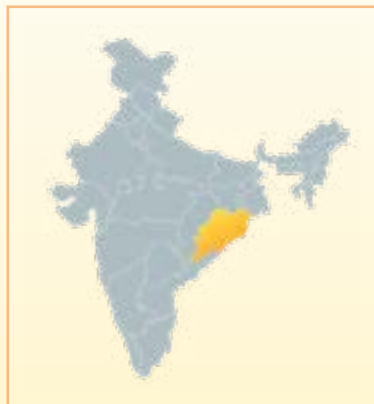
Food kit was given for parents and children from the project in the month of August, September, January and February after the second wave of COVID-19.

Parents visited the project centre during food kit distribution and were also given some awareness messages about COVID-19 and prevention.

Project staff even visited the children houses whenever possible and created awareness on vaccination and how to be careful in the prevention of COVID-19 in the neighbourhood.

II. CARD Light to Life Projects, Kalhandi , ODISHA

The Kalahandi Light to Life Project is working for the Holistic development of 150 students through 2 centres in Turlakhaman and Lubangarh villages. The area where the project is situated is amidst the rural belt and interior forests. The people here are tribal's , poor and are living with minimal facilities. The parents of 150 students in the project are mostly marginal farmers or daily wage labourers.



Major Achievements

- The project organized 7 parents and teachers meeting in Two centers .
- The project conducted two cultural programmes for children.
- Staff capacity building training was conducted.
- The project conducted two annual sports meet.
- The project conducted five training on personality and leadership development for project children.
- Three days hand craft training for project children.
- Conducted awareness programmes on different social issues to the community and project target families.

DISASTER RESPONSE PROGRAM/ COVID MITIGATION

Awareness were given to the parents to take COVID -19 vaccine, using of sanitizer, mask and distance with others . With support of HCDI the project distributed dry food kit three times to project families as well as community. Through this programme 200 poorest families were benefited.

III. CARD Light to life Project, Kshipra, Madhya Pradesh

Kshipra (suklya) is a Village in Dewas Tehsil in Dewas District of Madhya Pradesh State, India. It belongs to Ujjain Division. This Place is in the border of the Dewas District and Indore District. Indore District Sanwer is west towards this place. Demographics of Kshipra (suklya) Bhil (malvia) is the Local Language here. The main language of this place are Bhil and Hindi, Devanagiri. The kumbhmela festivals are celebrating on the bank of this river at Ujjain. Supporting for 200 children in the project. There are 102 girls and 98 boys enrolled .

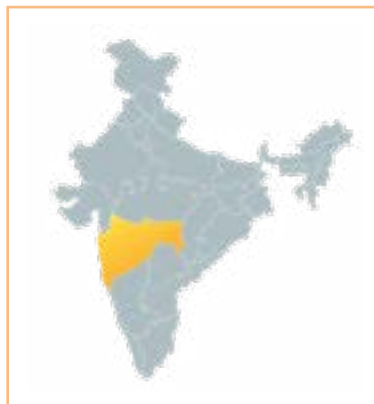


Major Activities

- Medical camp
- Craft and science exhibition
- Distribution of food kit and hygiene kits
- Tarpaulin distributed for the children in the monsoon

IV. CARD Light to Life project, Palsai, Maharashtra

CARD LIGHT to LIFE project at Palsai, 150 Km away from Mumbai. A Child Care Centre, in association with CARD LIGHT TO LIFE, for the benefit of the poor and less fortunate children at Palsai and nearby villages opened on 11th March 2018. The project supporting for 50 students.



Major Activities

- Educational kit includes bags and other items
- Sanitary kits for Students
- Moral and value education and ensure holistic development of children

V. CARD Light To Life Project, Sapera, Haryana

The Sapera is a Hindu Caste found in North India. They are also known as Barwa Sapera in West Bengal, Sapera in Punjab and Sapera in Madhya Pradesh. They are a community of snake charmers and one among a number of semi-nomadic communities in North India which live in camps at the outskirts of most North Indian towns. In Haryana, the community is known as the Sapera Nath. They now have scheduled caste status in Haryana. This project was inaugurated on February, 2018 100 children were benefited.

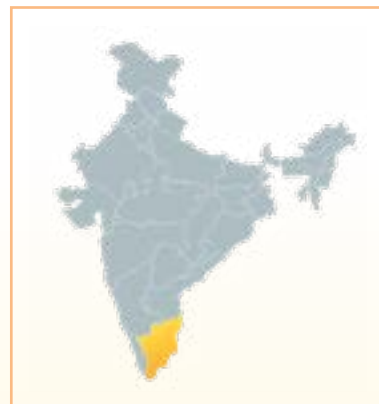


Major Activities.

- 100 food kits was received from HCDI and distributed in December
- We were given medicine and after recovery we were given a sanitation kit.
- The Balasamajam program was started to develop leadership skills in children. Two of the children are chosen to look after the whole week.
- 10th exam and course certificates and prizes were given to the twenty-five students who completed the sewing class.
- Extra classes started for 10th class students.
- Exam preparation classes for high school children.
- The literacy class started in January as per the requirement of the adults.

VI. CARD Light to Life Project, Sengottai, Tamilnadu

The Project started at Shenkottai on 26-October-2018. At the beginning stage, Project started at Kalangathakandy village with 50 children. New children were added from village Vishwanathapuram and Kattalakudiyiruppu to the project. Now, the total counting of the students is 100 (52 boys and 48 girls). From Shenkottai (Vishwanathapuram) total number of students - 61, Kalangathakandy total number of students - 24 and Kattalakudiyiruppu total number of students - 15. The total strength of students is 100.



