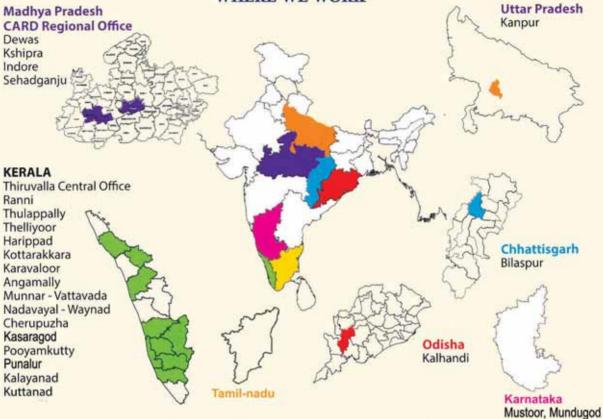


CARD Christian Agency For Rural Development Social Service wing of the Mar Thoma Church

In Christ with the people In Christ with the people 2016-17

WHERE WE WORK



CARD Stations	Phone
CARD Central Office, Thiruvalla	0469 2600931
CARD Regional Office , Ksipra MP	09009025744
CARD Krist Seva Kendra , Kshipra MP	07272 264271
CARD Krishi Vigyan Kendra (KVK) Thelliyoor	0469 2662094
CARD Better Home, Thiruvalla	0469 2631137
CARD Gramoolpannam, Thiruvalla	09847774494
CARD Haripad	09495210390
CARD Pambavally	04735 244937
CARD Craft Cluster Angamaly	09447895609
CARD CDC Vattavada	04865 214059
CARD CDC Karavaloor	0475 2252292
CARD CFCD, Nadavayal, Wayandu	04935 220403
CARD Jalanidhi, Cherupuzha, Kannur	04985 240853
CARD Suraksha Project(HIV/AIDS) Kottarakara	0474 2160942
CARD Mamatha CDC,Kalahandi,Odisha	9437702181
CARD Ameri CDC, Bhilaspur	09826178493
CARD Kanpur	09935675865

CONTENTS

- **2** Message from the Patron
- **3** Message from the President
- **5** Project at a Glance
- 2016-17
 - Annual Report

50 Annual Financial Statement 2016-17



19 Annual Report Part-B 54 Case Study

Cover: Sown, Nurtured, Reaped in 100% Organic -10 Acers of paddy field reused for cultivation Wayanad CFCD -JLG Members in hands on action



Malankara Mar Thoma Sprian Church



Apostolic See of St. Thomas



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

DR. JOSEPH MAR THOMA METROPOLITAN

Message from the Patron

Mission and developments are the two terms currently discussing very seriously in micro level. In Christian view, these two terms are the basic factors for the formation of a new world. The above two terms gives the fullness of life and a dynamic nature to our faith. The real mission and the development authenticate our credibility for witness. We can share different views and approaches in relation to mission and development. The alternative views of mission and development emphasizes that mission and developments are not from above, not from centre but from the margin. The aim of the globalization is to produce an open, liberal, free market and free trade without any limitation. Survival of the fittest, rich becomes richer and poor becomes poorer these are the ideology of globalization. In this context the poor, women, dalith, adivasis and children becomes outcast and marginalized. Here the church envisions a new world with justice and fullness of life.

As far as Mar Thoma Church is concerned, CARD (Christian Agency for Rural Development) is one such wing with faith commitment analyses the society deeply and seriously. The last 40 years CARD have done a challenging mission and ministry among the downtrodden and the marginalized people. As an institution and as a movement we need more grass root level involvement and timely response towards the critical issues in the society. We need to spread and propagate dignity of life in this world. The different dimensions and faces of our work need to save the dignity of life and share a vision among the church and in societies. So as a movement and as an institution we need to think seriously and act contextually in our society.

At the very outset I want to extend our deep gratitude to both central, state governments and all nodal agencies for the immense support given to the CARD for its various activities. As CARD enters a new financial year in its activities, it is my wish and prayer that the God almighty may shower heavenly blessings and guidance up on the Director, Assistant Director, Governing board members and the staff of CARD to continue their journey in the furtherance of peace , justice and integrity of creation. Let the service bloom out of this Agency may be a great help to the peripheries to find meaning in life and gives boost to involve in participatory growth. May our aim and goal, be the development and the welfare of all.

HOMA M I assure my blessings and prayers. (bart. DR.JOSEPH MARTHOMA METROPOLITAN

12.09.2017

Malankara Mar Thoma Syrian Church CHENGANNUR - MAVELIKARA DIOCESE

Rt.Rev.Thomas Mar Timotheos Episcopa

The Diocesan Bishop



കർത്താവിൽ പ്രിയരെ,

OLIVET ARAMANA Thittamel, Chengannur Kerala, India-689 121 Ph: 0479-2454747 2456667. Fax.0479-2452727 Mob: 9447066957 email:chengannur@marthoma.in martimotheos@marthoma.in www.marthoma-cmdiocese.org 08.09.2017

സന്ദേശം

മാർത്തോമ്മാ സുറിയാനി സഭയിൽ വികസനസ്വരങ്ങളെ മലങ്കര ഏകോപിപ്പിച് ക്രിയാത്മകമായി പ്രവർത്തിക്കുന്ന കൂട്ടായ്മയായ CARD അതിന്റെ പ്രവർത്തന പന്ഥാവിൽ ഒരു വർഷം കൂടി പിന്നിടുന്നു എന്നറിഞ്ഞതിൽ ഏറെ സന്തോഷിക്കുന്നു. കഴിഞ്ഞ ഒരു വർഷക്കാലം നടത്തിയ ദൈവിക മുഖാന്തരങ്ങളെ നന്ദിയോടെ സ്മരിക്കുന്നു. CARD-നെ ആത്മാർത്ഥമായി പ്രവർത്തനങ്ങളിൽ അക്ഷീണം യത്നിക്കുകയും ഇതുവരെ പ്രാർത്ഥിക്കുകയും ചെയ്ത എല്ലാവരേയും നന്ദിയോടെ ഓർക്കുന്നു. പുതിയ മേഖലകളിലേക്കും, നവ ദർശനങ്ങളിലേക്കും വഴി നടത്തുന്ന CARD ഡയറക്ടർ റവ. കെ. വൈ. ജേക്കബ്, ചുമതലക്കാർ, പ്രവർത്തകർ എല്ലാവരേയും മുക്തകണ്ഠം പ്രശംസിക്കുന്നു.

ക്രിസ്തുവിൽ വസിച്ച് മാനവീക അനുഭവങ്ങളെ ദൈവീക അനുഭവങ്ങളോട് ചേർത്ത് നിർത്തി പരിപോഷിപ്പിക്കുക എന്നത് ക്രിസ്തീയ ദൗത്യമാണ്. സ്നേഹം, നീതി, പാരസ്പര്യത, സ്വാതന്ത്ര്യം എന്നിവയിൽ അടിസ്ഥാനപ്പെട്ട CARD-ന്റെ പ്രവർത്തനങ്ങൾ, അത് കാലീകമായി നിർവ്വഹിക്കുന്നു എന്നറിയുന്നതിൽ ഏറെ സന്തോഷിക്കുന്നു. ദൈവനീതിയെ തിരിച്ചറിയുവാനും സമൂഹത്തിൽ അത് പ്രതിഫലിപ്പിക്കുവാനും ക്രിസ്താനുഭവത്തിന്റെ നറുമണം വീശുവാനും CARD-ന്റെ പ്രവർത്തനങ്ങൾ മൂലം ഇടയാകട്ടെ എന്നു പ്രാർത്ഥിക്കുന്നു.

വിദ്യാഭ്യാസം, സ്വയംതൊഴിൽ പദ്ധതികൾ, അതിജീവന മാർഗ്ഗങ്ങൾ ശാരീരിക-ആദ്ധ്യാത്മിക പരിപോഷണം എന്നിവയിലൂടെ സമഗ്രമായ വികസനം ലക്ഷ്യമിട്ടുള്ള CARD-ന്റെ പ്രവർത്തനങ്ങൾ ഏറെ ഫലവത്തായി മാറട്ടെ എന്നു പ്രാർത്ഥിക്കുകയും സമൂഹത്തിന്റെ സമഗ്രമായ വികസനം സാദ്ധ്യമാകട്ടെ എന്ന് ആശംസിക്കുകയും ചെയ്യുന്നു.

ദൈവം അനുഗ്രഹിക്കട്ടെ.

കർത്തൃശുശ്രൂഷയിൽ

09.09.1

റൈറ്റ് റവ. തോമസ് മാർ തിമഥിയോസ് എപ്പിസ്കോപ്പാ





വയനാടൻ ജൈവ അരി വിൽപന ഉദ്ഘാടനം

മാരാമൺ മാർത്തോമാ സഭയുടെ സാമുഹിക സേവന വിഭാഗമായ കാർഡിന്റെ ആഭിമു ഖ്യത്തിൽ വയനാട്ടിൽ പ്രവർത്തി ക്കുന്ന കാർഡ് ജീവൻ മുക്തി സിഎഫ്സിഡി പ്രോജകടിലെ ആദിവാസി കൂട്ടായ്മ നടത്തിയ ജൈവകുഷിയിൽ നിന്നുള്ള അരി മാരാമണ്ണിൽ.

പാരമ്പര്യ രീതിയിൽ എഴുങ്ങി കുത്തി ഇരുപതു ശതമാനം മാ ത്രം തവിട് നീക്കിയ ജൈവ അരി യുടെ വിതരണ ഉദ്ഘാടനം ഡോ. ജോസഫ് മാർത്തോമാ മെത്രാ പ്പൊലിത്ത നിർവഹിച്ചു. തെള്ളി യൂരിൽ പ്രവർത്തിക്കുന്ന കാർഡ് കൃഷിവിജ്ഞാനകേന്ദ്രംപുറത്തി റക്കുന്ന സാമ്പാർ, അവിയൽ കു ട്ട് എന്നിവയുടെ വിതരണം തോ മസ് മാർ തിരോത്തിയോസ് എപ്പി സ്കോപ്പ ഉദ്ഘാടനം ചെയ്തു. മാരാമൺ വിട്രിറ്റ് സെന്ററിൽ നട ന്ന ചടങ്ങിൽ കാർഡ് ഡയറക്ടർ റവ. കെ.വൈങ്ക്രോബ്, അസി സ്റ്റന്റ് ഡയറക്ടർ ഫിലിപ് ജോർ ജ്, ട്രഷാർ രാജു പുളിമുട് എന്നി വർ പ്രസംഗിച്ചു. ജൈവ അരി റി ട്രിറ്റ് സെന്ററിലും മാരാമൺ ഉള്ള കാർഡ് സ്റ്റാളിലും ലഭ്യമാണ് .









CHRISTIAN AGENCY FOR RURAL DEVELOPMENT 40th Annual Report 2016–17

Introduction

The world always discusses and put forwards the term "development". The community and each people share the concern that "we need more development". Knowingly or unknowingly still people participates in the development discussion. The government and the people related to development programmes giving more concentration to "big events" (big dams, big buildings, big projects) The poor, adivasis, dalith, children, women, rural people and downtrodden people displaced and migrated in the name of huge development constructions. The poor people always need to give a huge value to development projects. Here the people say for a good purpose or for a good development we need to lose something. But who is giving and who is risking their life that is a big question. But here as an organization and as a movement we need to raise a serious question, i.e., what is development and what development we need. If we are not ready to ask and discuss these questions and concerns not only human being the entire creation will wrongly affect due to the existing development patterns.





