48th ANNUAL REPORT

2024 - 2025

In Christ with The People...



CARD®

Christian Agency for Rural Development

Social Service Wing of The Mar Thoma Church

Our presence



HARIYANA
Faridabad Dist.

MADHYAPRADESH
Dewas Dist.

ODISHA
Khanhamal&
Kalhandi Districts.

CHHATTISGARH
Bilaspur Dist.

TAMIL NADU
Tenkasi Dist.

KERALA
Pathanamthitta,
Alappuzha, Kollam,
Idukki, Ernakulam,
Wayanad &
Malappuram Districts

KARNATAKA
Bangalore South Dist.

MAHARASHTRA
Palgar Dist.

CARD

Reaches
8 States - 15 Districts



CARD
WEB OF LIFE





SUSTAINABLE DEVELOPMENT GOALS



What WE DO?

- Child support programme
- Agriculture & Food Security
- Community Development
- Health
- Livelihood Activities
- Research & Development Programmes
- Disaster Management
- Rural Marketing
- Rural Education
- Water Conservation
- Enviornmental Programme









Annual Report 2024 - 25

Member Of actalliance

Registered under the Travancore Cochin Literary, Scientific & Charitable Societies Registration Act XII of 1955, Reg No: A 291/77, Darpan ID : KL/2017/0181451

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CARD® CHRISTIAN AGENCY FOR RURAL DEVELOPMENT

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CONTENTS



48th

ANNUAL REPORT
2024-2025

Message from the Patron 06
Message from the President 07
Annual Report 2024- 25-Introduction 08
Child Support Programme 18
Rural Education 22
Community Development Programme 26
Agriculture And Food Security 31
Health Programme 37
Govt / Linkage Programmes 40
Livelihood Activities 42
Rural Marketing 44
CARD News Reels 48
Light to Life Projects 49
Case Study 60
Success Story 62
Annual Accounts 65
Resource Sharing Agencies 74

Message
from the Patron



I extend my heartfelt appreciation to the Christian Agency for Rural Development (CARD) for its steadfast commitment to empowering rural communities in India. Through advocacy, community mobilization, skill development, and psychosocial support, CARD has consistently addressed grassroots realities with compassion and purpose, uplifting the vulnerable and fostering self-reliant communities.

The strategic approaches of CARD, rooted in inclusion, sustainability, and human dignity, are truly commendable. By focusing on participatory planning, strengthening community assets, and nurturing local leadership, CARD continues to build resilience and bring about lasting change. As you move forward in this vital mission, may your impact grow stronger and your partnerships deepen. I extend my blessings and best wishes to the entire CARD family in their ongoing journey of service, as well as for the publication of the Annual Report for the period 2024–2025.

With warm regards and deep appreciation,

Dr. Theodosius Mar Thoma Metropolitan
Patron, CARD

> **CARD has consistently addressed grassroots realities with compassion and purpose, uplifting the vulnerable and fostering self-reliant communities.**

Message
from the President



It gives me great joy to extend warm greetings and sincere appreciation to all who have journeyed with CARD in its efforts to transform rural areas. As we present the Annual Report for 2024–2025, we reflect on the changing landscape of social work in India. The growing professionalism of the sector, through ethical frameworks, evidence-based practices, and skill-based training, has strengthened the ability of social workers to respond to complex social realities. CARD, in this context, continues to nurture participatory and community-driven approaches that prioritize inclusion, sustainability, and empowerment, particularly among marginalized groups such as Scheduled Castes and Tribes, women, children, and persons with disabilities.

Looking ahead, CARD remains steadfast in its mission to build a socially just, resilient, and inclusive society. By integrating traditional wisdom with innovative methods and by fostering strong partnerships across sectors, we strive to bring dignity, equity, and lasting change to rural communities. I extend heartfelt gratitude to our staff, partners, and resilient communities whose dedication and collaboration make this mission possible. May our shared commitment continue to illuminate lives and strengthen the foundation of social work in India.
Warm regards,

Dr. Euyakim Mar Coorilos Suffragan Metropolitan
President, CARD.

> CARD remains steadfast in its mission to build a socially just, resilient, and inclusive society.

48th Annual Report 2024–25

Christian Agency For Rural Development (CARD)

Mar Thoma Sabha Office, Thiruvalla,
Kerala. India 689101



Rev. Shibu Samuel
Director

> Our approach has remained people-centered, ensuring that communities themselves participate in shaping and sustaining the initiatives that impact their lives.

INTRODUCTION

The Christian Agency for Rural Development (CARD) is privileged to present its 48th Annual Report for the year 2024–2025. Established in 1977 as the social service wing of the Malankara Mar Thoma Syrian Church, CARD has consistently strived to be a channel of transformation among the poor, marginalized, and voiceless across India. Guided by the vision "Weaving the Web of Life" and the mission "In Christ with the People," we continue to uphold our commitment to justice, compassion, and equity in all our initiatives. This year marks yet another step forward in strengthening our service to society, rooted in the conviction that every individual deserves to live with dignity, hope, and opportunity.

Over the past year, CARD has expanded its presence across eight states in India, reaching diverse communities through interventions in education, healthcare, agriculture, livelihood, women's empowerment, child support, and tribal development. Our approach has remained people-centered, ensuring that communities themselves participate in shaping and sustaining the initiatives that impact their lives. While India witnesses rapid economic and technological progress, rural and tribal populations still face challenges of poverty, illiteracy,

unemployment, and social exclusion. CARD's programmes, carried out through dedicated staff, volunteers, and partner organizations, aim to bridge these gaps with holistic, inclusive, and sustainable solutions.

This Annual Report highlights not only the projects undertaken but also the collective resilience and spirit of the communities we serve. It is a testimony to the faith, support, and cooperation of our partner churches, government bodies, funding agencies, and individuals, without whom our mission would not be possible. As we reflect on the progress made, we also reaffirm our commitment to deepening our reach and impact in the years ahead. With God's grace and the continued collaboration of all stakeholders, CARD remains steadfast in its mission to nurture communities where freedom from poverty, equality, and human dignity are lived realities.



CARD REACH

STATES	DISTRICTS	VILLAGES	TOTAL FAMILIES	SC (F)	ST (F)	OBC (F)	GENERAL
08	15	89	35,650	5,358	5,849	17,392	2081

VISION

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



VISION





MISSION



MISSION

In Christ with the people:
CARD engages in dedicated service in Christ to work with the poor and marginalized people of India to empower them through capacity-developing programs like education, skill training, advocacy of people's organization, and livelihood support programs. This enables them to move towards a community that enjoys freedom from poverty,protectionof human dignity, gender equality, and environmental sustainability.

REGISTRATION

CARD is a voluntary organization registered under the Travancore Cochin Literary Scientific & Charitable Societies Registration Act XII of 1955 in 1977 for the welfare of the poor and marginalized in India.CARD is enrolled in the NGO Darpan Portal under NITI Aayog, Government of India.

TRADE MARKS REGISTRATION

The Trade Marks Registry, Government of India, has officially registered the name Christian Agency for Rural Development (CARD). As a result, the abbreviation "CARD" is now a registered trademark and is exclusively reserved for use by our organization. This legal recognition affirms our identity and protects the unique name under which we conduct our operations.

CARD®


INTELLECTUAL PROPERTY INDIA

व्यापार चिन्ह रजिस्ट्री, भारत सरकार Trade Marks Registry, Government Of India

व्यापार चिन्ह अधिनियम, 1999 Trade Marks Act, 1999

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Certified that Trade Mark / a representation is annexed hereto, has been registered in the name(s) of :- CHRISTIAN AGENCY FOR RURAL DEVELOPMENT (CARD), Mar Thoma Sabha Office , Tiruvila, Pathanamthitta Dt Kerala, PIN-689101, Charitable society, (Society)

In Class 45 Under No. 5750187 as of the date 04 January 2023 in respect of

Social and charitable services included in class 45

CARD

आज वर्ष 20..... के ..... माह के ..... वें दिन को मेरे निर्देश पर मुद्रांकित किया गया

Sealed at my direction, this 19th day of September , 2024

व्यापार चिन्ह रजिस्ट्री मुंबई
Trade Marks Registry MUMBAI

व्यापार चिन्ह रजिस्ट्रार
Registrar of Trademarks

Registration is for 10 years from the date of application and may then be renewed for a period of 10 years and also at the expiration of each period of 10 years.

This certificate is not for use in legal proceedings for obtaining Registration abroad

*Note: Upon any change of ownership of this Trademark, or change in address, of the principal place of business or address for service in India a request should AT ONCE be made to register the change.

POLICY AND PERSPECTIVE

- The programs and policies of CARD are rooted in the belief that every individual is created in the image of God and deserves to live a just, humane, and dignified life within sustainable societies.
- We are focused on the sustainable, equitable, and holistic development of communities, and are dedicated to safeguarding the dignity and rights of all individuals, rejecting all forms of discrimination.
- We believe that the Earth and its resources are meant for the well-being of all livingbeings.
- Issues such as hunger, poverty, injustice, denial of human rights, caste discrimination,and environmental degradation contradict principles of love and care.
- We are focused on transforming individuals and society through caring, sharing, and empowering communities. We strive to enable every person to achieve their fullpotential in life.

AREA OF OPERATIONS

The society operates in the whole country of India. CARD is actively engaged in various programs and projects across 15 districts in 8 states of India in this reporting year. They are Kerala, Karnataka, Tamil Nadu, Maharashtra, Madhya Pradesh, Chhattisgarh, Odisha, and Haryana.

THE MODUS OPERANDI

CARD plans and implements programs with the active involvement of the target population to enable them to be self-reliant in as short a period as possible. In the planning and implementation of the programs, CARD has adopted the 'process approach' in which the

participant population will be involved in the programs from the planning stage and in which these programs will be constantly evaluated and improved.

ADMINISTRATION

Patron

The Most Rev.Dr.Theodosius Mar Thoma Metropolitan serves as the Patron of CARD. During this reporting year, Metropolitan Thirumeni provided in valuable guidance and unwavering support, playing a vital role in ensuring the smooth and effective functioning of the organization. His spiritual leadership and encouragement continue to inspire our mission and activities.

President

Rt.Rev.Dr.Euyakim Mar Coorilos Suffragan Metropolitan served as the President of CARD, offering unwavering inspiration and guidance. Thirumeni's active involvement and leadership significantly influenced decision-making and the overall direction of our initiatives.

Secretary

Rev. Abey T. Mammen, Sabha Secretary, also rendered his service as the Secretary of CARD.

Director

Rev. Moncy Varughese faithfully served as the Director of CARD, providing leadership and guidance to the organization.

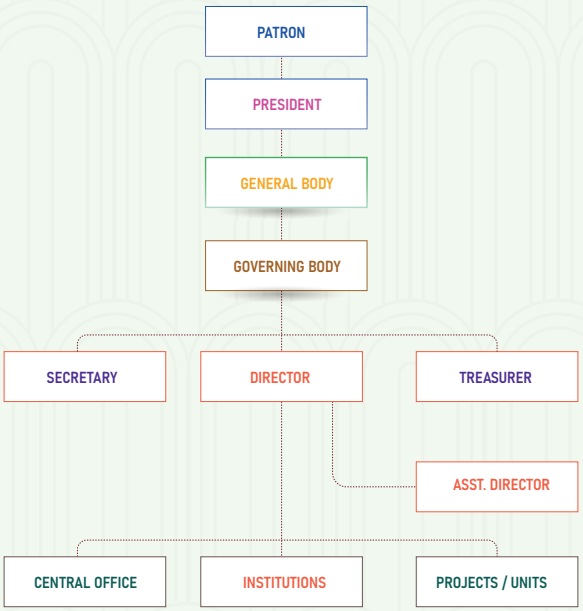
Asst.Director

Rev. Shine N. Jacob served as the Assistant Director of CARD, coordinating the institution's mission and activities.

Treasurer

Mr. Victor T. Thomas served as the honorary Treasurer of CARD, ensuring financial stewardship and integrity throughout the year.

ORGANOGRAM OF CARD



GENERAL BODY

The General Body of CARD, comprising 33 members, convened once during the reporting year and functioned as the supreme decision-making authority, guiding the organization's vision, policies, and programme.

47th Annual General Body Meeting

The 47th Annual General Body (AGM) meeting of CARD was held on 19th October 2024 at the Mar Thoma Sabha Council Chamber, Thiruvalla. The meeting was presided over by the President, Rt. Rev. Dr. Euyakim Mar Coorilos Suffragan Metropolitan.

Out of the 33 members, 16 were present at the meeting. The AGM reviewed and unanimously approved the following:

- The Annual Report for the year 2023-24
- The Audited Annual Accounts for the financial year 2023-24
- The Budget for the year 2024-25, covering all activities and operations of CARD

The meeting reflected the organization's continued commitment to transparency, accountability, and mission-driven progress.