Major Achievements

- Marshal Arts (Silambattam) As a women empowerment program, the
- "SILAMBATTAM" training for girls is held on every Saturday
- A two months free Tailoring Course is conducting for students and their parents
- The Staff's Orientation Programs runs every six months.
- Signature CAMPAIGN FOR PEACE 'say NO to WAR' In the background of the Russian-Ukraine war, a Signature Campaign called say NO to WAR was launched.
- Due to COVID Lockdown situation, a video presented on YouTube about the importance of Environmental Protection which led by students.
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VII. CARD Light to Life Project, VATTAVADA, Kerala

Vattavada is the border village of Kerala state situated 45 km away from Munnar. On 14th December 2017, Light to life project was started at Vattavada. The community of Vattavada are migrant groups from Tamil nadu. People of Vattavada finds their major share of livelihood through agriculture. Presently there are 250 children.



Major Activities

- Empowered 250 children about their opportunities and talents.
- The project made awareness about covid-vaccination among parents and children.
- Tailoring training for the high school girls as a part of encouraging self employment.
- To fill the academic gap with conducted online classes.
- At the time of pandemic, worked with health department.
- Conducted career guidance programme. Make awareness about online chatting and its impacts.
- Conducted an essay writing competition to high school students.
- Develop their talents and skills through talent search.
- To enhance empowerment of girl child.

VIII. CARD Light to Life Project , Wayand, Kerala

CARD Light to Life project was started functioning from April 2018. The office functioning at Nadavayal which is a small town situated amidst the famous towns of Sulthan Bathery and Kalpetta in Wayanad district, Kerala, India. The number of project children are 100.



Major Activities

- started 2 smart tuition center at Pannickal and Kavadam.
- Lack of knowledge in reading Malayalam fluently in our tuition centres. We are making them available modern tools for easy learning. This method (using smart TV) is very helpful to the students for their study. 34 tribal children are studying in this centers.
- The project organized Pravesanolsawam in all tuition centers in connection with school opening.
- Onam programme organized in two days in google meet. The name of the programme was "Akannirikkam.. veettilirunnu onam koodam" (Keep the distance... Onam can be celebrated at home)
- Education seminar organized in tuition centre level in connection with world Children's day .The theme of this year was "Investing in our future means investing our children".
- The Project conducted mobile photography competition for sponsor children and non sponsor children under the project area. Total of 120 students were participated in the programme



New initiatives of the Project

(You Tube channel)

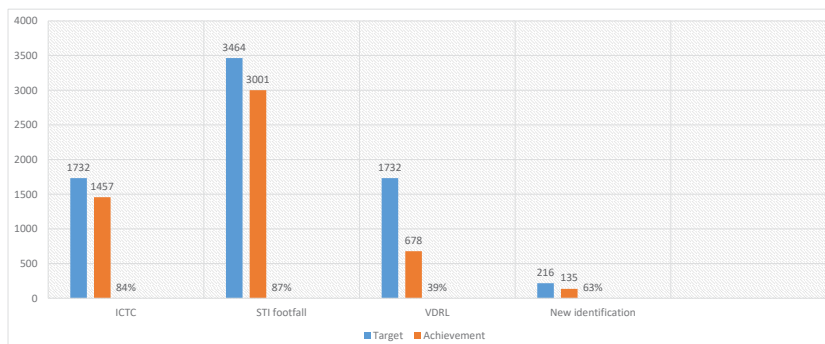
- The project started a You Tube channel named Jeevitha Velicham inaugurated by Mr. Y Thanakachen (Finance coordinator, HCDI).
- CARD Light to Life Project prepared a documentary about achievement of the project. The documentary named 'Prakasakiranagal"(Rays of Light) and telecasted in our You-Tube channel and DSMC channel.
- For the study of different agricultural crops in Wayanad, The project team visited Thrisillery to meet Mr. Johnson who is famous farmer in Wayanad. We learned different type of paddy seeds, its time of cultivation etc.
- The project formed 5 SHGs for mothers of sponsor children under the project area. 2 SHG have linked with the bank.
- On the basis of SHG grading, project sanctioned a financial assistance to SHG Pathiriyamabam for livelihood programme of the members.

III. HEALTH PROGRAMME

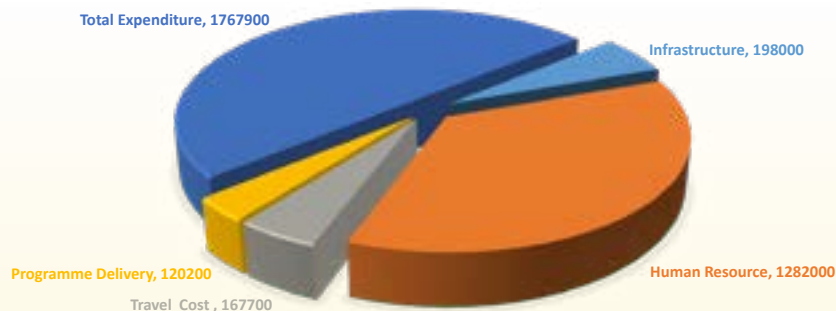
SUREKSHA PROJECT, KOTTARAKKARA, KOLLAM DIST.