Today the society and the world lost this meaningful framework and the major concern of related to development .At this juncture, as a development agency, above that as a Christian values oriented movement our primary duty is to provide a correct vision and concept

of development. Development is an invitation to all creations to go together and attain the fullness of life with dignity. The development needs to Flourish and protects the life of each creation. So our duty is to question the dominative and monolithic models of development and create a life protecting and dignity gives models of development in our midst. In view of this Christian Agency for Rural Development (CARD) was formed by the Mar Thoma Church. CARD is the only registered organization, which has representatives from all approved organizations of the Church and the Sabha Council, in its General Body. In 1977 by the great vision of the then Metropolitan, The Most .Rev. Dr. Alexander Mar Thoma and it has been watered and nurtured for 39 valuable years by the subsequent Metropolitans of the Mar Thoma Church. The timely interventions, vision and guidance of our present Metropolitan, The Most .Rev.Dr. Joseph MarThoma Metropolitan, in this regard is immense and unequivocal in the flourishment of CARD's activities. Hence we are thankful always to the commendable services of our Metropolitan.





Vision

Christian Agency for Rural Development works towards a world of communities where poverty and injustice no longer exists 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 by capacity building through education, skill training, advocacy of people's organization and livelihood support programmes that enable them to move towards achieving a community that enjoys freedom from poverty, protects human dignity, gender equality and environmental sustainability.

Policy and Perspective

The programmes and polices 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. God has called all human beings to uphold and protect the human dignity and human right of every living person against all forms of discrimination. The earth and all it contains are God's gifts given out of love and care for all created beings. The practice and existence of hunger, poverty, injustice, the denial of human rights and the discrimination of the environment are against God's promise of love and care. Development is therefore about participating in the action to transform people and society by caring, sharing and empowering themselves, so that they can move forward to reach full potential of their lives. Mar Thoma Church has constituted CARD in 1977 as a Registered Society with the objective to act as an agent of the poor and marginalized in the society to implement programmes with this policy and perspective.





Administration

Patron

Our patron The Most Rev. Dr. Joseph Mar Thoma Metropolitan gave us the necessary motivation, direction, guidance and support for the functioning of CARD during the reporting year. He was indeed a guiding light for us, showing us the way always.

President

Rt. Rev. Dr. Isaac Mar Philoxenos Episcopa gave the leadership and guidance up to November 2016. December 2016 onwards 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 Governing Board meetings and gave leadership in forwarding the functioning of CARD during the reporting year.

Office Bearers

Rev. Oommen Philip, Sabha Secretary served as the Secretary of CARD. Mr. Thomas Jacob continued as honorary Treasurer. Rev. K.Y Jacob served as the Director of CARD. Rev. Philip George served as Asst. Director.

39th Annual General Body Meeting



Thomas Jacob (Treasurer)

AGM of CARD was held on 7th September 2016. President Rt. Rev. Dr. Isaac Mar Philoxenos Episcopa presided over

the meeting. 14 members attended. AGM approved the Annual Report, Annual Accounts for the financial year 2015-16 and budget for 2016-17 of all activities and units of CARD.





Governing Board

During the year the Governing Board met four times and made appropriate decisions regarding the functioning of CARD. The following members have served as members of the Governing Board. They are;



- 1. Rt.Rev.Dr.Issac Mar Philoxenos Episcopa (President up to November 2016)
- 2. Rt. Rev. Thomas Mar Timotheos Episcopa (President)
- 3. Rev. Oommen Philip (Secretary)
- 4. Rev. K.Y Jacob (Director)
- 5. Mr. Thomas Jacob (Treasurer)
- 6. Mr.Babu Pullad
- 7. Mrs.Jeena Jacob
- 8. Mrs.Valsa Abraham
- 9. Mr.Bjili P Easow
- 10. Mr.K.P.Kunjumon

Mr. Shibu George
 Mr. P.J.David
 Mrs. Ammukutty Koshy
 Mr.George Thomas
 Mr.A.G.Oommen

actalliance

ACT Alliance is a global alliance of World Council of Churches (WCC) and Lutheran World Federation (LWF) member churches and related organizations committed to working ecumenically, CARD is a permanent member of ACT (Action by Churches Together) Alliance, which came into effect on 1st January, 2010 after the merging of Act





Development and ACT International, the relief and rehabilitation wing of the world ecumenical organizations. This membership opens the opportunity to CARD and the Mar Thoma Church to become more active participants and partners in developmental and relief work in India especially in North Indian States along with other major Church based NGO's. Thankfully acknowledge that North American diocese has paid the Annual membership fee of \$1000 to act alliance. Sincere thanks to the North America – Europe Diocesan Bishop The Rt.Rev.Dr. Geevarghese Mar Theodosius Episcopa. CARD was elected as the Coordinating agency for two years (2016-2018) of the Act Alliance India forum. Rev. K.Y.Jacob the Director of CARD served as the coordinator.



The Annual General Body meeting of the Act Alliance India Forum was successfully conducted on 27 and 28^{thof}April 2017 at the Lake Palace Resort Alappuzha. The Most Rev. Dr. Joseph Mar Thoma Metropolitan, the guest of Honor, inaugurated the Annual General Body meeting. Rt. Rev. Thomas Mar Themotheos Episcopa presided over the meetings. We sincerely express our gratitude to Shri .Thomas Chandy (Minister of Transport) for his generosity providing the facilities for the AGM of Act – Alliance .





MAJOR ACTIVITIES

In the Financial year 2016-17 CARD Worked in 7 States of India including Kerala, Tamilnadu,Karnataka, Madhya Pradesh, Chhattisgarh, Odisha, and Uttar Pradesh to reach more than 50000 people with 32 life saving –fighting programmes including maternal and Child health, education, food and clean water, gender equality and women empowerment, HIV/AIDs prevention, climate justice and climate change advocacy, livelihood support and more our programmes becomes a catalyst for positive change .

1 CARD Care- Child Support Programmes

Education to improve personal endowments, build capacity levels, overcome constrain and make available set of opportunities and choices for sustainable improvement in well being. Child support projects are one of the main activities of CARD during last few years. This programme is to provide educational support to the students from extremely disadvantaged backgrounds by meaningful participation of their parents and community. It aims at providing quality education and adequate support in their growth. CARD Care supports 4100 children through this programme. CARD Care activities include three Child Focused community Development Projects (CFCD), six Child Development Center projects (CDC), four CARD Care Cluster projects and five Creche units. Educational kits and Christmas gifts were distributed to support needy children in their education and growth.

KERALA

- i. CARD Child Development Centre , Karavalloor, Kollam Dist.
- ii. CARD Child Development Centre, Vattavada, Idukki Dist.
- iii. CARD Care Cluster Project Pooyamkutty, Eranakulam
- iv. CARD Care Cluster Project- Punalur, Kollam Dist
- v. CARD Care Cluster Project- Niramam, Alaupzha
- vi. CARD Care Cluster Kisumam, Moolakayam Pathanamthitta
- vii. Creche Units, Chungathara, Malappuram Dist.





viii.CARD Jeevan Mukthi CFCD Project (Child Focus Community Development project), Wayanad

MADHYA PREDESH

- ix. Malwa Child Focus Community Development project, Kshipra
- x. Sarvodaya CDC, Dewas
- xi. Premkulam CFCD, Sehatganj Bhopal

CHHATTISGARH

ix. Ameri CDC, Bilaspur

ODISHA

- x. CFCD Project, Kalahandi
- xi. Mamatha CDC, Lubengarh

2. Rural Education

Lack of quality education is one of the major problems Dewas district has been facing. Lack of infrastructure, non availability of qualified teachers, and absence of teachers in the Government schools are issues contributed to this situation. CARD – KSK tried to address this problem by starting a few schools with primary education as the priority. Following schools are serving the community to improve the education.

- 1. ST. THOMAS HIGHER SECONDARY SCHOOL, Kshipra
- 2. EASOW MAR TIMOTHEOS MEMORIAL HOSTEL
- 3. GRAM JYOTHI SCHOOLS-2

3. CARD – KNH

Christian Agency for Rural Development (CARD) and KNH Germany has signed , the General Agreement for Direct Partnership with Kindernothilfe (KNH) Germany . All the projects of the Mar Thoma Syrian Church supported by the KNH will hence forth functioning under the Christian Agency for Rural Development (CARD) form 2015 April on wards. Following are the projects.





- 1. Project No: 21303 Mar Thoma Mission Day Care Centre, Kumta, Karnataka
- 2. Project No: 21306 Mar Thoma Jubilee Day Care Centre, Jayanagar, Bangalore
- 3. Project No:21307 Bala Jothi Mar Thoma Welfare Centre, Mundgod
- 4. Project No: 21316 Manava Vikas Kendra, Mustoor, Chickaballapur, Karnataka.
- 5. Project No: 21311 Ayoor Carmel Orphanage (Balikabhavan)
- 6. Project No: 21308 Mar Thoma School for the Deaf, Kasargod Special Project.
- 7. Jeevan Mukthi, Child Focused Community Development Project CFCD Waynad, Kerala
- 8. Child Focused Community Development Project -CFCD- Kalahandi Orrissa

4 Health programmes

Rural women's health is the main focus of CARD. This area is an important field so that taking care of women's health creates a good atmosphere in the houses and builds a healthy generation.

- A CARD Sureksha Project (HIV/AIDS) Kottarakara
- B Child Survival Project, Dewas
- C Child Survival Project, Kanpur
- D Child Survival Project, Vattavada

5. Agriculture & Food security

Food - the basic human need is so often not available to the majority of the human population. The matter of quality food availability is an even more serious matter. This directly points to the issue of food security. Food security exists when people have enough basic food for a fully productive life. People living in poverty have lack of food as their main issue. Availability of food, access of food, nutritional value of food and stability in provision of food are the main areas in which food security is concerned. The important issue of lack of food security points towards the problem of slow growth of agriculture and the farmer's inability to produce enough food to feed the whole population. National sample Survey data reveal that 220 million Indians, i.e. nearly





quarter of the country's population, survive on less than \$1 a day. The need to improve agriculture and empower farmers to produce more to feed the population is an urgent need towards achieving food security in India. Increasing and diversifying agricultural productivity is therefore very important in addressing the food insecurity issue in India. CARD Krishi Vinjan Kendra is an institution of CARD focusing on this issue.

- i. Krishi Vinjana Kendra (KVK), Thelliyoor, Pathanamthitta
- ii. SMART Agro Marketing Unit, Kumbanad
- iii. CARD KNH CFCD Projects

6. Water conservation and Environmental Programmes

CARD - Jalanidhi Project, Cherupuzha Panchayath, Kannur

Safe water is a serious concern in the world. Due to wrong development practice the water became an industrial waste and the result is public health crises. This Jalanidhi Project started in 2003. 35 BGs were registered and 32 BGs are continuing the activities. Each BG has their own water supply scheme own water source; pump house, pump, and Storage tank, pumping main and distribution lines. 2462 families got benefit from this scheme. All the 30 schemes have been completed. Measurement books had already been submitted. Final balance and additional funds for 18 the schemes has been approved and released. 18 BG IPCR was submitted. The remaining work is final auditing, IPCR preparation and getting exit order from KRWSA.

Rain water-harvesting Programme

CARD is one of the major players in popularizing Rain water harvesting in Kerala .With the assistance from Sunday School Samajam we constructed one Ferro cement tank





with the capacity of 2 Lakhs at Charalkunnu Campus . CARD is now taking orders for the construction of Ferro Cement tanks.

7. Livelihood Activities

Livelihood activities are about minimum conditions for living a life with dignity. CARD has been focusing on livelihood promotion programmes with the motive of increasing the employment opportunities for the rural women and youth.

