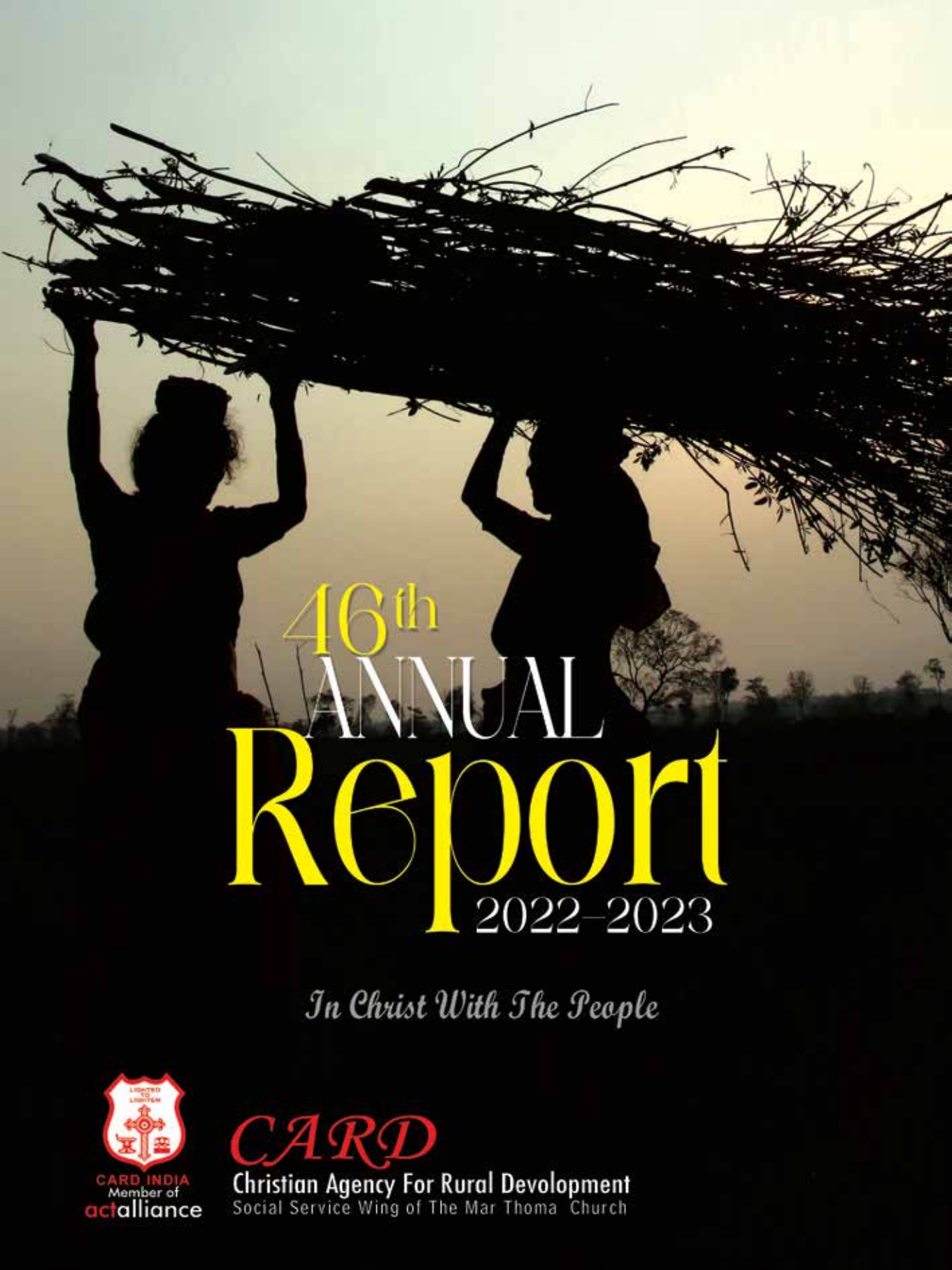


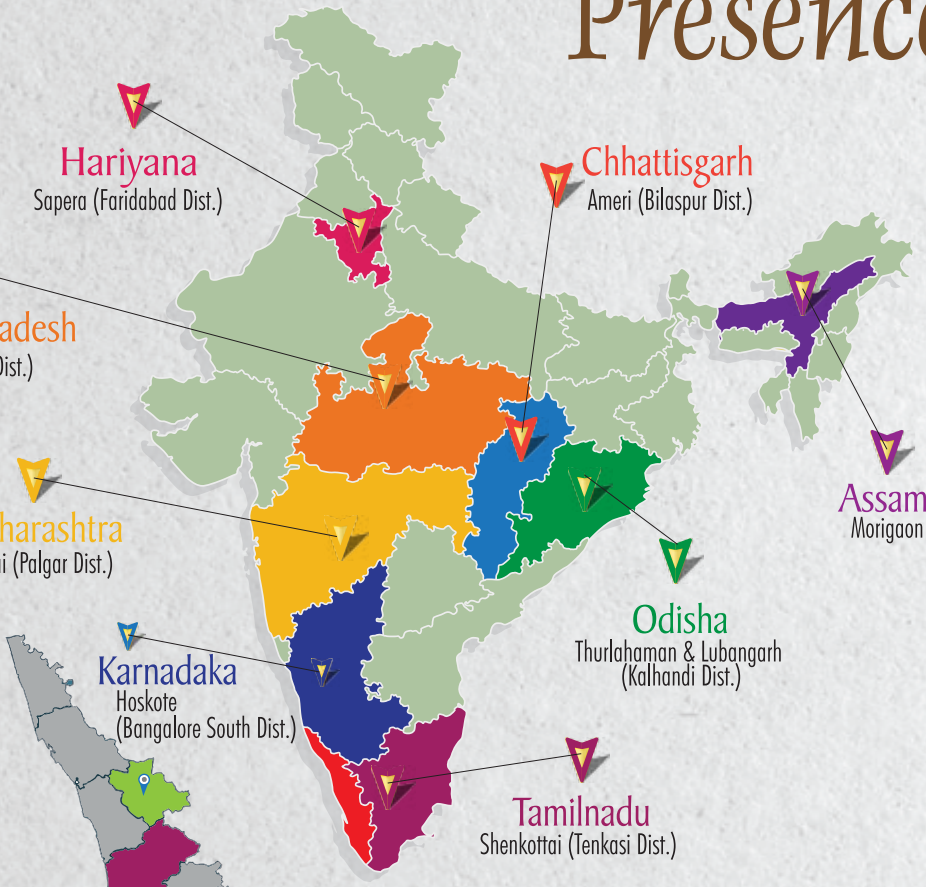
46th ANNUAL Report 2022–2023

In Christ With The People

CARD INDIA
Member of
actalliance

CARD
Christian Agency For Rural Development
Social Service Wing of The Mar Thoma Church

Our Presence



Kerala

Pathanamthitta Dist
- Thiruvalla Central Office
- Thelliyoor
- Kurumbanmoozhy
- Kattachira
- Thavalapara
- Plappally

Alappuzha Dist
- Pallippad

Kollam Dist
- Kottarakkara

Idukki Dist
- Vattavada, Munnar

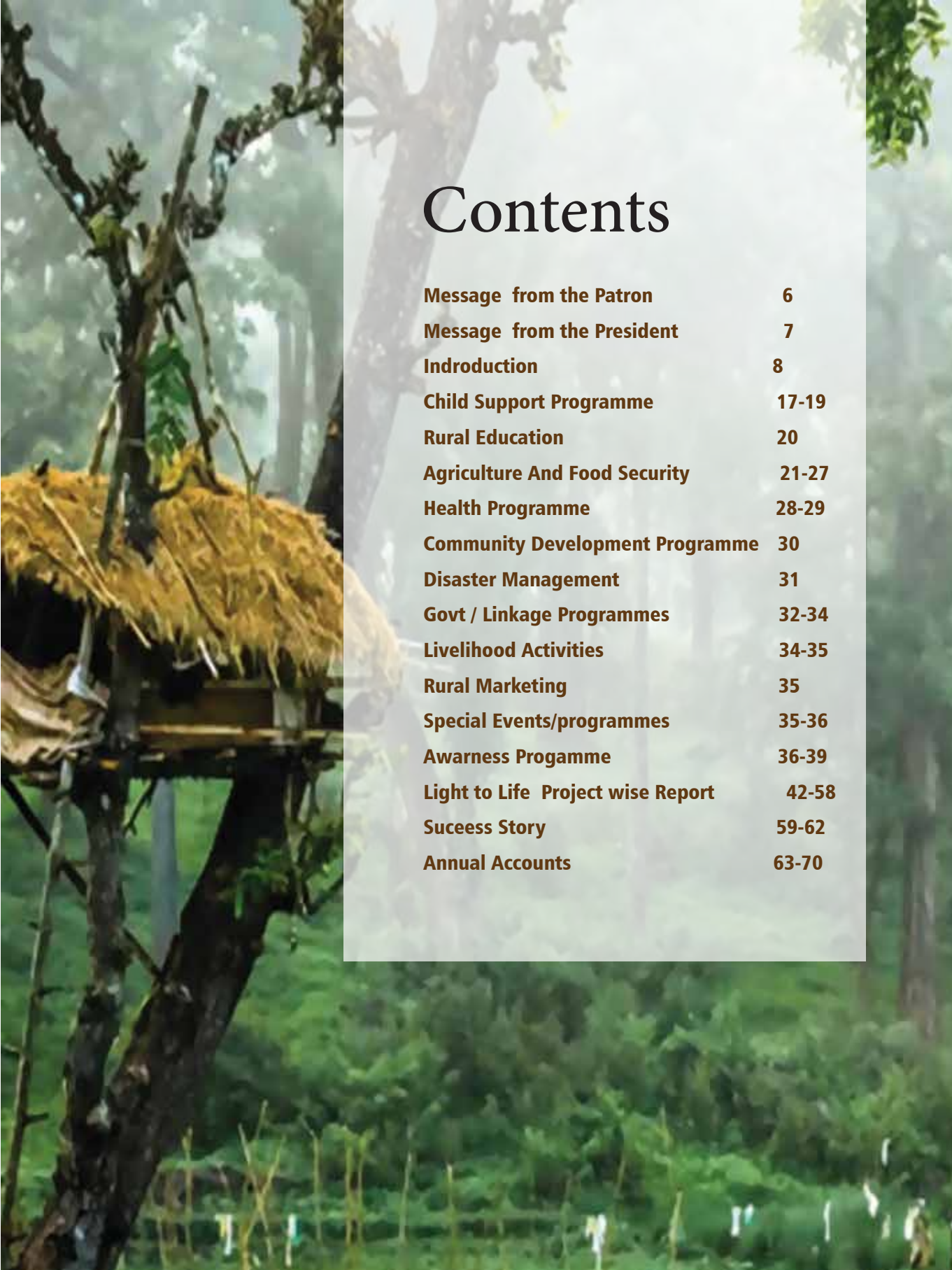
Ernakulam Dist
- Kuttampuzha

Wayanad Dist
- Nadavayal

Malapuram Dist
- Chungathara

CARD Reaches
9 States 15 Districts
of India

CARD Stations	Phone
CARD Central Office, Thiruvalla	0469 2600931
CARD Regional Office, Ksipra, MP	090009025744
CARD Khrist Seva Kendra, Khsipra, MP	07272 264271
CARD Krishi Vigyan Kendra (KVK) Thelliyoor	0469 2662094
CARD Better Home, Thiruvalla	0469 2600931
CARD Gramolpannam, Thiruvalla	09847774494
CARD Pallippad	09495210930
CARD Vattavada	04865 214059
CARD Nadavayal,Wayanad	9446193172
CARD Suraksha Project (HIV/AIDS) Kottarakkara	0474 2160942
CARD Kalhandi, Odisha	09437702181
CARD Bilaspur	09826178493



Contents

Message from the Patron	6
Message from the President	7
Indroduction	8
Child Support Programme	17-19
Rural Education	20
Agriculture And Food Security	21-27
Health Programme	28-29
Community Development Programme	30
Disaster Management	31
Govt / Linkage Programmes	32-34
Livelihood Activities	34-35
Rural Marketing	35
Special Events/programmes	35-36
Awarness Progamme	36-39
Light to Life Project wise Report	42-58
Suceess Story	59-62
Annual Accounts	63-70



Annul Report 2022-23

CARD INDIA
Member of
actalliance

CARD

Registered under The Travancore Cochin Literary, Scientific &
Charitable Societies Registration Act XII of 1955, Reg No: A 291/77

Mar Thoma Sabha Office, Thiruvalla, Kerala, India- 689 101

Tel: 0469 2600931 Mob: +91 9447760931
e-mail: card.admin@marthoma.in/card.dir@marthoma.in
web: www.cardindia.in

Credits : Rev.Moncy Varughese
Content : Rev. Shine N Jacob
Edits& Concept : Stephenson Jacob
Layout & Design : Haidel Designs, cgnr
Cover Photo : Siby Pulppally
Printing : Mar Thoma Press, Thiruvalla













WHAT WE Do

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

MESSAGE FROM THE PATRON

Malankara Mar Thoma Syrian Church
Apostolic See of St. Thomas

DR. THEODOSIUS MAR THOMA METROPOLITAN

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

September 13, 2023.



"We celebrate multiplicity and work towards participatory and sustainable development for a nation that is united and related."

The 18th G20 Summit of 2023 was hosted by India in New Delhi. The summit's theme, "Vasudhaiva Kutumbakam" or "One Earth, One Family, One Future" is rooted in ancient Sanskrit texts and the goal of sustainable development. The phrase "Vasudhaiva Kutumbakam" emphasizes the interconnectedness and unity of all people and nations. Promoting a sense of global harmony, cooperation, and shared responsibility for the well-being of the planet and its inhabitants is an inevitable notion in India today where people fight each other in the name of religion, politics, caste & tribe. Along with this notion, we need to have an overall development based on 17 sustainable development goals. The role of social service organisations in the midst of internal riots, social evils, disasters and economic disparities are significant. It involves reacting to immediate demands as well as assisting with long-term healing needs.

The projects and programs of Mar Thoma Church always aims at the holistic development and growth of people. Christian Agency for Rural Development (CARD) is a pioneering example. As a nation-wide NGO, CARD has the sense of social responsibility to re-establish tight links with grass roots communities and help them to help themselves. We celebrate multiplicity and work towards participatory and sustainable development for a nation that is united and related.

I pray for God's hand to guide and lead this distinguished NGO with a cloud pillar during the day and a fire pillar at night. I appreciate the dedicated leadership of Rt.Rev.Thomas Mar Timotheos Episcopa, President of CARD and its officials in its growth and development throughout this year. Let`s serve others not because we want to, but because we need to. Let`s allow the loom of diligent effort to create the road for a better future for all. My sincere prayers, wishes and blessings for the publication of the Annual Report, 2022-23.