- Our Targeted population : **866**
- New identification during the period : **135**
- Drop out during the period : **8**
- Total PLHIV on ART : **2**

Major Target & Achievement (April 2021 – March 2022)



Budget Utilization



Innovations

- ❖ The Major Innovative Achievement during the Project year was the House Renovation work carried out with the Financial support of MarThoma Savika Sangam to our Peer Educator Mrs.Parukutty. Rs.115000 was spent on this renovation work. Even in the Covid Pandemic Situation, during the lockdown period, we had completed the work.
- ❖ As part of PLHIV care, we are providing a Nutritious food Kit to PLHIVs (Two Members) Every month with the support of MT Savika Sangam.



- ❖ With the support of a PPP Doctor & Project Nurse we are conducting STI Screening along with Govt facility system, we are Conducting more CBS during DGA /DIC meetings for achieving more HIV Screening
- ❖ A Condom /cum IEC Corner was opened in our office by Dr. Jayasanker (Former Project Director, KSACS)
- ❖ During the lockdown Period (May –June months) all the Review meetings were conducted through Google Meet.
- ❖ Conducted advocacy meetings with PRIs and Vanitha Cell /Pink Police
- ❖ During the COVID pandemic period (Beginning of the Project year) we distributed food Kits, COVID Preventive tool Kits etc to the Community Members

IV. AGRICULTURE & FOOD SECURITY

ICAR-KRISHI VIGYAN KENDRA, CARD, PATHANAMTHITTA

MAJOR ACTIVITIES

I. EMPOWERMENT OF ENTREPRENEURS THROUGH STATE RESOURCE CENTRE (SRC) OF KVK, PATHANAMTHITTA.

To promote innovations and technologies and to develop entrepreneurs in the value addition of jackfruit, State Resource Centre (SRC) is set up at KVK, Pathanamthitta with the financial support of the Department of Agriculture Development and Farmers' Welfare, Govt. of Kerala. The SRC has developed many innovative process protocols and installed the latest food processing machinery to cater for the needs of the emerging food processing sector. An exclusive Webinar on "Role of FSSAI Registration and Licensing in ensuring food safety and Good Health" was organised by the State Resource Center for Jackfruit of ICAR-Krishi Vigyan Kendra, Pathanamthitta.

II. EMPOWERMENT OF YOUTH THROUGH (SKILL TRAINING FOR RURAL YOUTH) STRY SCHEME

KVK organized a 6 days Skill Training of Rural Youth (STRY) programme of MANAGE scheduled from 26th July-31st July 2021 in collaboration with the Agriculture

Technology Management Agency (ATMA) of the district. Skill Development of Rural Youth is a flagship scheme of the Government of India. STRY is aimed at imparting skill-based training to rural youth on agri-based vocational areas in agriculture & allied areas to promote employment in rural areas and for the creation of skilled manpower to perform farm and non-farm operations. Skills on Planting material production, Vegetable seedling production, production and use of Biopesticides/bio fertilisers, IPM and INM in field crops and vegetables and various marketing strategies were taught during the programme. A total of 23 youths were trained as part of the programme.

III. FISH HARVEST MELA AT KVK FARM

KVK organised a Fish harvest meal on 23rd September from the KVK farm pond. Carps like Rohu, Catla and GIFT (Chitralada) were harvested. Catla fish of 7.5 kg was the attraction of the day.



IV. SPECIAL SWACHHTA CAMPAIGN

As part of the Special Swachhta Campaign of ICAR, Govt. of India, KVK conducted a cleanliness programme, where KVK staff along with the public including members of civil society and farmers cleaned the premises of a Covid care center at Ezhamattoor Panchayat. As part of the campaign KVK also organized a farmers' seminar on the theme "Waste from Wealth". The programme also included awareness of vermicomposting.

V. AWARENESS PROGRAMME AMONG FARMERS FOR USING ENERGY-EFFICIENT PUMP SETS AND WATER RESOURCE EFFICIENCY

ICAR-Krishi Vigyan Kendra, Pathanamthitta organised an awareness programme among farmers for using energy-efficient pump sets and water resource efficiency in collaboration with Energy Management Centre (State Designated Agency to enforce Energy Conservation Act 2001), Department of Power, Govt. of Kerala, Thiruvananthapuram at Kodumon Panchayat of Parakode Block in Pathanamthitta district. The programme was inaugurated by Mr Ijas, M.A, Energy Technologist-B (DSM), EMC, Thiruvananthapuram Mr Suresh Babu, B.V, Energy Auditor and Mr Vinod Mathew, Sub-

ject Matter Specialist (Agronomy), ICAR-Krishi Vigyan Kendra, CARD, Pathanamthitta served as resource persons in the programme. A total of 67 farmers participated in the awareness programme.

VI. ANIMAL HEALTH CAMP

KVK organised an Animal health camp at the Peringara panchayat. The programme was organised in collaboration with the Grama panchayath and the veterinary dispensary, Peringara. 137 farmers participated in the programme. The animal health camp could cover 394 numbers of animals including dairy cows, buffaloes, goats and poultry. Two tonnes of fodder were also distributed among the farmers in the flood-affected areas.

VII. INTERACTIVE WORKSHOP FOR ATTRACTING YOUTH IN AGRICULTURE

ICAR- KVK, CARD, and Pathanamthitta organized 4 Interactive Workshops on **Opportunities for Youth In Agriculture** for attracting youth in agriculture to different colleges in the district as part of the project " Attracting and Retaining Youth in Agriculture (ARYA) funded by ICAR, Govt. of India. The workshops aimed at creating awareness among the youth on entrepreneurship opportunities in agriculture and allied sectors. A total of 720 students participated in the workshops.