- i CARD AHVY Project, Angamaly
- ii Vocational skill development unit, Tiruvalla

Production cum training units

- i MarThoma Vocational Training Centre, Haripad
- ii CARD Better Home, Tiruvalla
- iii CARD Pampa Umbrellas, Thulapally

8. Research and Development Programmes

The concept human development indicates how equity, empowerment and sustainability expand people's choices. At the same time it highlights its challenges, showing that these key aspects of human development do not always come together. CARD engages in developing systematic approach for sustainable development with Govt. of Kerala & Gramma Panchayats.

Staff Capacity building Training for Finance Management

The Christian Agency for Rural Development(CARD)at its central level has organized two days training camp for the key staffs of various projects and units of CARD particularly runs under the support of KNH. The training was organized at CARD-KVK centre on 1st and 2nd of March 2017. The programme was intended for upgrading the staff sensitivity over the contemporary financial management system.





9. Rural Marketing

Under this head two marketing units and a society were functioning;

i. CARD –Gramolpannam, Thiruvalla

ii. Photostat Unit

iii. CARD – Gramasakthi Society

ACKNOWLEDGEMENTS



We give thanks to the Almighty for the abundant blessings we receive to serve the people. We would like to record our sincere gratitude to our Metropolitan His Grace The Most .Rev. Dr . Joseph Mar Thoma Metropolitan for his wise counsel , proper direction , active presence and participation on the daily functioning of CARD and all our Bishops of the Episcopal Synod of the Mar Thoma Church for the support given to CARD. Our sincere thanks are due to the President Rt.Rev. Thomas Mar Timotheos Episcopa, the General Body and the Governing Board members of CARD for their suggestions and involvement in the functioning of the organization.

We acknowledge our gratitude to Rev. Oommen Philip (Sabha Secretary), Mr. Thomas Jacob (Treasurer) for their support and contributions. Especially we remember the contributions and valuable efforts of Rev. Philip George (Assistant director). We are thankful to the Clergy and other leaders of the church and parishes who have helped CARD. We are also thankful to the various Central and State Governments, KNH. We thank our Internal AuditorsMr.Sulal Samuel and external Auditors M/s. Thomas Mathew and associates, Reji Abraham and Co. for the timely audit of Accounts. We are grateful to all CARD staff for their committed involvement in CARD's activities.





CONCLUSION

CARD has completed yet another year of meaningful services to the people in empowering them for a better life. This year CARD celebrates its 40th year in the mission and in the development work. For the past 39 years God was faithful and has been given the golden opportunities to serve his people and his land in different ways. We expect and believe that God will enable us and give more opportunities to serve the society to build the Kingdom of God in this earth. As a Non Government Organization, CARD had played a vital role in implementing some of the projects of state Government and Central Government in the areas of agriculture, health and other welfare activities to the people at large. Compared to other groups and organizations CARD always promotes the dignity of creation and life in a globalised world. We were able to maintain a strong link with the mission and commitment of the Mar Thoma Church to the people through the programs and projects. We have been very keen in keeping transparency and accountability to the Church and the authorities in accomplishing the objectives as the social wing of the Mar Thoma Church. When we look back we could see the abundant blessings of the Lord Almighty in all the activities of CARD without which we could not achieve what we achieved. With grateful thanks to the Almighty God, We present the 40^h Annual report of CARD and pray for His continued blessings to achieve the vision of CARD. Let's join our hands to stretch others and focus to the needs of other creations of God.

Submitted to His glory

By

Rev.K.Y.Jacob





REPORT IN DETAIL

1. CARD Care Programmes

CARD supports the children in need. Supports the children to avoid child labour and brings the children for education. A CARD CARE center provides the basic nutrition and educational support. Through this work we are focuses the development of the children, family and the community.

Kerala

A. CARD - Bethel Child Development Centre, Karavaloor (IN 731).

This Project was started with the help of CarunaBalVikas in the year of 2003. The programmes are aim at;Physical Development, Spiritual Development

Cognitive Development ,Socio-emotional Development of children.

The above programme leads the children to a holistic development. For attain the holistic development the centers conducts awareness class, medical checkup, vocational training and educational supports.

B. CARD - Child Development Centre, Vattavada

Vattavada CDC is situated in VattavadaGramaPanchayath which is 42Km away from Munnar. Vattavada CDC started in the year 2002 with 124 registered children and at present 310 children are the beneficiaries.

Highlights; skill training, regulartuition classes

Villages covered - Kottakumbur, Koviloor and Vattavada.

Special coaching;Band training, Musical class, Electrical class, plumbing class, Drawing class, Tailoring class, Soap making class, Computer class, Cooking class and Handy craft.





C. CARD CFCD Project - Nadavayal, WAYANAD

CARD CFCD project was started on April 2011 at four Panchayath of Wayanad district. The project concentrates on 38 colonies among the Panchayaths and these colonies consist of Paniya, Oorali, Kaattunaika, and Kuruma communities. Early Childhood Care, Education, Health, Community Based Organizations, Livelihood & Agricultural Promotion, Capacity Building are the 6 major aspects of the project.CFCD project has been running over these years in order to uphold, uplift and make out better lives through various situate which includes the socio cultural and economical aspects of tribal populace in 38 colonies of Wayanad district. 5 year lope with various intervenes made vivid alter in the life situate of people who are extreme vulnerable in the sense. Though, with this particular extension interlude project has to move along with logics embraces on health, education, economic upliftment, capacity building and networking with concerns. The previous reporting year flourished with a number arbitrate in the specific heads- health, education, livelihood and capacity building among the intended community. Following are those,

1. Onam gathering

Gathering all to one podium without racial inequity among sub caste pecking order was the well defined intention on the programme. It was also blossomed with onam open market as it was nurtured with produces from the village itself in order to enrich rural marketing as well as put in demand for tribal produces. Around 300 people contributed the programme.

2. Child right seminars

To make in exist the core objective protection and promotion of child right, project has put in association with the child line authority as a merging programme conducted seminars to the villagers in cluster plane to aware them the rights of each child and its necessitate to be protected. Hence, our community get to know well about child rights protection and how a child gets to be treated.





3. Digital Resource Centre

The easy access of concerned policies, programmes associating with tribal introduced by the government could be get in hold to our target group was the focus over executing such a resource centre in project stage. Thereby, benefited scholars, elders and other villagers various scholarships, grants as well as other associated benefits from project and other allied sectors.



4. Child right day observance

Contributing 300 children from the community for highlighting the day-'child right observance' as well as gathering all to the podium with an elevated sense of congregation was the programme intend. HonorableSuperintendent of Police in Wayand district was inaugurated the day. A flash mob performed by the children exposed the day at peak as well as child right awareness rally highlighted in extreme the programme.

നാടിനുത്സവമായി നെല്ലിയമ്പത്ത് കൊയ്ത്തുത്സവം

നടവയൽ ● കാർഡ് സിഎഫ്സി ഡി പദ്ധതിയുടെ ഭാഗമായി കാവ ടത്ത് നടത്തിയ നെൽക്കുഷിയു ടെ കൊയ്ത്ത് നാടിനാകെ ഉത്ധ വമായി മാറി. കാർഡ് സംഘടിപ്പി ച്ചിരിക്കുന്ന ഋണ ബാധ്യത സംഘ ങ്ങളുടെ നേതൃത്വത്തിലെ നെല്ലി യമ്പത്ത് എട്ട് ഏക്കർ പാടം പാട്ട ത്തിനെടുത്ത്മരതൊണ്ടി, ഗന്ധക ശാല, ആതിര, പൊന്നി എന്നീനെ ല്ലിനങ്ങൾ കൃഷിവോന്റെ സഹായ തോടെയാണ് കൃഷിയിറക്കിയ ത്.

കൊയ്ത്തുത്സവം പഞ്ചായത്ത് പ്രസിഡന്റ് കടവൻ ഹംസ ഉദ്ഘാ ടനംചെയ്തു. കാർഡ് ഡയറക്ടർ ഫാ. കെ.വൈ. ജേക്കബ് അധ്യ ക്ഷത വഹിച്ചു. കാർഷിക സെമി



നടവയൽ കാർഡ് സിഎഫ്സിഡി പദ്ധതിയുടെ ഭാഗമായി കാവടത്ത് നടന്ന കൊയ്ത്തുത്തവം കണി യാമ്പറ്റ പഞ്ചായത്ത് പ്രസിഡന്റ് കടവൻ ഹംസ ഉദ്ഘാടനം ചെയ്യുന്നു.

നാർ ചെറുവയൽ രാമൻ ഉദ്ഘാ ടനം ചെയ്തു. വിവിധ വിഷയങ്ങ ളെ കുറിച്ചുള്ള ക്ലാസുകൾ ലൗലി അഗസ്റ്റിൻ, കെ.ജി. സുനിൽ, റിബു തോമസ് മാത്യു എന്നിവർ എടുത്തു. സി. ഇസ്മായിൽ, മേരി

ഐനേച്ചിറ, റഹിയാനത്ത് മു ഹമ്മദ്, ഫാ, ജോബിൻ ജോൺ എന്നിവർ പ്രസംഗിച്ചു.

5. Harvesting of paddy -8 cares

Joint liability group at Kavadam, one of our colonies in the operational area contributed 8 acres paddy cultivation in a most extreme success plane. Personnel's form different sectors- agricultural, tribal, LSGD and social Medias etc associated with the programme. The day cherished with agro allied seminars, agro based interrogations etc. The JLG efforts bring in exist the rationality as well as wiped out the landholder system to an extreme extent.

6. Marketing outlet at Kuruva Islands

Easy access of rural marketing and made wide demand on tribal produces in merchandise level has the basic logic over such a marketing outlet at the tourist spot Kuruva islands. Indigenous marketing-i.e.

produces and goods from villagers where they have no access to tap marketing it was the most developed idea as it was running by the executive members of VDC federation.







7. Vocational education

Promoting vocational platform for younger youth is a major focus to the villages and contributing this was made 11 younger youth engaged with driving coaching and benefited them driving license as well as 3 girl candidates take on certificate authorized stitching course.

8. Healthy baby competition

To assess the health status among categorized age group of child belongs to 0-12 months in the project area was existed as healthy baby competition-a new notion. Benefited 36 child of particular age in the programme and engaged those mothers with sessions on nursing care better practice on mother and child health.

9. World women day observance

World women day was observed in villages with awareness creation on breast cancer and film show. Today a large number of women are victims and symptomatic of particular disease-breast cancer. In spite of this, awareness class at colony level over the topic in connection with world women day has organized fruitfully with associated film show.





10. Exposure visit to KVK-Ambalavayal

In coordination with VDC Federation, conducted exposure visit to KVK, in order to get familiarize with agro and allied interventions as well as to practice those in the villages by the assistance of project and like other sectors.

11. Kitchen garden promotion

Promoting kitchen gardening practice to fulfill enhancement of toxic free vegetable as well as better practice of cropping in the home yard is of great obsession. For the purpose selected 100 beneficiaries from villages and contributed them seeds of vegetables with the technical assistance and expert advice from the block agriculture authority

12. Health check up for sponsored children

General medical check up for sponsored children has done to assess health status and hit upon disease risk among those and found some are malnourished, underweight issues and other minor disease risks where it was further followed with regular house visit and referral services.

13. Digital literacy centre

Digital literacy among community is of great focus for project goal as it is ongoing fruitfully with vivid community cooperatives as well as covered an enrolment of 200 scholars in the previous academic year.

14. Career guidance -residential programme for scholars of 10 & +2

Conducted 2 day residential training for scholars of 10th and plus two level. For unbolting academic skills and better to gain knowledge on various programmes and career associating with higher education





etc was the nub for the programme. 30 scholars took participation as well as they have joined for further studies with various streams.

15. Capacity building training for SHG, JLG and Federation members

Yearly refreshing training as well as capacity building for village based animators, federation members and VDC executives has done in order to make betterment in community development and its up gradation. The programme contributed to certain skill training sessions etc.