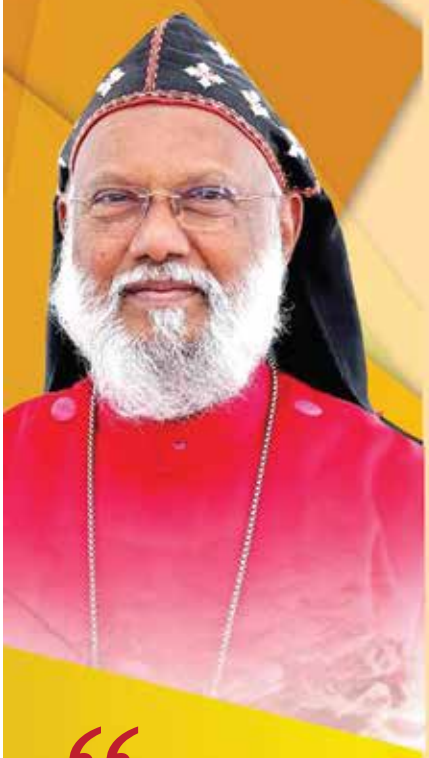
DR.THEODOSIUS MARTHOMA METROPOLITAN
Patron, CARD

MESSAGE FROM THE PRESIDENT

Malankara Mar Thoma Syrian Church
CHENGANNUR - MAVELIKARA DIOCESE

Rt.Rev.Thomas Mar Timotheos Episcopa
The Diocesan Bishop

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



"ministry towards the least, last and the lost."

September 15, 2023.

The 2030 agenda for Sustainable Development adopted by all United Nations Member States in 2015, provides a shared blueprint for peace and prosperity for people and the planet, now and into the future. At its heart are the 17 Sustainable Development Goals (SDGs), which are an urgent call for action by all countries in a global partnership. They recognize that ending poverty and other deprivations must go hand-in-hand with strategies that improve health and education, reduce inequality, and spur economic growth – all while tackling climate change and working to preserve our oceans and forests.

The theme of World Sustainable Development Submit (WSDS) 2023 was "Mainstreaming Sustainable Development and climate Resilience for collective Action". It will consider topics such as finance, science, technology and innovation, sustainable consumption, inclusive energy transition, climate action and the global commons. G20 Submit 2023 which was held in India also discussed various important issues such as food security, climate and energy, development, health and digitalization were discussed. This shows that today, the whole world is discussing about the importance of Sustainable Development.

CARD is completing 46 years in its ministry towards the least, last and the lost. As a religious institution, Mar Thoma Church has always made sure that society is being served. We have various sections that work consistently and with dedication for the betterment of the same. Christian Agency for Rural Development (CARD) belongs to the social work and developmental wing of Mar Thoma Church and has actively stood with the motto of our Church, Lighted to Lighten. Krishi Vigyan Kendra (KVK) Pathanamthitta, Surekha Project Kollam, Light to Life Projects, Tribal Community Developmental Projects are some of the major governmental and non-governmental projects of CARD all over India for promoting sustainable and Holistic development of people through innovative means and creative methods.

I thank God for the abundant mercy He has showered upon us through these years. I appreciate all who toiled hard for the betterment of CARD throughout these years. Especially I appreciate Rev. Moncy Varghese (Director, CARD), Rev. Shine N. Jacob (Asst. Director, CARD), Mr.Modi P. George (Treasurer) and all the staff who are serving the organisation all over India. My prayers and blessings to those who work hard towards the betterment of our society through this institution.

Rt.Rev. Thomas Mar Timotheos Episcopa
President, CARD

CHRISTIAN AGENCY FOR RURAL DEVELOPMENT (CARD)

Mar ThomaSabha Office, Thiruvalla, Kerala. India 689101

46th Annual Report 2022–23



Rev. Moncy Varughese
Director

"17 Sustainable Development Goals for transforming our world"

Introduction

Rural development in India refers to the process of improving the quality of life and economic well-being of people living in rural areas. It encompasses various sectors such as agriculture, infrastructure, education, healthcare, employment, and social welfare. The State and central government has implemented several initiatives and programs over the years through various policies, programs, and schemes to promote rural development and address the challenges faced by rural communities. Along with the governmental organisations, NGOs (Non- Governmental Organizations) also plays significant roles in rural development in India. They complement the efforts of the government by implementing various programs and initiatives to address the specific needs and challenges of rural communities like Service Delivery, Advocacy & Awareness, Capacity Building, Research & Innovation, Monitoring & Evaluation and Partnership & Collaboration. Thus,NGOs bring flexibility, innovation, and community-centric approaches to rural development in India. Thus, their interventions contribute in achieving inclusive and sustainable development in rural areas.

The task of development is so huge and complicated.It is not just implementing government plans to fix the problem but to achieve maximum growth with a holistic vision and collabora

tive efforts involving various departments, agencies and even NGOs like CARD is required. According to Christian Agency for Rural Development (CARD), the scope of development is not narrow but very wide, as it includes not just economic development but the growth on the social front, quality of life, empowerment of Adivasis, Dalits, gender minorities, women, children and backward communities through education, capacity building training and awareness programs. In this reporting year, we gave priorities for the "17 Sustainable Development Goals for transforming our world" through various projects and programs.

The journey of the Christian Agency for Rural Development (CARD) is aligned with the social service wing of the Mar Thoma Church dawned into its 46th year since its formation in 1977. The vision of The Late Most Rev.Dr. Alexander Mar Thoma Metropolitan for the rejuvenation of the marginalized communities has been envisaged through the activities of this organization.The guidance and support from our patron The Most Rev.Dr Theodosius Mar Thoma Metropolitan, President Rt. Rev. Thomas Mar Timotheos Episcopa encouraged us in being more faithful to our mission.

In this report book, CARD documents all of our programs implemented in the reporting year 2022-2023, through different units, and projects like CARD-CARE, CARD-Light to Life, CARD Tribal Community Development Projects, CARD-ERIKS, CARD-KVK, CARD-Sureksha, CARD-Gramashskthi, CARD-Better Home Stitching Centre & Tailoring Institute, MarToma vocational training and Proudction unit,-Gramolppanam, Disaster management activities etc. in India with clear cut transparency.





VISION

Weaving the Web of Life

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

MISSION

In Christ with the people

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



Policy and Perspective

The programs and policies of CARD is based on the belief that all people are created in the image of God and have the right to live just, humane and dignified lives in sustainable societies. We are committed to upholding and protecting the dignity and rights of every individual against all forms of discrimination. The earth and all that it contains is for all created beings. The practice and existence of hunger, poverty, injustice, denial of human rights, caste discrimination and environmental discrimination are against the thoughts of love and care. Therefore, development is about engaging in the work of transforming people and society by caring, sharing and empowering themselves so that they can reach their full potential in life.

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.

ADMINISTRATION

Patron

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

President

Rt.Rev.Thomas Mar Timotheos Episcopa, the president of CARD, inspired us with motivation and direction through his involvement in the decision-making and day to day functioning. His Grace also presided over the Annual General Board meeting and Governing Board meetings.

Office Bearers

Secretary

In this reporting year , Rev.C V Symon, Sabhas secretary served as the Secretary of CARD .

Director

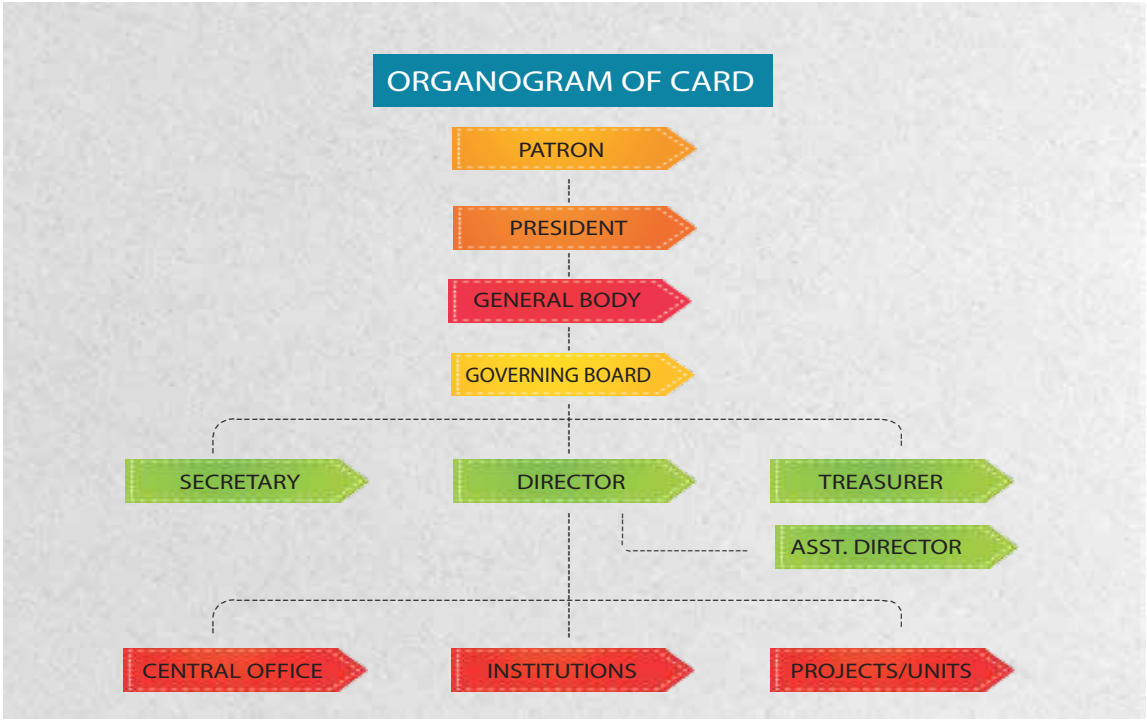
Rev.Moncy Varughese served as the Director of CARD in this reporting year.

Asst.Director

In this reporting year Rev. Shine N. Jacob effectively serviced as Assistant Director of CARD.

Treasurer

Mr.Modi P George Pathiyoor served as honorary Treasurer of CARD in this reporting year.



45th Annual General Body Meeting

The 45thAnnual General Body (AGM) meeting of CARD was held on 3rd October 2022. President Rt.Rev.Thomas Mar Timotheos Episcopa presided over the meeting, with 20 members. AGM approved the Annual Report, Annual Accounts for the financial year 2021-22, and budget for 2022-23 of all activities of CARD.

Governing Board

The Governing Board of CARD met four times in this reporting year and made appropri ate decisions regarding the functioning of CARD.

The following members have serving as members of the Governing Board

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



RT. REV. THOMAS MAR TIMOTHEOS EPISCOPA
(PRESIDENT)



REV. C V SYMON
(SECRETARY)



REV. MONCY VARUGHESE
(DIRECTOR)



MR. MODI P GEORGE PATHIYOOR
(TREASURER)



REV.SHINE N JACOB
(ASST. DIRECTOR)



REV. OOMMEN V VARKEY
(MEMBER)



MRS. JOICY KOSHY
(MEMBER)



MR. JOSE VAYACKAL
(MEMBER)



ADV. ELIZABETH GEORGE
(MEMBER)



ADV. CHERIAN C THOMAS
(MEMBER)



MR. GEORGE MATHEW C
(MEMBER)



MR. KURUVILA MATHEWS
(MEMBER)



MR. GEORGE P KURIEN
(MEMBER)



MRS. VALSA MATHEW
(MEMBER)



MRS. JEENA CHACKO
(MEMBER)



MR. MANI A M
(MEMBER)

act alliance

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



ACT Alliance

(Action by Churches Together)

ACT Alliance is a global alliance of more than 145 churches and related organisations from over 120 countries to provide humanitarian aid for poor and marginalized people.- CARD is a permanent member of ACT Alliance, since 1st January 2010 after the merging of ACT Development and ACT International, the relief and rehabilitation wing of the world ecumenical organisations. This membership opens the oppor-



tunity for CARD and the Mar Thoma Church to become active participants and partners in developmental and relief works in India, especially in the Northern states along with other major Churches.

MAJOR ACTIVITIES

The main components of CARD activities are Child support Programme, Rural Education, Agriculture and Food security , Gender equality and women empowerment, HIV/AIDS prevention, water conservation, Biodiversity protection, Climate change, Disaster Management, Community Development, Rural marketing , Livelihood support and Promotion of CBOs.

CARD continues its activities through different programmes and projects working in 8 states of India including Kerala,Karnataka, Tamil Nadu, Maharashtra, Madhya Pradesh, Chhattisgarh, Odisha, Haryana and our reach in Assam State for flood relief activities.

Report at a Glance

CHILD SUPPORT PROGRAMME
- Light To Life Project
- Gramshakthi CFCD Project (CARD-Eriks)
- CARD CARE

RURAL EDUCATION
- KSK Kshipra

AGRICULTURE AND FOOD SECURITY
- KVK Pathanamthitta

HEALTH PROGRAMME
- Sureksha Project, Kottarakkara

COMMUNITY DEVELOPMENT PROGRAMME
- Tribal Community Dev.Project, Plapally, Manjathod

DISASTER MANAGEMENT
- Flood Relief work 2022 at Morigaon, Assam

GOVT / LINKAGE PROGRAMMES
- Poshan Paquwada -23
- Creches In Chungathra
- Sambadhyakoott

LIVELIHOOD ACTIVITIES
- CARD Mar Thoma Vocational centre, Pallippad
- CARD Better Home, Thiruvalla

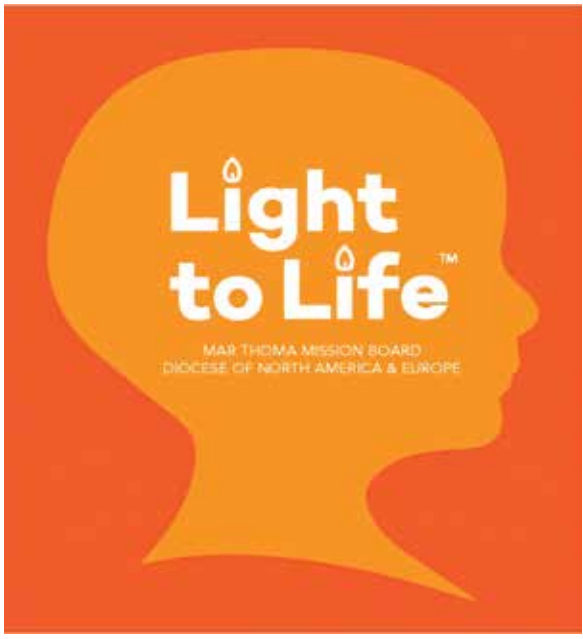
RURAL MARKETING
- Gramasakthi Society, Thiruvalla
- Gramolpannam , Thiruvalla

SPECIAL EVENTS/PROGRAMMES
- Nattu Gadhika

Awarness Progamme

1. CHILD SUPPORT PROGRAMME

1.1 CARD- LIGHT OF LIFE



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

Amidst many educational institutions, the socio-economic situation in remote villages of India prevents children from making use of the facilities. The lack of proper guidance, Academic support, nutritious food and fair clothing results in discontinuing the studies. This is where the "Light to Life" supports children. This project includes children from rural, slums, urban,scheduled castes, and tribal communities with poor socio-economic status, suffering from poverty, malnutrition, poor access to quality health services, child marriage, poor school attendance, low learning outcomes, and lack of sanitation. In this context, The Light to Life programme aims at the holistic development of children in remote places in India. Through this programme,we are supporting 2370 students under 13 units in 8 states across India in this reporting year. Mr. Job Renji Abraham working as co-ordinator.