VIII. JAI JAWAN JAI KISAN

Theme : Uttam Kheti-Unnat Kisan



As part of the programme Jai Jawan Jai Kisan, KVK organized various programmes on the theme "Uttam Kheti-Unnat Kisan". On the occasion, harvest Mela was organized. The harvesting of the Paddy Var. Manuratna was inaugurated by Sri. K.K Sreedharan, President, Kodumon Panchayat and was presided over by Sri. Thulasidharan Pillai, President, Parakode block Panchayath. Dr. C.P Robert, Senior Scientist and Head, ICAR-KVK, Pathanamthitta delivered the keynote address.

KVK also organized a Seminar on the topic "Scope of Mushroom farming", an Exhibition and Training programme on the topic "Organic farming and Eco-friendly technologies" and "Egger Nursery Management" for the farming community in the district.

IX. NUTRI-GARDEN PROGRAMME TO BRIDGE THE NUTRITIONAL GAP BETWEEN WOMEN AND CHILDREN

KVK, Pathanamthitta launched the Nutri-garden programme for bridging the nutritional gap between women and children in Koipuram village in the district. A total of 120 families from 12 Anganwadies in the village covering 185 women and 210 children below the age group of 15 years benefitted from the programme. During this Covid -19 pandemic period, it is observed that many of the Anganwadi households are mainly dependent on food supplements received from the PDS system, which is deficient in fresh fruits and vegetables. Hence to ensure optimum nutrition for these families, an exclusive household package with a microgreen kit was distributed among the selected families. The microgreens, nutrient-packed greens ensure nutritional security with little investment and effort in terms of time and energy. The beneficiaries were also given training regarding the cultivation and use of microgreens.

IMPORTANT DAYS CELEBRATIONS

A. CELEBRATION OF INTERNATIONAL YEAR OF MILLETS-CURTAIN RAISER THROUGH NUTRI GARDEN AND TREE PLANTATION CAMPAIGN

The Government of India has declared 2018 as the National Millets Year. In line with this, the Food and Agriculture Organization of the United Nations has decided to celebrate 2023 as the International Year of Millets. The curtain was raised on September 17th 2021 to mark the International Year of Millets at KVK in collaboration with Indian Farmers Fertilizer Co-Operative Ltd. (IFFCO). As part of the programme, Krishi Vigyan Kendra, Pathanamthitta organized the Poshan Maa programme, tree plantation campaigns and an Exhibition on Millets. On the occasion, a technical session on the cultivation of millets and their nutritional values were also organised. 1000 Vegetable seedlings, 200 fruit saplings and 100 vegetable seeds packets were distributed to farmers.



B. WORLD ENVIRONMENT DAY

KVK celebrated World Environment Day. As part of the programme, a webinar on the theme “Resetting ourselves with nature during Covid 19 pandemic” was organized. The lead talk was delivered by Sri. Varghese C Thomas, Asst. Editor, Malayala Manorama, Pathanamthitta. Rev. Abraham P.Varkey, Director, CARD inaugurated the programme. On the occasion, a Tree planting campaign was also organised. A total of 72 farmers including 39 male and 33 female participated in the programme.



C. MAHILA KISSAN DIWAS

KVK celebrated Mahila Kissan Diwas on 15th October 2021. As part of the programme Cookery class for the members of Kaveri Self Help Group and KVK staff was organized for creating awareness of the importance of Nutrient rich snacks. The class was led by Ms Gity Mohan, Project Manager, State Resource Centre (SRC) for Jackfruit of KVK. On the occasion, a farmers seminar on the theme “Equity and Empowerment” was also organized to create awareness among women on the importance of being equal and empowered in society for achieving transformational economic, environmental and social changes required for sustainable development. As part of the programme KVK also honoured 3 women, Smt. Anu John, Smt. Usha Joy and Smt. Shoba Ravindran to mark their contributions in the field of agriculture development. A total of 65 people participated in the two programmes being organised as part of the celebration.

D. WORLD FOOD DAY

KVK Pathanamthitta celebrated World Food day with the title theme “Our actions are our future – better production, better nutrition for a better environment and a better life”. On the occasion, an online training programme on “Millets – Crops for Good Health, Nutritional Security and Climate Resilience” was organized for Anganwadi workers and women beneficiaries of Koipuram Block

E. WORLD SOIL DAY CELEBRATION

ICAR-KVK, Pathanamthitta celebrated World Soil day for the year 2021 in collaboration



with Vechoochira Grama panchayat and Krishi Bhavan. The programme was inaugurated by Adv. Pramod Narayanan MLA. On the occasion, he distributed soil health cards to the farmers of the panchayat. The soil health cards are prepared based on the analysis of soil samples collected from different clusters of selected panchayats with the concept of the grid method of soil sampling. Soil health cards are to be distributed to all the farmers having holdings in that grid. As part of promoting the significance of soil sample analysis in agriculture, KVK Pathanamthitta launched the 'Soil Health Campaign at the district level'. The objective of the programme was to cover 2 wards from each selected panchayat in the Pathanamthitta district.



DISTRIBUTION OF GREEN FODDER TO DAIRY FARMERS

SUCCESS STORY

ICAR KRISHI VIGYAN KENDRA
PATHANAMTHITTA

SRI. REJI JOSEPH

WON NATIONAL RECOGNITION FOR BIODIVERSITY CONSERVATION



Mr. Reji Joseph from Angadi Pulluprum Kadakketh House, Ranni, received the Plant Genome Savior Farmer Award, the highest award given to farmers in India, in recognition of his contribution to the conservation and development of plant varieties. Mr. Reji has been recognized for his contributions to the conservation and development of various agricultural species in India and for the management of tubers, spices and beekeeping. This award is instituted by the Protection of Plant Varieties and Farmers Right Authority under Government of India. Mr. Reji was nominated for the award by District ICAR Krishi Vigyan Kendra, Pathanamthitta. He is one of the best farmers of Krishi Vigyan Kendra who implements the knowledge, technical services and expert suggestions in his farm.