16. Goat village programme

Selected beneficiaries have received goats from project as they are running sustainability in live stock management as well as agro based management in small scale manner in a domestic way.

D. CARD Care Cluster Projects

Kerala state planning board states 'Child population in the age group of 0-10, declined to 33.22 lakh in 2011 when compared to 2001. It has been negative growth in all districts except Malappuramdist in Kerala'. This Programme launched in 2008 by CARD focus on the children's education of who are socially isolated, economically marginalized and deprived families. Four clusters were functioning under this programme;

i. CARD Care Cluster Project, Punalur

CARD CARE Punalur cluster is functioning in PunalurDayara for 6 years. 36 students are studying in our cluster. 25 sponsors supported our 36 children during the year. Two teachers performed in the tuition. 3 parents meeting,5 awareness class, 2 festival meeting conducted during the period. Evening refreshment and occasional gift given to each children. The whole educational level improved our children through the CARD CARE support. Rs. 30000/- incurred monthly for the programme.





ii. CARD Care Cluster Project, Pooyamkutty

Supporting 25 childrenPooyamkutty-Kerala25 children have in our cluster and 15 sponsores support these children during the period. Snacks given to each children will refresh them after school time.Chistmasgift,educational kit such as School Bag, Notebook, umbrella, pencil & pen Box given to them. Monthly Rs. 15000/-incurred for this cluster. One teacher is working in the cluster. 2 parents meeting,10 awareness classes, 2 festivals conducted in the centre

iii. CARD care Cluster project, Shenkotai

Supporting 50 children Shenkottai- Thamilnadu

The project Named as- Joseph Mar Thoma Metropolitan CARD CARE Project Shenkottai. The JMM CARD CARE project started on December

25th 2016 by Most Rev. Dr. Joseph Marthoma Metropolitan at Mission centreShenkottai. The tuition centre is at Kalangathagandy a rental building four kilometers far from mission centre. 50 children are gathering (from class 1 to class 10th) together after their



school time and tuition start after a refreshment .Two teachers leading the class. Most children are from 'Paraya' families and stop their studies in 3rd or 4th classes. Our project level tuition have support them to improve their continuing studies. During the previous Christmas we have given them dress as gift and at the time of school opening we issued educational kit.







iv. CARD Care cluster, Luck now

Supporting 70 childrenThe CARD CARE Educational Project, Lucknow was started as one of the CARD Care clusters in the year 2015 aimed at giving education to the underprivileged children. The project at Lucknow is aimed at educating the children on the streets, who are children of migrant laborers, street side vegetable vendors, cycle rickshaw pullers etc. Over the past one year, we were able to give regular classes to about 60-70 children. The number of children varied for each day, given the nature of the community and locality. The children are from the ages 4yrs to 12 yrs. Most of them go to nearby schools, but not on a regular basis. The classes are conducted from 2.00 pm to 5.00 pm from Monday to Wednesday and Friday Saturday of the week. An overview of all subjects - English - Alphabets, Words, Hindi, Maths - Numbers, counting, etc are taught on a regular basis. Coloring, games are also part of their activity. On average 20-22 classes are conducted each and every month. At the end of the class, snacks are served to the children. Snacks are the major attraction for the





children. Many come for the classes mostly for the sake of the small snack that they receive. The children, as well as their parents, are an easy going community, who do not wish to see much future in their lives. Hence their lifestyle is mostly hand to mouth. Molding such a community through education is a very tedious and time-consuming task. Our project gives a ray of hope to these children and families who can slowly build their lives through meaningful education. Mrs.RosammaChacko and Mrs.Viola Bell have been serving as teachers for the project. Rev.Jeff Philips has been serving as the Local Project Director.

E. Creche, Malappuram District

CARD started five crèche units at ChungatharaGramaPanchayath and PothukalGramaPanchayath of Malappuram district in 2006 with the support of Kerala Social Welfare Board. Two crèche units are functioning at Chungathara and 3 crèche units at PothukalGramapanchayath. During the reporting period 110 Children benefited from these centers.

MADHYA PRADESH

F. KhristSeva Kendra (KSK)

KhristSeva Kendra (KSK) was established in 1978, as a unit of Christian Agency for Rural Development. KhristSeva Kendra is operating remarkable social work activities in Dewas and Indore Districts of M P. KSK has completed thirty three years of community based services



through social welfare programmes for the backward villages located in remote areas. KSK has been carrying out our development projects with a holistic vision to serve the



disadvantaged and marginalized groups of people in the various target vicinity. KSK visualizes the formation of a just, participative and sustainable society through all its accomplishments.

Nursery school

To carry on the educational services to the community and the children in the area at sarvodayaNagar,Shanti Nagar and Jaisingh Nagar, KSK has started an English Medium Nursery school in the current academic year. Till date 15 children are enrolled and the teachers of SarvodayaVidhayala are entrusted the responsibility.

The school is functioning in the community hall at SarvodayaNagar . The coming years we are anticipating more admissions in the school. It is a great help to poor family to promote good quality education at affordable rates to neglected lot. Moreover it will help us to protect the community hall from encroachment.

SarvodayaVidhayalayaShantinagar

The school is operated in the slums from Nursery to class 8th. At present we have 151 students; most of the children are from Dalit and tribal community and from a poor background. Students who were enrolled in our projects are still pursuing education. The teachers are Hindi speaking and medium of education is Hindi. In the vicinity a Government Hindi medium school is functioning and some parents were sending their child to Government School as education id free and students are getting school uniforms ,Mid day Meal and scholarship. But the community prefer to send their children in English medium school and from this year onwards we are starting a English Medium school from Nursery section which would be expanded in thr course of time.





DAIRY, Livestocks and Agriculture

From the dairy we were getting 18-19 litres of milk. A dairy-man hired to take care of the cows. Tapioca is cultivated with soybeans and fodder. . The goatry farm has 18 goats and different birds are kept in our farm so



that the school students can observe and learn about domestic animals and pets. This year the monsoon is seemed to be weak in the Malwa region and it may affect the agriculture output.

MALWA (CFCD) PROJECT

The 'Child Focused Community Development' program has been handed over to the community after seven successful years of service. The Project facilitated the holistic development of the rural areas and in the neighboring panchayats around kshipra. Project encouraged the CBOs to continue to develop local leadership and promote development to raise awareness and better understandings.

CHATTISGRAH

G. Ameri Child Development Project, Bilaspur

Ameri CDC is a partnership venture between CARD and Compassion East India came into existence from May 2004 with the purpose of Holistic Development of the poor children of Ameri village.

Highlights;

*The activities of Ameri CDC are concentrated in five areas of Ameri village viz. Ameri, Satnam Nagar, Indira Awas, Dee Para, PuranaBasti.

*It has strength of 291 children from Nursery to class XII in the academic year. 19 students passed in 10th standard.





ODISHA

H. Mamtha Child Development Project

The Mamta CDC completed 8 years of service in Lubengarh area with the help of Compassion East India, Kolkatha. The project aims at physical, spiritual, cognitive and socio-emotional developments of 243 sponsored children from nearby five villages.

I. LokBirdari CFCD project Kalahandi

Education:

- 1. Sports competitions and cultural programmes were conducted successfully for the ECC children and 350 children participated.
- 2. 1500 note book and 500 pen distributed to 500 school going children
- 3. Cultural programe was organized for school going children. Around **600 children** actively participated and expressed their talents through dance, songs and skit.
- 4. Two parents meeting cum training programmes were conducted to make parents aware to guide their children in better way for holistic development.
- 5. **22** girls from project villages were given 4month tailoring training.
- 6. Training on leadership and personality development was conducted for youth to motivate and bring the high participation of them in to community development.
- Distributed warm cloths (Blanket) to 235 poor and needy children of the target villages
 Usedth and Nutrition

Health and Nutrition

- 8. Provided Nutritional care and health guidance to **84 Malnourished** children throughout the year
- 9. During the year poorest of the poor children who were fallen sick were benefited with free health check up and referral services in need.





- 10. Referral services provided to pregnant and breast feeding mothers throughout the year in project villages.
- 11. Two medical camps was organized for ECC children
- 12. Three awareness programmes on health and sanitation were conducted in target villages to sensitize the community regarding the issue.
- 13. One community health check up camp organized successfully to give free health check up to community people and at same time to make awareness regarding the health care by medical doctor.
- 14. Three wells and one Hand pump repaired for the purpose of safe drinking water.
- 15. Physically challenged people and senior citizens were provided with free health check up during the year.

Community organization

- 16. To empowering women and better functioning of **SHGs** the project provide 6 no. of quality trainings to women SHGs
- 17. One training on PRI was conducted successfully to provide adequate knowledge rural people about pachayatraj system and its functioning.
- 18. One training on various government schemes was conducted.
- 19. One training on RTI was conducted.
- 20. To give adequate knowledge on child rights to children and better functioning of Children parliament in the target villages the project conducted **10 trainings** for children during the year.
- 21. For better implementation of watershed activity the project conducted 1 WDC meeting cum training programme.
- 22. For better project implementation and sustainability of programmes the project organized 1 meeting cum training for VDC members
- 23. Organized one exposure visit for 50 CP children to GELC HARI at Kuchinda, Jharsuguda.
- 24. Organized one Balmela for children in target villages, more than 500 children participated in this programme.





Livelihood Intervention (on farming)

- 25. Three farmers trainings on farming methods, mixed cropping and crop rotation were conducted for farmers to give them adequate knowledge on new techniques of farming.
- 26. Three trainings on organic farming were conducted for farmers.
- 27. Distributed improved variety seed (swarna paddy) to 166 farmers
- 28. Distributed vegetables seeds for the promotion of kitchen garden to 30 beneficiaries.
- Deepened four farm ponds for the purpose of farming and 34 families are benefiting out of this.
- 30. Deepened six wells for the purpose of irrigation.
- 31. 2140mango saplings were distributed in target villages. Livelihood Intervention (off farming)
- 32. One family of Khairmal village given support for promoting Fishery cultivation.
- 33. Two SHGs of Raidhuni village Namely Pallishree SHGs and Chirastayee SHGs were given support by the project for goat rearing. 21 families are benefited with this programme.
- 34. One family of Rajapada village benefited with Masala business programme.
- 35. One family got support from the project to open a fancy shop at Rajapada.The beneficiary is Sanjay Naik.





SUCCESS STORIES

Name of the activity:- **Farm pond** Beneficiary :-**Kirti Chandra Nanda** Village - Siletpada

Siletpada village is one of those facing severe water scarcity problem. As this village has rocky surface and low water level, people even find difficulties to get drinking water. They used to go far to take bath and other personal and household activities. Farmers only depend on rain for their farming. During this reporting period project intervened and deepened a farm pond in the land of Kirti Chandra Nanda to store water.



Kirti Chandra Nanda is marginal farmer and most of the land he owns is barren, hence he could not meet all needs of the family by farming due to shortage of water. The family suffered to get food throughout the year. In this year after making the farm pond he is managing to cultivate in his land . Even his land has became more moisturous so he is able to cultivate rabi crops like mung, harhar and chana. So because of farmpond his financial status has improved and he is living happily with his family.



Name of the activity:- **Goat rearing** Beneficiary :-**Chirastayee SHGs** Village :-Raidhuni

Raidhuni is situated in a very remote area of Narla Block. Basic amenities of this village are very minimum. People of this village are mainly dependent on farming and forest products for their living. To strengthen this village and to bring them in to main stream of the society our project not only trained them on IGP programs and but also encouraged them to start animal husbandries through SHGs. Chirastayee SHGs is one of them with

10 members. The project support to this group for goat rearing and they given one goat for each member. With this IGP programmes 10 families were benefited and they are taking care of goats and expanding their livestock.