SL No	Units	State	No. of Students
1	Thavalappara	Kerala	100
2	Kattachira	Kerala	200
3	Kurumbanmoozhy	Kerala	200
4	Vattavada	Kerala	250
5	Kuttampuzha	Kerala	470
6	Wayand	Kerala	100
7	Shenkottai	Tamilnadu	100
8	Palsai	Maharashtra	50
9	Kshira	Madhyapradesh	200
10	Ameri	Chattisgarh	150
11	Kalhandi	Odisha	150
12	Saphera	Hariyana	100
13	Hoskot	Karnataka	300

The Major Activities in the projects

- Vegetable farming
- Sports competitions
- Cultural programmes
- Literary competitions
- Advocacy programmes
- Vocational class for children.
- Summer camps for children
- Regular Tuition class for children
- Meal for a Day for all children
- House visit by social workers
- Nutritious food kit for children
- Help for Starting petty shops
- Special day observance programme
- Counselling for students and parents
- Tailoring classes for Children and Parents
- Counselling classes for children and family
- Personal hygiene classes and awareness programmes for the public.
- Livelihood programs for parents of sponsored children
- SHG Formation and Income generation activities
- School bags, Umbrella, Pen, Pencil and Notebooks for children
- Awareness classes on child marriage /child protection
- Exposure visits to Post office, Heritage places etc.
- Promotion of savings habits and distribution of money saving boxes

1.2 CARD – ERIKS

(CARD - Gram Shakti CFCD Project, Kalahandi, Odisha)

CARD - Gram Shakti CFCD Project has been functioning from April 2018. Gram Shakti CFCD project is working in 21 interior villages of the Kalahandi district touching the life of weaker sections. These villages are inhabited by downtrodden people belonging to the tribal and non-tribal communities (SC, ST&OBC). This was the last year of the project as per contract.

The project focused more on project sustainability and VDC members conducted various capacity building trainings for village leaders. The targeted activities of the project have been successfully completed.

The project has the following objectives:





- Better healthcare facilities are available for the community and improved overall quality of health and hygiene
- 100% enrolment of children in School and improved quality of teach ing-learning process and overall literacy rate.
- Improved economic condition and the standard of living of the target com munity by improving livelihood options thorough agriculture, Soil & water Conservation and Income Generation activities.
- Independent functioning and management of CBOs and people take up leadership for the village development.
- The community is aware about the rights of the children and children partic ipate in decision making process.
- The community is aware about the importance of protecting the environ ment and practice measures to address climate change issues.
- Network and linkages are strengthened and the benefits through various component-wiseactivities

  Mr. Rebu Thomas Mathew working as Project Co-ordinator.

1.3. CARD- CARE

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

As part of the CARD Care programme, Wayanad CARD Light to Life Project distributed footwear to 100 tribal children with partial support of a well-wisher from Konni. During the reporting year, we provided financial support for 2 students for nursing study.The CARD Care Programme aims to enable and empower children through proper educa-tion.

2. RURAL EDUCATION

2.1 Khrist Seva Kendra (KSK), Kshipra, Madhya Pradesh

KhristSeva Kendra (KSK), Kshipra is a Social Service Organiztion under the Christian Agency for Rural Development (CARD) situated in Dewas district. Founded in the year 1985, KSK, today stands as a beacon of hope with immense reputation in the society as a community development organization for people of villages in and around Dewas and Indore. Under the umbrella organization, the following activities and projects functioned:



2.2 St. Thomas Higher Secondary School

St. Thomas Higher Secondary School is an unaided minority institution which adheres to provide quality and holistic education. The school is equipped with a facility that includes library, laboratories, sports, games, Computer lab, CCTV camera, RO water plant, Smart class, Bus facility and Healing Garden.



In the academic session 2022-23, 42 teachers and 23 non - teaching staff rendered their services to the school which has classes from Nursery to class 12th. There are 1200 students presently studying in the school. The fourth edition of Science Festival was organised in association with Sage University, Indore – Agriculture Department themed around 'Future is Now'. The event included Science talks, discussions, interactive installations, and workshops. Shri. Jay John, Senior Manager – RWS Group and Dr. Deepak Sinha, HoD, Institute of Agricultural Sciences were the guests for the event.

Mrs. Reshma Susan Ricky is presently serving as the Principal to the school.

2.3 Sarvodaya Vidhyalaya Shanthi Nagar

The Hindi Medium School at Shanthi Nagar, Dewas is situated amid the slums of Shanti Nagar. There are 117 students, along with 6 teachers who are imparting their dedicated services to the school. Mrs. Anita Gadge serves as the Headmistress. Despite the requirements for more infrastructural facilities, the school has been providing excellent results.

3. AGRICULTURE & FOOD SECURITY

Krishi Vigyan Kendra (KVK)

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

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

ICAR Krishi Vigyan Kendra (KVK), CARD, Pathanamthitta

Pathanamthitta district Krishi Vigyan Kendra, the Knowledge and Resource Centre of Indian council of Agriculture Research (ICAR),Govt of India is hosted by CARD. KVK has been supporting the farming community on technology backstopping in Agriculture and allied filed since its inception on 25th March 1995. Dr C.P Robert working as Senior Scientist and Head of ICAR-KVK, CARD, Pathanamthitta.

Trainings

Krishi Vigyan Kendraorganized a total of 178 trainings 4648 participants including 2572 male and 1976 females benefitted from the training programmes. During the period KVK conducted 3 On Farm Tastings with 14 trials 18 Front Line Demonstrations with 108 demonstrations. 319 extension activities organized to benefit 24119 farmers and stakeholders. During the period KVK produced and distributed 95419 nos. planting materials and 6856 kg. bioproducts.

3.1 India Post Releases Special Postal Cover On The Odop Crop Of The District 'Jackfruit'

India Post, Department of Posts , Ministry of communications , Govt. of India released special cover on Jackfruit products in an august function organized in the Head Post office, Pathanamthitta District, Kerala. Jackfruit is the ODOP crop of Pathanamthitta and the release was in recognition of the pioneering efforts made by ICAR- Krishi Vigyan



Kendra for the transformation of Jackfruit from the most "wasted fruit" to the 'State fruit' of Kerala. The ODOP scheme is being implemented across the country as part of the PM Formalization of Micro Food Processing Enterprises (PM FME) scheme launched by Ministry of Food Processing Industries under the banner of 'Atmanirbhar Bharat Abhiyan'.

3.2 ICAR-KVK, Pathanamthitta Celebrated 29th Foundation Day

KVK, Pathanamthitta celebrated its 29thFoundation day on 28th March 2023. The programme was inaugurated by Rt. Rev. Thomas Mar Timotheous Episcopa. In his inaugural address, he emphasised on KVK's successful interventions that paved way for development of farming community in the district. On the occasion, booklet on Successful Youth Entrepreneurs under ARYA project of ICAR, Govt. of India was also released.



3.3 Visit of Sushri. Shobha Karandlaje, Hon. Union Minister

(State for Agricultural Development and Farmers' Welfare)



Union Minister of State for Agricultural Development and Farmers' Welfare, Sushri Shobha Karandlaje visited ICAR-KVK, Pathanamthitta on 7th July 2022. During her visit to KVK, she inaugurated the Workshop on "Climate Smart Agriculture", which was participated by more than 100 farmers and district officials from various line departments. On the occasion, "Sanjeevini Kit", a kit comprising of 7 organic inputs for household vegetable cultivation and a booklet on

"Plant propagation Techniques" were also released.
Rev. Moncy Varghese, Director, CARD, Dr.Jayashree Krishnankutty, Director of Extension, Kerala Agricultural University and Dr. C.P. Robert, Senior Scientist and Head, KVK, Pathanamthitta also spoke on the occasion.

3.4 VEROTTAM: An E - Platform For Technology Diffusion

KVK in collaboration with Malayala Manorama the leading newspaper in Kerala has brought out an exclusive column named "Verottam" meaning "Root runners" on every Sunday covering entire Pathanamthitta dist. The Column coversthe successful technologies identified by KVK for the district based on the Technology assessment and Front-line Demonstrations that are suitable to the situation of the district. The 1st column appeared on 23rd Oct 2023.

3.5 Ecological Commission Program

World Earth Day was celebrated on 22nd April 2022 at KVK. The Most Rev. Dr. Theodosius Mar Thoma Metropolitan inaugurated the function and released Dharsana Roopa Regha for a green life style /eco code of conduct. Rt. Rev. Joseph Mar Barnabas Suffragan metropolitan presided over the function. Seminar was led by Sri. Sreedhar Radhakrishnan.

3.6 Entrepreneurship Development Program, Meghalaya



Directorate of Food Processing, Department of Agriculture and Farmers Welfare, Government of Meghalaya has sanctioned Project on "Technology Development for Jackfruit Based Value Added Products and Entrepreneurship Development in Meghalaya" for an amount of Rs.33,85,250/-(Rupees thirty-three lakh eighty-five thousand two hundred and fifty only).Agreement has been signed between Sri.M. LyngdohSuiam, Officer on Special Duty,Directorate of Food Processing, Meghalaya and Dr.C.P.Robert, Senior Scientist and Head, ICAR-KVK, CARD on 11.04.2022 in the presence of Rev.Moncy Varghese, Assistant Director, CARD, Sri. Modi P. George, Treasurer, CARD and Sir. Defender Shadap, Assistant Director of Horticulture, Directorate of Food Processing, Meghalaya.

3.7 Attracting and Retaining Youth In Agriculture (ARYA)

Youth plays a vital role in transforming agriculture in India. ICAR- KVK Pathanamthitta has been working over a decade for the empowerment of youth in the field of agriculture through various training programs. Realizing the importance of rural youth in agricultural development especially from the point of view of food security of the cou-

ntry, ICAR, of India initiated a project on "Attracting and Retaining Youth in Agriculture" in the year 2015-16. KVK, Pathanamthitta initiated the program in the year 2019-20 with an aim to empower youth in the field of poultry farming, nursery management, beekeeping and value addition and processing in Jackfruit. During the last three years a total of 279 youth were trained and 54 youths have so far established their own enterprise.

3.8 Livelihood Enhancement Training

Livelihood Enhancement Training on Plant Nursery Management sponsored by Kerala State Biodiversity Board, under the project "Pampa Riverine Biodiversity Rejuvenation Project" sanctioned under the Rebuild Kerala Initiative was conducted by ICAR-KVK Pathanamthitta from 19.04.2022 to 22.04.2022. The fully residential training imparted nursery management and plant propagation skills to the 10 participants belonging to the Ranni-Perunad Grama Panchayath of the district through theory and practical sessions on topics viz. potting mixture preparation, plant propagation using cuttings, layering, grafting and budding, pro-tray vegetable seedling production, management of pepper, coconut, jackfruit and rambutan nursery, disease and pest management in nursery and nursery record keeping.



3.9 Kisan Bhagidari Prathamiktha Hamari Campaign

ICAR-Krishi Vigyan Kendra, CARD, Pathanamthitta organized "Kisan Mela" in association with ATMA, Pathanamthitta as part of Kisan BhagidariPrathmiktha Hamari Campaign. As part of the program Farmer Scientist Interface program and Exhibition on the theme "Natural Farming" was organized. The Award-winning farmers were felicitated during the occasion. A total of 200 farmers, 106 officials and 12 people's representatives participated in the program.

3.10 Scientist-People Representative Interface

KVK as part of Participatory Rural Appraisal program, for identification of problems and prioritizing the same for formulating suitable interventions organized scientist – people

representative interface at KVK on 26th May 2022. People representatives from selected seven panchayats of Mallappally block in the district participated in the program. The people representatives discussed about the problems faced by the farmers in the cluster villages and the possible interventions for solving the same.

3.11 Master Trainers Training

KVK, Pathanamthitta organised 5 days Master Trainers Training on Jackfruit Based Value Added Products and Entrepreneurship Development from 06.06.2022 to 10.06.2022. The training was supported by the Directorate of food processing, Govt. of Meghalaya, Shillong. The training concentrated on the inclusion of Jackfruit in the traditional culinary preparations of Meghalaya and preparation of commercially viable products from jack fruit. The training was attended by 20 persons that comprised of a healthy mixture of entrepreneurs, food processing experts, experts form Hotel management institute, Meghalaya and College of community science Meghalaya.

3.12 Capacity Building Programme

A 10 days capacity building programme for the development of Para veterinary groups in ST settlements of Pathanamthitta district being implemented by 'Thanal', an NGO which focuses on environment Health and Justice was organised by ICAR-Krishi Vigyan Kendra, Pathanamthitta as part of the TDF project (Tribal development Fund) of NABARD from 4th of May to the 13th of May 2022. A batch of 15 trainees has been moulded to serve as master trainers in their respective ST settlements. Participants mainly school dropouts, from the ST settlements at Karikulam, Manakayam, Kurumbanmoozhi, Cholanavayal and Adichipuzha of Pathanamthitta district and Attapady area of Palakkad district attended the programme.

3.13 Empowerment of SC Community

KVK, Pathanamthitta organised exclusive programme for the empowerment of SC community in collaboration with Krishi Bhavan, Aranmula at Eizhikkadu Harijan colony of Aranmula Panchayat in Pathanamthittadistrict, the second biggest SC settlement area in Kerala state as part of the SC special programme of ICAR-CPCRI, Kasaragod. KVK staffs conducted technical sessions on Vegetable cultivation, Disease management in Dairy. During the programme five types of vegetable seeds viz. Yard Long bean (Arka Mangala), Palak (Arka Anupama), Chilly (Arka Haritha), Bottle gourd (Arka Bahar) and Palak (Arka Samraksha) were distributed to 60 SC members of Ezhikkadu colony.

3.14 Seminar: Modern Technologies In Tropical Fruit Cultivation

ICAR-Krishi Vigyan Kendra, CARD, Pathanamthitta in collaboration with Malayalam Manorama Karshakashree and State Bank of India, Kumbanad NRI Branch jointly organised one day seminar on "Modern technologies in tropical fruit cultivation and its prospects and challenges" on 9th November 2022 at KVK Campus. The idea of considering scientific cultivation of innovative fruit varieties as another step for farmers who have to give up traditional farming due to fear of weather and wild animals paved way for the seminar.

3.15 Workshop Cum Leadership Summit

ICAR-KVK, Pathanamthitta organised a one-day workshop cum Leadership Summit in collaboration Jackfruit Confederation of India (JFCI), promoted by KVK, Pathanamthitta on 18th January 2023. 61 selected members of JFCI from 14 districts participated in the workshop.The workshop focused to develop set of leaders from each district to professionally coordinate and connect the unorganized actors in Jackfruit Industry and also to promote jackfruit as the world staple food. Jackfruit Confederation of India aims to bring together farmers,Producers, market, researchers,government and non-government institutions to develop a sustainable value chain for the Jackfruit industry.

3.16 Technology Transfer Training o n Jackfruit Based Value Added Products For Entrepreneurship Development

KVK Pathanamthitta in collaboration with the Directorate of food processing, Govt of Meghalaya, Shillong conducted five days Technology Transfer Training on Jackfruit Based Value Added Products for Entrepreneurship Development from 16.01.2023 to 20.01.2023. Eighteen participants comprising of jack fruit entrepreneurs, experts form Hotel management institute, Meghalaya and officials of the Directorate of Food Processing, Shillong, Meghalaya participated in the training. The trainees were given hands on training on manufacturing of novel jack fruit products developed to suit the raw material available in Meghalaya.

3.17 Guinness Record Winner : Shri. Reji Joseph



Shri Reji Joseph, Angadi, Ranni, Pathanamthitta, an innovative farmers promoted by KVK, Pathanamthitta gets the prestigious Guinness record. Mr. Reji achieved the rare award just with the help of Taro leaves. 114.2cm length and 96 cm width Taro leaf paved the way for the Guinness record to come to our district in the small village of Ranni Taluk. Reji has already found a place in the Limca book of records with the 28-inch-long lady's finger and 130 kg Colocasia and also bagged the "Plant Genome Saviour farmer award for the year 2019-20.