He is passionate about preserving traditional varieties of tuber crops, turmeric, banana, ginger, etc. and experimenting with new ones in his two acre farm. Mr. Reji has received many awards and accolades. In 2013, he received the Limka Book Award for the tallest colocasia and the longest lady's finger. Pathanamthitta District Krishi Vigyan Kendra certified the required agricultural products as authentic. He has also acquired national recognitions for the production of 5 kg of tuber and 18.38 kg of turmeric from single plant. His passion is to preserve and propagate plant species with diverse characteristics like Peruvilathil Kachil, Katua Kyyan Neela Angamali, Nurun adichipuzha, Tapioca variety Kanthari Padappan, Prakriti Manjal, Gajendra Chena, Ginger varieties Varada, Angamoozhi and Reodi. Apart from this, the farmer is very keen to try and succeed many innovative ideas in the farm like wick irrigation, mini set technology in tuber varieties, pseudo stem technology to increase the efficiency of irrigation etc.



CASE STUDY



THE LOVING TOUCH OF CARE

Kokkayar Panchayat is a village which falls under Peerumed Block of Idukki Dist. The village saw a massive devastation as a result of the floods and landslides 2021. In the aftermath of floods, CARD response team conducted a rapid need assessment at the Meloram & Attoram colony in Kokkayar Panchayat. It is home to 80 families.

Mr. Pappu a resident of the colony works as a daily labourer. Pappu a Kokkayar resident, said they have been living in the area for the last 63 years and never faced such incident. The families lost their livelihood, kitchen materials, furniture and damage houses.

They had got a warning by the government to vacate the area. They were made to stay in the relief camps for 10 days. The essential food and clothing were provided by the center itself.

After reaching back to their house, they were shocked to see their own house as small part of the roof collapsed, a snake was found, the books, bag of the child got wet, utensils washed away, clothes were muddy, crack in the wall, furniture damaged. Relief kit which included bedsheet, bucket, utensils and hygiene items were provided by CARD. His family felt blissed out as the required utensils and other household items have been provided to them.



A NEW BEGINNING... NEW CHANGE

WAYANAD CARD LIGHT TO LIFE PROJECT
NEWLY PRESENTED SMART TUITION CENTRE

S U C C E S S S T O R Y



SMART TUITION CENTER AT PANNICKAL

The growth of technology in the modern century has brought about revolutionary changes in all spheres of our society. Advances in technology have led to many changes and innovations in the field of education.

A few years ago, classes were conducted using blackboards, textbooks, chalk, dusters, and maps. Learning outside the classroom was minimal as a result, children often became bored with learning or other learning activities.

In the modern education system, students are given more importance than teachers. Instead of lecture-style classes by teachers, emphasis is placed on student-centered classes. Today our children are experiencing technologies at their fingertips. Technology has had a huge impact on children's curricular and extracurricular activities. Today our children are highly desirous of technology-based knowledge.

This is where smart classrooms become smart among students. Smart classrooms put an end to boring classes by making learning simple and fun with modern learning tools.



SMART TUITION CENTER AT KAVADAM

Since 2018, CARD Light to Life Project has started 8 tuition centers at various locations for tribal children belonging to 15 colonies in Wayanad. The tribal children who only speak their own language at home had difficulty in reading and writing Malayalam and other languages. Here, learning was done through traditional methods.

During the lockdown period the children spoke only the tribal language, because they had no opportunities to interact with other languages.

When the tuition centre started again after the covid, it was noticed that most of the children are not fluent in Malayalam. In this situation we thought about making the learning center become smart.

Pannikal of Pulpally Grama panchayath and Kavadam of Kaniyambetta Gramapanchayath have started tuition classes smartly on pilot basis.

Learning started with the help of videos, animated clips and internet through smart TV. This was a new experience for the children. 36 tribal children are studying here. Teachers testify that children pay more attention to their studies and other learning activities. Thus learning becomes fun and enjoyable.





Thomas Mathew & Associates Chartered Accountants

Thomas Mathew, B.Sc., FCA
Membership No. 014670
28-08-2022

AUDITOR'S REPORT

We have audited the attached Balance Sheet of **CARD, (CONSOLIDATED ACCOUNTS) MAR THOMA SABHA OFFICE, THIRUVALLA** as at 31st March 2022 and Income and Expenditure Account for the year ended on that date, annexed thereto. These Financial Statements are the responsibility of the CARD - Mar Thoma Sabha Office, Thiruvalla. Our responsibility is to express an opinion on these financial statements based on our audit.

We conduct 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 statements are free of material misstatement. An audit includes examining on a test basis, evidence supporting the amounts and disclosures in the financial statements. Our audit also includes assessing the accounting principles used and significant estimates made by Management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

1. We have accepted Statements of Accounts audited by other qualified auditors wherever applicable.
2. 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.
3. In our opinion, proper books of accounts have been kept by CARD - Mar Thoma Sabha Office, Thiruvalla so far as it appears from our examination of those books.
4. The Balance Sheet and the Income and Expenditure Account dealt with by this report are in agreement with the books of account.
5. In our opinion and to the best of information and according to the explanation given to us, the accounts give a true and fair view:
 - (i) In the case of the Balance Sheet, of the state of affairs of the CARD - Mar Thoma Sabha Office, Thiruvalla as at 31st March 2022.
 - (ii) In the case of Income & Expenditure Account, Excess of Expenditure over Income, for the year ended on that date.