UTTAR PRADESH

J. MarThomaBalVikas Kendra Kanpur CDC

It was started on 12th April 2010 with the support of the CarunaBalVikas.

The project takes care of 250 slum children.

Highlights;Celebration of Independence Day, teachers' day, Christmas day,

Rev. Jeff Jack Philip serves as Project Director

2. Rural Education

Easow Mar Timotheos Memorial Hostel

The hostel is functioning satisfactorily. At present year we have 14 children who belong to Tribal Christians from Jhabua. The students are studying very well. Prior to their admission in hostel this year we have communicated the parents to pay a part of the fees of the students. At the same time we are in search of new sponsors. Mr. Aneesh Philip is serving as the warden.

St. Thomas Higher Secondary school Kshipra

St. Thomas higher secondary school has entered another academic year in the task of providing education to the children in and around the Kshipra village. In cognizance of emblem, the school gives due importance to study service and play. When our country is going through a tough phase of communalism, religious intolerance and economic disparity, education is essential to liberate people from the clutches of these evil powers, St. Thomas School upholds the cherished values on which it was founded. The school starts at 8.30 am with Morning assembly and disperse at 2.30pm with the national anthem. Achievements





This year 4 students of 12th class secured above 75% in board examination. The Government awarded Rs.25000 each from chief minister of M.P.Lap-top gift to meritorious students.Wetry our level best to improve the English standard of our School to face competition. And I think we would be able to win the trust of Local parents by providing Quality English Education in our School. Teachers training program was conducted tor school teachers. Teachers were instructed to submit teaching notes and impart best services to the students and parents. Rev. BinuCherian serves as the p[roject director during this year .

GRAM JYOTHI SCHOOLS

K.S.K is operating 4 Gram Jyoti Schools in the interior villages of Dewas Dist. 750 students benefited by these schools and 19 teachers extend their services for the success of these schools. This school enabled the village children to equip them with holistic education and a new set of skills. This programme was able to impart quality education at an affordable fee. The girl children are encouraged for school education. Some of these school buildings are very old and are in a dilapidated state and are in urgent need of renovation.

There are five Hindi medium primary schools functioning in association with KSK. They are;

- a. SarvodayaVidyalaya Santhi Nagar
- b. SarvodayaVidyalaya -Ittava
- c. SarvodayaVidyalaya Soniya Gandhi Nagar
- d. St. Thomas School Sanjay Nagar
- e. Mar Thoma School -Roopakhedy





3. CARD-KNH

KNH is a supporting agency to the various projects run by the Syrian Mar Thoma church. This financial year CARD had been selected as the partner agency for KNH to execute the projects run by Syrian Mar Thoma church KNH. Following are the projects.



3.1 Ayroor Carmel Balikabhavan

There were 51 children in the hostel, 40 children are sponsored under KNH. 6 students are engaged in higher education towards progress.Counseling classes, career guidance class, cultural programmes done in relation to the educational activities. Through this programmes students develops a good vision and a future in their lives.

3.2 MarThoma School for the Deaf Kasaragod

These Year 137 students were studying from primary to college. Out of them 60 students were supported by KNH. The families of these Children got benefit of this project. The project includes environmental friendly activities in order to relate children in our hostel with nature. We introduced Vegetable Cultivation and Agricultural activities during this Year. The Agricultural department of our District gave their full



support for that activity. The Agricultural officers visited our campus regularly and gave their valid advises. This activity helped our children to got involved with Nature and help them to understand the agriculture methods. Educational material Supplied.

3.3 Manava Vikasa Kendra Day Care centre

ManavaVikasa Kendra located in the small village of Mustoor. Project has been focusing Holistic development of children and the community. Mainly we focus on children in the community for early intervention awareness, Physical development and good Education and preschool and school going childrenthere were 65 children enrolling in the project 15 children are below age 3-6 years, 38 children are 7 -



10 years age, and 12 children are 10 above year's age. 62 children studying in Government Higher primary school 3 children are studying in private school. They are belongs to poor and needy family children.

This centre provides educational assistance, personality development classes, social awareness classes and moral classes.

3.4 Bala Jyothi Marthoma welfare centre Mundgod

In our Day care center to children are studying in the age group of 3 to 13 years are really from the most backward areas and slum of the mundgodtaluk. We provide our children's with special care, with well



balanced nutrition food and specialized education. Centre Conducted vocational training to left children.



The project has been working to bring about many positive changes in the lives of these little children and community. We make our children useful and productive citizens and to lead a Dignified life.

3.5 Mar Thoma Mission day care centre, Kumta



The Mar Thoma Mission Day Care Centre is playing a vital role in the development of under privileged children and society since 1976. The main aim behind the formation of this centre is to develop rural poor children in the area of education and social life. We concentrated our project mainly focused on community so called 'Uppar'

which is a back ward community. The activity output was taken from different areas of development such healthy physical growth of 55 children, all the children in this society getting basic as well as good education, 55 children develop their interest towards their religion and cooperate with moral values, Proper emotional development of all 55 children, get opportunities to children to enjoy child rights and personality development.

3.6 Child Focused Community Development project, wayanadu

particular objectives of CFCD which has been crafted for uplifting the tribal poor at Wayanadu District with the goal- holistic and sustainable

development of poor children and their families in colonies of Wayanad district.





- Reduced school drop out in the target area
- **Energetic and healthy children in the community**
- The rights of children promoted and protected
- Improved economic status of the community
- Efficient leaders are equipped for self sustainable development
- The development process and progress of tribal community are documented

3.7 Lok Biradari CFCD

Under the Project, there are **250 supported children**, **550 other children** who are reached by campaigns etc., thus making a total of **800 children**. There is no fluctuation in the number of children. The project conducts education, health, community organization and livelihood, farming

4. Agriculture & Food security

KRISHI VIGYAN KENDRA, PATHANAMTHITTA

CARD-KVK was established in the year 1995 under Indian Council of Agricultural Research with Christian Agency for Rural Development as host organization. Since its inception KVK is very keen in the proper implementation of farming in the community.

The KVK serves the interest of the farmers in Pathanamthitta district. It conducts training programmes in new modes of agriculture and provides new breeds for cultivation. It also provides training in agriculture products related occupations. The farmers' hostel in KVK provides residential facilities for small and marginal farmers. Some of the important programmes are





Trainings: KVK organized a total of **162** trainings during the period. **5445** participants including 2692 female benefitted from the training programmes. 21% (1147) of the participants belonged to SC/ST category.

Special exposure training: Five KVK technical staff lead by Dr. C.P. Robert, Senior Scientist and Head attended the orientation training on persons with disabilities as part of NABARD sponsored project "Setting up of Opportunity Learning Centre in special schools in Pathanamthitta district" at National Institute for Empowerment of Persons with Multiple Disabilities (NIEPMD), Chennai. During the programme the team was oriented in different ways to motivate special children, importance of vocational training for mentally retarded children and psychological approaches in handling the special children by parents and teachers.

RAWE students visits KVK: 13 students from Kerala Agricultural University, Vellanikkara, Thrissurvisted KVK, Pathanamthitta as part of RAWE from 14th to 18th March 2017. As part of the programme the team along with KVK staff visited the farmers fields at KottanadPanchayat, an operational village of KVK to get acquainted with the extension activities undertaken by KVK and its acceptability among farmers.

Entrepreneurship development in organic farming: KVK conducted 3 days Entrepreneurship Development Programme in organic farming from 26th to 28th September 2017 to sensitize and generate knowledge about organic farming practices and to provide hands on experience on production of various bio inputs through method demonstration.

Technology training in Jackfruit:A training on advanced technologies for value addition in Jackfruit was organized for stakeholders from Meghalaya Institute of Entrepreneurship, Shilong from 22nd to 26th November 2016.







Joseph Marthoma Ever Rolling Green Trophy for **Mukulam 2016** bags to CMS LP School, Ennooramvayal, Vechoochira.Mar Thoma Vocational Higher Secondary School, Kunnam and St. Philomina's UP School, Mallappally bags 2nd and 3rd prize respectively.



Prof: P.J. Kurien, Honorable Deputy Chairman of RajyaSabha Inaugurated **Pradhanamanthri FasalBhimaYojana** programme organized by KVK on July 1st 2016 at VGM Hall Tiruvalla. Most Rev. Dr. Joseph Mar Thoma Metropolitan Presided over the function.







Kathir 2017 : *KVK, Pathanamthittaorganised 3 days Technology Meet* (*Kathir 2017*) *in collaboration with Agricultural Technology Management Agency (ATMA), Pathanamthitta from 14th to 16th March 2017 at KVK campus . Kathir' 17 was inaugurated by Smt. Annapoornadevi, Dist. Panchayat President, Pathanamthitta. Rev. Thomas Mar ThimothiosEpiscopa, Chairman, CARD KVK presided over the function. Thirty stalls were set up by various agricultural enterprises*

KRISHI SPARSHAM - Mobile app

KVK has developed an application called KrishiSparsham , which covers pest and diseases of coconut, vegetables, paddy, and banana,

TECHNOLOGIES Assessed

1. Growth and yield of varied size single sprout transplanted ginger (var. Varada) To combat the problem of non availability of good planting material in Ginger cultivation, an On Farm Trail was conducted to evaluate the growth and yield of varied sizes single sprout transplanted ginger (var. Varada) at PandalamThekekkara. Trial inferred that transplanting 30-40 days old pro-tray raised plantlets from single bud sprouts of seed rhizomes (about 10 g) reduce requirement of seeds by 50% and is also a cost effective technology.





2. Fertilizer broadcaster in Rice

Hand broadcasting of fertilizer was assessed against fertilizer application using broadcaster. It was observed that though their was slight increase in the production level , the use of broadcaster reduced the labour cost , hence increased the net income by 34 %

3. Feed formulations and growth of layer chicks

Due to high cost of commercial feed KVK prepared feed formulations and a trial was conducted to test the effectiveness of feed formulations. The trial was conducted at two small scale egger nurseries with 100 birds under each treatment. Feeding with formulation 1 (Yellow Maize, Broken Rice, Deoiled rice bran, Soyabean meal ,Fish meal ,Shell grit, Dicalcium Phosphate, Salt, Trace minerals)was compared with feeding with formulation 2 (Yellow Maize,Wheat bran, Deoiled rice bran, Ground nut meal, Gingellymeal,Soya bean meal ,fish meal,Shell grit, Dicalcium Phosphate, Salt, Trace minerals). The standard body weight of layer chicks of 45 days old is between 450-470 g per bird. The feeding of birds with formulation 1 has achieved this and hence this feed formulation can be promoted for use in egger nurseries cost effectively

4. Jack rind pectin in fruit jams

An On Farm Trial was conducted to assess the stabilizing effect of jack rind pectin in fruit jams for better consumer acceptance. The trial inferred that Jel setting time was 27% less when compared with the jam prepared without adding pectin extract.

TECHNOLOGIES DEMONSTRATED

1. Short duration green gram variety CO 6 for rice fallows

To demonstrate the potential of short duration green gram as a suitable crop in rice fallows , a FLD was conducted at Koipuram village in 0.8 ha area. It was observed that Green gram, a reintroduced crop in the district performed well inspite of 80% short fall in NE monsoon. The B.C ratio obtained was 1.74 :1.