3.18 Model Natural Farming Block At Kvk Farm

ICAR-Krishi Vigyan Kendra, Pathanamthitta initiated development of a model Natural farming block at KVK farm with an objective to create awareness on natural farming and educate farmers on the importance of natural farming to preserve ecology and eco-friendly agriculture as part of Natural farming project of ICAR, Govt. of India. The usage of natural farming inputs such as Jeevamrith, Ghanjeevamrith, Beejamrith, Panc-gavya and Neemastra is also been demonstrated. The block was inaugurated by His grace Rt. Rev. Thomas Mar Timotheos Episcopa, Chairman, KVK.

3.19 VAIGA- 2023

KVK, Pathanamthitta participated in exhibition organized as part of VAIGA 2023 (Value Addition for Income Generation in Agriculture) at Thiruvananthapuram Kerala. It is a most prestigious venture form Agriculture Department under the Govt. of Kerala since 2016.KVK, being the State Resource Centre for Jackfruit (SRCJ), displayed the jackfruit-basedvalue-added products of entrepreneurs and KVK. With 2023 being observed as the International Year of Millets, millet-based products of KVK and the entrepreneurs were prominently featured and displayed at KVK stall.

3.20 Farmer Field School (FFS)

Capacity building program on Canopy and Orchard Management in Jackfruit was organized as part of Farmer Field School (FFS) on 14th March 2023 at Ranni Panchayat. Exclusive orchard with 150 Jackfruit plants was selected as FFS plot in Ranni Panchayat. Method Demonstration on canopy management in jackfruit was also conducted. Technical session was led by Dr. Rincy K Abraham, SMS (Horticulture), ICAR-KVK, Pathanamthitta. Budded Jackfruit plants were also distributed to the stakeholders.



4 . HEALTH PROGRAMMES

CARD Suraksha Project, Kottarakkara, Kollam Dist.

Targeted Intervention (TI) Programme is a National Health Programme of Ministry of Health & Family Welfare functioning under National AIDS Control Organization (NACO) and take over by Kerala State AIDS Control Society (KSACS) Since 1996 . Targeted Population means the Population who have the High Risk behavior and considered the following groups (FSW,MSM,TG, IDUs) and Migrants & Trackers coming under bridge Population . Christian Agency for Rural Development (CARD) took over Targeted Intervention (TI) Programme since 2009 and the Project was mainly focusing to prevent the spreading of HIV/AIDS among female sex workers and meanwhile to control the HIV Prevalence in the General Community . The beginning time, our





Project Office was situated at Punalur town then the Project office was shifted to Kottarakara in 2011 and now the Project office is functioning at Mar Epiphanios Centre , Govindamangalam Road , Pulamon ,Kottarakara.

How to implement this programme among the FSWs Community

- With the support of Trained Peer Educators selected from the FSW Community and providing following services (IEC, Condom Promotion , make sure the Regular Medical Checkup , HIV / Syphilis Screening) to their peer groups (sex workers) and 14



Peer Educators were working

- Behaviour Modification and Risk reduction through proper counselling and awareness creation among the community members .
- Referrals and linkage Service to Health Facility System for make sure their service up take.
- To identifying new hotspots with the support of community Members
- Conducting different types of outreach programmes for the purpose of reach out the Health related essential services among the Community Members like Health Camps , Focus group Discussion(FGD) Demand Generation Activities (DGA) and Strengthening outreach Activities (SOA) etc.
- Strengthening Outreach Activities (SOA) may conducted in the Uncovered Proj ect areas with the support of PRI Members , Asha workers , Health workers and voluntary groups .
- Consider them equal to us and Make sure their Health related Needs and Protect their Human Rights
- Make sure the all assigned Service provided through Project core Staffs and outreach Staffs
- Make sure the Community Mobilization through proper training and providing Welfare measures through link with Social Protection Schemes .
- Make them too happy and improve their self esteem through the Empathetic attitude towards them and conducting and participating in the community gathering organizing especially for HRGs and their family Members

Mr. Reneesh T R Working as project Manager.

5 COMMUNITY DEVELOPMENT PROGRAMME

Tribal Community Development Project, Plappallay & Manjathodu

The world of the Malampandaram tribe in the forest tracts of Sabarimala is full of pain, tears, abuse, sweat and shame. The world outside seldom hears the cries of the tribal people, in the forest tracts of Chalakkayam, Nilackal and Plappally in Sabarimala. It is sad to hear their tales of exploitation and social evils. What is needed is provision of basic



education, along with an environment for learning, for the children. The nomadic community seldom prefers to settle down in a colony. The issues they face are not limited to their meal. It is a matter of dignity, security and self-sustenance.



In this reporting year, we CARD attended almost 450 families and conducted various Community development programs like Awareness campaign on Personal health and hygiene, Hygiene Kit Distribution,Food and Cloth Distribution, School Kit/Education Kit for 100 students Food kit Distribution, Water Tank Installation, Drinking Water Supply, Medical Camps at Laha, Manjathodu, Plappaly, Attathodu Tribal colonies of Pattanamthitta Dist. Kerala with the support of Abu Dhabi Mar Thoma Yuvajanasakhyam (ADMTYS) through OPPAM Project, Believers Church Medical College Hospital, YWCA Thiruvalla, Indian Dental Association Thiruvalla, various Mar Thoma parishes, organisations parish members and well-wishers of CARD. Mr. Rebu Thomas Mathew working as co-ordinator.

6 . DISASTER MANAGEMENT

Flood Relief Work 2022 at Morigaon , Assam

Assam is one of the most disaster prone states in India. Every monsoon, over 80% of the state is flooded with neck-deep water flowing from the mighty Brahmaputra and its tributaries



The two waves of floods in Assam which started in June 2022 caused massive inundation and damages to lives and property. The floods affected around 55,42,053 people in 5,577 villages under 121 revenue circles in 32 districts. The devastating floods left behind a trail of devastation and destruction.The people have taken shelter on roadside with bare minimum support from local administration. The rains and water levels have gradually receded leaving their agricultural land unfit for cultivation. The Gratuitous Relief (GR) supplied by the local administration is insufficient to meet the basic needs of the communities.

The floods severely damaged the houses, crops, stored foodgrains and water sources. Access to clean drinking water, electricity and road were severely affected due to inundation. The affected people took shelter along the roadside and in schools.



Under the circumstances, CARD immediately undertook a ACT alliance Rapid Response Mechanism for four months to provide humanitarian assistance. The project was aimed at food security, shelter and Hygiene.

On these findings, CARD planned a kit which included food supplies, Hygiene items for 1050 families and 500 tarpaulin sheets for families affected in Landslide area.The ration kit consists of Raw rice, Soyabeans,Mustard oil, Turmeric powder, Masoor dal , Salt, Sugar & Atta and Hygiene kit includes in Washing soap, bathing soap, sanitary pads, Washing powder, Antiseptic Liquid, Phenol white, Bleaching powder.

The kit distribution was inaugurated by Rev. Moncy Varghese Director of CARD , In the presence of Mr.Modi P George Pathiyoor Treasurer CARD , Grampradan Nirmal Deka , CARD Progrmme coordinator Mr.Rebu Thomas Mathew and VRC Members .The kit distribution reached at 1050 families.

7. GOVERNMENT / LINKAGE PROGRAMME

7.1. "Poshan Paquwada-23"- Awareness Seminar and workshop

(Establishing value chain for fish: towards nutritional security for rural population)

The PoshenPaquwada aims to raise awareness about the importance of nutrition and promote healthy eating habits through Jan Andolan and Jan Bhagidari.

The theme of this year's PoshanPakhwada 2023 is "Nutrition for All: Together Towards a Healthy India". With the declaration of 2023 as the International Year of Millets, this year the focus of PoshanPakhwada will be to popularise 'Shree Anna'- the mother of all grains, as a valuable asset to address malnutrition.



Tribal children are generally malnourished. They do not get nutritious food. In this context, CARD organized an awareness class and workshop on the importance of nutrition and nutritional value of small fish at Nadavayal, Wayanad. The program organized in association with KVK Wayanad (Kerala Agricultural University) and Central Institute of Fisheries Technology (ICAR-CIFT) , Kochi. The programme inaugurated by Sri. C Ismayil (Tribal Development Officer) and presided over by Smt.Mercy Sabu(President, Grama Panchayath, Poothadi).Dr.Suseela Mathew (Sr. Scientist, CIFT) led the training. And also organized a workshop on preparing fish based sausage which developed by CIFT. Dr.Safiya N E (Programe co-ordinator, KVK Wayanad) spoke about the programme.



7.2. CRECHE Programme, Chungathara, Malappuram Dist.

Three crèches have been functioning in Chungathara, Malappuram District under CARD with the leadership of Malabar Mar Thomas Mission complex, Uppada.The operations of the crèches in Andikkunnu, Uppada and Anakallu. Children from one to five years old come to the crèche. One worker and helper working in each centre. We providing meals and nutritious food in every day.

Now 46 stude nts were studying in 3 centers as follows.

1. Andikunnu - 23 children
2. Uppada - 12 children
3. Anakallu - 11 children

The program me is supported by theIntegrated Child Development Scheme (ICDS). 90 per cent of running costs are met by ICDS and the remaining by Mar Thoma Mission complex, Uppada.



7.3 Sambhadhyakoott- Inauguration and awareness programme

In order to increase the habit of savings among tribal children, ESAF a leading Small



finance bank in Kerala and CARD, which is working in Nadavayal,Wayanad jointly organized various programs in Govt.LPS Chekadi, Wayanad . The meeting was presided over by Pulpally GramaPanchayat President Mr.Dileep Kumar and inaugurated by Sri .I C Balakrishnan MLA. ESAF Bank Executive Vice President Mr.George Thomas delivered the keynote address. CARD Governing Board Member Mr.Kuruvila Mathews inaugurated the distribution of Sambadyakudukka. Kerala Excise Department Vimukti Taluk Coordinator



Mr.Sreejesh led the anti-drug seminar that followed. Along with this, a short film exhibition called Koot, an anti-drug pledge and a drawing competition were held. The bank distributed money collection box which making from Bamboo to 100 students to start savings.

8. LIVELIHOOD ACTIVITIES

The most important objective of the Livelihood Program is to minimize poverty and prevalence of inequality by generating more employment opportunity among poor house holds and by moving highly vulnerable households into sustainable livelihoods and toward economic growth and stability.CARD has been continuously focusing on livelihood promotion programs with the aim and motive of increasing employment opportunities for rural women and youth as follows.

Production cum Training units

8.1 CARD -Mar Thoma Vocational Training Centre, Haripad/Pallippad

The centre was started at Haripad in Alappuzha District of Kerala since 1990 to provide vocational training to economically weaker youth. The unit shifted to Pallippad near Harippad, Alappuzha District on March 2023. We are providing training on Tailoring cum embroidery and wood craft work.



The unit generates income and provides employment opportunity to the youth through training, manufacture and sale of key products such as furniture, communion syrup, candles, wafers, squash and a tailoring center under the unit.Mr.Prakash Thomas working as the Manager of the unit.



8.2 CARD Better Home, Thiruvalla



CARD Better Home is a unit working in Thiruvalla since 1999 for women's employment and training. The centre is providing training on tailoring cross stitching, hand embroidery and machine embroidery. The church worship materials like Kaappa, Virikoot, Chithola, Thirasseela, Kuppayam etc. making in the unit.

9. RURAL MARKETING

9.1. CARD ,Gramolpannam, Thiruvalla

CARD Gramolapannam Showroom was started in Thiruvalla in 1992 for the marketing of rural products. Through this unit we sells honey, handicrafts, church materials, Christmas star, bamboo products, cotton, khadi products and Ayurvedic products of Kerala Sarvodaya.Along with this unit a Photostat unit is also functioning under Gramolpannam.Mr.Saji T Cherian as Manager of the unit.



9.2. CARD GRAMASAKTHI- Society

CARD-Gramasakthi is a registered society of CARD for the marketing of rural products manufactured by CARD and other CBOs.Notebooks, bags, umbrellas and Honey are the main products of Gramasakthi Society.
Mr. Job Renji Abraham working as Manager of Gramsakthi.

10. SPECIAL EVENTS/ PROGRAMMES

10.1 Nattu Gadhika

Kerala, a land of cultural diversity, is a complete whole made up of a blending of various religions, communities, regional cultures and language variations.Kerala art forms comprises ancient classical art, folk art as well as modern artistic forms like the cinema. On 1stSeptember 2022, CARD conducted "Nattu Gadhika"at VGM Hall, Mar Thoma Headquarters, Thiruvalla for the public as part of our Onam Celebration. It was a combination of various cultural art forms of Kerala including, tribal,folk and classical music and dance.Participation of artist from Attathodu Tribal Colony, Kuttanadu, Mar Thoma



Colleges, Schools in and around Thiruvalla made the day grand and programmes like Kolkkali, Vallappattu, Nadanpattu, Parunthattam etc brought a new experience for the spectators from various parts of Pathanamthitta dist.

11. AWARENESS PROGRAMME

11.1 AIDS awerness Programme

HIV remains a major global public health issue, having claimed 40.4 million (32.9–51.3 million) lives so far with ongoing transmission in all countries globally; with some countries reporting increasing trends in new infections when previously on the decline. December 1st is observed as World AIDS Day. This year CARD conducted an awareness programme in relation with World AIDS Day at KSRTC Bus Station Thiruvalla in association with CARD-Sureksha Project Kollam, Punergeni Pathanamthitta, St.Thomas Nursing College, Kattanam. As part of this programme, we organized an awareness class, street play and red-ribbon distribution for the public.



11.2 International Yoga Day 2022 & Farmer's Awareness Program

KVK Pathanamthitta celebrated International Yoga Day as part of National Campaign under Azadi Ka Amrit Mahotsav to mark the importance of Yoga in day-to-day life on 21st June 2022 at Sarasakavi Mooloor Smaraka, Elavumthitta and at KVK. Theme for the

day was " Yoga for Humanity"
Along with this program, a training on the topic "Balanced use of fertilizers" was also conducted.

11.3 World Environment Day

World Environment Day 2022 was celebrated with the Student Police Cadre (SPC) of Sree Vivekananda high school, Koipuram block at KVK campus with the theme 'Only One Earth' to call for transformative changes to enable cleaner, greener and sustainable living in harmony with nature. Awareness programme,distribution of 1200 tree saplings,Quiz competition and students rally were organized with the SPC representatives.



11.4 Independence Day

KVK, Pathanamthitta celebrated "Har Gar Tiranga" campaign as part of Azadi Ka Amrit Mahotsav to mark the 75th Year of India's Independence from 13th-15th August 2022.The celebration on 15th Aug initiated with the hoisting of the National flag by Rev.Moncy Varughese , Director, CARD follo wed by the National Anthem. On the occasion "Azadi Ka Amrut Sandhesh Yathra" by KVK Staffs and special children of MCRD Navajyothi School was also organised. The Rally was flagged off by Dr. C.P Robert, Senior Scientist and Head, ICAR-KVK, Path anamthitta. KVK head also delivered the Independence Day speech. KVK also scheduled "Let's sing National Anthem" programme at KVK from 1st-15th August 2022.