GOVERNING BOARD

The Governing Board of CARD, comprising 15 members, met three times during this reporting year. Each meeting provided a platform for deliberating on significant matters and taking appropriate decisions to ensure the effective functioning and strategic direction of the organization. These sessions were instrumental in guiding CARD's initiatives and upholding organizational accountability.

GOVERNINGBOARD MEMBERS (2023-2026)

1. Rt.Rev. Dr. Euyakim Mar Coorilos Suffragan Metropolitan(President)
2. Rev. Abey T. Mammen(Secretary)
3. Rev. Moncy Varughese (Director upto April 2025)
4. Rev. Shibu Samuel (Director - May 2025 onwards)
4. Mr. Victor T. Thomas (Treasurer)
5. Dr. Abey Abraham Thomas Varikkad
6. Dr.Thomas Mathew
7. Dr.George K. Alex
8. Dr. Susamma Mathew
9. Ms. Joicy K. Koshy
10. Ms. Jessy Abraham
11. Ms. Jeena Chacko
12. Mr. Jose P.Vayackal
13. Mr. Saji Varghese
14. Mr. Jose Thomas
15. Mr. T. Alex

CARD GOVERNING BOARD



Rt. Rev.Dr.Euyakim Mar Coorilos Suffragan Metropolitan
(President)



Rev. Abey T Mammen
(Secretary)



Rev. Moncy Varughese
(Director)



Mr. Victor T. Thomas
(Treasurer)



Rev. Shine N. Jacob
(Asst. Director)



Dr. Thomas Mathew
(Member)



Dr. George K Alex
(Member)



Dr. Abey Abraham Thomas Varikkad (Member)



Dr. Susamma Mathew
(Member)



Mrs. Joicy K. Koshy
(Member)



Mr. Jose P. Vayackal
(Member)



Mrs. Jessy Abraham
(Member)



Mr. T Alex
(Member)



Mr. Saji Varghese
(Member)



Mr. Jose Thomas
(Member)



Mrs. Jeena Chacko
(Member)

actalliance

ACT ALLIANCE

ACT Alliance(Action by Churches Together) is a global coalition of more than 145 churches and related organizations from over 120 countries, committed to delivering humanitarian assistance to impoverished and marginalized communities.

ACT Alliance Membership

CARD has been a permanent member of ACT Alliance since 1st January 2010, following the merger of ACT Development and ACT International, the relief and rehabilitation arm of global ecumenical bodies.Through this membership, CARD and the Mar Thoma Church actively engage in development and relief initiatives across India, particularly in the Northern states, in collaboration with other prominent churches. Our membership in ACT Alliance was successfully renewed this year.

ACT India Forum Meeting

Rev. Shine N. Jacob, Assistant Director, attended the ACT India Forum Planning Meeting held on 23rd July 2024 at the NCCI Campus, Nagpur, along with the members of ACT India Forum, and presented a paper on CARD's humanitarian programs across India.



ACT Alliance General Assembly

Rev. Moncy Varghese, Director, participated in the ACT Alliance General Assembly held in Yogyakarta, Indonesia, from 28th October to 1st November 2024. His participation was primarily to be part of the election procedures for the upcoming financial year, representing CARD in this important global ecumenical forum.

MAJOR ACTIVITIES

Our major activities are the Child Support Programme, Rural Education, Community Development Programme, , Agriculture,andFood security, HIV/AIDS prevention, Gender equality and Women empowerment, WaterConservation, Protection of Biodiversity, Climate change, Disaster Management, Rural Marketing,Government linkage programme, Livelihood support, and Promotion of CBOs.

PROGRAMME AT A GLANCE



CHILD SUPPORT PROGRAMME 01

1. Light To Life Project
2. CARD CARE



RURAL EDUCATION 02

1. KSK Kshipra
2. St. Thomas Higher Secondary School, Kshipra
3. Sarvodaya Vidhyalaya, Shanthi Nagar, Dewas



COMMUNITY DEVELOPMENT PROGRAMME 03

1. CARD – Jana Kalyan, CFCD Project, Odisha
2. PRAGATI (CFCD) Project, Rayagada, Odisha
3. CARD Tribal Community Development Project, Manjathode, & Moozhiyar



AGRICULTURE & FOOD SECURITY 04

1. KVK Pathanamthitta



HEALTH PROGRAMME 05

1. Sureksha Project, Kottarakkara



GOVT / LINKAGE PROGRAMMES 06

1. Creches



LIVELIHOOD ACTIVITIES 07

1. CARD Mar Thoma Vocational centre, Pallippad
2. Better Home, Thiruvalla



RURAL MARKETING 08

1. Gramolpannam , Thiruvalla
2. Gramasakthi Society, Thiruvalla

CHILD SUPPORT PROGRAMME 01



1.1 CARD – Light of Life

The "Light to Life" project, initiated by the Mar Thoma Mission Board of the Diocese of North America, is a remarkable initiative launched in October 2017 under the leadership of Rt. Rev. Dr. Isaac Mar Philoxenos Episcopa. During the reporting year, Rt. Rev. Dr. Abraham Mar Paulos Episcopa continued to provide invaluable guidance and support, ensuring the smooth functioning of the project.

The program primarily addresses the pressing needs of underprivileged children in remote villages across India, with a focus on those from rural, slum, urban, scheduled caste, and tribal communities. It seeks to tackle challenges such as lack of access to quality education, malnutrition, inadequate clothing, child marriage, substance abuse, poor health services, and insufficient sanitation facilities.

The core objective of Light to Life is to promote the holistic development of children without discrimination, empowering them to overcome adversity and build a brighter future.

As of the reporting year, the project has positively impacted 2,370 students through 13 units spread across eight states in India - Kerala, Karnataka, Tamil Nadu, Maharashtra, Madhya Pradesh, Chhattisgarh, Odisha, and Haryana. The program is effectively coordinated by Mr. Job Renji Abraham.

1.1.1 Activities

- Regular tuition classes.
- One-day camps.
- Personality development programmes
- Counselling classes for students and families.
- Community awareness programmes.
- Soft skills training programmes.
- Community farming programmes.
- SHG formation and income generation activities for parents.
- School kits distribution programmes.
- Meals & nutritious food kits for students.
- Medical Assistance for students.
- Arts, Sports & Literary competitions.
- Cultural Events & Exposure programmes.
- Advocacy programmes.
- Important day observances.
- House visits by social workers.
- Staff training and get-togethers.

SL No	Units	State	Supported by	No. of Students
1	Thavalappara	Kerala	MT Mission Board, USA	100
2	Kattachira	Kerala	- do-	200
3	Kurumbanmoozhy	Kerala	- do-	200
4	Vattavada	Kerala	- do-	250
5	Kuttampuzha/Kumily	Kerala	- do-	470
6	Wayand	Kerala	- do-	100
7	Shenkottai	Tamilnadu	- do-	100
8	Kshira	Madhyapradesh	- do-	200
9	Ameri	Chattisgarh	- do-	150
10	Kalhandi	Odisha	- do-	150
11	Saphera	Hariyana	- do-	100
12	Palsai	Maharashtra	- do-	50
13	Hoskotte	Karnataka	Canadian Mar Thoma Regional Committee	300
Total Students				2370

1.1.2 Capacity Developing Training Programmes

A. Training at Indore, MP.

- Dates: 10th–11th September 2024
- Location:Atmadarshan Creation Pvt. Ltd. Campus, Dhar Road, Indore, Madhya Pradesh
- Participants: Teachers and project staff of Light to Life projects in North India
- Focus: Enhancing teaching skills, modern methodologies, and classroom effectiveness
- Coordinated by HCDI, Pune.

B. Training at Kumily, Kerala.

- Dates: 25th–26th 0October 2024
- Location: Mar Thoma Meadows, Kumily, Kerala
- Projects Involved:Kuttampuzha-Kumily, Vattavada, Kattachira, Thavalapara, and Kurumbanmoozhy.
- Objective: Capacity building for facilitators and staff
- Coordinated by HCDI, Pune.



C. Training at Trivandrum, Kerala.

- Dates: 29th–30thOctober 2024
- Location: JMM Study Centre, Thiruvananthapuram, Kerala
- Participants: Wayanad and Shenkottai LTL Project staff
- Focus: Skill enhancement and training for project facilitators
- Coordinated by HCDI, Pune.



D. IGNITE-4

- Date: 19th February 2025
- Location: Mar Thoma Sabha Secretariat Hall, Thiruvalla.
- Participants: Educational Supervisors, Facilitators, Local Administrators, and Social Workers of CARD Light to Life units.
- **Topics Covered:** Budget preparation, Project management, and Program planning.
- **Facilitators:**
  - Rt. Rev. Dr. Euyakim Mar Coorilos Suffragan Metropolitan (President, CARD)
  - Rt. Rev. Dr. Abraham Mar Paulos Episcopa President, Light to Life)
  - Rev. Dr. Philip George (Director, HCDI)
  - Mr. Y. Thankachan (Treasurer, HCDI)
  - Mr. Suresh Babu (Program Manager, HCDI)
- Coordinated by CARD, Thiruvalla.





1.2 CARDCARE

CARD Care is a compassionate initiative of CARD dedicated to transforming the lives of underprivileged and vulnerable children through child sponsorship programs. Its mission is to ensure access to quality education, helping children unlock their potential and build a future of self-reliance and opportunity. By addressing socio-economic barriers and bridging educational gaps, CARD Care provides consistent support, personalized outreach, and long-term investment. Through this holistic approach, it empowers children to dream, learn, and grow within a nurturing environment.

RURAL EDUCATION

02





2.1 KhristSeva Kendra(KSK), Kshipra, Dewas, Madhya Pradesh

Since its establishment in 1978, KhristSeva Kendra (KSK) in Kshipra, Dewas, Madhya Pradesh, has been a cornerstone of rural upliftment in the region. As part of CARD since 1982, KSK has remained steadfast in its mission to empower communities through education, health, skill development, women's empowerment, and livelihood initiatives.

Education has been one of KSK's strongest pillars of work - not only as a means to acquire knowledge, but as a pathway to break the cycle of poverty, build self-confidence, and develop socially responsible citizens.

Our focus

- Academic excellence with top-ranking results at the district level
- Skill development through modern technology and robotics
- Holistic child growth through sports, leadership, cultural activities, and community service
- Strengthening school-community partnerships
- KSK carried out its education-related work through three main projects:







2.2 St. Thomas Higher Secondary School, Kshipra

A senior secondary school producing high academic achievers and offering modern learning opportunities.For over four decades, St. Thomas Higher Secondary School has been a beacon of education in rural Madhya Pradesh. With a student strength of around 900, the school has built a reputation for academic excellence, discipline, and moral grounding. Its approach combines traditional values with modern pedagogy, enabling students to excel in academics and grow into confident, compassionate citizens.

Facilities

- Robotics Lab
- Computer Lab
- Sports and games facilities
- School bus facility for safe and convenient transportation
- CCTV-enabled campus security



ACADEMIC ACHIEVEMENTS 2024-25

2.2.1 District Topper:

- Ms.Tamana Patel - Class 12 Board Examination (95.4%)
- Ms.Nithi Patel - Class 10 Board Examination (96.8%)
- Ms.PritishaKaushalv&Ms.Ronak V Solangy - Class 8 Board Examination (88.8%)
- Arpith Dwivedi - Class 5 Board Examination (89.5%)
- Several Class 10 and Class 12 students scored above 90% marks

2.2.2 Co-curricular and Cultural Activities

Science Festival with Sage University (""AI and Its Growth")

Celebration of national and cultural events: Independence Day, Republic Day, Teachers' Day, Children's Day, Earth Day, Kargil Vijay Diwas

Environmental awareness and plantation drives

Student leadership elections and regular Parent-Teacher Meetings

2.2.3 Sports Achievements

Participation and medals at district and state levels in karate, cricket, taekwondo, and chess

2.2.4 Staff Strength

32 teachers

20 non-teaching and support staff

2.3 SarvodayaVidhyalaya, Shanti Nagar

A primary and middle school dedicated to children from socially and economically marginalised families. Established to meet the educational needs of an underserved community, SarvodayaVidhyalaya caters to 126 students from Nursery to Grade 8, with most children coming from economically and socially disadvantaged backgrounds. The school focuses on foundational literacy, numeracy, and value-based education. Led by Headmistress Miss DurgaBedke and supported by five dedicated teachers, it is a safe, nurturing space where children are encouraged to dream big.