For Thomas Mathew & Associates
Chartered Accountants
Thomas Mathew
Thomas Mathew B.Sc., F.C.A.,
Chartered Accountant.

1st Floor, C.V.P. City Tower, T.K. Road, Thiruvalla, Kerala- 689 101, Phone: 0469 - 2743114, E-mail: cswasa@yahoo.com

CHRISTIAN AGENCY FOR RURAL DEVELOPMENT - CARD

MARTHOMA SABHA OFFICE, THIRUVALLA

CONSOLIDATED BALANCE SHEET AS ON 31ST MARCH 2022

OWN FUNDS & LIABILITIES		Rs.	Pk.	ASSETS		Rs.	Pk.
OWN FUNDS				CARD ASSETS			
Capital Fund				Land at Angamali	1,35,000.00		
As per last Balance Sheet	6,61,48,582.68			Land at Thekkummala	16,000.00		
Add: Asset Acquisition	31,99,384.00			Land at Thalappally	37,500.00		
				Land at Kallampadom	8,000.00		
Less: Excess of Expenditure over Income	20,77,247.66			Land at Kalayapuram	3,03,000.00		
				Land & Building at Njetikulam	4,53,000.00		
				Furniture & Fixings	5,31,911.88		
				Vehicle	5,10,151.07		19,94,562.95
FUNDS BALANCES (LIABILITY)							
Designated Fund Dept of Research & Su	11,75,985.00			Institution Assets			
Revolving Fund	18,70,912.00			As per Schedule		4,58,75,956.96	
Reserve Fund	35,47,000.00						
Contingency Fund	3,67,554.85			CURRENT ASSETS			
Staff Benefit Account				As per Schedule		2,18,15,201.51	
Contribution Received in Advance				ADVANCE GIVEN FOR EXHIBITION			
As at the end of the year				As per last Balance Sheet		1,04,960.00	
Sundry Creditors				SUNDRY DEBTORS, LOANS & RECEIVABLES			
As per Schedule				As per Schedule		67,02,515.43	
Loans (Liability)				CLOSING STOCK			
As per Schedule				Stock of Items		33,65,553.00	

Advance from CFCID

As per last Balance Sheet

	10,00,000.00	INVESTMENTS	
		Reserve Fund Investment	37,52,711.00
		Contingency Fund Investment	6,36,122.00
		Staff Welfare Fund Investment	1,18,911.60
			<u>45,07,764.60</u>
		Bank & Cash Balances	
		(As per Schedule)	98,74,867.24
		Institutions Balance	2,26,69,406.66
			<u>3,25,44,273.30</u>
TOTAL	11,69,10,787.74	TOTAL	11,69,10,787.74

AUDITOR'S REPORT:- As per Report of even date attached.For THOMAS MATHEW & ASSOCIATES,
CHARTERED ACCOUNTANTS & INVESTMENT ADVISORS

Thomas Mathew
Thomas Mathew & Co. P. O. A.
Chartered Accountants & Sec. F.C.A.
Membership No: 014679

Wood
Wood & Co.
District / District
CARD
Christian Agency for Rural Development



CHRISTIAN AGENCY FOR RURAL DEVELOPMENT - CARD MARTHOMA SABHA OFFICE, THIRUVALLA

CONSOLIDATED INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2022

EXPENDITURE	Rs.	Ps.	INCOME	Rs.	Ps.
To Opening Stock			31,88,168.60 By Foreign Contribution Income		
* CARD DIRECT			Bank Interest	2,66,006.00	
General Payments	38,89,100.91		Act Alliance Geneva	33,52,909.00	
CDU Expenses	8,35,885.44		Canadian MT Regional Committee	7,26,000.00	
FC Expenditure	60,75,174.74		Detreñ Mar Thoma Church USA	73,562.00	
CARD Photostat	16,250.00		ERIKS, SWEDAN	36,28,398.00	
CARD Gramapustakam	16,34,751.17		Mar Thoma Church Baltimore USA	41,785.00	
CARD Pampa Umbrellas	1,22,560.65		Mar Thoma Mission Board USA	1,50,96,448.00	
CARD Harippad Unit	13,53,392.50		Melbourne MTC, Australia	1,03,640.00	
CARD Better Home	1,88,503.00		MTC Greater Seattle Kent USA	1,09,569.65	
CARD Gramasakshi	18,23,138.80		Sanfrancisco MTC USA	1,43,924.00	
Mar Thoma High School For The Deaf	2,362.50		Sileon Valley MTC California	7,74,500.00	
CARD Light To Life - Varavada	21,49,921.94		St James Youth League UK London	1,14,310.00	
CARD Light To Life - Nadavayal Waya	11,90,928.64		St Johns MTC London, UK	1,72,293.00	
			St Johns MTC New York	71,912.10	
				2,46,15,276.75	
* CARD - OTHER INSTITUTIONS			Add: Contribution Received in Advance during Previous Years	49,52,992.88	
St. Thomas Higher Secondary School, K:	71,10,037.00			2,95,68,269.63	
CARD Kak Kshipra - General	11,67,222.00		Less: Contribution Received in Advance for Next Year use	84,91,344.49	2,10,76,925.14
CARD Kak Kshipra - Sarvodaya Vidyal	2,01,288.00				
CARD Kak Kshipra Easow Mar Thoma	8,667.00				
ICAR KVK - General Fund Account	3,03,64,400.00				
ICAR KVK - Revolving Fund	71,03,410.47				
			* CARD - DIRECT		42,37,450.00
			General Receipts		