11.5 Karshaka Dinam

To mark the occasion of Chingam 1, the first month of the Malayalam calendar and the beginning of Malayalam New Year, KVK organisedKarshakadinam on 17th August 2022 at Kadamanitta in collaboration with Development Department, Mar Thoma church. The programme was presided over by Rev. Moncy Varughese, Director, CARD. Dr. C.P Robert, Senior Scientist and head, KVK, Pathanamthitta delivered the Keynote address. On the occasion four farmers were honoured for their contribution towards agriculture development. Distributed vegetable seeds to the participants. On the occasion training on the topic "Homestead vegetable cultivation and different Govt. schemes in agriculture" and exhibition on Technological products of KVK were also conducted.

11.6 Kisan Ghoshti

As part of Onam (the harvest fest of Kerala) ,ICAR-KVK, Pathanamthitta in collaboration with CARD, the host organization organized Kisan Ghoshti. The programme was inaugurated by Smt. Santhamma Varghese, Chairperson, Thiruvalla Municipality. As part of the programme a seminar on the Theme "Rural and urban agriculture "was also organised. On the same occasion an exhibition to display and promote the technological inputs like organic fertilizers, organic pesticides, micronutrient supplement 'Kalpavardhini' for coconut cultivation, 'Banana Magic' for banana cultivation, 'Vegetable Magic' for vegetable production, Waste Decomposer for quick decomposition of organic residues, vegetable fruit trap, planting materials and value-added Nutri food products of KVK was also organised.

11.7 Natural Farming Awareness Program on Kissan Samman Diwas

ICAR -Krishi Vigyan Kendra, Pathanamthitta celebrated Kissan Samman Diwas (National Farmers Day) on 23rd December 2022 to commemorate the birth anniversary of the legendary former Prime Minister Sri. Chaudhary Charan Singh. On the eve of Kissan Samman Diwas, the district level awareness program on 'Natural Farming' was also launched. The program aims to popularise the principles of natural farming among the farming community. As part of this, chain of activities such as awareness programmes, method demonstrations will be conducted at block level to popularise the concept of natural farming among the farming community.



11.8 International Women's Day 2023

KVK, Pathanamthitta organized "International Women's Day" on 8th March 2023. On this occasion, a motivational and encouraging talk on the theme "Digit ALL: Innovation and technology for gender equality" was delivered by Dr. C.P Robert, Senior Scientist and Head, KVK, Pathanamthitta. As part of the program all Women technical, non-technicalofficers and KVK farm workers were honoured.



11.9 World Water Day 2023

World Water Day is celebrated on March 22 to advocate sustainable management of freshwater resources. The theme of each year focuses on topics relevant to clean water, sanitation and hygiene. ICAR-KVK, Pathanamthitta organized an exposure visit in KVK farm for the school students to showcase different water conservation measures that can be adopted in agricultural field for increasing water use efficiency as well as to improve productivity.

ACKNOWLEDGEMENTS

Weconvey our sincere thanks to our patron Most Rev.Dr. Theodosius Mar Thoma Metropolitan and the Bishops of the Episcopal Synod of the Mar Thoma Church, for providing their valuable support and guidance to CARD. We extend our sincere thanks to the CARD President, Rt.Rev.Thomas Mar Timotheos Episcopa, for the advice, suggestions, and insights. Our warm thanks to the General Body and the Governing Board members of CARD for their suggestions and involvement in every functions of the organization. We especially thank to Mr Modi P George Pathiyoor for his voluntary service as Treasurer. We are thankful for all the clergies and other leaders of various church, parishes & its members who have helped us in diffrent programs of CARD. We are also thankful to the Central and different State Governments, ESAF bank,YWCA,Indian Dental Association, Believers Hospital, North America Europe Mission Board and other National and International developmental agencies, Act alliance and other well-wishers for entrusting us with the program implementations and financial support.

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

CONCLUSION.

The journey of Christian Agency for Rural Development (CARD) has shed light on the importance of serving the community in India today.We have recognized the significance of NGO`s in community development sector and its potential to transform and improve the quality of life among the marginalised. It is clear that addressing the needs of poor requires a concerted effort from all stakeholders involved, including (government/organizations/community). Collaborative approaches, can be instrumental in

driving meaningful change and achieving desired outcomes.Amidst, we faced various challenges to fulfil the needs of people. These challenges present opportunities for further research, innovation, and collective action to develop effective solutions.

As a Non-Government Organization and a non-profitable agency, Christian Agency for Rural Development (CARD) has played a vital role in implementing many developmental projects with the help and support of state and central governments, national and international organizations, local self-governments in the areas of agriculture, health, education and other developmental activities. This is our 46thyear of developmental interventions and we are planning on innovative actions and programs for the coming years. Let's join our hands to help others and focus to sustain the needs of other creations of God. We would like to express our sincere thanks and gratitude to

you all for your valuable prayers and generous support for our mission efforts and initiatives. We are giving our deep and great joy once more to all of our donors including International, National, Central and State Govt. bodies and other well-wishers of the agency. Together, let us seize the opportunities ahead, address the challenges at hand, and strive towards a future where desired outcome becomes a reality.

Rev.Moncy Varughese
Director, CARD

CHRISTIAN AGENCY FOR RURAL DEVELOPMENT
CARD
TIRUVALLA
KERALA-689 101

CARD General Body members

1. **Rt. Rev. Thomas Mar Timotheos Episcopa** - President
2. **Rev. C. V. Symon** - Secretary
3. **Rev. Moncy Varghese** - Director
4. **Mr. Modi P. George** - Treasurer
5. Mr. George P. Kurien
6. Mr. Joseph Elavummoodu
7. Rev. Danes B. Oommen
8. Rev.Oommen V Varkey
9. Mr. George Mathew
10. Mrs.Joicy K Koshy
11. Dr. Shibu Oommen
12. Mrs. Checha John
13. Mr. Jaya Raj .R
14. Mr. K. V. Mathew
15. Mr. M. C. Mathukutty
16. Prof. Mathew Varghese
17. Mrs. Valsa Mathew
18. Mrs. Sheebi Annie George
19. Mrs. Jeena K Chacko
20. Mr. Jossy Kurian
21. Mr. Jose P. Vayackal
22. Prof. P.J Kurian
23. Adv. Mathew T. Thomas, MLA
24. CA Libin Mathew
25. Rev. Tony Eapen Varkey
26. Adv. Elizabeth George
27. Mrs. Susan Varghese
28. Mr. Kuruvilla Mathews
29. Rev. John Mathew .C
30. Adv. Thomas T. Mathew
31. Adv. Cherian C. Thomas
32. Mr. Mathew T. Abraham
33. Mr. Jibu Thomas John
34. Mr. K.N. Thomas
35. Mr. Mani A. M



തൊഴിൽ പരിശീലന കേന്ദ്രം

കാർഷിക മേഖലയുടെ സമഗ്ര വികസനം: ശിൽപശാല നടത്തി

ഓണാഘോഷം തുടങ്ങി

കാർഷികോൽപന്ന കയറ്റുമതി കൂട്ടണം: മന്ത്രി ശോഭ കരന്ത്‌ലാജെ

മാതൃഭൂമി

കൃഷിവിജ്ഞാനകേന്ദ്രത്തിൽ മാതൃകാ പ്രവർത്തനത്തോട്ടം

പരിശീലന പരിപാടി സമാപിച്ചു

മെഡിക്കൽ ക്യാംപ്

സമ്പാദ്യ കൂട്ട് ഉദ്ഘാടനവും ബോധവൽക്കരണ പരിപാടിയും

പരിശീലന പരിപാടി തുടങ്ങി

ജനപ്രതിനിധി ശാസ്ത്ര സംഗമവും ശിൽപശാലയും നടത്തി

പ്രകൃതി കൃഷി സെമിനാറും കാർഷികോത്സവും

പഠന ക്ലാസ് സമാപിച്ചു

ജാക്ക് ഫ്രൂട്ട് ലീഡേഴ്സ് സമ്മിറ്റ്

എയ്ഡ്സ് ദിനം: ഫ്ലാഷ് മോബ് നടത്തി കാർഡ്, പുനർജനി

പഠന ക്ലാസ് സമാപിച്ചു

ഓണാഘോഷം നടത്തി

LIGHT TO LIFE PROJECTS

Supported by:
Mar Thoma Misson Board
Diocese of North America & Europe

Vision: Light to Life aims at social transformation and development of communities through the holistic development of children.

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

CAPACITY BUILDING PROGRAME

Conducted 2 training programme for all the Project staff of Light To Life Programme in 2022-2023





Educational Development

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

Physical Development

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

Value Baised Education;

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

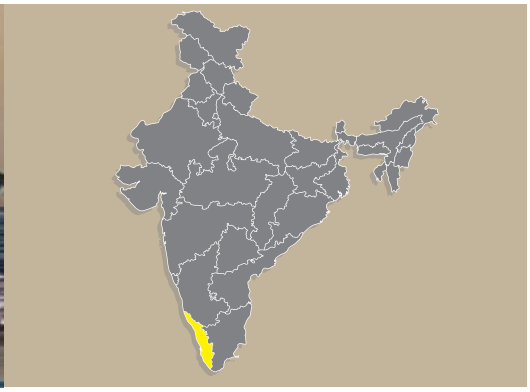
Socio-cultural Learning: Light to life focuses the children's emotional problems; It includes counselling, extracurricular activities, coping up with stress counselling for students and parents.

Project wise report

1) **CARD Light To Life Project, Thavalapara ,Pathanamthitta Konni, Kerala**

Light to Life project was started in the year June 2018 with 100 children in Thavalapara, Pathanamthitta district the project is taken under the CARD Thiruvalla and named CARD Light to Life Thavalappara from July-2022. 100 children from 76 families. Children come from 4 different areas in and around Thavalapara, Machikadu, Anakuthy and Attachakel.





Thavalapara is one of the top hill areas in Konni, which is 5 km away from the Konni town. There is no proper transport facility to this area. And the nearest bus stop is in Payanamon which is 2 kms from Thavalapara. The area is surrounded by stone quarries, which has also one way affected the health of the local people, because of the dust from the quarry work stations.

Education Development Program: students studying from LKG to 10th standard were provided study materials and gift for every child for a motivation, two teachers support in centre for full time.

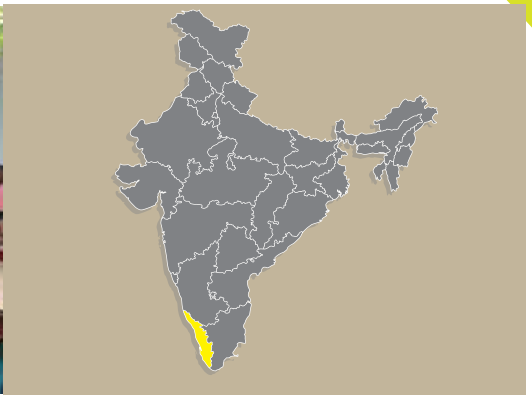
Physical Development: Provide nutrition's kit and Monthly hygiene kit

Value Based Education and Training: conducted need-based survey among the children and family for the new beginning. Updated every child detail in file and conduct house visit for re-build connectivity with Project and families

2) **CARD Light To Life Project, Kattachira, Pathanamthitta,Kerala**

CARD Light to life, Kattachira has been working for social and cultural upliftment of children in kattachira area of Chittar panchayath in Pathanamthitta District. The Centre is located in a remote area called Kattachira. We aim to give wings to every child's dream, hue to their ambitions, hope for life and life in abundance. Project provides support and leadership for the development of children in the mental, social, health and educational





fields of the region. The Project organizes various programs to help children and parents. 200 children and 12 staff work here. Kattachira area is a community with limited conditions. Public transportation is not available here.

EDUCATION DEVELOPMENT

- Tuition class
- Distribution of Labour India
- Exam orientation class
- Library & computer
- High Result in SSLC AND Plus Two

PHYSICAL DEVELOPMENT

- Nutritional foods
- Hygiene Supply
- Health awareness class
- Sports & games
- Medical Camp
- Awareness -self-medication

VALUE BASED EDUCATION

- Personality development class
- Leadership development class
- Children's day celebration
- Arts Competition
- Dress distribution for children
- Group meeting
- Awareness class

SOCIO EMOTIONAL

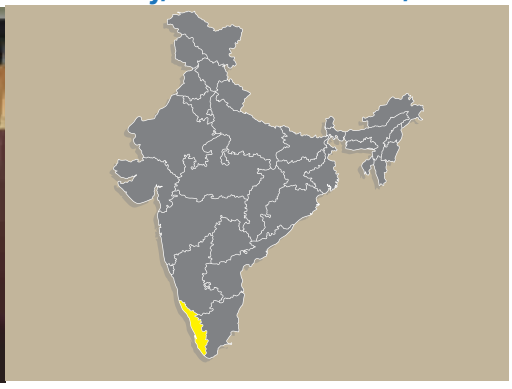
- De-addiction campaign- One day awareness campaign was organized to prevent children from becoming addicted to alcohol and drugs in the society.
- Individual Counselling -
- Group Counselling-
- Competition for

IGP

- Promotion of Poultry rearing

3) CARD Light To Life Project, Kurumbanmoozhy, Pathanamthitta, Kerala





Mar Thoma Child Develoment Centre Kurumbanmoozhy started its endeavour in the Year 2003. Kurumbanmoozhy is situated in a remote hilly area sourended by forest. The Project is Located in Pathanamthitta District of Kerala. The Project is mainly focused for the tribal people of Kurumbanmoozhy area.The river Pampa & Peruthenaruvi waterfalls is following near our Project. More than 50% of the total area of streams, mountain ranges and forest. Most of the Villagers are uneducated and earn their living as Daily wage workers.These rural forest Villages lack basic amenities like roads,medical facilities,resources and employment sources. So it is very difficult to fulfil the needs of these children.Their poor source of income has a direct impact on their social, educational and living Standards.

Educational Development

- Academic Guidance
- Academic Support
- Parents Meeting
- Class PTA
- Parents Area Group Meeting
- Test Papers
- Awareness Classes
- House Visit
- School Visit
- Festival Gift

Physical Development

- Food for children
- Hygiene Distribution
- Medical Support
- Food Kit Distribution
- Awareness Classes
- Sports Training

Social Development

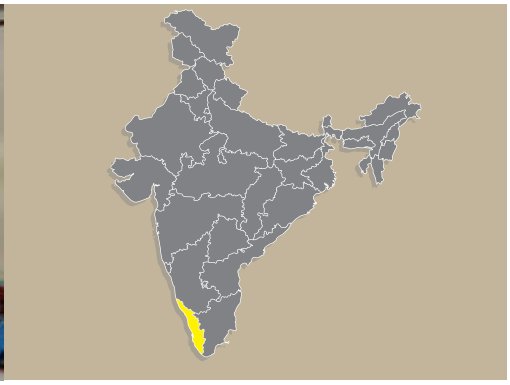
- Counselling
- Extra Curricular Activities Training
- Exposure Visit
- Awareness Classes
- Arts Festival
- Local Cultural Festival Celebration

Value Based Education

- Vocational Training
- Summer Camp
- Awareness Classes

4) CARD Light To Life Project, Vattavada, Munnar ,Kerala





Vattavada, situated 45 kilometers away from Munnar, is a border village in Kerala. This region comprises four tribal settlements and three significant villages, namely Kottakambur, Vattavada, and Koviloor. CARD Light to Life,Project, Vattavada, nestled in the heart of Kerala's Munnar region within Idukki district. It focuses on addressing the holistic needs of children, ranging from education and healthcare to protection and empowerment. These initiatives are vital for ensuring a brighter future for vulnerable children and building stronger and more resilient communities. Through various steps including educational and physical development, value based education, social and emotional learning the project contributes to the holistic development of children thereby increasing opportunity for a successful future.