2.3.1 Academic Achievements 2024-25

100% pass rate in Class 5 and Class 8 Board Examinations

Significant improvement in reading, writing, and arithmetic skills among primary students

2.3.2 Co-curricular and Cultural Activities

Celebrations of Independence Day, Teachers' Day, Republic Day, Sports Day, and Parents' Day

Value education sessions

Art, storytelling, and creative workshops.

COMMUNITY DEVELOPMENT PROGRAMME

03





3.1 CARD –Jana Kalyan CFCD Project, Odisha.

Launched in April 2023, the CARD – JANA KALYAN CFCD (Child Focus Community Development) Project is a grassroots initiative operating across 22 villages in rural Kandhamal and Kalahandi districtsof Odisha. The project targets vulnerable tribal and non-tribal communities, including Scheduled Tribes (ST), Scheduled Castes (SC), and Other Backward Classes (OBC).

The project's primary goals are:

- Sustainable developmentandinclusive growth
- Improved living standards
- Creation of a child-safe environment
- Empowerment of women through participation in decision-making
- Better access to basic services
- Promotion of community ownership, equity, and dignity

Through targeted interventions, the CFCD Project addresses local needs, fosters resilience, and promotes long-term socio-economic well-being in marginalized rural areas.



3.1.1 Health & Nutrition

- 8 health and sanitation programs educated 420 people on hygiene.
- Regular Early Childhood Care (ECC) classes provided nutrition and linked children to Government services.



- 8 immunization drives reached 374 people, focusing on pregnant women and newborns.
- Child health camp held in partnership with local health staff.
- 5 maternal and newborn care trainings reached 223 women.

3.1.2 Education & Skill Development

- Ongoing ECC coaching, materials (blackboards, charts), and mats improved early learning.
- 1,000 children received stationery; 900 underprivileged children got blankets.
- Sports equipment and events engaged 476 children.
- 3 teacher trainings on child rights and teaching methods.
- 5 life skills trainings for 280 youth; 4 home management sessions for 166 adolescent girls.
- 3 girls supported financially for computer courses.
- Volleyball tournament promoted youth unity and leadership.

3.1.3 Livelihood Development

- 47 families supported through land bunding; irrigation structures built, benefiting 312 farmers.
- 14 compost pits, 182 kitchen gardens, and 1,125 mango saplings promoted organic farming and afforestation.
- 4 diesel pumps provided for irrigation; 305 farmers trained in improved techniques.
- 100 farmers received quality seeds.
- 73 families economically uplifted via financial aid and support to SHGs for small enterprises.

3.1.4. Community Mobilization & Capacity Building

- 7 SHG trainings reached 420 women.
- Exposure visit organized for SHG members to learn best practices.
- 5 CBO leadership trainings conducted with 285 members.
- 133 community leaders trained on governance and RTI.

3.1.5 Children in Governance

- 7 Children's Parliament trainings reached 391 children.
- 3 leadership seminars held for 303 children.

3.1.6 Environment Protection & Conservation

- 4 climate change sessions trained 226 people.
- Natural resource & disaster management trainings educated 670 participants.
- Forest conservation awareness reached 235 people.

3.1.7 Networking & Advocacy

- 2 stakeholder meetings with PRI, teachers, and frontline workers to improve service delivery.

3.2 PRAGATI CFCD Project, Rayagada, Odisha.

The PRAGATI – CFCD (Child Focused Community Development)Project, a collaborative initiative between CARD and the Chicago Mar Thoma Church, was launched in April 2023 to serve marginalized communities in the remote tribal region of Kalinga, Rayagada district, Odisha. The primary objective is to uplift the socio-economic status of the local population through integrated interventions in:
• Health • Education • Livelihood • Governance • Environmental Conservation

Geographical Area Covered:

- Villages: Laxmipur, Arjunguda, Baradapadar, and Luhamunda
- Gram Panchayat: Siriguda
- Block: Gudari (Kalinga Mission)
- District: Rayagada, Odisha

3.2.1 Education Initiatives

- A tuition center has been established at Laxmipur, currently serving 28 children.
- Children from three other villages also attend the center regularly.
- Tuition teacher and Community Organizers leading the sessions, and children have shown gradual improvements in: Academics, Behavior,Sports Participation
- Education Awareness Programs have been conducted. These events have helped increase enrollment in local schools and hostels, especially among previously school-dropout children.



3.2.2 Winter Relief Support

- Woolen blankets were distributed to the most vulnerable community members during winter.
- The event saw the participation of the Siriguda Panchayat Sarpanch as Chief Guest

3.2.3 Community Engagement & Capacity Building

- A Capacity Building Program for Self-Support Groups (SSGs) was conducted.
- Formation of four SSGs completed.
- These groups are showing positive participation and enthusiasm for community development.
- Additional community groups formed:
- Farmer Groups
- Youth Groups
- Two Village Development Committees (VDCs)
- Regular visits and guidanceof the CommunityOrganizer and project team members have helped motivate and mobilize community members.

3.2.4 Ongoing Efforts

Continued strengthening of:

- SSGs
- VDCs
- Farmer & Youth groups
- Regular participation in group meetings and community outreach
- A focus on ensuring sustainability and community ownership of development efforts



3.3 CARD Tribal Community Development Project, Manjathode and Moozhiyar.

CARD has remained committed to uplifting the Malapandaram tribal communities residing in the remote forest areas of Plapally, Manjathode, and Moozhiyar in Pathanamthitta District. Understanding the unique challenges faced by these marginalized groups, CARD has undertaken a series of holistic interventions focused on addressing immediate needs and promoting long-term development and empowerment.

Activities and Interventions:

1. Dry Ration Distribution:

To combat food insecurity in these remote regions, CARD distributed cooked meals and dry rations to tribal families twice a month. These distributions included nutritious food items to support the health and well-being of community members.

2. Medical Camps:

In partnership with Believers Church Medical College, CARD organized five medical camps in the forest areas. These camps were coordinated with the help of Dr.Thomas Mahew, PMR Department, toprovide medical consultations, treatment, and preventive care, addressing a range of common health issues within the tribal population.

3. Awareness Program on Schooling:

CARD conducted awareness campaigns to encourage tribal parents to enroll their children in school. The program emphasized the importance of education in breaking the cycle of poverty and ensuring a better future for tribal youth.

4. Health & Hygiene Camp:

A dedicated camp was held to educate the community on hygiene practices, sanitation, and disease prevention. This initiative aimed to improve overall public health by promoting clean and safe living habits.

5. Children's Camp – "Nirakkoot"

During the school vacation period, CARD organized "Nirakkoot" – a children's camp offering educational and recreational activities. Led by the CSSM team, the camp provided a space for children to develop skills, express creativity, and engage in constructive social interactions.

6. Educational Support – School Kits Distribution:

To support continued education, CARD distributed school kits that included essential items such as bags, notebooks, and other supplies. This initiative ensured that children had the necessary tools to succeed in their studies.

7. Foster Support for Tribal Children:

CARD introduced foster support programs to help tribal children access nutrition, clothing, and schooling, ensuring their well-being and enhancing their opportunities for education and personal growth.

8. Encouragement for School Enrolment and Attendance:

In collaboration with local community leaders, CARD promoted school enrolment and regular attendance among tribal children. This effort highlighted education as a fundamental means for empowerment and community development.

9. Shelter Support Initiative:

In partnership with the Mar Thoma Church, CARD constructed five permanent shelters for families who had previously lived under temporary tarpaulin sheets in forest areas. These new homes offer safe, dignified, and stable living conditions, protecting families from harsh weather and unsafe environments.

Through these integrated and compassionate interventions, CARD has made significant strides in supporting the Malapandaram tribal communities. These efforts reflect a deep commitment to upholding human dignity, ensuring equitable access to resources, and fostering sustainable development among one of Kerala's most vulnerable populations.





AGRICULTURE & FOOD SECURITY

04





4.1 ICAR-Krishi Vigyan Kendra, CARD, Pathanamthitta

The Krishi Vigyan Kendra (KVK) of Pathanamthitta district, established on March 25, 1995, functions as a Knowledge and Resource Centre under the Indian Council of Agricultural Research (ICAR), Government of India, and is hosted by CARD.

Since its inception, KVK has been instrumental in providing technology backstopping and support to the farming community in agriculture and allied sectors across the district.

Dr. C.P. Robert serves as the Senior Scientist and Head of ICAR-KVK, CARD, Pathanamthitta.

Focus Areas:

- Climate-smart agriculture
- Good agricultural practices (GAP)
- Value addition and processing
- Agri-based enterprises in livestock, dairy, poultry, fisheries, etc.

Expertise Domains

Agronomy, Agricultural Extension, Animal Science, Home Science, Horticulture, Plant Protection, Soil & Water Conservation, MIS, Marketing, Fisheries, and Soil Health Management.

Infrastructure & Facilities

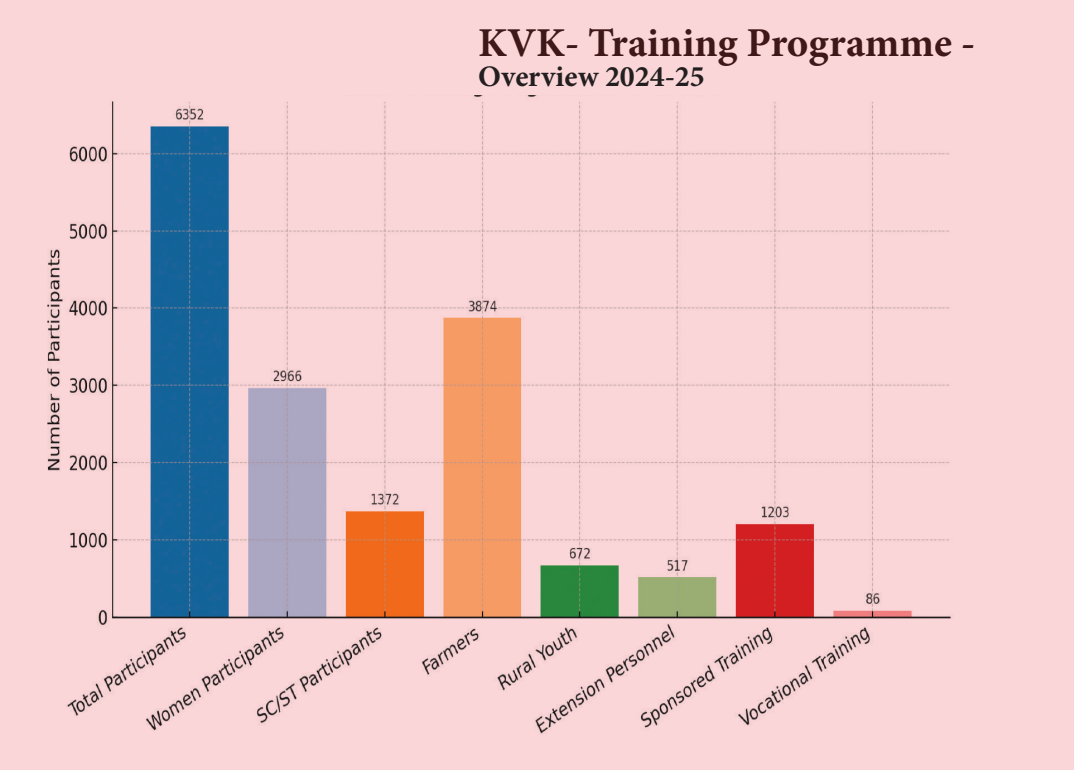
- Instructional farm with quality planting materials (fruit trees, spices, ornamentals, etc.)
- Progeny orchards of exotic (rambutan, mangosteen) and indigenous fruits (mango, jackfruit) – supported by Pathanamthitta District Panchayat

Laboratories:

- Soil & Water Testing
- Plant Health Clinic
- Mushroom Spawn Production
- Biocontrol Lab
- Plant Tissue Culture Lab
- Poultry Incubation Hub
- Agro-processing Incubation Hub

Special Initiatives:

A State Resource Centre for Jackfruit, funded by the Department of Agricultural Development and Farmers Welfare (Govt. of Kerala), promotes jackfruit entrepreneurship and technology transfer to support self-sustainability.



4.1.2 Major Activities

The Krishi Vigyan Kendra (KVK), Pathanamthitta, undertakes the following key functions:

- On-Farm Testing (OFT): Assess location-specific agricultural technologies under varied farming systems.
- Frontline Demonstrations (FLDs): Demonstrate the production potential of new technologies directly on farmers' fields.
- Capacity Building: Conduct training to enhance farmers' and extension personnel's knowledge and skills in modern agriculture.
- Knowledge Resource Centre: Serve as a hub for agricultural technologies supporting public, private, and voluntary sector initiatives.
- Farm Advisory Services: Provide expert guidance using ICT and other communication channels.