2. Hybrid tomato cultivation using grafted seedlings

A demonstration on Cultivation of tomato using seedling of tomato hybrid ArkaSamrat grafted on bacterial wilt resistant brinjalHaritha . It was observed that growing tomato using grafted seedlings effectively controls bacterial wilt and the the yield also increased by 44.6 %

3. KRISHI BRO -A coloured broiler

One of the main problem identified among poultry farmers was Non availability of coloured broilers . Apart from these the general public always had a fear toward use of large amounts of Hormones and antibiotics fed to get higher body weight. Hence the demonstration was conducted to introduce Krishi-Bro, a coloured broiler to see whether the coloured broilers reared under semi intensive conditions can be





adopted by the farmers to get a higher body weight at an earlier period .It was found that Krishi bro could grow up to 2 kg body wt by 45 days of age and has 60.68% dressing percentage and has a BCR of 1.8 compared to a BCR of 1.02 in case of male birds reared for meat among the farmers. The taste of Krishi bro is almost similar to that of the indigenous variety

4. Nutritional strategies for prevention of milk fever

Almost all the farmers practice the age old technique of giving the dairy cows calcium to avoid milk fever immediately after calving .However ,it is not a fool proof method and in many cases ,the animals have been found to fall post calving due to hypocalcaemia. Studies have been revealed that not only calcium but the ratio of calcium to phosphorous is more important that the amount of calcium itself, hence a nurtitional strategy was demonstrated for prevention of milk fever .Technology includes Low calcium high phosphorous diet during 20 days pre partum period 50 gm twice daily . 25 numbers of demonstrations have been conducted at perumpatty .It was observed that Health of the cowpost partum is better, the calves born were larger and more energetic and gave better milk yield. BCR for demonstration is 1.9 against 1.3 and incidence of milk fever is nil in case of the demonstration.

5. Water conservation and Environmental Programmes

CARD - Jalanidhi ProjectCherupuzha

In co-operation with the Government of Kerala, CARD has implemented a Jalanidhi projects at CherupuzhaGramaPanchayathu, Kannur district. The main objective of this project is to provide potable water to the community population where lack of water is a major problem. Accordingly, project beneficiaries were grouped and got them registered as Beneficiary Groups (B Gs).

The project started in April 2013 . **32** micro-level water supply schemes were completed and **1650 families** got the benefit of the project.





The entire above said fund was directly given to BGs through Panchayath and the implementation of the project was the responsibility of the . The role of CARD is to support them in implementing the scheme by giving technical and social support which includes formation of beneficiary groups, it's registration, training, Detailed Scheme Report Preparation, recording the measurement books, check measuring, supervision of all works, proper record keeping of BGs, Auditing of their accounts by External auditors appointed by KRWSA, Preparation of Implementation Completion Report (IPCR) etc. Which was very tedious and time consuming and there were a lot of bottlenecks for its approval. Final balance and additional funds for all the all the schemes has been approved and released. The remaining work is final auditing, IPCR preparation and getting exit order from KRWSA.

6. Climate Justice and Resilient Programmes

CARD implements two climate change projects each in Madhya Pradesh and Odisha

Climate Change Adaptation and Mitigation Project, Kshipra, Madhya Pradesh

This theme knocks and attracts the community to rethink and children and youth are encouraged to propagate the thoughts for the protection of environment. The main focus of the project is children and youth, farmers and woman in the target area. The community addresses the climate change issues, is active contributors and responded positively. The Children and youth strive to become change agents and propagate the climate change mitigation measures. They make research work, propagate the mitigation measures, observe the significant environment related days, conduct social awareness rallies, street plays and the like.



7. Livelihood Activities

CARD has been focusing on livelihood promotion programmes with the motive to increase the employment opportunities to the rural women and youth.

I. CARD-AHVY Project, Angamaly

Under the Ministry of Textiles, Govt. of India the office of the Development Commissioner Handicrafts launched AHVY project in 2002. The scheme envisages a package of support to the cluster of handicrafts artisans, which includes basic inputs and infrastructure support in addition to capacity enhancement to cater to target market. The main objectives of the scheme is to empower artisans by making them active entrepreneurs cum primary stake holders in the process of development and bringing them to a visible platform for easy access to domestic and overseas market. And to upgrade artisans skill through appropriate Design & Technology Interventions so as to enable them to use quality raw materials, tools and equipment to produce value added items. CARD is implementing these activities in Angamaly Block, in Ernakulam District since 2002. The AHVY at Angamaly extends its activities in four gramapanchayaths in and around Angamaly. Participated in the India International Trade Fare (IITF 2016) at PragadiMaidaan New Delhi and Bamboo Fest 2016 at Cochin.

II. Production cum Training units

i. Marthoma Vocational Training Centre, Haripad

This has formed in order to provide vocational training to the needy and economically weak youths in areas surroundings Haripad village of Aleppey district. CARD has started this unit in the year 1990. The unit raises their income through sales of its products like church materials, furniture, wafer and squash. The following units are functioning in this centre.

- 1. Carpentry Unit2. Tailoring training3. Candle making
- 4. Wafer and Communion Syrup Unit.





ii. CARD - Better Home, Thiruvalla

This unit was started in the year 1999 with the major objective of providing employment opportunity for poor women in society. It provides tailoring and embroidery training for women. It also has one production and sales unit of embroidery and cross stitch cloth materials. In the reporting year 82 students have successfully completed their training.

iii. CARD - Pampa Umbrellas, Thulapally

This unit was started in the year 1999 as a training unit for umbrella making. Six women have been trained and are working in this unit as SHG members. This unit has manufactured and marketed 3700 umbrellas in the reporting year.

8. Rural Marketing

i. CARD - Gramolpannam, Thiruvalla

CARD - Gramolpannam is a registered selling unit of CARD for the promotion of marketing different handicraft works, cotton and khadi dress materials, honey and squash which are the product of different SHG's of CARD. CARD - Gramolpannam is a common platform for selling of village agriculture and handicrafts products.

ii. Photostat Unit

A centre with the facilities of STD, fax and copying machine is also functioning along with the showroom.

iii. CARD-Gramasakthi Society

Gramasakthi is a registered Society constituted by CARD for marketing of rural products manufactured by CARD products such as note books, school bags, umbrellas, honey, biogas plants etc. Reporting year

Gramasak thiextended its activities to Rannicentre. Gramasakthi's had organized the educational kit distribution in the reporting year.









News Letter

This financial year also CARD was published the Newsletter 'Grameenam' and it released at Maramon Convention Nagar by Rt. Rev. Thomas Mar Timotheos Episcopa, President, CARD.

TB Awarness

Inauguration IEC Materials of Tuberculosis. Persons will be educated above the causes, treatment, symtoms and prevention of this disease.



Inaugurating organic rice sale by Mar Thoma Metropolitan at Maramon Convention Nagar





Thomas Mathew & Associates Chartered Accountants

Thomas Mathew, B.Sc., FCA Membership No. 014670

16-08-2017

AUDITOR'S REPORT

We have audited the attached Balance Sheet of <u>CARD</u>, (CONSOLIDATED <u>ACCOUNTS) MAR THOMA SABHA OFFICE, THIRUVALLA</u> as at 31st March 2017 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.

- We have accepted Statements of Accounts audited by other qualified auditors wherever applicable.
- 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.
- 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.
- The Balance Sheet and the Income and Expenditure Account dealt with by this report are in agreement with the books of account.
- 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 2017.
 - (ii) In the case of Income & Expenditure Account, of the Expenditure and Income, for the year ended on that date.

THEW & AS For Thomas Mathew & Associates Chartered Accountants THIRUVALLA-1 RED A(Thomas Mathew B.Sc. F.C.A,



P. City Tower, T.K. Road, Tiruvalia, Kerala- 689 101, Phone: 0469 - 2743114, E-mail: aswasa@yahoo.co



Chartered Accountant.

RECEIDTS	Rs Ps	Rs Ps PAYMENTS	Rs. Ps.
To Opening Balances:		By CARD GENERAL ACCOUNT	14 14 14 14 14
Cash & Bank Balances	1,87,42,018.06	General Payments	07.1CP,21,52
			C1.021,PU,P3
CARD GENERAL ACCOUNT	A REAL PROPERTY OF A REAL PROPER	FC Expenditure	1,52,74,8/5.12
General Receipts	20,13,938.67		
CDU Income	23,63,977.60		
FC Income	1,40,52,775.12		
" KSK GENERAL	1,06,29,508,00	* KSK GENERAL	1,06,16,485.57
SARVODAYA VIDHYALAYA, SANTHINAGAR	3.90.878.91	 SARVODAYA VIDHYALAYA, SANTHINAGAR 	3,47,772.00
* MALWA CFCD PROJECT (LOCAL ACCOUNT) KSHIPRA	NIL	 MALWA CFCD PROJECT (LOCAL ACCOUNT) KSHIPRA 	1,075.00
" MARTHOMA SCHOOL ROOPAKHEDI	8,597.91	MARTHOMA SCHOOL ROOPAKHEDI	NIL
ST THOMAS SCHOOL, KSHIPRA	1,81,85,270,00	 ST THOMAS SCHOOL, KSHIPRA 	1,71,97,293.42
 CARD PHOTOSTAT. 	1,09,114.00	 CARD PHOTOSTAT, 	1,10,974.00
" GRAMOLPANNAM	29,38,661.00	" GRAMOLPANNAM	29,05,726.75
 CARD PAMPA UMBRELLAS 	6,52,477.00	 CARD PAMPA UMBRELLAS 	6,58,497.00
 DEPARTMENT OF RESEARCH & STUDY 	9,03,142.00	 DEPARTMENT OF RESEARCH & STUDY 	10,30,909.00
 CARD HARIPAD UNIT 	34,63,142.00	 CARD HARIPAD UNIT 	31,48,513.00
 SARVODAYA VIDHYALAYA, ARJUN NAGAR, ITAWA 	19,537.00	 SARVODAYA VIDHYALAYA, ARJUN NAGAR, ITAWA 	NIL
 KRISHI VIGYAN KENDRA, THELLIYOOR 	2,85,76,205.78	KRISHI VIGYAN KENDRA, THELLIYOOR	2,78,54,654.38
 EASOW MAR THEMOTHIOS MEMORIAL HOSTEL, KSHIPRA 	12,11,231.00	 EASOW MAR THEMOTHIOS MEMORIAL HOSTEL, KSHIPRA 	11,92,269.00
 CARD BETTER HOME, MARTHOMA BUILDING THIRUVALLA 	98,872.00	CARD BETTER HOME, MARTHOMA BUILDING THIRUVALLA	1,19,460.00
		 Closing Balances: Cash & Bank Balances 	1,81,84,199.30
	10,43,59,346.05	TOTAL	10,43,59,346.05
CINEDIA AGEN PARTICULAR CINEDIA AGEN PARTICULAR CINEDIA AGEN PARTICULA VARTICULA SAENA OFFICE THIRUVALLA'I, KERALA		per Report of even date attach IOMAS MATHEWA& ASSOCIA CHARTERED ACCOUNTANY Chartered Accountrantip in Chartered Accountrantip in	100 000

ARD inual PORI

Ι	th CARD Annual REPORT 2016-17	54
ų,	2016-17	J

CARD, MARTHOMA SABHA OFFICE, THIRUVALLA

THE OWNER AND ADDRESS OF TAXABLE PARTY OF TAXABLE PARTY.		And the second se			
To CARD GENERAL ACCOUNT			By KSK GENERAL		
Expenditure	2,36,80,652.72		Income	00.000,71,72	
Less: Income	1,95,29,041.39	41,51,611.33	Less: Expenditure	65,83,879.00	31,33,130.00
MALWA CFCD PROJECT (LOCAL ACCOUNT) KSHIPRA	NT) KSHIPRA		" ST THOMAS SCHOOL, KSHIPRA		
Expenditure	1,075.00		Income	1,67,38,315.00	
Less: Income	•	1,075.00	Less: Expenditure	1,66,60,924.00	77,391.00
KRISHI VIGYAN KENDRA, THELLIYOOR			" SARVODAYA VIDHYALAYA, SANTHINAGAR		
Expenditure	2,45,01,475.73		Income	1,37,936.00	
Less: Income	2,35,16,730.78	9,84,744.95	Less: Expenditure	•	1,37,936.00
CARD BETTER HOME, MARTHOMA BUIL	BUILDING THIRUVALLA		" GRAMOLPANNAM		
Expenditure	1,57,578.76		Income	40,28,541.00	
Less: Income	1,34,372.00	23,206.76	Less: Expenditure	39,89,638.46	38,902.54
DEPARTMENT OF RESEARCH & STUDY			" CARD PAMPA UMBRELLAS		
Expenditure	9,42,473.89		income	7,73,052.00	
Less: Income	8,16,343.00	1,26,130.89	Less: Expenditure	7,34,616,89	38,435.11
CARD PHOTOSTAT.			" SARVODAYA VIDHYALAYA, SANTHINAGAR		
Expenditure	1,18,020.21		Income	4,09,825.00	
Less: Income	80,395.00	37,625.21	Less: Expenditure	3,47,772.00	62,053.00