EDUCATIONAL DEVELOPMENT

- House Visit
- Career Guidance
- Spoken English Training
- Library

PHYSICAL DEVELOPMENT

- Sports
- Distribution of Hygiene Items
- Health Awareness

VALUE BASED EDUCATION

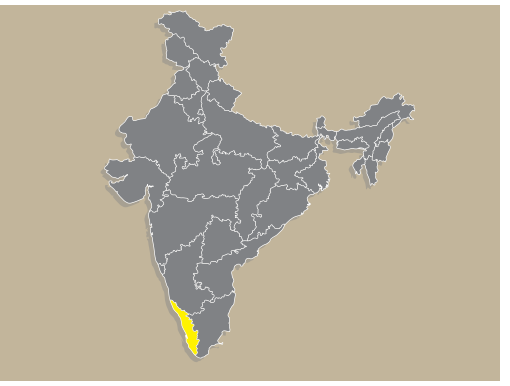
- Leadership & Personality Development
- Skill Development
- Access to computer learning
- Child Rights Education

SOCIAL & EMOTIONAL LEARNING

- Counselling classes
- Competitions
- Student Parliament
- Tailoring and Craft Learning

5) CARD Light To Life Project, Kuttampuzha, Kerala





Light to Life is an organization working towards the radical development of poor children in Kuttampuzha and Kumali areas under the Christian Agency for Rural Development (CARD). 470 children are being educated with the help of Light to Life in 10 units in Kuttampuzha and Kumali areas. 25 teachers, 11 helpers, 7 social workers, 3 Project Directors, 1 Accountant and 1 coordinator are working at different places to help them.

EDUCATIONAL DEVELOPMENT

- For giving special care in children's education, daily tuition Special care is given to slow learners and children who are below average in studies.
- Special tuition is arranged for the children who are in 10th grade. In the current year all the 10th grade children promoted to next class with high marks, and most of them got their liked subjects in 11th grade.
- An educational guide like Labour India is provided in all units, and it helps the children to clear their doubts and prepare their home works.
- Educational materials were given to all children in the month of May and June.
- Most of the projects are located in forest areas. Therefore, children who come from faraway places often face the disturbance of wild animals after class. So arrangements have been made for vehicles for about 60 children at Manikandan chal, Pazampallichal, Mamalakandam and Kuttampuzha to bring the children from the centers
- Prepared special syllabus for our children and this is followed in all Saturdays. This helps teachers to follow unity in all 10 units.
- Through the WhatsApp group teachers are regularly contact the parents and children and children get opportunity to clear their doubts at any time.
- Reporting year Special uniform T shirts were provided to all children.
- Special days like Environment Day, Independence Day, Onam, Christmas, Republic Day, Children's Day etc. were celebrated in all the units appropriately

PHYSICAL DEVELOPMENT

- Children are directly coming to the project in the evening after their school classes over. So, children will become very tired hence, provide nutritious food every day. And on Saturday special food is provided to our children.
- Health screening is conducted and health status is monetised. Special care is given those have any serious health issues.
- Medical support is given to children those who have continuous and saviour health issues.
- Hygiene materials were provided in alternative months.
- Children have special play time during Saturdays. Play materials provided to them. They enjoy indoor and outdoor games. This helps to fit their body and mind.
- Sports competitions were also conducted and prizes were given to the winners.

VALUE BASED EDUCATION AND TRAINING

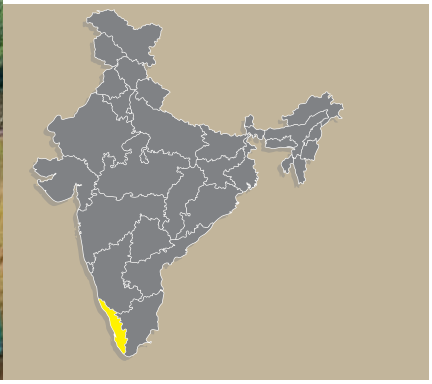
- Leadership and de-addiction program were conducted in all units with the help of Govt. excise department. Excise department staffs lead the class. This was very useful to our children and parents.
- Craft training is given to every unit to enhance their inborn talents.
- 9 children are getting training in tailoring course, so that in future they can stitch their dresses lonely.
- Vegetable garden was started in Manikandanchal unit with the support of Govt and Agricultural department. Children planed and protect various types of vege table plants.

SOCIO-EMOTIONAL LEARNING

- Counselling class was arranged in every unit. A professional counsellor Mr. Sam was the chief guest. Most of the children used this section very effectively.
- Reporting year 10 children got training in music. 19 children got training in dance and 2 children got training in piano with outside professional trainers.
- Arts completion was conducted and prizes were given to the winners and trophies were distributed to the top scoring units.
- Annual day programs were conducted very vibrantly. MLA, Panchayat leaders, officials from CARD, General Vikar of MarThoma Kottayam- Kochi Diocese were the chief guests. Children got opportunity to exhibit their talents on that day
- A beautiful rally was conducted in connection the annual day celebration. It helps the community to know what is "Light to Life"
- All the High school grade children of Kuttampuzha got opportunity to visit Dream world, and Kumily children visited Munnar. Children enjoyed all the rides and beauty of nature very well.
- As a part of income generation program 22 parents got opportunity to study tailoring course. After the course over they will get money through stitching.
- As the continuation of goat rearing program, reporting year 12 families received goats.

6. CARD Light to Life Project, Nadavayal, Wayanad, Kerala





CARD Light to Life project was started functioning from April 2018 in office functioning at Nadavayal which is a small town situated amidst the famous towns of Sulthan Bathery and Kalpetta in Wayanad district, Kerala. The project situates about 1.5 K M away from Nadavayal town. The service of the project spread across four different panchayaths such as Panamaram, Poothady, Pulpally and Kaniyambetta. 100 children from 15 tribal villages are the targeting area of the project.

Major activities are in component wise as follows

Education development

- Distribution of Bag & Umbrella
- Study materials to Tuition centers
- Parents Teachers meeting
- Study visit at different bio diversity spot in Wayanad
- Visit of Mattoli Radio Station and studio
- Organized Pravesanolsawam in tuition centre level
- Organized Monthly teachers Review meeting (online and offline)
- Conducted Educational Kalajadha in 8 tribal villages
- Prepared Short film about importance of education
- Met Sri Cheruval Raman in connection with World Environment day
- Exposure visits to Post office, Heritage places etc.
- Promotion of savings habits and distribution of money saving boxes
- Linkage / Advocacy programmes

II. Physical development

- 8 Tuition centres working in different tribal villages
- Providing Homely Nutritional food through tuition centres
- Organized Medical check up to sponsor children
- Medical support to needy children
- "Poshan Paquwada-23"- Awareness Seminar

III. **Value Based Education and Training**

- Capacity building progm for Village leaders, Staff & Tuition Teachers
- Personality Dev. Progm.
- Training Programmes on
  Video editing, Coir mat making, Star making & Paper bag making

IV. **Socio Emotional Learning**

- Kilikkottom – Children's motivation Programme
- Counselling

V. **Empowerment of families**

- Vishu market
- SHG formation / review meeting
- SHG grading
- Presented Street drama against Alcoholism
- Village leaders meeting

Day observance

World Tobacco day, World Environment day , World Tribal day, Independence day, **World Postal day,**

World Food day, Childrens day, Human Rights day, Republic day

Celebrations & Mela - Sravana smruthy- onam cultural event and New year programme

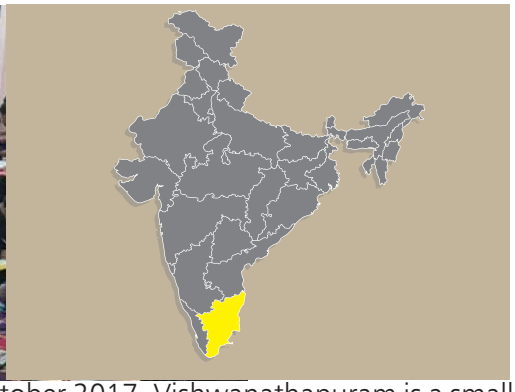
Special innovations :- word writing competition ,Kathezhuthumalsaram, Post office visit, Sambadhyakoott- childrens savings programme, Smart tuition centers , You tube channel, Reading competitions

YOU TUBE Channel :- CARD Wayanadjeevithavelicham@-cardwayanad91351

CARD Wayanad

7) **CARD Light To Life Project, Shenkotai, Tamilnadu**





Shenkotai Light to Life project was started in October 2017, Vishwanathapuram is a small village. Here around 3000 families and 10000 peoples are living. This place is situated in "Podhigai Western Ghats". Vishwanathapuram is fully covered with greenery. Vishwanathapuram is not a developed place, it is a developing place. Even amidst the availability

of educational institutions, the socio-economic situation in remote villages of India prevents children from making use of the facilities. The lack of proper guidance, educational support, proper nutritious food and fair clothing results in discontinuing the studies. It is where the light to life involves. The project is designed to support education, provide nutritious food and sufficient clothing, and create a congenial environment for emotional, social growth to these less privileged children. The project will have a project centre where children will attend after school and holiday classes. The centres will be providing then with a meal a day. The social workers will be visiting the houses interacting with the parents and providing proper interventions to create a fair environment for the children to focus on studies.

The projects children are from rural areas, slums and urban poor families, scheduled castes, and tribal communities suffer from poverty, malnutrition, poor access to quality health services, child marriage, poor school attendance, low learning outcomes, lack of sanitation.

EDUCATIONAL DEVELOPMENT

- Academics
- Attendance
- Examinations
- Extra Tuition
- Meeting with Parents, Teachers and Children's

PHYSICAL DEVELOPMENT

- Food and Snacks
- Food Kit Distribution
- Distribution of Hygiene Materials
- Marshal Arts (Silambattam)
- Birthday Celebrations

VALUE BASED EDUCATION AND TRAINING

- Two Months Free Tailoring Course

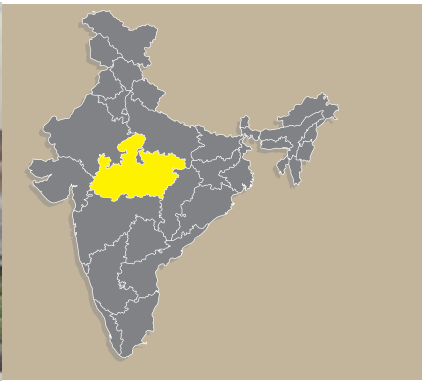
SOCIO-EMOTIONAL LEARNING

- MOTIVETIONAL& COUNSELLING CLASSES
- World Environment Day
- New Year Celebration
- Children's Day Celebration
- Aids Day Awareness Program
- Republic Day Celebration

8)**CARD Light To Life Project, Kshipra Dewas,MP**

The project is working in mainly three remote villages in the Dewas district. 200 children are registered in the project. There are 107 girls and 93 boys enrolled in the project. The Light to Life programme aims at the holistic development of children. We focused on the socio-economic situation in these remote villages that prevents children from making use of the facilities. The lack of proper guidance, educational support, proper nutritious food, and fair clothing results in the discontinuation of the studies. Especially our project activities are run through educational development, physical development, value-based education and socio-emotional learning, based on these aspects teachers are giving coaching to the children.





EDUCATIONAL DEVELOPMENT

- Study Material Distribution
- Coaching Classes
- English Vocabulary Development Program
- Parents and Teachers Meeting
- Important Days Observations

PHYSICAL DEVELOPMENT

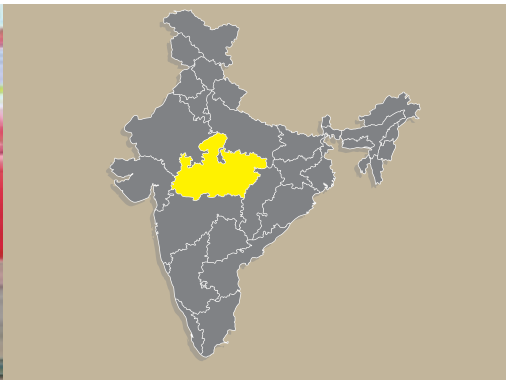
- Sports
- Sports Dress Distribution (Uniform)
- Hygiene Kit Distribution
- Health Awareness
- Martial Arts (Karate)
- Nutrition Food Program

Value Based Education

- Computer Training Programme
- Craft Making Training
- Leadership and personality Development Programs
- Child Right Education program
- Road Safety Awarness
- Nutrition Week Observation
- Summer Camp and street Theatre Training
- Painting Competition
- Speech Competition
- Rangoli Competition
- Science Day Exibition

9) **CARD Light To Life Project, Ameri ,Bilaspur , Chattisgarh**





Ameri village comes under Bilaspur district in Chhattisgarh State, where most of the people are Scheduled caste, backward, illiterate and uneducated. Their standard of living is very poor and also they are poor in literacy and weak in health and hygiene. They don't

have any income source and almost the people are under poverty line some families are not getting one time meals at home and thus do not have enough to provide for their basic needs, they are seasonal labourers they are not getting work every day. They are still worshiping idols, witchcraft, superstitious beliefs, and blind faith.
CARD Light to Life Ameri situated in Ameri Village, which is in the outskirts of the suburb of Bilaspur city.

Educational Development

- Help each child to attain educational achievement to the best of their potential.
- Acquired literacy, numeracy, creativity and communication skills.
- Help the children in developing tolerance and understanding of different religious faiths.
- Help the children and parents to understand about the principle of managing money and saving money.

Physical Development

- Children learned about their body
- Children learned about the health and hygiene.
- Children learned about the poverty related disease and its prevention, good touch and bad touch through awareness class.
- Children learned about how to be self disciplined,physiclly fit and healthy person Value Based Education
- Help the children to developing their pesonality through different type of aware ness classes.
- Children learned about the child rights.
- Help the children in developing their character and morality.
  Emotional Learning / Empowerment of families
- Help the children and parents to develop social behaviour,relationships,cultural values,individual talents and awarenss & appreciation of the environment.
  Project Innovation
- IGP for parents

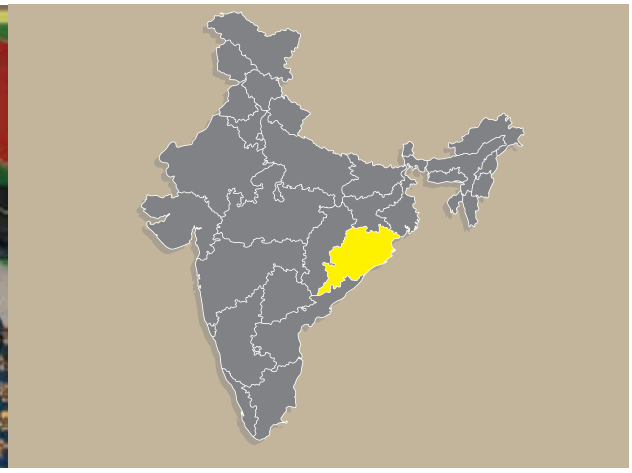
10) **CARD Light To Life Project, Kalahandi , Odisha**

Holistic development means developing the whole child – socially, emotionally, physically, intellectually and spiritually. After so many steps were under taken by the government and non government organisation there are children in some part of the country those who are still left out from their basic needs and rights. As a child care institution we are more concern about child rights and their development. This is our opportunities that we are having CARD Light To Life Project in kalahandi through which we are able to reach to the under privilege children of rural area. Through the project we do our best to help out children for their holistic development.