4.1.3 Activities (2024–25)

On-Farm Trials (OFT)

- Performance evaluation of turkey breeds in homestead conditions.
- Assessment of turmeric drying methods to improve quality.
- Evaluation of French bean varieties for cool-season cultivation in Mallappally Block.
- Drought-tolerance technologies for banana.
- Mango fruit fly traps assessment.
- Control measures for collar rot (Sclerotium rolfsii) in Elephant Foot Yam (Var. Gajendra).
- Growth and yield assessment of hybrid cocoa varieties.
- Evaluation of mosaic-resistant cassava varieties (SreeReksha and Sree Suvarna)



Frontline Demonstrations (FLD)

1. Species-specific mineral mixture in goats.
2. Bypass protein supplementation to enhance milk yield in dairy cows.
3. Giant gourami farming in freshwater ponds.
4. Precision farming in watermelon (Arka Shyama).
5. Calcium & Boron application for Gamboge management in mangosteen.
6. Ethephon & NAA to improve flowering and fruit set in rambutan.



7. French bean demonstration (Arka Komal).
8. Manjeri Nendran II banana cultivation.
9. Management of cassava root rot.
10. Eco-friendly Fusarium wilt control in banana using ICAR FUSICONT.
11. Solar fencing for wild boar management.
12. Internode borer control in sugarcane.
13. Biointensive pest management in banana using KAU biocontrol mix &EPN cadaver.
14. Fusarium wilt control in cowpea using ICAR FUSICONT.
15. IISR Vajra ginger with single sprout transplanting.
16. Demonstration of high-yielding rice variety Pournami.
17. Use of polybasite to improve yield in cassava (KAU Uthama).
18. Short-duration turmeric variety demonstration (IISR Pragati).
19. Use of combination herbicides for weed control in rice.

4.1.4 Launching Ceremony of KVK's First Drone

ICAR Krishi Vigyan Kendra, Pathanamthitta, achieved a significant milestone on 9thAugust 2024 with the successful launch of its first drone flight. The event was inaugurated by Dr. V. Venkatasubramanian, Director of ICAR-ATARI, Bengaluru, marking a pivotal step toward enhancing agricultural productivity and sustainability through advanced technology.



The ceremony witnessed the participation of scientists, farmers, and stakeholders, underscoring the increasing importance of technology in modern agriculture. Drones are poised to revolutionize farming practices, offering solutions for crop monitoring, precision spraying, and data collection. These advancements empower farmers to make informed decisions, optimize resource utilization, and improve overall efficiency.

The event featured a live demonstration of the drone's capabilities, showcasing its ability to survey large agricultural fields swiftly and accurately. Attendees had the opportunity to witness firsthand the advantages of drone technology in precision agriculture.

The launch of the drone marks a new era in agricultural innovation, aligning with the vision of leveraging technology to create a more sustainable and productive farming ecosystem.



Mr. Jerry Pillay, General Secretary of the World Council of Churches, with Rt. Rev. Dr. Isaac Mar Philoxenos Episcopa during his visit to the State Resource Centre for Jackfruit at Krishi Vigyan Kendra.

4.1.4 Radio Outreach via MACFAST 90.4 Community Radio

KVK Pathanamthitta uses MACFAST 90.4 Community Radio to deliver expert-led radio talks, effectively reaching rural communities—especially those with limited internet access.

- Conducted by agriculture experts
- Covers topics like:
  - Seasonal crop management
  - Pest and disease control
  - Agro-processing and value addition
- Includes success stories of local farmers and entrepreneurs
- Live Q&A sessions allow real-time farmer interaction

Impact of the Combined Approach

By integrating technology capsules with community radio, KVK ensures:

- Broader access to information
- Inclusive learning for all farmers
- Increased trust, confidence, and technology adoption
- Improved productivity, sustainability, and livelihoods in the region.



Awareness programme during World Zoonoses Day Celebration



Training on scientific Bee Keeping practices

HEALTH PROGRAMME

05





5.1 CARD Suraksha Project (HIV/AIDS), Kottarakkara, Kollam District

The Targeted Intervention (TI) Programme is a National Health Programme under the Ministry of Health & Family Welfare, functioning through the National AIDS Control Organization (NACO) and implemented by the Kerala State AIDS Control Society (KSACS) since 1996.

The programme focuses on high-risk populations, including:

- FSW (Female Sex Workers)
- MSM (Men who have Sex with Men)
- TG (Transgender persons)
- IDUs (Injecting Drug Users)
- Migrants and Truckers (Bridge population)

Since 2009, the Christian Agency for Rural Development (CARD) has been implementing the TI Project in Kottarakkara, focusing on HIV/AIDS prevention among female sex workers (FSWs) and reducingHIV prevalence in the general population.The project office functions at:

Mar Epiphanios Centre, Govindamangalam Road, Kottarakkara, Kollam District.

5.1.1 Major Activities (2024–2025)

In alignment with the Sustainable Development Goals (SDG) and the national objective to halt and reverse the HIV/AIDS epidemic, the following activities were conducted:

5.1.2 Health Camps

3 Health Camps organized for general and high-risk populations.

5.1.3 Awareness Campaigns

10 awareness programmes were held to educate communities on HIV/AIDS prevention and care.

5.1.4 Demand Generation Activities (DGA)

92 DGAs conducted among HRGs to encourage uptake of HIV-related services.



5.1.5 Strengthening Outreach Activities (SOA)

7 SOAs were carried out in previously uncovered areas.

5.1.6 Advocacy Meetings

8 meetings were conducted with PRIs, Vanitha Cells, and healthcare systems to enhance programme effectiveness and address field-level challenges.

5.1.7IEC Van Campaign

Conducted in partnership with the IEC Division of KSACS at:

- Kottarakkara KSRTC
- Punalur KSRTC

5.1.8 World AIDS Day Observance -2024

Observed at KSRTC Kottarakkara in collaboration with:

- ICTC
- THQH
- Lions Club
- IMA
- KGMOA Kottarakkara

Activities: Candle lighting, red ribbon campaign, IEC distribution, CBHS HIV testing.

5.1.9 Community Events

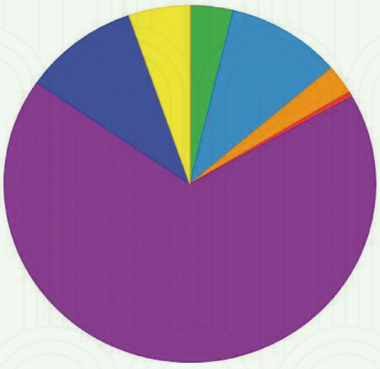
4 community events conducted for project beneficiaries (primarily FSWs), including:

- Onam Celebrations
- New Year Events

5.1.10 In-House Training for Peer Educators (PEs)

Capacity-building training sessions were organized for PEs during the year.

5.1.11 Achievements (2024 –2025)



HIV Screening	1,475 tests
No. of STI (RMC) Screening	3,949
No. of VDRL Screening	1,042
New Registrations	180 individuals
Condom Distribution	126,720 units
No. of TB Screening	3,973
Counseling Sessions	2,097 sessions

GOVT/LINKAGE PROGRAMMES

06





6.1. CRECHE Programme, Chungathara, Malappuram Dist.

During the financial year 2024–2025, two crèches operated under the auspices of the Uppada Malabar Mission Complex, with the leadership and coordination of CARD and support from the Integrated Child Development Scheme (ICDS), Govt. of Kerala.These crèches were established to provide early childhood care and development services to children from economically disadvantaged families, particularly those whose mothers are engaged in low-income or informal work.

Funding and Support Structure

- ICDS Contribution: Covered 90% of operational expenses.
- Malabar Mar Thoma Mission Complex, Uppada: Supported the remaining 10% of costs.

Target Group

- Children aged 1 to 6 years, primarily from financially poor households.

Staffing

Each crèche was staffed by:

- 1 Worker
- 1 Helper

Enrollment (as of March 2025)

Crèche Location	Number of Children Enrolled
1. Andikunnu	23
2. Anakallu	15
Total	38

In alignment with the Government of Kerala's revised policy on early childhood care, the operation of crèches will transition fully to the ICDS Projectbeginning from the next financial year (2025–2026).





CRECHE - Andikunnu, Chungathara - Malappuram

LIVELIHOOD ACTIVITIES

07





The Livelihood Programmefocuses on reducing poverty and inequality by providing more employment opportunities, helping vulnerable households to achieve sustainable livelihoods, and promoting economic growth and stability. The emphasis is on enhancing job prospects for the rural population.

7.1 Production cum Training Units

7.1.1 CARD -Mar Thoma Vocational Training Centre, Pallippad, Alappuzha Dist.

Established in 1990, the CARD - Mar Thoma Vocational Training Centre was founded to offer vocational training and employment opportunities to youth from economically disadvantaged backgrounds in Haripad, Alappuzha District, Kerala.

The centre not only provides skill-based training but also runs various income-generating units, offering hands-on work experience and job opportunities to local youth.

- **Carpentry Unit**

  Produces custom-made wooden furniture for churches, schools, colleges, offices, homes, and mementoes based on specific orders.

- Bag Unit

  Manufactures various types of cloth bags tailored to client needs and orders.

- Communion Syrup and Wafer Unit



Specializes in producing Communion Syrup and Wafers for churches, fulfilling specific liturgical requirements.

These units collectively provide employment and skill development opportunities through the manufacturing and sale of products such as furniture, bags, communion supplies, etc., contributing to local economic upliftment.

Mr. Prakash Thomas serves as the Manager of this unit, overseeing operations and community engagement.

7.1.2 CARD - Better Home, Thiruvalla

CARD - Better Home was launched in 1999 in Thiruvalla to promote women's employment and empowerment through tailoring training and production. The unit now runs two core programs:

Programmes

- **Stitching Institute**

  Offers training in tailoring, hand embroidery, and machine embroidery.

  In the reporting year, 14 women completed the tailoring course, gaining essential skills that pave the way toward financial independence and self-sufficiency.

- **Stitching Unit**

  Produces worship materials for churches, including Kaappa, Virikoot, Chithola, Thirasseela, and more

RURAL MARKETING

08





8.1.1 CARD Gramolpannam Outlet, in Thiruvalla | Marketing Rural Products Since 1992

CARD Gramolpannam inThiruvalla serves as a dedicated outlet for the promotion and marketing of rural and traditional products, supporting artisans, local producers, and community-based enterprises.



- Honey
- Handicrafts
- Church materials
- Christmas stars and decorations
- Bamboo products
- Cotton and Khadi products
- Ayurvedic productsfromKerala Sarvodaya

In addition to product sales, a Photostat unit is also operated under Gramolpannam, providing convenient services to the local community.

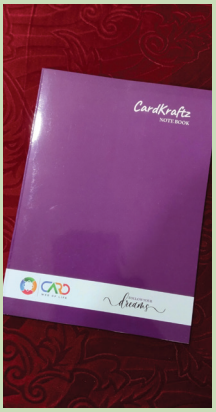
Mr. Saji T. Cherian serves as the Manager of the unit, overseeing day-to-day operations and community engagement.

8.2.CARD Gramasakthi Society

CARD-Gramasakthi is a registered society of CARD for marketing rural products manufactured by CARD and other CBOs.Notebooks, School bags, Umbrellas, and Honey are the main products of the Gramasakthi Society. Mr. Job Renji Abraham currently serves as the Managerof the unit, coordinating production, marketing, and distribution activities.









ACKNOWLEDGEMENTS

With a heart full of gratitude, I acknowledge the unwavering support and active collaboration of all those who made the year 2024–2025 another impactful chapter in the life and mission of the Christian Agency for Rural Development (CARD). Since its inception in 1977, CARD has been committed to weaving the web of life in Indian villages by reaching out to the marginalized and voiceless with compassion, hope, and holistic development. Over the past year, CARD's outreach expanded across states such as Kerala, Odisha, Chhattisgarh, Madhya Pradesh, and Tamil Nadu, with significant achievements in areas like child care and education, women's empowerment, livelihood promotion, tribal development, and disaster response. Our rural interventions have empowered thousands of families and communities, ignited sustainable transformation, and fostered dignity among the rural poor.

I sincerely thank our valued partners and well-wishers whose contributions were instrumental in the success of our mission. We are especially grateful to the officials of the Central and State Governments, National and International developmental agencies, and the leadership of the Malankara Mar Thoma Syrian Church for their continuous encouragement. We also acknowledge with deep appreciation the enduring support from National and International Ecumenical Organisations, Holistic Child Development India (Pune), ACT Alliance (Geneva), and Eriks (Sweden), whose commitment to justice and community development aligns with our shared vision. The collaborative spirit of our sister organization, Gramasakthi Society, and the dedication of our staff, volunteers, and community leaders have been pivotal in sustaining our mission. May this collective journey of compassion and justice continue to grow and serve as a beacon of hope in the years to come.