Depreciation during the year

St. Thomas Higher Secondary School, Kshipra

Sr. Thomas Higher Secondary School, Kashiapa	98,28,249.00
CARD Kak Kshipra - General	4,41,626.00
CARD Kak Kshipra - Sarvodaya Vidyalaya Santhiagar	2,98,497.00
CARD Kak Kshipra Easow Mar Theodosios Memorial Hos	62,668.00
ICAR KVK - General Fund Account	3,03,17,235.00
ICAR KVK - Revolving Fund	62,32,571.00
ICAR KVK - Project Fund Account	15,19,428.00
CARD Thiruvalla, Rajiv Gandhi National Creche Scheme	3,429.00
CARD Revolving Fund A/C Wayanad	21,389.00
CARD Faw Suraksha Project, Kollam	16,37,238.00
CARD Light To Life, Ameri	3,291.00
CARD Lok Biradhari C'ed, Kalahandi, Odisha	2,398.00
CARD Light To Life - Kalahandi	3,617.00
CARD Gram Sakthi C'ed - Odisha	2,25,666.00
CARD Light To Life Shreecontah	2,730.00

CARD Light To Life - Kok, Kshira	4,272.00
CARD Light To Life - Nadavayal Wayanad	1,460.00
CARD Light To Life - Sapheera	1,632.00
Mar Thoma High School For The Deaf	1,210.00
Mar Thoma Mission Day Care - Kuzhita	83.00
CARD Light To Life Project- Palasai, Mumbai	1,20,000.00
* Closing Stock	33,65,553.00
* Excess of Expenditure over Income	20,77,247.66
TOTAL	8,74,15,794.80

AUDITOR'S REPORT:- As per Report of even date attached.

For THOMAS MATHEW & ASSOCIATES,

CHARTERED ACCOUNTANTS
REGISTERED IN KERALA



Thomas Mathew, B.Sc. F.C.A. 08.2002
Chartered Accountant No: 014670

W.D. M. J. J.
Director / Treasurer
CARD
Christian Agency for Rural Development



CHRISTIAN AGENCY FOR RURAL DEVELOPMENT - CARD MARTHOMA SABHA OFFICE, THIRUVALLA

CONSOLIDATED RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2022

RECEIPTS		PAYMENTS	
To	Rs.	By	Rs.
OPENING BALANCES		CARD DIRECT	
General Account		General Payments	45,04,351.91
Cash in Hand	21,346.70	CDU Expenses	8,80,969.44
Cash at Bank & FD	57,70,554.05	Foreign Contribution Expenditure	60,75,174.74
CDU Account		CARD Photosat	21,290.00
Cash in Hand	8,684.00	CARD Geomolpannam	17,34,982.17
CSB SB 190002	53,198.95	CARD Pampa Umbrellas	3,22,560.65
FC Account		CARD Harippad Unit	13,53,392.50
SBI Thiruvalla SB A/c 1058124054	15,75,242.48	CARD Better House	1,88,503.00
FD - SBI 5530	15,00,000.00	CARD Gramasakthi	18,23,138.80
FD - SBI 5930	10,00,000.00	CARD Light To Life - Nadavayal Wayanad	11,90,029.24
		CARD Light To Life - Vattavada	21,84,733.94
Institutions Balance	2,38,85,581.91		
Foreign Contribution Income		CARD - OTHER INSTITUTIONS	
Bank Interest	2,06,006.00	St. Thomas Higher Secondary School, Kshipra	73,98,611.00
Act Alliance Geneva	33,52,999.00	CARD KSK Kshipra - General	11,68,912.00
Canadian MT Regional Committee	7,26,000.00	CARD KSK Kshipra - Sarvedaya Vidyalaya Santhi Nagar	2,01,289.00
Detroit Mar Thoma Church USA	73,562.00	CARD Ksk Kshipra Easow Mar Theothodos Memorial Hos	8,667.00
ERIKS, SWEDAN	36,28,398.00	ICAR KVK - General Fund Account	3,16,56,542.00
Mar Thoma Church Baltimore USA	41,785.00	ICAR KVK - Revolving Fund	72,61,083.47
Mar Thoma Mission Board USA	1,50,96,448.00	ICAR KVK - Project Fund Account	36,27,395.75
Melbourne MTC, Australia	1,03,640.00	ICAR KVK - Staff Welfare Fund Account	14,09,429.00
MTC Greater Seattle Kent USA	1,09,569.65	ICAR KVK - Ignou Soc (1471 D)	1,36,048.00
San Francisco MTC USA	1,43,924.00	CARD Revolving Fund A/C Wayanad	41,057.15
Silicon Valley MTC California	7,74,500.00	CARD FSW Saraksha Project, Kollam	22,21,868.80
St James Youth League UK London	1,14,310.00	CARD Light To Life, Amseri	15,88,859.38
		CARD Lok Biradhar CFCD, Kalamandir, Odisha	94.40