EDUCATIONAL DEVELOPMENT

- During the period of summer vacation of this academic year the project staff keep contact with children and families by visiting the families And motivated them for





their future course of action.

- The project teachers and staff taking regular class for improving the study of children.
- The project had provided education kit to all project children.
- Conducted two parents meeting in two centres and discussed regarding the success and smooth functioning of project.
- conducted staff capacity building, training and also discussed about the new budget to implements effectively for the development of children.

PHYSICAL DEVELOPMENT

- Project regularly provided food to project children to enhance their nutritional level.
- The project provided personal hygiene kits such as Tooth brush, tooth paste, oil, bathing and washing soap.

VALUE BASED EDUCATION

- Conducted 2 training on leadership and personality development for children.
- Life skill and management Training conducted for project children.
- The project has introduced the new concept of children parliament to project children and plan to form in near future.
- Vocational tailoring training provided to children.

SOCIAL EMOTIONAL LEARNING

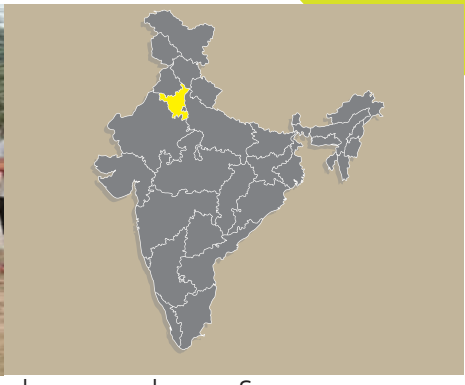
- conducted One training cum counselling programme on socio emotional learning for the children.
- celebrated Utkal diwas, world Environment day and world music day with the active participation of project children.

EMPOWERMENT OF FAMILIES /DISASTER RESPONSE PROGRAM

- Conducted two awareness programmes on health and hygiene to children.

11) CARD Light To Life Project, Saphera, Hariyana





The Sapera is a Hindu caste found in north india. They are also known as barwa Sapera in west bengal. They are a community of snake charmers and one among a number of semi-nomadic communities in north India which lives in camps at the outskirts of most north Indian towns in Haryana, the community is also known as Saperanath.
They are further divided into ten sub-groups. These divisions are said to reflect the diverse origin of this community, where people of different caste backgrounds took to the occupation of snake charming, and over time evolved into a distinct community

Educational development: -

- Children are attending class in the evening from 4pm to 6pm. Students are study ing from 1st to 10th standard.
- In the beginning of the academic year books, pens, instrumental box and other stationary materials were distributed to the students based on their need
- There are 5 teachers who are teaching the students along with our project social worker in their education and other co-curricular activities.
- Extra classes started for 10th class students, an hour of tuition time was added for them. This time was used for revision and redressal of doubts. Each day teacher leads the class at this time
- Once in a month internal assessment is conducted in the project. Internal exams are conducted for the students from fourth standard to tenth standard.

Physical development: -

- providing nutritious food for children every evening
- Medical camp was conducted.
- A class regarding personal hygiene was conducted for the girl students.
- Distributed personal care items and hygiene products such as soap, oil, tooth paste, brush etc to students once every four months.
- Project conducted annual sports day in the Panchayath ground of Arua, the children were divided into three groups. Running, Kabady, Gusty, khokho, Long Jumb and Cricket were the competition items.

Value based education and training:-

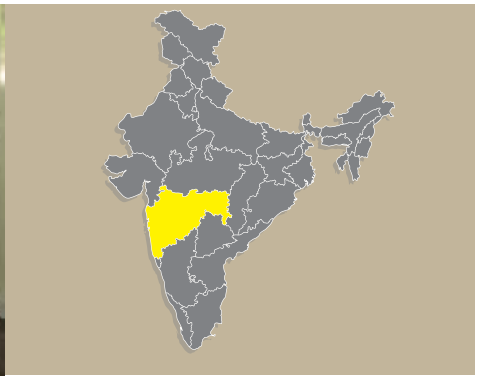
- Summer camp was conducted for the students
- First batch of tailoring training class were started in the month of June 2022. It was a 3month class and 19 women were attended in the training class.
- The second batch of tailoring class was started in the month of January 2023. It was also a three-month course. 21 women attended the course. .

Socio-emotional learning:

- Cultural day was conducted on 23rdoctober 2022, different types of cultural programs were performed by the students
- Celebration of all the festivals at respective time such as Christmas, Diwali, Children's day, Rakshabandhan, Independence day, Republic day etc are celebrated.
- The literacy classes were conducted for the Sapera community, it was in the month of June as per the requirements of the adults.
- Parents and students meeting was held on June 18th 2022 at the Sapera campus.
- An awareness class on the use of drugs and its associated social issues were held on 9thjuly 2022.

12) CARD Light To Life Project, Palsai, Maharastra





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

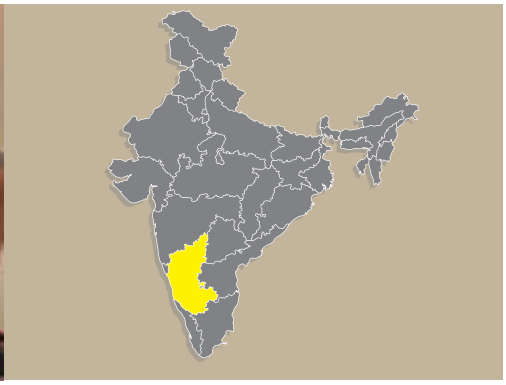
Major Activities

- Educational kit includes bags and other items
- Provide nutritious breakfast every working day
- Sanitary kits for Students
- Moral and value education and ensure holistic development of children
- Sanitary items distributed to the Children

13) CARD Light To Life Project, Hoskote, Bangalore

Supported by Canadian Mission Region Committe (CMRC)





Hoskote Light to Life Project is situated on Old Madras Road, National Highway 75 and 27kms away from Bangalore in Karnataka. It comes under the Jurisdiction of Hoskote. We have 300 children from different cultures in these three units. Hoskote unit is the main unit and 174 children are attending the Project, Dunnasandra and Gonakanahalli are the sub units. In Dunnasandra 54 children and in Gonakanahalli 75 children are attending the project.

Educational Development: -

- Children are attending the project in the morning and in other two units children are coming in the evening time for project
- Provided Educational Materials
- Teachers are mainly concentrating on slow learners and also giving extra coach ing for tough subjects. Special concern will be given for SSLC students. It helps them to improve in their studies
- 10th grade students passed with first class marks and out of that 4 children got distinction marks.
- Two girl students are going to finish their Diploma Course in Lab Technician this year. They will start working in hospital as Lab technicians; this is a great achieve ment of the project.
- Six students are getting computer training. It helps them to know how to use the computer and do things faster. So it makes them more valuable.
- Conducted hand writing competitions for the children and it helped them to improve their Hand Writing.
- Provided exam kit for all the SSLC students for their final exam and it was useful for them to write exams without any anxiety.
- Social workers are regularly doing house visits and trying to give awareness to the parents about importance of the education and child's bright future

Physical Development: -

- Providing Nutritious Food for children
- Medical Camp was conducted for children and parents
- Hygiene kit consists of Bath Soap, washing Soap, Toothpaste, tooth brush and Coconut oil
  Provided for the children
- We have a fire extinguisher in the project; it is helpful during fire accidents.
- Children have special play time during Saturdays, we provide them play materials.
- Provided umbrellas for the children
- Provided Hot Box for all our families, which help them to keep their food hot

Social and Emotional Development: -

- Conducted leadership Development programme for teenage.
- Conduct parents meeting once in three months and give awareness
- On every Saturday there is a special time to understand slow learners and help them in their studies.
- On every fourth Saturday birthday celebration is conducted for all the children who are having birthdays in same month.
- Once in three months staff orientation programme is conducted.



"Dream, Dream, Dream.
Dreams transform into thoughts
and thoughts results in action"

-Dr. A P J Abdul Kalam

MOTIVATIONAL STORY OF A BLOOMING NURSERY ENTREPRENEUR

Ms. Suja a 35 year old young entrepreneur hailing from Puthusheribhagom, Adoor is a successful nursery entrepreneur and successfully running well-equipped nursery set up in 50 cents of land by name Aswathy Gardens. Ms. Suja, basically a home science post graduate engaged in accounts profession, always had a dream for a better profession that satisfies her mind. Her marriage paved way for fulfilling her dreams and now she switched her career by engaging herself in nursery business of her in-laws.

Training and Motivational Support

Ms. Suja initiated her nursery with little knowledge of plants and its maintenance. She came to know about the ARYA project from newspaper which was a turning point of her life. The skill based training on Nursery Management and its practices enabled her to strengthen her business through proper know-how of plants and its maintenance. The one year duration training and the equipment support received from the project strengthened her nursery business

Impact :

Aswathy Gardens Nursery turned out to be a successful nursery with ARYA training and support from the project team. She currently earns an average income of Rs. 50,000/- per month and she regularly engages 3 labourers in her nursery, hence has generated 480 mandays from her nursery business. Her nursery has a large collection of Ornamental plants (Rose, eugenia, arelia etc.), Budded fruit plants (Rambutan, Mango, Jackfruit, Mango-steen seedlings). On an average sale of 60,000 budded saplings/annum in root trainers, an innova-tive technique promoted by ARYA. She also supports her fellow trainees of the project by supplying seedlings for sale for exhibitions. An amount of Rs. 1.5 lakhs was earned by the sale of seedlings supplied by her to her fellow trainees during Maramon Convention exhibition.





International year of Millets 2023- KVK initiatives



Millets have been an integral part of our diet for centuries. In addition to a plethora of health benefits, millets are also good for the environment with low water and input requirement. With the aim to create awareness and increase production and consumption of millets, United Nations, at the behest of the Government of India, declared 2023 as the International Year Millets (IYoM). To commemorate this, ICAR-KVK, CARD had initiated a set of programmes during the year of 2023.

Programmes Conducted:

- Established Millet demonstration unit under Natural Farming programme at KVK instructional farm.
- Conducted 1 training programme on Millet Cultivation and 4 trainings on Value addition of Millets.
- 7 new millet products were launched and initiated permanent millet displays at KVK-Greenshop and KVK-Entrepreneur Support Centre, under the theme of IYoM 2023.
- Introduced processing procedure for sprouting of millets for enhanced bio-availability of nutrients in order to support malnourished patients with chronic ailments.
- Method demonstrations of millet products in Nutri-Smart villages to augment millet utilization among rural women and children.
- Organized 4 millet exhibitions and 2 oral presentations on Millet cultivation and Scope for value addition of millets.
- Extended technical support for establishing school millet garden at MTS SUPS,Majadi.
- Published popular article under the theme of International Year of Millets 2023 and about our Nutri-cereals (millets) in Newspaper dailies.

Forthcoming Programmes:

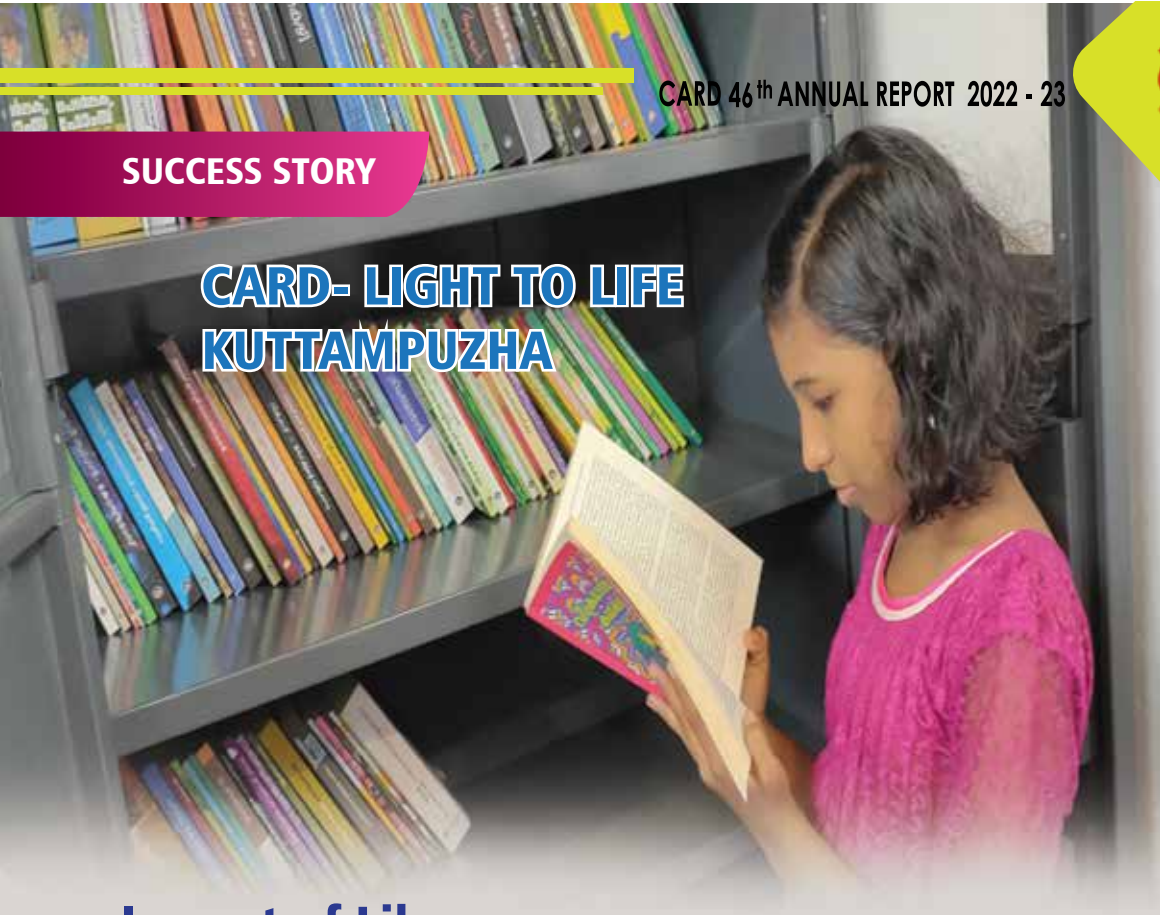
- School millet gardens,Millet recipe contest,Quiz,Seminar, exhibition and method demonstrations of millet products for school children.
- Entrepreneurship Development Programme on Value Addition of millets for setting up of enterprise with emphasis to blended breakfast foods and Nutri-food products.







SUCCESS STORY



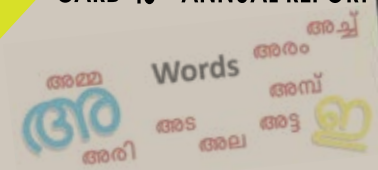
CARD- LIGHT TO LIFE KUTTAMPUZHA

Impact of Library use

Anugraha T Sunny is a brilliant girl in our Kuttampuzha unit, studying in 7th standard. But she belongs to a very poor family. Her father Sunny leaves the family when she was in 1st standard. So, she does not get a father's love and care. Her mother Bindhu is an unhealthy person and she is not able to do any hard work. So, she works as helper (sweeper) in a lower primary school. That is their only income for the lively hood of the family. Anugraha has one more sister Ashly, she is studying in 9th grade. Their grand-mother also living with them and she is also a patient. The family is financially very much suffering for their lively hood and the study of the children.