We extend our sincere gratitude to our internal auditor, CA Libin Mathew, and our external auditor, CA Thomas Mathew & Associates, Thiruvalla, for their timely and meticulous auditing of our accounts. We also thank Mr. John Vadassey, Trademark Attorney, for successfully securing the trademark registration for CARD. Finally, we deeply appreciate the dedicated efforts of all CARD staff, whose unwavering commitment continues to drive our mission forward.

CONCLUSION

As we bring to a close the 48th year of service, the Christian Agency for Rural Development (CARD) gratefully acknowledges the hand of God that has guided and sustained us every step of the way. This report has sought to capture the breadth of our work, like child support, education, healthcare, agriculture, women's empowerment, tribal development, and more. Each initiative is woven together by the common thread of love, justice, and participation. The challenges faced by rural and marginalized communities remain complex, yet the resilience of people, the dedication of our staff and volunteers, and the unwavering partnership of churches, governments, agencies, and well-wishers continue to inspire us to strive for deeper impact and lasting transformation.

Looking ahead, CARD reaffirms its commitment to "Weaving the Web of Life" by building communities where dignity, equality, and sustainability are not ideals but lived realities. As India stands at the crossroads of rapid progress and persisting inequalities, our mission "In Christ with the People" calls us to walk alongside the poor and voiceless with renewed faith, vision, and action. With gratitude for the past and hope for the future, we move forward prayerfully, trusting in God's grace and the strength of collective action to create a just and compassionate tomorrow.

Rev. Shibu Samuel
Director
CARD

CHRISTIAN AGENCY FOR RURAL DEVELOPMENT
CARD
TIRUVALLA
KERALA-689 101

"Cultivation of mind should be the ultimte aim of human existance."

— Dr. B. R. Ambedkar

CARD NEWS REELS



CARD LIGHT TO LIFE PROJECTS

Supporting Agencies

1. Mar Thoma Mission Board, Diocese of North America
2. Canadian Mar Thoma Regional Committee (CMRC)

Monitoring Agency

Holistic Child Development India (HCDI), Pune

OUR FOOTPRINTS ACROSSS INDIA

North Indian Region

Haryana
Sapera Dist.
100 Students

Madhya Pradesh
Kshipra
200 Students

Maharasthra
Palsai
50 Students

Chhattisgarh
Ameri
150 Students

Odisha
Kalhandi Dist.
150 Students

South Indian Region

Karnataka
Hoskote -300 Students

Tamilnadu
Shengottai - 100 Students

Kerala

WAYANAD DIST.
- Nadavayal - 100 Students

ERNAKULAM DIST.
- Kuttampuzha - 470 Students

IDUKKI DIST.
- Vattavada - 250 Students

PATHANAMTHITTA DIST.
- Kurumbanmoozhi - 200 Students
- **Kattachira** - 200 Students
- **Thavalappara** - 100 Students

Project at a Glance

Number of Projects	:	13
Number of villages	:	55
Number of targeted families	:	1974
Total number of students	:	2370
Students from scheduled caste	:	456
Students from scheduled Tribe	:	806
Students from OBC	:	582
Students from Other castes	:	526

Major Components of the Project

- Educational Development
- Physical Development
- Value-Based Education
- Socio-Cultural Learning
- Empowerment of Families

01 THAVALAPPARA - LIGHT TO LIFE



- State: Kerala
- District: Pathanamthitta
- Taluk: Konni
- Area: Thavalappara
- No. of Targeted families: 78
- Number of sponsored children: 100
- Parental Occupation: Daily Labourer, privately employed & self-employed

Major activities done

- School Opening Celebration
- Regular Tuition Classes
- Teenage camp
- Arts Festival
- Celebration of Festival

02 KATTACHIRA - LIGHT TO LIFE





Project Overview

- Location:Kattachira, Pathanamthitta District, Kerala
- Project Areas:Kattachira, Kudappana, Neelipilavu, Anjekkar, Banjaminpara, Chittar, Arattukudukka
- Beneficiaries: SC, OBC, General, Farmers

Core Focus Areas

1. Quality Education – Daily tuition, special coaching (SSLC & Plus Two), leadership classes, competitions (quiz, essay, drawing).
2. Good Health & Wellbeing – Regular health check-ups, nutrition & hygiene awareness, counseling, gardening & Clean Day.
3. Zero Hunger – Nutritious noon meals, food supplements, emergency grocery kits.
4. Gender Equality – Equal participation in arts/leadership, adolescent safety awareness.
5. Clean Water & Sanitation – Hygiene campaigns, children's community cleaning drives.

6. Climate Action – Tree planting, Nature Club gardening, climate change awareness.
7. Partnerships for Goals – Collaborations with schools, churches, health departments; parent retreats & community meetings.

Major Events & Activities

- Arts Fest Children's Day, National Days
- Community cleaning drives, tree plantation, and gardening through the Nature Club
- Health screening, medical camps, counselling & exam orientation sessions
- Tailoring classes, teenage camps, leadership & music workshops
- Handwritten magazine, exhibitions (Reed Elegance), cooking classes
- Street plays, flash mobs, rallies (de-addiction awareness), fire force demonstrations
- Distribution of school materials, hygiene kits, nutritional food.

03 KURUMBANMOOZHY - LIGHT TO LIFE

Areas Covered:
Kurumbanmoozhy, Edathikavu, Aruvickal, Niravu, Chathenthara, Kollamula

Beneficiaries:
SC, ST, Farmers





Major Programs & Activities

- Academic & Child Development
- Daily academic classes, exams, and study support.
- Parents' meetings, PTA, and local gatherings.
- Distribution of study materials, hygiene kits, festival gifts, and food kits.
- Leadership & Talent Development
- Leadership Development Camp and Teenagers Camp.
- Arts Festival, Talent Development Programs, Sports Training.
- Skill Development & Income Generation Programs for families.
- Awareness & Community Engagement
- Health & social awareness classes.
- Tie-up programs with Panchayath, Health Centre, Village Office, Police, Childline.
- Balasamajam for collective learning and leadership.
- Special Clubs
- Nature Club and Social Service Club for environment and community responsibility.

04 VATTAVADA - LIGHT TO LIFE

- **Location:** Kerala, Idukki District, Devikulam Taluk, Vattavada Panchayath
- **Villages Covered:** Vattavada, Koviloor, Oorkad, Kottakambur, Edamanal, Chellikalam
- **Community:** Pre dominantly farmers



Educational & Development Initiatives

- Guided 250 students through talent search programs, career guidance, and mentoring.
- Special support classes for slow learners with micro teaching and evaluations.
- Strengthened community library with exam materials and literature.
- Published student magazine for creative, artistic, and literary works.

Skill Development & Socio-Emotional Learning

- Tailoring classes to build vocational skills.
- Spoken English training to improve communication and confidence.
- Leadership training, craft workshops, eco-friendly art (bottle art, wall hangings, paper crafts).

Health & Well-being

- Health assessments, first aid classes, counselling for students.
- Community health check-ups in partnership with Vattavada Health Department.

Sports & Extracurriculars

- Sports training and materials provided for indoor/ outdoor games.
- Drawing competitions, literacy celebrations, cultural events (Independence Day, Onam, Teacher's Day, Children's Day).

Major Achievements

- Arts & Cultural (Munnar Sub-District Kalotsavam):
- A grades in vegetable painting, fabric painting, IT Fair, bead work, agarbathy making.

05 KUTTAMPUZHA - LIGHT TO LIFE

Project Location

- Kuttampuzha & Kumily (Ernakulam & Idukki Districts, Kerala)
- Panchayats covered: Kuttampuzha, Keerampara, Adimali, Devikulam, and Kumily

Project Focus

- Education, health, psychosocial development, and livelihood support
- Empowering disadvantaged tribal and forest-border children



Key Activities & Interventions

Education & Skill Development

- Daily tuition and mentoring sessions
- Distribution of school materials
- Tailoring classes for children and parents
- Leadership training & staff workshops

Health & Nutrition

- Nutritious food supply for children
- Health screening & awareness classes
- De-addiction awareness seminars with the Excise Department

Community & Awareness Programs

- Aadhar Mela in partnership with the Postal Department
- Street plays with ANNAMS Thiruvalla on social issues
- Green City – Clean City campaign
- Observance of Environment Day, Independence Day, Republic Day, and Onam Community Participation
- Active involvement of parents in planning & evaluation
- High child participation & attendance
- Strong partnerships with government agencies & local bodies
- Monthly evaluation meetings & Program Planning Committee
- Vision: Strengthen community ownership, expand partnerships, and ensure sustainable futures for children in Kuttampuzha & Kumily.



06 NADAVAYAL, WAYANAD- LIGHT TO LIFE

1. Project Overview

- Start: April 2018; office in Nadavayal, Poothadi Panchayath, Ward 1, Kattadikavala.
- Coverage: 4 Panchayaths – Panamaram, Poothadi, Pulpally, Kaniyambetta.
- Tribal villages served: 12 villages.
- Sponsored children: 100 children across 12 villages;

2. Major Activities (2024–25)

I. Educational Development

- Computer education via Community Information & Resource Centre.
- Reading books campaign
- International Literacy & Digital Literacy Day programs.
- Motivational class & counseling for SSLC/ HSS students.
- Regular parents meetings and staff/ project review meetings.
- Participatory budget preparation with community involvement.
- Special fees support for NEET and Plus Two exam.
- 7 Tuition centers serving 135 students (96 sponsored, 39 non-sponsored), with regular food provided.

II. Physical Development

- First Aid kits provided to tuition centers.
- Medical checkups; 28 children identified as malnourished; 5 children requiring follow-up.
- Special care provided for a child with sickle cell anemia.

III. Value-Based Education

- Mental health awareness sessions for teachers and staff.
- Counseling and communication training for youth.

IV. Socio-Emotional Learning

- Child Rights awareness programs across tuition centers with seminars, flash mobs, and cultural activities.

V. Empowerment of Families

- Training in bath soap making; distribution of soap-making kits to 8 women.





07 SHENKOTTAI - LIGHT TO LIFE



Project Details

- **Location:** Shenkottai,Tenkasi District, Tamil Nadu (Vishwanathapuram)
- **Villages Covered:**Kalangathakandi, Kattakalikudiyir uppu, Thenpothai, Puliyarai, Vishwanathapuram
- **Sponsor children:** 100 children (52 boys, 48 girls)

Core Programs & Initiatives

Educational & Leadership Development

- Breaking Bread – Community outreach program
- Fight to Win – Sports program to nurture student talent
- Fly High – Career guidance for higher secondary students
- Follow Me – Leadership development program
- Chase Your Dream – Exam orientation classes

Events & Celebrations

- Parents meeting & orientation
- Day observance programme
- Onam, Pongal, Christmas & New Year celebrations
- Drawing competition (creative skills)
- Science Exhibition (curiosity & innovation)
- Food Fest & Mime Presentation
- Exam orientation & exam kit distribution
- Educational trip

08 KSHIPRA - LIGHT TO LIFE

Project Overview

- Location: Sarvodaya Nagar, Shanti Nagar & Jaisingh Nagar, Dewas District, Madhya Pradesh
- Target communities : SC, ST, OBC, Migrant, General, Farmers
- Children Enrolled: 200 (104 girls, 96 boys)

Activities 2024–25

- Education & Mentoring: Tuition, mentoring, study material, peer learning, library, summer camp, computer training.
- Parental & Teacher Engagement: Regular meetings and joint discussions on child progress.
- Health & Nutrition: Daily nutritious meals, medical camps, hygiene kits, and awareness sessions.



- Skill Development & Talent Promotion: Craft, clay modeling, music, dance, sports (Kho-Kho, Kabaddi, Cricket), competitions.
- Awareness & Community Engagement: Observance of national/international days, rallies, street plays (child marriage, drug addiction, domestic violence), sapling distribution.

Achievements 2024–25

- Academic Excellence:
- 100% pass in 5th & 8th board exams.
- Value Formation: Improved respect for elders, women, peers; moral values instilled.
- Talent Growth: Music, art, dance, and sports confidence showcased.
- Leadership: Peer study groups, Child Parliament built leadership and decision-making.

09 AMERI- LIGHT TO LIFE



Location: Ameri Village, Thakhatur, Bilaspur District, Chhattisgarh
Beneficiaries: Predominantly Scheduled Caste (SC) families
Sponsor children: 150 children (Boys: 40, Girls: 110), Classes 1–12

Achievements

- The majority of children were promoted to the next class.
- Improved cleanliness, discipline & presentation.
- Children are more confident & smarter compared to peers.
- 12 parents certified in tailoring.
- 37 women completed beautician training; 1 employed.
- Stronger parent participation & visibility of the project.