In Christ with the People

1,74,616.51

35,19,867.00 33,45,250.49

5,19,412.00

12,11,231.00 6,91,819.00

" EASOW MAR THEMOTHIOS MEMORIAL HOSTEL, KSHIPRA

Less: Expenditure

Income

Less: Expenditure

Income

48,884.00	10,93,633.98	53,24,394.14	ached. Giartes. Mrs. Mrs. Marto Mrs. Marto
48,884.00			T- As per Report of even date attached. For THOMAS MATHEW & ASSOCIATES: CHARTERED ACCOUNTANTS. CHARTERED ACCOUNTANTS. Thomas Mathewatered Accountant.
MARTHOMA SCHOOL ROOPAKHEDI Income Less: Expenditure	" Excess of Expenditure over Income	TOTAL	AUDITOR'S REPORT:- As per Report of even date attached. For THOMAS MATHEW & ASSOGIATER CHARTERED ACCOUNT ANTS. CHARTERED ACCOUNT ANTS. Throws Mathewine Ship No. On Chartered Accountant.
	- E	53,24,394.14	0.00 DIRECTOR CONTINA ALTAL GRALAM

40th CARD REPORT 55



CONSOLIDATED BALANCE SHEET AS ON 315T MARCH 2017 Rs. Ps. ASSETS & CLOSING BALANCE Rs. Ps. Rs. Ps.	CONSOLIDATED BALANCE SHEET AS ON 31ST MARCH 2017 Rs. Ps. ASSETS & CLOSING BALANCE Rs.	0	RD, MARTHOMA S	CARD, MARTHOMA SABHA OFFICE, THIRUVALLA	
4,46.06,907.05 EIXED ASSETS 3,67,554.85 CURRENT ASSETS 3,67,554.85 DEPOSITS 3,67,554.85 DEPOSITS 1,175,965.00 5,83,25,881.88 8,67,000 43,67,000 5,649,289.89 5,83,25,881.88 8,667,000 43,1,47.02 5,49,592,11 LONNY DEBTORS 1,45,552,246 LONNS AND ADVANCES 1,45,552,246 INCOME & EXPENDITURE ACCOUNT 20,11,77065 S1,50,703.00 81,50,704.84 4,33,67,203.06 95,32,203.00 A,33,67,203.06 1,42,22,200.01 A,33,67,203.06 20,11,77065 INCOME & EXPENDITURE ACCOUNT 20,11,77065 INCOME & EXPENDITURE ACCOUNT 20,11,77065 INCOME & EXPENDITURE ACCOUNT 20,11,77065 A,33,67,203.06 81,50,704.84 A,33,67,203.06 95,32,224.46 INCOME & EXPENDITURE ACCOUNT 20,11,77065 INCOME & EXPENDITURE ACCOUNT 20,11,77065 INCOME & EXPENDITURE ACCOUNT 20,11,77065 INCOME & EXPENDITURE ACCOUNT 20,0	4.46.08 007 05 3.67.34 (96.00 3.67.54 66.00 3.67.54 66.00 3.67.54 66.00 3.67.54 66.00 3.67.54 66.00 3.67.54 66.00 5.83.25.881.88 EIXED ASSETS 0.01175 0.66 00 5.64.92 08 5.83.25.881.88 RECEIVABLES & LOANS 0.17.50 66 00 5.64.92 08 5.83.25.881.88 RECEIVABLES & LOANS 0.17.50 66 00 5.64.92 08 5.83.25.881.88 RECEIVABLES & LOANS 0.17.70 65 61.60,704.00 42.60,242.35 LOANS AND ADVANCES 0.14,95.522.46 INCOME & EXPENDITURE ACCOUNT 43.31.477.02 0.14,72.300.00 20.11,770.65 LOANS AND ADVANCES 0.14,72.300.00 20.11,770.65 INCOME & EXPENDITURE ACCOUNT 0.14,32.300.00 20.11,770.65 INCOME & EXPENDITURE ACCOUNT 0.14,35,522.46 INCOME & EXPENDITURE ACCOUNT 43.31.67 0.00 0.14,17,70.65 INCOME & EXPENDITURE ACCOUNT 6.87.000 0.11,770.65 INCOME & EXPENDITURE ACCOUNT 6.87.000 0.10,60,70,80 4,33.67.700 6.87.000 <th>FUNDS & LIABILITIES</th> <th>CONSOLIDATED BALANC</th> <th>E SHEET AS ON 31ST MARCH 2017 94. ASSETS & CLOSING BALANCE</th> <th></th>	FUNDS & LIABILITIES	CONSOLIDATED BALANC	E SHEET AS ON 31ST MARCH 2017 94. ASSETS & CLOSING BALANCE	
4,46,06,000 CURRENT ASSETS 36,73,196,00 36,73,196,00 36,73,196,00 36,73,196,00 36,73,196,00 5,83,25,881,38 11,75,986,00 5,83,25,881,38 8,63,041,00 5,83,25,881,38 8,647,000 42,60,242,36 9,942,952,11 CUNICY DEBTORS 1,39,42,952,146 1,04,12,870,00 1,4,95,522,46 INCOME & EXPENDITURE ACCOUNT 2,61,0,00 4,33,67,203,06 61,60,704,84 4,33,67,203,06 61,60,704,84 4,33,67,203,06 2,61,0,704,84 A,33,67,203,06 2,61,0,704,84 A,33,67,203,06 2,61,0,704,84 A,33,67,703,06 2,61,0,704,84 A,33,67,703,06 2,61,0,704,84 A,33,67,703,06 2,61,0,704,84 A,33,67,703,06 2,61,0,704,84 A,33,67,703,06 2,61,0,704,84 A,33,67,703,06 2,61,0,704,84	4A0.005001/10 CURRINI ASSETS 367,54,860 DEPOSITS 367,54,860 5,83,25,881.88 11,75,866.00 5,83,25,881.88 11,75,866.00 5,83,25,881.88 30,60,941.00 5,83,25,881.88 EGETUVABLES 1,04,12,870.00 56,40,290.80 5,83,25,881.88 8 RECEIVABLES 1,39,42,952.11 2,560,242.36 1,39,42,952.11 LOANS AND ADVANCES 1,32,50,000 SUNDIN DEBTORS 1,4,95,522.46 INCOME & EXPENDITURE ACCOUNT 1,4,95,520.00 A,33,67,203.06 36,50,704.63 A,33,67,203.06 36,50,704.63 A,33,67,203.06 36,50,704.63 A,33,67,203.06 36,50,704.63 A,33,67,203.06 36,50,704.63 A,33,67,203.06 36,50,704.64 A,33,67,203.06 36,50,704.64 A,33,67,203.06 36,50,704.64 A,33,67,203.06 36,50,704.64 A,33,67,203.06 36,50,704.64 A,33,67,203.06 36,50,704.64 A,33,67,203.06 5			FIXED ASSETS	6,88,87,957.63
3,67,564.85 3,67,564.85 1,175,685.00 5,63,298.98 5,53,25,881.88 RECEIVABLES & LOANS 3,05,030.00 5,53,25,881.88 RECEIVABLES & LOANS 42,60,242.36 1,39,42,95,11 1,39,42,95,11 1,495,522.46 1,4,55,522.46 1,4,55,522.46 1,95,522.20 1,95,522.20 1,05,522.22	367,554 85 11,75,965 00 5,69,268 95 5,69,268 95 5,69,268 95 5,83,25,881.88 RECEIVABLES 1,04,12,670 00 DUNT 4,31,47.02 5,83,25,881.88 RECEIVABLES 1,04,12,670 00 RECEIVABLES 1,04,12,670 00 RECEIVABLES 1,00,12,00 RECEIVABLES 1,00,12,00 RECEIVABLES 1,00,12,00 RECEIVABLES 1,00,12,00 RECEIVABLES 1,00,12,00 RECEIVABLES 1,00,12,00 RECEIVABLES 1,00,12,00 RECEIVABLES 1,00,12,00 RECEIVABLES 1,00,12,00 RECEIVABLES 1,00,12,00 RECEIVABLES 1,00,12,00 RECEIVABLES 1,00,12,00 RECEIVABLES 1,00,12,00 RECEIVABLES 1,00,12,00 RECEIVABLES 1,00,12,00 RECEIVABLES 1,00,12,00 RECEIVABLES 1,00,12,00 RECEIVABLES 1,00,12,00 RECEIVABLES 1,00,12,00 RECEIVABLES 1,00,12,00 RECEIVABLES 1,00,12,00 RECEIVABLES 1,00,12,00 RECEIVABLES 1,00,12,00 RECEIVABLES 1,00,12,00 RECEIVABLES 1,00,12,00 RECEIVABLES 1,00,12,00 RECEIVABLES 1,00,12,00 RECEIVABLES 1,00,12,00 RECEIVABLES 1,00,12,00 RECEIVABLES 1,00,12,00 RECEIVABLES 1,00,12,00 RECEIV		4,46,08,907.05 35,73,195.00	CURRENT ASSETS	2,03,850.20
30,50,341,00 5,83,25,881.88 RECEIVABLES & LOANS 6,87,037,00 5,83,25,881.88 RECEIVABLES 7,04,12,870,00 42,60,242,35 36,342,95 1,39,42,95,211 1,39,42,95,211 1,495,522,46 1,4,35,522,46 1,4,32,200,00 1,4,32,200,00 2,11,770,65 1,4,32,200,00 2,11,770,65 3,5,32,230,00 3,5,34,243,00 1,4,32,320,00 1,4,32,320,00 1,4,32,320,00 1,4,32,320,00 3,5,34,243,00 1,4,32,320,00 1,4,35,00 1,4,5,00 1	30.50.941.00 5,83.25,881.88 RECEIVABLES & LOANS 1,04,12.870.00 56.40.2080 5,83.25,881.88 RECEIVABLES & LOANS 1,04,12.870.00 56.40.2080 5,83.25,881.88 RECEIVABLES & LOANS 44,31,447.02 139,42.952.11 42,60,242.36 LoANS AND ADVANCES 44,31,447.02 1,42,52.246 1,43,57.203.06 INCOME & EXPENDITURE ACCOUNT 44,31,477.02 20,11,77065 4,33,67,203.06 INVESTMENTS & CLOSING BALANCES 6,87.007.00 20,11,77065 4,33,67,203.06 A,33,67,203.06 1,00,00 20,11,77065 4,33,67,203.06 A,33,67,203.06 A,33,67,203.06 20,11,77065 4,33,67,203.06 A,000 FORTHOLE ACCOUNT 20,11,77065 4,33,67,203.06 A,000 FORTHOLE ACCOUNT 20,11,77065 4,33,67,203.06 A,000 FORTHOLE ACCOUNT 20,11,77065 4,33,67,203.06 FORTHOLE ACCOUNT FORTHOLE ACCOUNT 20,11,77065 A,33,67,203.06 FORTHOLE ACCOUNT FORTHOLE ACCOUNT 20,11,77065 A,33,67,203.06 FORTHOLE ACCOUNT FORTHOLE ACCOUNT <		3,67,554,85 11,75,985,00	DEPOSITS	28,255.00
RECEIVABLES 1,04,12,870.00 42,60,242.36 SUNDRY DEBTORS 1,04,12,870.00 1,39,42,952.11 LOANS AND ADVANCES 44,31,447.02 1,42,32,010.00 SUNDRY DEBTORS 44,31,447.02 1,42,32,010.00 SUNDRY DEBTORS 44,31,447.02 20,11,770.65 INCOME & EXPENDITURE ACCOUNT 44,31,447.02 1,42,32,010.00 SUNDRY DEBTORS 4,33,67.00 20,11,770.65 UNCOME & EXPENDITURE ACCOUNT 4,33,67.00 20,11,770.65 4,33,67.203.06 INVESTMENTS & CLOSING BALANCES 6,87.037.00 20,11,770.65 4,33,67.203.06 A,33,67.203.06 A,33,67.203.06 A,33,67.203.06 20,11,770.65 4,33,67.203.06 A,33,67.203.06 A,33,67.203.06 A,33,67.203.06 20,11,770.65 A,33,67.203.06 A,33,67.203.06 A,33,67.203.06 A,33,67.203.06 20,11,770.65 A,33,67.203.06 A,33,67.203.06 A,33,67.203.06 A,33,67.203.06 A,10,59,53,237.30 O T AL IO,69,53.227.30 O T AL A A,10,60,70,70,70,70,70,70,70,70,70,70,70,70,70	DUNT 42,60,242.35 RECEIVABLES 1,04,12,870.00 0.1,39,42,592.11 43,51,447.02 43,31,447.02 1,39,42,592.11 1,39,42,592.11 43,31,447.02 1,42,320,000 6,87,037.00 43,31,447.02 0,11,706.65 1,42,320,000 4,33,67,203.06 1,42,320,000 4,33,67,203.06 INVESTMENTS & CLOSING BALANCES 20,11,7706.5 4,33,67,203.06 A,33,67,203.06 35,34,243.00 4,33,67,203.06 A,33,67,203.06 1,42,320,004.84 4,33,67,203.06 A,0001 20,11,7706.5 4,33,67,700 A,0001 20,11,7706.5 5,0000			M 10	
342,952.11 CLOSING STOCK 1,95,522.46 INCOME & EXPENDITURE ACCOUNT 1,95,522.46 INVESTMENTS & CLOSING BALANCES 2,32,000.00 4,33,67,203.06 1,50,704.84 4,33,67,203.06 1,50,704.84 4,33,67,203.06 1,50,704.84 4,33,67,203.06 1,50,704.84 4,33,67,203.06 1,50,704.84 4,33,67,203.06 1,50,704.84 4,33,67,203.06 1,50,704.84 4,33,67,203.06 1,50,704.84 4,33,67,203.06 1,50,704.84 A,33,67,203.06 1,50,704.84 A,33,67,203.06 1,50,704.84 A,33,67,203.06 1,50,704.84 A,33,67,203.06 1,50,704.84 A,33,67,203.06 1,50,53,327.30 O T AL 1,50,53,327.30 A UDITOR'S REPORT- As per Report of even date a Formation of eve	1.39,42,952.11 CLOSING STOCK 1,4,95,522.46 1,4,95,522.46 1,4,95,522.46 1,4,95,522.46 1,4,95,522.46 1,4,95,522.46 20,11,770.65 NICOME & EXPENDITURE ACCOUNT 20,11,770.65 NICOME & EXPENDITURE ACCOUNT 20,11,770.65 4,33,57,203.06 35,34,243.00 4,33,57,203.06 35,34,243.00 10,69,53,327.30 10,69,53,327.30 0 I AL 10,69,53,327.30 10 10,69,53,327.30 10 10,69,53,327.30 10 10,69,53,327.30 10 10,69,53,327.30 10 10,69,53,327.30 10 10,69,53,327.30 10 10,69,53,327.30 10 10,69,53,327.30 10 10,69,53,327.30 10 10,69,53,327.30 10 10,69,53,327.30 10 10,69,53,327.30 10 10,69,53,327.30 10 10,69,53,327.30 10 10,69,53,327.30 10 10,69,53,53,53,53 10 10,69,53,53,53 10 10,69,53,53,53 10 10,69,53,53,53 10 10,69,53,53 10 10,60,60 10 10,70,	INCOME & EXPENDITURE ACCOUNT	42,60,242		
0,42,952.11 CLOSING STOCK 1,95,522.46 INCOME & EXPENDITURE ACCOUNT 1,95,522.46 INVESTMENTS & CLOSING BALANCES 0,11,770.65 4,33,57,203.06 1,50,704.84 4,33,57,203.06 1,50,704.84 4,33,57,203.06 1,50,704.84 4,33,57,203.06 1,50,704.84 4,33,57,203.06 1,50,704.84 4,33,57,203.06 1,50,704.84 4,33,57,203.06 1,50,704.84 4,33,57,203.06 1,50,704.84 4,33,57,203.06 1,50,704.84 4,33,57,203.06 1,50,504.84 A,33,57,203.06 1,50,504.84 A,33,57,203.06 1,50,504.84 A,33,57,203.06 1,50,504.84 A,33,57,203.06 1,505,53,327.30 O T A L 1,506,53,327.30 O T A L 1,507,54 A,907,540 1,507,54 A,907,540 1,507,54 A,907,540 1,507,54 A,907,540 1,507,54 A,907,540 1,507,54 A,907,540 1,507,54 A,907,5	42,952.14 CLOSING STOCK 1,95,522.46 INCOME & EXPENDITURE ACCOUNT 1,1,770.65 INVESTMENTS & CLOSING BALANCES 1,60,704.84 4,33,67,203.06 1,60,704.84 4,33,67,203.06 1,1,770.65 4,33,67,203.06 1,1,770.65 A,33,67,203.06 1,1,770.65 A,146 1,1,770.65 A,146 1,1,770.65 A,146 1,1,770.65 A,146 1,1,1,770.65 A,146 1,	CURRENT & OTHER LIABILITIES			
INCOME & EXPENDITURE ACCOUNT 01177065 INVESTMENTS & CLOSING BALANCES 0.150,704 84 4,33,67,203.06 0.150,704 84 4,33,67,203.06 0.150,704 84 4,33,67,203.06 0.10,69,63,327.30 OT AL 10 10,69,63,327.30 OT AL 10 10,00 AUDITOR'S REPORT- As per Report of even date a 10,01 Interval 10,01 Interval 10,01 Interval 10,01 Interval 10,01 Interval 10,0	INCOME & EXPENDITURE ACCOUNT 150,177065 150,70484 150,70484 150,70484 150,70484 150,70484 150,70484 10,59,53,327.30 OT AL 10,59,53,327.30 OT AL 10,59,54,54,54,54,54,54,54,54,54,54,54,54,54,		1,39,42,952.11 14 05 522 46	CLOSING STOCK	14,98,495.00
150,704.84 150,704.84 1,33,57,203.06 10,59,53,327.30 OT A L 10,59,53,327.30 OT A L 10,59,59,53,327.30 OT A L 10,59,59,53,327.30 OT A L 10,59,59,53,327.30 OT A L 10,59,59,53,50,50,50,50,50,50,50,50,50,50,50,50,50,	150,704 84 150,704 84 1,357,203.06 10,59,53,327.30 OT AL 10,59,53,327.30 OT AL 10,59,53,527.30 OT AL 10,59,53,527.50 OT AL 10,59,547.50 OT AL 10,59,		1,42,32,010.00	INCOME & EXPENDITURE ACCOUNT	16,19,216.15
10,69,63,327.30 OTAL 10,69,63,327.30 OTAL (0.00) AUDITOR'S REPORT: As per Report of even dat For THOMAS MATHEW & ASS For THOMAS MATHEW & ASS	10,69,63,327.30 OTAL 10,69,63,327.30 OTAL (0.00) AUDITOR'S REPORT- As per Report of even dat For THOMAS MATHEW & ASS For THOMAS MATHEW & ASS For THOMAS MATHEW & ASS CHARTERED ACCOUNTING THRUWLLAN THRUMLAN THRUWLLAN THRUWLLAN THRUWLLAN THRUMLAN THRUWLLAN THRUWLLAN THRUWLLAN THRUMLAN THR		26 13		1,81,84,199.30
(0.00) AUDITOR'S REPOI	(0.00) AUDITOR'S REPORT IN AUDITORY (0.00) AUD		10,59,53,327	30 'OTAL	10,59,53,327.30
	34 22 23	MANTING AS	Min States	AUDITOR'S REPOI	er Report of even date attached. MAS MATHEW & ASSOCIATES. HARTERED ACCOUNTANTS