St Johns MTC London, UK	1,72,293.00	CARD Light To Life - Kalahandi	12,43,749.36
St Johns MTC New York	71,932.10	CARD Gram Sakshi CFCD - Odisha	35,29,798.16
		CARD Light To Life Shencottah	8,60,320.00
* CARD DIRECT		CARD Light To Life - KSK, Kshipra	18,79,950.00
General Receipts		CARD Light To Life - Saphora	10,10,845.92
CIDU Income	45,19,450.00	Mar Thomas High School For The Deaf	2,362.50
CARD Photostat	9,93,975.00	Mar Thomas Mission Day Care - Kuntia	94.40
CARD Gramolpannam	52,740.00	CARD Light To Life Project- Palasi, Mumbai	5,43,168.32
CARD Pampa Umbrellas	17,45,388.00		
	2,89,030.00		
Department Of Research & Study	2,265.00	" Closing Balances:	
CARD Harippad Unit	13,89,302.00	General Account	
CARD Better Home	2,30,017.00	Cash in Hand	23,346.70
CARD Gramasakshi	14,91,660.00	Cash at Bank & FD	57,70,652.14
CARD Light To Life - Vattavada	5,803.00	CIDU Account	*
CARD Premakulam Cfcd	32.00	Cash in Hand	17,757.00
Karivaloor Cde	24.00	Cash at Bank	79,531.51
CSP Vattavada	8.00	FC Account	
CARD Humanitarian Asst Flood Relief	70.00	SBI Thiruvalla SIB A/c 10581240548	23,51,545.32
		SBI New Delhi -40196406010	36,39,799.17
* CARD-OTHER INSTITUTIONS		FD - SBI 5530	10,00,000.00
St. Thomas Higher Secondary School,Kr	98,28,249.00	FD - SBI 5533	15,00,000.00
CARD Ksk Kshipra - General	5,70,547.00		1,43,82,631.84
CARD Ksk Kshipra - Sarvodaya Vidyal	2,98,497.00	Institutions Balances	2,26,69,406.06
CARD Ksk Kshipra Easow Mar Thoma	93,180.00		
ICAR KVK - General Fund Account	3,24,31,138.06		
ICAR KVK - Revolving Fund	67,27,229.00		
ICAR KVK - Project Fund Account	7,34,001.00		
ICAR KVK - Staff Welfare Fund Accou	13,25,467.00		
ICAR KVK - Ignou Soc (1471 D)	2,480.00		
CARD Thiruvalla, Rajiv Gandhi Nations	3,429.00		
CARD Revolving Fund A/C Wayanad	46,389.00		

IN CHRIST WITH THE PEOPLE

OUR RESOURCE SHARING AGENCIES



*Indian Council of
Agricultural Research
(ICAR) Govt. of India*



*Holistic Child
Development India
(HCDI) Pune*



*National Bank for
Agriculture & Rural
Development*



Act Alliance



*Churches Auxiliaries
for Social Action*



*Kerala State AIDS
Control Society*



*ERIKS Development
Partner Sweden*



*Mar Thoma Mission
Board Diocese of
North America*



*Mallappally Block
Panchayathu
PMSKY*

- » CMRC, Canada
- » MT church, Baltimore, USA
- » Melbourne MTC, Australia
- » MTC, Grater Seattle Kent, USA
- » Sanfrancisco MTC, USA
- » Silicon Valley MTC, California
- » St. James Youth League UK, London
- » St. Johns M T C, London

- » St. Johns MTC, New York
- » Emmanuel MTC, Houston
- » St. Pauls MTC, Dallas
- » Shalom Medicare Pvt. Ltd
- » Dallas Farmers MTC, Sevikasangam
- » Carmel MTC, Liverpool UK
- » Kuttapuzha Jerusalem ,MTC

CARD GENERAL BODY MEMBERS

1. **Rt. Rev. Thomas Mar Timotheos Episcopa**
President
2. **Rev. C. V. Symon** - Secretary
3. **Rev. Moncy Varghese** - Director
4. **Mr. Modi P. George Pathiyoor** -Treasurer
5. Adv. Mathew T. Thomas, MLA
6. Prof. P.J Kurian
7. Rev. John Mathew .C
8. Rev. Tony Eapen Varkey
9. Rev.Oommen V Varkey
10. Rev. Danes B. Oommen
11. Mr. George Mathew
12. Mrs.Joicy K. Koshy
13. Dr. Shibu Oommen
14. Mrs. Checha John
15. Mr. Jaya Raj .R
16. Mr. K. V. Mathew
17. Mr. M. C. Mathukutty

18. Prof. Mathew Varghese
19. Mrs. Valsa Mathew
20. Mrs. Sheebi Anne George
21. Mrs. Jeena K Chacko
22. Mr. Jossy Kurian
23. Mr. Jose P. Vayackal
24. CA Libin Mathew
25. Adv. Elizabeth George
26. Mrs. Susan Varghese
27. Mr. Kuruvilla Mathews
28. Adv. Thomas T. Mathew
29. Adv. Cherian C. Thomas
30. Mr. Mathew T. Abraham
31. Mr. Jibu Thomas John
32. Mr. Joseph Elavummoodu
33. Mr. George P. Kurien
34. Mr. K.N. Thomas
35. Mr. Mani A. M

Vision

Christian Agency for Rural Development works towards a world of communities where poverty and injustice no longer exists and all the people enjoy a life of sustainable relations with each other based on the exercise of love, Justice, Participation and freedom.

Mission

In Christ with the people: CARD engages in dedicated service in Christ to work with the poor and marginalized of India in the process of empowerment by capacity building through education, skill training, advocacy of people's organization and livelihood support programmes that enables them to move towards the direction of a community that enjoys freedom from poverty, protects human dignity, gender equality and environmental sustainability



CARD

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