10 KALHANDI, ODISHA - LIGHT TO LIFE



Project Details

- Project Name: CARD – Light to Life Project, Kalahandi, Odisha
- Location: Kalahandi District, Odisha
- Operational Villages: Lubengarh, Turlakhaman, Limgaon, Ghusuramunda
- Target Communities: SC, ST, OBC, Farmers
- Sponsor children: 150 children across 4 villages

Interventions & Activities

- Higher education admissions facilitated for 10th-grade students
- Balmelas, exhibitions, toy-making, cultural events
- Nutritious food distribution, health camps with medicines
- Health awareness programs for families
- Leadership & personality development trainings
- 3 skill development workshops (handicrafts, clay toys)
- 9 child rights awareness sessions
- Monthly child protection meetings
- Annual sports event + sports equipment support
- 11 SEL counselling programs
- Music training (guitar, flute, dholak)
- 6 health/hygiene awareness programs, 2 social issue sessions
- Kitchen gardening training & vegetable seed distribution
- Financial support for income generation (e.g., sewing machines)
- 3 PRI trainings for children and parents.

11 SAPERA - LIGHT TO LIFE

Project Details

- Location: Arua Village, Faridabad District, Haryana
- Areas Covered: Sahapura&Arua
- Beneficiaries: SC, OBC, General, Farmers
- Started: 2018 (under Dharma Jyoti Vidya Peeth with CARD support)
- Sponsor children : 100 registered children + 50+ unregistered participants



Project Overview

- Outreach for the Sapera (snake charmer) community and marginalized families.
- Focus on the academic, social, cultural, and health development of children.

Major Programs & Activities (2024–2025)

- Educational Support: New academic year inaugurated.
- Material Aid: Distribution of T-shirts, school bags, and notebooks.
- Community Engagement: House visits, street plays, awareness drives.
- Skill Development: Best of Waste competition, essay writing, literacy classes.
- Child Parliament: Formation of a children's leadership body, with active participation.
- Health Programs: Medical camp for children & families.
- National Celebrations: Republic Day, Independence Day, Teachers' Day.
- Exposure Visit: Interaction with HCDI for leadership empowerment.

12 PALSAI- LIGHT TO LIFE



Project Details

- **Location :** Maharashtra State, Palghar District, Wada Taluk, Palsai Panchayat
- **Target Villages:** Palsai, Dabke Pada, Devika Pada, Bhagat Pada
- **Community Served:** Farmers
- **Sponsor children:** 50 children

Key Activities & Programs

1. Educational Support
   - Daily tuition & academic guidance
   - Regular teacher–parent meetings for progress review
2. Recreational & Sports
   - Indoor & outdoor games held regularly
   - Annual Sports Competition with prizes
3. Cultural & Social Engagement
   - Celebration of major festivals to foster unity & awareness.

13 HOSKOTE- LIGHT TO LIFE



Project Details

Karnataka State, Bangalore Rural District, Hoskote Taluk

Target Area

- 25 villages (incl. Gowthem Colony, Melenapette, Dandupalaya, Dunnasandra, Gonakkanahalli, etc.)
- Communities: SC, ST, OBC, Farmers, Christians, Muslims, Brahmins
  Sponsor children Total Children: 300
- Hoskote: 154
- Dunnasandra: 76
- Gonakanahalli: 70

Interventions & Activities

- Education: Tuition, school visits, house visits, awareness programs, study support
- Health & Nutrition: Nutritious meals, hygiene kits, health education, wellness sessions
- Value & Social Development: Moral classes, child rights awareness, social harmony initiatives, parent meetings

Outcomes & Impact

- Better school attendance & academic improvement
- Parents & children value education more
- Improved hygiene practices adopted
- Enhanced social harmony among diverse communities
- Stronger awareness of child rights.



Case Study



CARD light To Life project, Kuttampuzha

From the Forest to the Spotlight:The Inspiring Journey of Bibin V. R.

Bibin V. R., a young boy from the remote forest village of Manikandanchal in Kerala, has overcome significant hardships to emerge as a symbol of resilience and talent. Living in a challenging environment with the constant threat of wild animals and a struggling family—his father a heart patient and his mother battling mental illness—Bibin remained determined to succeed.

He joined the CARD-Light to Life project in 4th grade and discovered a deep interest in bamboo craft, a skill passed down from his grandparents. With support from his mentors, he honed his craft and went on to win awards at various levels, eventually securing 3rd place at the Kerala State Work Experience Competition.

Despite his responsibilities at home, Bibin balanced academics, bamboo craft, and even represented his school in football. He completed his 10th grade with good marks, without the help of private tuition, and now earns a small income by selling bamboo products, helping support his family's medical needs.

Tragically, on June 24, 2025, Bibin's father Mr. Biju died in a flood, worsening the family's already difficult situation.

Bibin aspires to become an art director in the film industry, and with his talent, hard work, and continued support, his dream remains within reach. His story is a powerful example of how perseverance and the right guidance can transform lives.





Case Study



CARD light To Life project, Kalahandi

Empowering Livelihood through Tailoring: The Journey of Joseph Benia

Background

Joseph Benia, 39, lives in Lubengarh village and is the sole breadwinner for a family of six - his wife, one son, and three daughters. Among his children, his second daughter, Alpha J Benia, is a sponsored child under the CARD-Light to Life project.

For years, Joseph worked as a daily wage laborer, struggling to make ends meet. The income was inconsistent, and providing even the necessities for his family was a daily challenge.

Project Intervention

During a routine home visit, the CARD-Light to Life team noticed Joseph's interest and skill in tailoring. Recognizing this as an opportunity to uplift his livelihood, the project provided him with financial assistance of R.6,500 to purchase a sewing machine.

Impact

With this support, Joseph set up a small tailoring shop in his village. The initial days were difficult, but his persistence and hard work bore fruit. He now earns a steady profit of Rs.400 - Rs. 500 per day, substantially more than his previous daily earnings.

This new venture has not only stabilized his family's finances but also reduced their dependence on unreliable daily labor jobs. Joseph now enjoys the dignity of self-reliance and is filled with renewed hope for the future.

Conclusion

Joseph Benia's story is a powerful example of how timely support, when aligned with an individual's skills and aspirations, can lead to lasting transformation. The CARD-Light to Life project has done more than provide financial aid - it has empowered a family to break the cycle of poverty through skill-based livelihood.



Success Story...

KVK Pathanamthitta's Interventions in Agriculture

KVK Pathanamthitta's interventions in ginger cultivation have significantly transformed the agricultural landscape in the district, addressing major challenges faced by ginger farmers, particularly the non-availability of high-yielding planting materials and the prevalence of soft rot disease.

1. Ginger Cultivation

KVK Pathanamthitta transformed ginger farming in the district through targeted interventions that addressed key challenges like low-yield planting material and soft rot disease.

- High-Yield Varieties Introduced: IISR Varada, IISR Mahima, and IISR Rejatha were promoted over 177 hectares, increasing fresh ginger productivity by 13.5%.
- Disease Management: Use of IISR GRB 35 capsules and improved practices reduced soft rot incidence over 20 hectares.
- Improved Techniques: Adoption of the modified single sprout multiplication technique increased access to quality planting materials.
- Economic Impact: Dry ginger productivity rose by 137%, contributing ₹5.33 crores in revenue and significantly improving farmers' incomes.

2. Vegetable Cultivation

KVK also made significant advances in vegetable farming through the introduction of improved varieties and precision farming techniques.

- Cool Season Vegetables: New varieties of cabbage and cauliflower (e.g., NS 160, NS 183) enabled local cultivation, improving availability and food security.
- Precision Farming: Introduced for crops like Yard Long Bean and Bitter Gourd, leading to yield increases of 47.55% and 33.8%, respectively.
- High-Tech Adoption: Spread over 20.7 hectares, modern methods enhanced efficiency and resource management.
- Economic Benefits: Farmers achieved a 125% reduction in labour costs and 148% increase in income.
- Widespread Reach: Over 58,000 families benefited, with 191,673 seedlings distributed across the district.

KVK's interventions significantly improved vegetable productivity, reduced costs, and boosted farmer incomes, making vegetable cultivation more profitable and sustainable.





Success Story...

CARD – Light to Life Project, Wayanad





"Ramettanodoppam Oru Dinam" – A Day with Cheruvayal Raman

Project Background:

The Light to Life project, implemented by CARD in Wayanad, Kerala, aims to foster the holistic development of children in tribal communities through education, life skills, and cultural enrichment. One of its key focuses is encouraging reading habits and exposure to positive role models.

Objective of the Programme

- To inspire tribal students through real-life engagement with a local hero, instilling values of sustainability, self-reliance, and indigenous knowledge, while promoting a culture of reading.

The Event: "Ramettanodoppam Oru Divasam"

A unique personality development and educational programme was organized featuring Cheruvayal Raman, a celebrated organic farmer, seed conservator, and Padma Shri awardee (2023), known for preserving over 55 indigenous rice seed varieties.

Participants:

- 44 tribal children from various villages

Activities Conducted:

1. Book Review & Literary Discussion:

- 'Cheruvayalum Noorumeniyum" – Autobiography by Cheruvayal Raman (Manorama Books)
- 'Cheruvayal Raman: Krishiyum Chinthayum' – By Joy Palakamula
- Children explored these works in reading sessions and discussions.

2. Farm Visit:

- The children visited Raman's traditional paddy farm.
- Interacted directly with him on topics like traditional farming, sustainability, and cultural pride.

3. Interactive Learning Sessions:

- Focus on indigenous wisdom, environmental conservation, and rural resilience.
- Raman shared his life experiences and the importance of preserving one's roots and knowledge systems.

Media Recognition:

The event received wide coverage in:

- Malayala Manorama Daily
- Manorama News
- Kissan Radio

"Ramettanodoppam Oru Divasam" was more than just a day with a farmer—it was a transformative learning experience for tribal children, empowering them with knowledge, identity, and vision. The CARD Light to Life initiative continues to bridge the gap between traditional wisdom and modern education, laying a strong foundation for sustainable and inclusive growth.

Success Story...

CARD – Jana Kalyan, CFCD Project - Odisha



Empowering Women through Income Generation – Kasangulu Self Help Group (SHG)

Background:

Established five years ago to empower women socially and economically, the Kasangulu SHG had become inactive over time. The CARD-Janakalyan CFCD Project recognized this during a feasibility study and stepped in to revitalize the group.

Intervention:

The project team supported the group in updating their documentation, reorganizing operations, and motivating members to pursue income-generating activities. Financial support was also provided to promote economic self-reliance.

Action:

The SHG collectively chose to start a tent house business, receiving financial assistance of Rs.27,966 from the project. The group purchased tents and equipment, which they now rent out for community events.

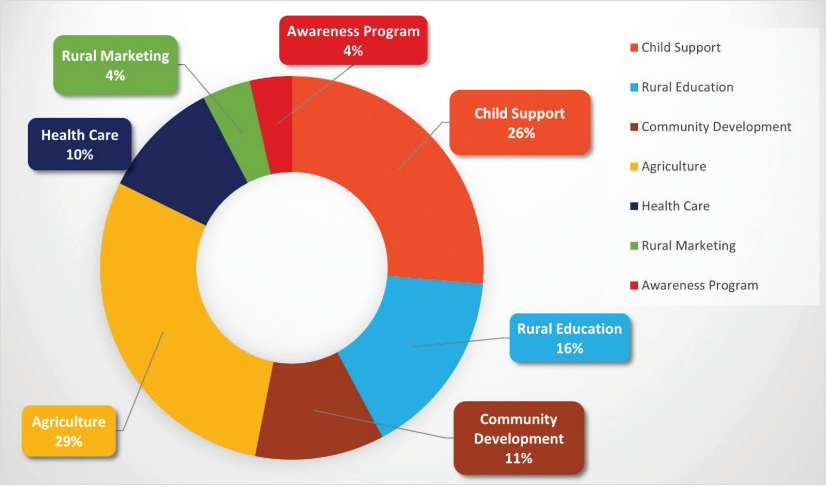
Outcome:

The initiative has yielded substantial financial benefits, improved household incomes, and fostered group unity. The women have regained economic and social confidence, expressing sincere gratitude to CARD-Janakalyan CFCD for its impactful support.