octalliance

Case Study

CARD CFCD WAYNAD

Assessing level of malnourishment among children of project area-

Chekady, Poothady, Pulpally

Background

Malnourishment is a condition in which our body lacks or is unable to absorb the nutrient it needs to be healthy. The issue is much vigour in sense that our project area lacks nourishment among the children and having poor health situate during the project onset. There have an extreme atmosphere in our operational area having- under nutritional Issues, maternal



mortality, premature birth, low birth weight, maternal malnourishment etc which has highly contributed to the term 'malnourishment among tribal child'. In spite of this, CARD CFCD project coordinated a study for assessing the level of malnourishment among the children of age categorization-0-18 among the concerned clusters of project.

Methods and resources used

The study was carried out within the project area constituting 1457 children of age consideration 0-18 and found that 288 of them as severely malnourished through,

- · Concerned medical camps,
- · Regular check up,
- Assessing body mass index periodically etc.







As well as out of this 288 there having 147 female children and 141 male children. Even supposing, project has planned to provide nutririch supplements 4 days in the week which includes, egg, milk, raggi, jaggery etc with in a proposed ratio fixed by the physician for the different age calculate where the distribution of supplements was associated by the village health committee members where they are delivering It as cooked and also as take home ration procedure. As it was diagnosed further with the medical camp it was found that 171 of them crossed from severely acute malnourishment stage and found normal.

For the year 2016 there is 117 severely malnourished children, as we have engaged them with distribution of nutrition rich supplements and periodical intake of ration and regular therapeutic check up explored to reduce the level of under nutrition among those children to 65% attaining 76 children out of 117 integer counted as normal and become energetic in the health logic. This was of much attainable health Intervention for CFCD project as periodical intervening reduced to the great extent nutritional misbalancing and associated issues. When we are taking out a look on the community, we can see the impact that, the community cooperatives and there interest over reducing the issue through proper gathering, health committee meetings, sensitising about the severe situate associating with child health in the community.







CARD Central Office Team

DUR RESOURCE SHARING AGENCIES



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



Ministry of Health & Family Welfare (NRHM), Govt. of India



O/o DC (Handicraft), Ministry of Textiles, Govt. of India



National Bank for Agriculture & Rural Development



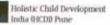
Kerala State Aids Control Society



Jalanidhi Kerala Rural Water Supply & sanitation Agency, Govt. of Kerala



Section 1







Central Social Welfare Board Govt. of India

actalliance



Karunya, Melbourne, MTC

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

Registered Under The Travancore Cochin Literary Scientific & Charitable Societies Registration Act XII of 1955, Reg.No.A297/77 Mar Thoma Sabha Office Thiruvalla, Kerala, India 689101 Ph: 0469-2600931, 2601777, Fax: 0469-2740359 Mob: 09447760931 E-mail:card.admin@marthoma.in, card.dir@marthoma.in, Website: cardindia.in