ANNUAL ACCOUNTS

2024 - 2025

EXPENDITURE ANALYSIS



Thomas Mathew & Associates
Chartered Accountants

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

19-08-2025

AUDITOR'S REPORT

We have audited the attached Balance Sheet of **CARD, (CONSOLIDATED ACCOUNTS) MAR THOMA SABHA OFFICE, THIRUVALLA** as at 31st March 2025 and Income and Expenditure Account for the year ended on that date, annexed thereto. These Financial Statements are the responsibility of the CARD - Mar Thoma Sabha Office, Thiruvalla. Our responsibility is to express an opinion on these financial statements based on our audit.

We conduct our audit in accordance with auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining on a test basis, evidence supporting the amounts and disclosures in the financial statements. Our audit also includes assessing the accounting principles used and significant estimates made by Management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

1. We have accepted Statements of Accounts audited by other qualified auditors wherever applicable.
2. We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit.
3. In our opinion, proper books of accounts have been kept by CARD - Mar Thoma Sabha Office, Thiruvalla so far as it appears from our examination of those books.
4. The Balance Sheet and the Income and Expenditure Account dealt with by this report are in agreement with the books of account.
5. In our opinion and to the best of information and according to the explanation given to us, the accounts give a true and fair view:
   (i) In the case of the Balance Sheet, of the state of affairs of the CARD - Mar Thoma Sabha Office, Thiruvalla as at 31st March 2025.
   (ii) In the case of Income & Expenditure Account, Excess of Income over Expenditure, for the year ended on that date.

THOMAS MATHEW & ASSOCIATES * THIRUVALLA-1 * CHARTERED ACCOUNTANTS

For Thomas Mathew & Associates
Chartered Accountants

Thomas Mathew B.Sc. F.C.A,
Chartered Accountant.

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

CHRISTIAN AGENCY FOR RURAL DEVELOPMENT - CARD

MARTHOMA SABHA OFFICE, THIRUVALLA

CONSOLIDATED BALANCE SHEET AS ON 31ST MARCH 2025

OWN FUND & LIABILITIES	CURRENT YEAR	PREVIOUS YEAR	ASSETS	CURRENT YEAR	PREVIOUS YEAR
OWN FUNDS			**CARD ASSETS**		
Capital Fund			Land at Angamali	1,35,000.00	1,35,000.00
As per last Balance Sheet	6,82,96,610.00	6,72,85,015.13	Land at Thekkummala	16,000.00	16,000.00
Add: Transfer from Payables & Advan	22,31,771.00	4,18,187.80	Land at Thulappally	37,500.00	37,500.00
Add: Asset Acquisition	21,55,864.00	20,000.00	Land at Kallempadom	8,000.00	8,000.00
	7,26,84,245.00	6,77,23,202.93	Land at Kalayapuram	3,03,000.00	3,03,000.00
Add: balance of Units whose Accounts			Land & Building at Njettikulam	4,53,000.00	4,53,000.00
are receivebles	6,23,509.50		Furniture & Fittings	5,49,561.30	6,05,940.29
Add; Excess of Income over Expenditu	19,07,432.98	5,73,407.07	Vehicle	2,61,197.34	3,26,496.68
	7,52,15,187.48	6,82,96,610.00		17,63,258.64	18,84,936.97
			Institution Assets		
FUNDS BALANCES (LIABILITY)			As at the end of the year as per Audited Statem	4,34,44,748.34	3,96,28,195.87
Designated Fund Dept of Research & Study		11,75,985.00			
Revolving Fund	18,70,912.00	18,70,912.00	**CURRENT ASSETS**		
Reserve Fund	35,47,000.00	35,47,000.00	As at the end of the year as per Audited Statem	1,31,20,244.15	1,18,47,128.09
Contigency Fund	3,67,554.85	3,67,554.85			
	57,85,466.85	69,61,451.85	**ADVANCE GIVEN FOR EXHIBITION**		
			As per last Balance Sheet	1,04,960.00	1,04,960.00
Staff Benefit Account		92,988.15			
			SUNDRY DEBTORS, LOANS & RECEIVABLES		
Contribution Received in Advance			As at the end of the year as per Audited Statem	46,06,103.75	59,05,302.86
CARD FCRA Account	76,39,092.44	86,82,160.23			
			CLOSING STOCK		
Sundry Creditors			Stock of Items, including other units	21,21,280.00	19,33,672.00

					Institutions Balance	2,97,30,235.88	2,72,72,333.83
						3,97,33,262.97	3,74,41,438.96
	TOTAL	11,04,66,190.18	10,35,82,530.19		TOTAL	11,04,66,190.18	10,35,82,530.19

Notes:-

i) Consolidated from Individual Audited Balance Sheets of CARD and Units

ii) Audited Statements of other Institutions/Units,
audited by other Auditors are accepted as correct

iii) Individual Audited Statements are Available with the CARD Office.

Director / Treasurer
C A R D

CARD TIRUVALLA KERALA-689 101 CHRISTIAN AGENCY FOR RURAL DEVELOPMENT

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

For THOMAS MATHEW & ASSOCIATES,
CHARTERED ACCOUNTANTS.

THOMAS MATHEW & ASSOCIATES THIRUVALLA-1 CHARTERED ACCOUNTANTS

Thomas Mathew. B.Sc/F.C.A.,
Chartered Accountant.

15.08.25

CHRISTIAN AGENCY FOR RURAL DEVELOPMENT - CARD
MARTHOMA SABHA OFFICE, THIRUVALLA
CONSOLIDATED INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2025

	EXPENDITURE	CURRENT YEAR	PREVIOUS YEAR		INCOME	CURRENT YEAR	PREVIOUS YEAR
To	**Opening Stock**	19,33,672.00	23,83,025.50	By			
					Bank Interest	2,62,839.00	2,58,533.00
"	**CARD DIRECT**				Canadian MT Regional Committee	22,51,957.00	22,69,166.00
	General Payments	40,99,742.31	39,42,162.51		ERIKS, SWEDEN	38,96,451.00	39,29,131.00
	CDU Expenses	9,79,179.95	6,27,974.17		Marthoma Church Silicon valley USA	1,70,000.77	1,80,000.73
	FC Expenditure	3,35,51,266.56	24,89,664.90		Marthoma Mission Board USA	2,48,60,408.00	1,99,52,066.00
	CARD Photostat		18,382.65		Chicago MTC 240 Porter Road USA	10,13,253.00	9,85,756.00
	Pamba Umbrella	9,374.10			Karunya MTC Melborn Australia	53,290.00	1,03,156.00
	CARD Revolving Fund A/C Wayanad				MT Church Dallas, Farmers Branch USA	-	1,01,838.00
	CARD Gramolpannam	29,25,167.86	39,20,219.80		MT Church Greater Seattle WA USA	-	2,91,016.87
	CARD Harippad Unit	8,18,146.00	22,56,881.00			3,25,08,198.77	2,80,70,663.60
	CARD Better Home	6,04,542.75	4,06,571.00		Add: Contribution Received in Advance		
	CARD Gramasakthi	25,62,909.80	20,16,915.05		during Previous Years	86,82,160.23	1,28,91,758.53
	Mar Thoma High School For The De	13,771.50	2,360.35			4,11,90,359.00	4,09,62,422.13
	CARD Light To Life -Vattavada	29,87,617.50	22,36,005.50		Less: Contribution Received in Advance		
	CARD Light To Life - Nadavayal Wa	15,39,300.96	14,21,318.98		for Next Year use	76,39,092.44	86,82,160.23
	CARD Light to Life Thavalappara	7,21,063.84	8,18,248.40			3,35,51,266.56	3,22,80,261.90
	CARD Light to Life Kuttampuzha	56,65,078.63	47,99,107.00	"	**CARD - DIRECT**		
	CARD Light to Life Kattachira	27,81,983.00	27,80,604.60		General Receipts	43,34,538.00	43,13,793.70
	CARD Light to Life Kurumbanmooz	28,31,813.88	25,21,676.66		CDU Income	10,00,586.00	5,04,496.00
					CARD Photostat		33,507.46
"	**CARD - OTHER INSTITUTIONS**				CARD Gramolpannam	30,68,042.79	43,11,871.00
	St. Thomas Higher Secondary School	1,36,36,987.00	1,35,67,682.00		Department of Research & Study	32,293.20	
	CARD Ksk Kshipra - General	20,78,982.00	7,70,213.00		Card Thiruvalla, Rajiv Gandhi National Crec	3,493.00	
	CARD KSK Kshipra, Sarvodaya Vid	60,313.00			CARD Harippad Unit	8,33,579.08	26,81,961.27
	CARD Ksk Kshipra - Sarvodaya Vid	4,60,033.00	4,00,543.00		CARD Better Home	8,90,454.00	5,64,528.00
	CARD - Mar Thoma School Roopakl	43,015.00	1,708.00		CARD Gramasakthi	27,29,157.84	19,38,642.00
	CARD Ksk Kshipra Easow Mar Ther	18,13,017.00	2,950.00		CARD Premakulam Cfcd		
	CARD Ksk Kshipra St Thomas Scho	53,484.00	797.00		CARD Light To Life - Vattavada	29,93,800.00	5,313.00
	ICAR KVK - General Fund Account	2,99,48,122.50	2,89,43,175.90		Karavaloor Cdc		27.00
	ICAR KVK - Revolving Fund	88,43,792.50	74,98,763.42		CSP Vattavada		8.00
	ICAR KVK - Project Fund	9,62,177.50	13,52,622.56		CARD Humanitarian Asst.Flood Relief		92.00

	CARD FSW Suraksha Project, Kolla	19,38,061.00	21,75,266.00		CARD Light To Life - Thavalappara	6,66,854.00	2,215.00
	CARD Light To Life, Ameri, Bilasp	18,32,780.00	18,31,050.80		CARD Light to Life Kuttampuzha	55,29,347.00	8,255.00
	CARD Light To Life - Kalahandi	20,63,976.64	23,91,598.30		CARD Light to Life Kurumbanmoozhy	27,43,488.00	4,913.00
	CARD Jana Kalyan Child Focussed C	40,43,970.00	41,26,076.38		CARD Light to Life Kattachira	27,41,656.00	3,408.00
	CARD Light To Life Shencottah	13,78,763.00	11,67,560.00				
	CARD Light To Life - Ksk, Kshipra	18,03,261.00	20,58,207.00	"	**CARD OTHER INSTITUTIONS**		
	CARD Light To Life - Saphera, Farid	12,24,495.00	13,99,150.44		CARD Ksk Kshipra - Sarvodaya Vidyalaya Arjun Nagar		9,302.00
	CARD Light To Light Project- Palsai	5,82,596.76	6,35,153.00		St. Thomas Higher Secondary School,Kshipra	1,88,72,300.00	1,76,10,023.00
	CARD Hoskote Mission & Medical C	18,14,040.00	19,25,063.00		CARD Ksk Kshipra - General	22,39,175.00	2,75,993.00
					CARD Ksk Kshipra - Sarvodaya Vidyalaya S	4,01,575.00	3,58,555.00
"	Depreciation during the year	31,04,763.81	46,79,361.24		CARD Ksk Kshipra Easow Mar Themotheos	1,82,639.00	63,054.00
					CARD Ksk Kshipra St Thomas School Sanjay Nagar		5,513.00
"	Excess of Income over Expenditure	19,07,432.98	5,73,407.07		ICAR KVK - General Fund Account	3,04,80,367.00	2,89,44,871.00
					ICAR KVK - Revolving Fund	89,30,770.00	88,74,921.59
					ICAR KVK - Project Fund Account	9,09,684.00	10,39,371.00
					CARD Thiruvalla, Rajiv Gandhi National Creche Scheme		3,626.00
					CARD Revolving Fund A/C Wayanad	19,286.50	16,868.00
					CARD FSW Suraksha Project, Kollam	19,38,061.00	21,75,266.00
					CARD Light To Life, Ameri, Bilaspur	18,25,700.88	
					CARD Lok Biradhari Cfcd, Kalahandi, Odisha		1,275.00
					CARD Light To Life - Kalahandi	21,04,121.00	4,659.00
					CARD Jana Kalyan Child Focussed Commun	40,35,353.20	1,55,850.26
					CARD Light To Life Shencottah	13,91,908.00	2,448.00
					CARD Light To Life - Ksk, Kshipra	17,96,675.00	6,793.00
					CARD Light To Life - Nadavayal Wayanad	15,40,223.00	3,237.00
					CARD Light To Life - Saphera	13,42,081.44	1,762.00
					Mar Thoma High School For The Deaf		1,114.00
					CARD Hoskote Mission & Medical Centre	17,66,985.84	
					CARD Light To Light Project- Palsai, Mumb	6,01,953.00	
				"	**Closing Stock**	21,21,280.00	19,33,672.00
		14,36,18,694.33	**10,81,41,466.18**		**TOTAL**	**14,36,18,694.33**	**10,81,41,466.18**

Notes:- - 0.00

i) Consolidated from Individual Audited Income and Expenditure Accounts of CARD and Units

ii) Audited Statements of other Institutions/Units, audited by other Auditors are accepted as correct

iii) Individual Audited Statements are Available with the CARD Office.

Director / Treasurer
CARD

CARD TIRUVALLA KERALA-689 101

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

For THOMAS MATHEW & ASSOCIATES,
CHARTERED ACCOUNTANTS.

THIRUVALLA-1

19.05.2025

Thomas Mathew, B.Sc. F.C.A.,
Chartered Accountant.

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

CONSOLIDATED RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2025

	RECEIPTS	CURRENT YEAR	PREVIOUS YEAR		PAYMENTS	CURRENT YEAR	PREVIOUS YEAR
To	**OPENING BALANCES**			By	**CARD DIRECT**		
	General Account				General Payments	41,24,742.31	41,29,962.51
	Cash in Hand	4,152.70	12,705.70		CDU Expenses	10,21,436.95	6,64,974.17
	Cash at Bank & FD	62,70,732.63	60,78,348.44		Foreign Contribution Expenditure	3,35,51,266.56	24,89,664.90
	CDU Account				CARD Photostat		18,382.65
	Cash in Hand	8,215.00	7,626.00		Pamba Umbrella	9,374.10	
	Cash at Bank	40,740.01	1,91,807.18		CARD Revolving Fund A/C Wayanad		
	FC Account				CARD Gramolpannam	27,16,647.86	41,28,531.57
	SBI Thiruvalla SB A/c 10581240	19,55,481.96	1,03,77,305.22		CARD Harippad Unit	8,18,146.00	42,15,518.27
	SBI New Delhi -40196406010	42,26,678.27	14,453.31		CARD Better Home	6,04,542.75	4,06,571.00
	FD - SBI 5530	10,00,000.00	10,00,000.00		CARD Gramasakthi	25,62,909.80	20,16,915.05
	FD - SBI 5533	15,00,000.00	15,00,000.00		CARD Light To Life - Nadavayal Wayanad	15,39,300.96	14,23,088.98
	Institutions Balances	2,72,72,333.83	2,31,34,418.78		CARD Light To Life -Vattavada	29,87,617.50	22,36,005.50
					CARD Light to Life Thavalappara	7,21,063.84	8,18,248.40
"	**Foreign Contribution Income**				CARD Light to Life Kuttampuzha	56,65,078.63	47,99,107.00
	Bank Interest	2,62,839.00	2,58,533.00		CARD Light to Life Kattachira	27,81,983.00	27,80,604.60
	Canadian MT Regional Committee	22,51,957.00	22,69,166.00		CARD Light to Life Kurumbanmoozhy	28,31,813.88	25,21,676.66
	ERIKS, SWEDEN	38,96,451.00	39,29,131.00				
	Marthoma Church Silicon valley USA	1,70,000.77	1,80,000.73	"	**CARD - OTHER INSTITUTIONS**		
	Marthoma Mission Board USA	2,48,60,408.00	1,99,52,066.00		St. Thomas Higher Secondary School,Kshipr	2,20,58,320.00	1,40,90,723.00
	Chicago MTC 240 Porter Road USA	10,13,253.00	9,85,756.00		CARD KSK Kshipra - General	13,91,618.00	29,84,092.00
	Karunya MTC Melborn Australia	53,290.00	1,03,156.00		CARD KSK Kshipra - Sarvodaya Vidyalaya	4,60,033.00	4,00,543.00
	MT Church Dallas, Farmers Branch USA		1,01,838.00		CARD KSK Kshipra, Sarvodaya Vidyalaya A	60,313.00	

	MT Church Greater Seattle WA USA		2,91,016.87
"	**CARD DIRECT**		
	General Receipts	43,59,538.00	43,13,793.70
	CDU Income	10,08,443.00	5,14,496.00
	CARD Photostat		33,507.46
	Department of Research & Study	32,293.20	
	Card Thiruvalla, Rajiv Gandhi Natior	3,493.00	
	CARD Gramolpannam	30,68,042.79	43,85,871.00
	CARD Harippad Unit	8,41,496.08	46,63,936.27
	CARD Better Home	8,90,454.00	5,64,528.00
	CARD Gramasakthi	27,29,157.84	19,43,962.00
	CARD Light To Life - Vattavada	29,93,800.00	5,313.00
	CARD Light To Life - Thavalappara	6,66,854.00	2,215.00
	Karavaloor Cdc		27.00
	CSP Vattavada		8.00
	CARD Humanitarian Asst.Flood Relief		92.00
	CARD Light to Life Kuttampuzha	55,29,347.00	8,255.00
	CARD Light to Life Kattachira	27,41,656.00	3,408.00
	CARD Light to Life Kurumbanmooz	27,43,488.00	4,913.00
"	**CARD - OTHER INSTITUTIONS**		
	CARD Ksk Kshipra - Sarvodaya Vidyalaya Arjun Nagar		9,302.00
	St. Thomas Higher Secondary School	2,39,99,716.00	1,76,10,023.00
	CARD Ksk Kshipra - General	23,75,506.00	2,75,993.00
	CARD Ksk Kshipra - Sarvodaya Vidy	4,05,375.00	3,58,555.00
	CARD Ksk Kshipra Easow Mar Ther	44,196.00	63,054.00
	CARD - Mar Thoma School Roopakhedi	43,015.00	4,238.00
	CARD Ksk Kshipra Easow Mar Themotheos	6,39,345.00	2,950.00
	CARD Ksk Kshipra St Thomas School Sanja	53,484.00	797.00
	ICAR KVK - General Fund Account	3,51,27,282.60	3,12,65,602.40
	ICAR KVK - Revolving Fund	1,27,81,484.50	91,78,610.42
	ICAR KVK - Project Fund Account	9,62,177.50	15,81,737.56
	ICAR KVK - Staff Welfare Fund Account		-
	CARD FSW Suraksha Project, Kollam	19,38,061.00	21,75,266.00
	CARD Light To Life, Ameri, Bilaspur	18,32,780.00	18,31,050.80
	CARD Light To Life - Kalahandi	20,63,976.64	23,91,598.30
	Jana Kalyan Child Focussed Community Dev	40,43,970.00	42,44,037.38
	CARD Gram Sakthi CFCD - Odisha		
	CARD Light To Life Shencottah	13,33,529.00	11,69,560.20
	CARD Light To Life - KSK, Kshipra	18,03,261.00	20,58,207.00
	CARD Light To Life - Saphera, Faridabad	12,62,199.00	13,99,150.44
	Mar Thoma High School For The Deaf	13,771.50	2,360.35
	CARD Light To Light Project- Palsai, Mumb	5,82,596.76	8,02,426.00
	CARD Hoskote Mission & Medical Centre	18,41,140.00	19,25,063.00
"	**Closing Balances:**		
"	General Account		
	Cash in Hand	3,550.70	4,152.70
	Cash at Bank & FD	73,67,502.22	62,70,732.63
"	CDU Account		
	Cash in Hand	6,232.00	8,215.00
	Cash at Bank	29,729.06	40,740.01

CARD Ksk Kshipra St Thomas School Sanjay Nagar		5,513.00				
ICAR KVK - General Fund Account	3,34,69,430.00	3,28,98,176.00	"	FC Account		
ICAR KVK - Revolving Fund	1,27,79,001.00	1,13,14,554.59		SBI Thiruvalla SB A/c 10581240548	51,32,766.56	19,55,481.96
ICAR KVK - Project Fund Account	9,09,684.00	2,09,544.00		SBI New Delhi -40196406010	6,325.88	42,26,678.27
ICAR KVK - Staff Welfare Fund Ac	22,31,771.00	3,26,600.00		FD - SBI 5530	10,00,000.00	10,00,000.00
CARD Thiruvalla, Rajiv Gandhi National Creche Scheme		3,626.00		FD - SBI 5533	15,00,000.00	15,00,000.00
CARD Revolving Fund A/C Wayana	19,286.50	16,868.00				
CARD FSW Suraksha Project, Kolla	19,38,061.00	21,67,725.00	"	**Institutions Balances**	2,97,30,235.88	2,72,72,333.83
CARD Light To Life, Ameri	18,25,700.88					
CARD Lok Biradhari Cfcd, Kalahandi, Odisha		1,275.00				
Jana Kalyan Child Focussed Commu	40,35,353.20	1,55,850.26				
CARD Light To Life - Kalahandi	21,04,121.00	4,659.00				
CARD Light To Life Shencottah	13,91,908.00	2,448.00				
CARD Light To Life - Ksk, Kshipra	17,96,675.00	6,793.00				
CARD Light To Life - Nadavayal W	15,40,223.00	3,237.00				
CARD Light To Life - Saphera Farid	13,42,081.44	1,762.00				
Mar Thoma High School For The Deaf		1,114.00				
CARD Light To Light Project- Palsa	6,01,953.00	1,67,273.00				
CARD Hoskote Mission & Medical C	17,99,985.84					
	19,70,04,623.94	**15,24,35,598.51**		**TOTAL**	**19,70,04,623.94**	**15,24,35,598.51**

Notes:-

i) Consolidated from Individual Audited Receipts and Payments Accounts of CARD and Units
ii) Audited Statements of other Institutions/Units, audited by other Auditors are accepted as correct
iii) Individual Audited Statements are Available with the CARD Office.

Director / Treasurer
CARD
Christian Agency for Rural Development

CHRISTIAN AGENCY FOR RURAL DEVELOPMENT * CARD THIRUVALLA KERALA-689 101

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

THOMAS MATHEW & ASSOCIATES * THIRUVALLA-1 * CHARTERED ACCOUNTANTS

Thomas Mathew, B.Sc. F.C.A.,
Chartered Accountant.

Resource Sharing Agencies

Donations

- Chicago MTC
- Karunya Melbourne MTC
- MTC Silicon Valley
- MTYS Abudhabi
- Mar Thoma Yuvajanasakhyam, Nellimala
- Ayroor centre Yuvajana sakhyam
- Chayal Mar Thoma Yuvajanasakhyam, Ayroor
- Chrystose Mar Thoma church , Muttar
- NSS Unit, Mar Thoma Higher secondary School, Venmony



CARD
GENERAL BODY
2023-2026

1	Rt. Rev. Dr. Euyakim Mar Coorilos Suffragan Metropolitan	- President
2	Rev. Abey T Mammen	- Secretary
3	Rev.Moncy Varghese (upto April 2025)	- Director
4	Rev. Shibu Samuel (May 2025 Onwards)	- Director
5	Mr. Victor T Thomas	- Treasurer
6	Rev. Dr Philip George	
7	Mr. George Cherian	
8	Mrs. Joicy K Koshy	
9	Adv. Binu V Eappen	
10	Mr. George Abraham	
11	Mrs. Merrin Mathew	
12	Mr. Joji Mathew	
13	Mr. T Alex	
14	Mr. Mobet Varghese	
15	Prof. Achamma Mathew	
16	Prof. Mathew Varghese	
17	Adv. Cherian C Thomas	
18	Mr. Ashley M Daniel	
19	Mr. Robin Mathai	
20	Mr.Jose P Vayackal	
21	Mr. Saji Varghese	
22	Mr. Jibu Thomas John	
23	Dr. Abey Thomas Varicad	
24	Mr. P K Kuruvilla	
25	Mr. Modi P George Pathiyoor	
26	Mr. Jose Thomas	
27	Mr. Rajesh T	
28	Mr. D K Yesudasan	
29	Mrs. Jeena Chacko	
30	Mrs. Joby Benny	
31	Dr. Susamma Mathew	
32	Dr. Thomas Mathew	
33	Dr. George K Alex	
34	Mrs. Jessy Abraham	

CARD
Central Office Staff

1. **Mr. Shaji Thomas**	-	Superintendent
2. **Mr. Rebu Thomas Mathew**	-	Programme co-ordinator
3. **Mr. Stephenson Jacob**	-	Programme co-ordinator
4. **Mr. Prakash Thomas**	-	Manager, Accounts
5. **Mr. Saji T. Cherian**	-	Manager, Gramolpannam
6. **Mr. Job Renji Abraham**	-	Manager - Light to Life/Gramasakthi
7. **Mrs. Kanchanavally Mohan**	-	Office Attendant

Vision

Weaving the Web of Life:

The Christian Agency for Rural Development (CARD) works towards a world where poverty and injustice no longer exist, and all people enjoy a life of sustainable relationships 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 to empower them through capacity-developing programs like education, skill training, advocacy of people's organization, and livelihood support programs. This enables them to move towards a community that enjoys freedom from poverty,protectionof human dignity, gender equality, and environmental sustainability.



CARD WEB OF LIFE

Member Of actalliance

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