Anugraha is a brilliant smart girl in school and project. She is very active in all project activities. She is a very good singer, dancer, actor, writer, and also very much interested in elocution and quiz competition. Reading is her main hobby. But there is no opportunity to read books because there is no library in that area, more over the parents are not able to buy books. In this situation project started a library in Kuttampuzha for the use of our children and the general public. This was a blessing for Anugraha, because now she is able to read books with out any restrictions. Whenever she gets leisure time, she used to read books. As a result, she got several prizes in quiz, elocution, essay writing, poem writing and story writing in school level and district level competitions. After getting opportunity to read books from the library she has written several stories and poems and the school is planning to publish it.

SUCCESS STORY



Windows of success

Learning by doing and observation



CARD LIGHT TO LIFE PROJECT
NADAVAYAL , WAYANAD

Wayanad is known for its wast tribal population, which is diversified with around eleven subcategories .Wayanad is the district with the largest number of tribals in Kerala. There are more than eleven tribal groups in Wayanad. Tribal groups follow their own language and culture. They speak their own language in their homes. When the schools opened after two years of closure due to covid, the project noticed that the Malayalam words were completely forgotten by the children and they mostly used their own language through the operation of the tuition center. As the school study is in Malayalam, this makes it difficult for them to study in school.

Word writing competition

As a solution to this, the project organized the word writing competition. This competition helped to find and learn more Malayalam words. 105 students were participated in the competition in UP and high school categories.

Letter writing competition and Post office visit

New generation children do not know enough about post office and its activities. The old post office which only delivered letters is being modernized today. Today we get many services through post office.

Today, no one bothers to write or post letters. However, the relevance of letters is not lost. Letters are also useful in drawing the attention of the authorities to the social problems among us. On October 9, the World Postal Day, a letter writing competition was organized under the leadership of the project, followed by a visit to the post office in their hometown.

Since there is no longer a condition of sending letters, children have not even seen inland, post cards and envelopes. It was a new experience for the children to write the letter on the inside and cover and post it. By visiting the post office of their locality, they were able to get to know and understand the post office activities more closely. 90 children of the project participated in the competition.

Word writing contest, letter writing contest, post office visit, the knowledge created by the children was very moving.

Thomas Mathew & Associates
Chartered Accountants

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

05-09-2023

AUDITOR'S REPORT

We have audited the attached Balance Sheet of **CARD, (CONSOLIDATED ACCOUNTS) MAR THOMA SABHA OFFICE, THIRUVALLA** as at 31st March 2023 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 2023.
   (ii) In the case of Income & Expenditure Account, Excess of Expenditure over Income, 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 2023

OWN FUND& LIABILITIES		Rs. Ps.	ASSETS		Rs. Ps.
OWN FUNDS			**CARD ASSETS**		
Capital Fund			Land at Angamali	1,35,000.00	
As per last Balance Sheet	6,73,10,719.02		Land at Thekkummala	16,000.00	
Add: Capital Fund Transferred	40,000.00		Land at Thulappally	37,500.00	
Add: Asset Acquisition	6,62,654.00		Land at Kallempadom	8,000.00	
	6,80,13,373.02		Land at Kalayapuram	3,03,000.00	
Less: Excess of Expenditure over Income	7,28,357.89	6,72,85,015.13	Land & Building at Njettikulam	4,53,000.00	
			Furniture & Fittings	4,69,749.71	
			Vehicle	4,08,120.85	18,30,370.56
FUNDS BALANC ES (LIABILITY)					
Designated Fund Dept of Research & Study	11,75,985.00		**Institution Assets**		
Revolving Fund	18,70,912.00		As per Schedule		4,33,67,865.52
Reserve Fund	35,47,000.00				
Contigency Fund	3,67,554.85	69,61,451.85	**CURRENT ASSETS**		
Staff Benefit Account		92,988.15	As per Schedule		1,18,32,532.51
Contribution Received in Advance			**ADVANCE GIVEN FOR EXHIBITION**		
CARD FCRA Account		1,28,91,758.53	As per last Balance Sheet		1,04,960.00
ICAR KVK General Fund Account		33,412.00			
			SUNDRY DEBTORS, LOANS & RECEIVABLES		
Sundry Creditors			As per Schedule		63,64,531.16
As per Schedule		7,43,834.46			
			CLOSING STOCK		
			Stock of Items		23,83,025.50

Loans(Liability)				
As per Schedule	1,91,91,489.77	**INVESTMENTS**		
		Reserve Fund Investment	37,52,711.00	
Advance from CFCD		Contigency Fund Investment	6,70,172.00	
As per last Balance Sheet	10,00,000.00	Staff Welfare Fund Investment	3,60,346.66	47,83,229.66
		Bank & Cash Balances		
		(As per Schedule)	1,43,99,016.19	
		Institutions Balance	2,31,34,418.78	3,75,33,434.97
TOTAL	**10,81,99,949.89**	**TOTAL**		**10,81,99,949.89**

Not Individual Audit Reports for the following projects, eventhough included in above statements, are not yet received (0.00)

1) CARD Fsw Suraksha Project, Kollam
2) CARD Light To Light Project- Palsai, Mumbai
3) CARD Light to Life Hoskotte

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

For THOMAS MATHEW & ASSOCIATES,
CHARTERED ACCOUNTANTS.

THOMAS MATHEW & ASSOCIATES
CHARTERED ACCOUNTANTS
THIRUVALLA-1
CHARTERED ACCOUNTANTS

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

05.09.2023

Thomas Mathew, B.Sc. F.C.A.,
Membership No: 014670

CHRISTIAN AGENCY FOR RURAL DEVELOPMENT
CARD
THIRUVALLA
KERALA 689 103

Director / Treasurer
CARD
Christian Agency for Rural Development

CHRISTIAN AGENCY FOR RURAL DEVELOPMENT - CARD
MARTHOMA SABHA OFFICE, THIRUVALLA
CONSOLIDATED INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2023

EXPENDITURE	Rs.	Ps.	INCOME			Rs.	Ps.
To **Opening Stock**	33,65,553.00		By **Foreign Contribution Income**				
			Bank Interest	2,76,633.00			
" **CARD DIRECT**			Act Alliance Geneva	30,75,739.00			
General Payments	37,19,957.69		Canadian MT Regional Committee	14,52,000.00			
CDU Expenses	15,45,723.60		ERIKS, SWEDEN	39,04,000.00			
FC Expenditure	59,94,122.10		Carmel MTC, Liverpool UK	47,863.14			
CARD Photostat	25,175.00		Marthoma Church Silicon valley USA	4,65,000.00			
CARD Gramolpannam	24,40,801.20		Marthoma Mission Board USA	2,75,80,627.00			
CARD Harippad Unit	16,43,388.00		MT Church Staten Island New York	76,646.00			
CARD Better Home	2,09,505.60			3,68,78,508.14			
CARD Gramasakthi	12,53,447.31		Add: Contribution Received in Advance				
Mar Thoma High School For The Deaf	2,360.00		during Previous Years	84,91,344.49			
CARD Light To Life -Vattavada	27,16,994.50			4,53,69,852.63			
CARD Light To Life - Nadavayal Wayanad	15,04,347.53		Less: Contribution Received in Advance				
CARD Light to Life Thavalappara	4,61,123.00		for Next Year use	1,28,91,758.53		3,24,78,094.10	
CARD Light to Life Kuttampuzha	43,60,338.00						
CARD Light to Life Kattachira	16,09,557.40		" **CARD - DIRECT**				
CARD Light to Life Kurumbanmoozhy	11,02,253.00		General Receipts			39,83,012.99	
			CDU Income			16,32,868.27	
" **CARD - OTHER INSTITUTIONS**			CARD Photostat			43,926.00	
St. Thomas Higher Secondary School,Kshipra	1,40,14,254.00		CARD Gramolpannam			30,51,018.00	
CARD Ksk Kshipra - General	9,75,395.00		CARD Harippad Unit			17,63,329.00	
CARD Ksk Kshipra - Sarvodaya Vidyalaya Santhinagar	4,49,796.00		CARD Better Home			2,65,755.00	
CARD Ksk Kshipra Easow Mar Themotheos Memmorial Hostel	32,577.00		CARD Gramasakthi			17,38,674.84	
ICAR KVK - General Fund Account	2,58,36,232.50		CARD Premakulam Cfcd			36.00	
ICAR KVK - Revolving Fund	71,37,811.19		CARD Light To Life - Vattavada			6,031.00	
ICAR KVK - Project Fund	14,34,815.00		Karavaloor Cdc			24.00	
CARD FSW Suraksha Project, Kollam	19,30,910.00		CSP Vattavada			8.00	
CARD Light To Life, Ameri, Bilaspur	15,76,812.18		CARD Humanitarian Asst.Flood Relief			54.00	
CARD Light To Life - Kalahandi	21,55,499.74		CARD Light to Life Kuttampuzha			3,941.00	

CARD Gram Sakthi Cfcd - Odisha	43,76,216.75		CARD Light to Life Kattachira	1,091.00
CARD Light To Life Shencottah	10,92,556.00			
CARD Light To Life - Ksk, Kshipra	18,43,128.00	"	**CARD OTHER INSTITUTIONS**	
CARD Light To Life - Saphera, Faridabad	12,90,482.32		St. Thomas Higher Secondary School,Kshipra	1,56,89,789.00
CARD Light To Light Project- Palsai, Mumbai	7,11,789.00		CARD Ksk Kshipra - General	2,68,769.00
CARD Hoskote Mission & Medical Centre	20,35,954.76		CARD Ksk Kshipra - Sarvodaya Vidyalaya Santhinagar	5,30,432.00
			CARD Ksk Kshipra Easow Mar Themotheos Memmorial H	1,305.00
" Depreciation during the year	47,26,790.08		CARD Ksk Kshipra St Thomas School Sanjay Nagar	5,006.00
			ICAR KVK - General Fund Account 2,58,66,398.00	
			Less: Contribution received in advance for Next Year 33,412.00	2,58,32,986.00
			ICAR KVK - Revolving Fund	81,80,544.46
			ICAR KVK - Project Fund Account	26,94,621.00
			CARD Thiruvalla, Rajiv Gandhi National Creche Scheme	3,522.00
			CARD Revolving Fund A/C Wayanad	22,021.00
			CARD FSW Suraksha Project, Kollam	19,17,801.00
			CARD Light To Life, Ameri, Bilaspur	3,954.00
			CARD Lok Biradhari Cfcd, Kalahandi, Odisha	1,120.40
			CARD Light To Life - Kalahandi	8,950.00
			CARD Gram Sakthi Cfcd - Odisha	3,18,609.00
			CARD Light To Life Shencottah	3,317.00
			CARD Light To Life - Ksk, Kshipra	6,613.00
			CARD Light To Life - Nadavayal Wayanad	2,966.00
			CARD Light To Life - Saphera	2,944.00
			Mar Thoma High School For The Deaf	1,150.00
		"	**Closing Stock**	23,83,025.50
		"	**Excess of Expenditure over Income**	7,28,357.89
	10,35,75,666.45		**TOTAL**	**10,35,75,666.45**

Note: Individual Audit Reports for the following projects, eventhough included in above statements, are not yet received

1) CARD Fsw Suraksha Project, Kollam
2) CARD Light To Light Project- Palsai, Mumbai
3) CARD Light to Life Hoskotte

0.00

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

For THOMAS MATHEW & ASSOCIATES,
CHARTERED ACCOUNTANTS.

Director / Treasurer
CARD
Christian Agency for Rural Development

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

23.09.2023

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

CONSOLIDATED RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2023

RECEIPTS		Rs. Ps.	PAYMENTS	Rs. Ps.
To **OPENING BALANCES**			By **CARD DIRECT**	
General Account			General Payments	37,29,957.69
Cash in Hand	23,346.70		CDU Expenses	15,45,723.60
Cash at Bank & FD	57,70,652.14	57,93,998.84	Foreign Contribution Expenditure	59,94,122.10
CDU Account			CARD Photostat	25,175.00
Cash in Hand	17,757.00		CARD Gramolpannam	24,93,006.20
CSB SB 190002	79,531.51	97,288.51	CARD Harippad Unit	21,60,166.00
FC Account			CARD Better Home	2,09,505.60
SBI Thiruvalla SB A/c 10581240548	23,51,545.32		CARD Gramasakthi	17,99,771.31
SBI New Delhi -40196406010	36,39,799.17		CARD Light To Life - Nadavayal Wayanad	15,02,577.53
FD - SBI 5530	10,00,000.00		CARD Light To Life -Vattavada	27,90,444.50
FD - SBI 5533	15,00,000.00	84,91,344.49	CARD Light to Life Thavalappara	4,61,123.00
			CARD Light to Life Kuttampuzha	43,60,338.00
Institutions Balance		2,26,69,406.06	CARD Light to Life Kattachira	16,09,557.40
			CARD Light to Life Kurumbanmoozhy	11,02,253.00
" **Foreign Contribution Income**				
Bank Interest		2,76,633.00	" **CARD - OTHER INSTITUTIONS**	
Act Alliance Geneva		30,75,739.00	St. Thomas Higher Secondary School,Kshipra	1,50,39,850.00
Canadian MT Regional Committee		14,52,000.00	CARD KSK Kshipra - General	32,30,411.00
ERIKS, SWEDEN		39,04,000.00	CARD KSK Kshipra - Sarvodaya Vidyalaya Santhinagar	4,49,796.00
Carmel MTC, Liverpool UK		47,863.14	CARD Ksk Kshipra Easow Mar Themotheos Memmorial Hc	32,577.00
Marthoma Church Silicon valley USA		4,65,000.00	ICAR KVK - General Fund Account	2,76,97,170.50
Marthoma Mission Board USA		2,75,80,627.00	ICAR KVK - Revolving Fund	63,39,488.19
MT Church Staten Island New York		76,646.00	ICAR KVK - Project Fund Account	16,74,050.00

CARD DIRECT		
General Receipts	40,32,012.99	
CDU Income	16,42,868.27	
CARD Photostat	43,926.00	
CARD Gramolpannam	30,51,018.00	
CARD Harippad Unit	18,27,314.00	
CARD Better Home	2,65,755.00	
CARD Gramasakthi	22,84,998.84	
CARD Light To Life - Vattavada	6,031.00	
CARD Premakulam Cfcd	36.00	
Karavaloor Cdc	24.00	
CSP Vattavada	8.00	
CARD Humanitarian Asst.Flood Relief	54.00	
CARD Light to Life Kuttampuzha	43,941.00	
CARD Light to Life Kattachira	1,091.00	
CARD - OTHER INSTITUTIONS		
St. Thomas Higher Secondary School,Kshipra	1,56,90,879.00	
CARD Ksk Kshipra - General	3,93,769.00	
CARD Ksk Kshipra - Sarvodaya Vidyalaya Santhinagar	5,30,432.00	
CARD Ksk Kshipra Easow Mar Themotheos Memmorial Hostel	1,305.00	
CARD Ksk Kshipra St Thomas School Sanjay Nagar	5,006.00	
ICAR KVK - General Fund Account	2,68,51,487.00	
ICAR KVK - Revolving Fund	85,12,503.46	
ICAR KVK - Project Fund Account	26,94,621.00	
ICAR KVK - Staff Welfare Fund Account	2,28,894.00	
CARD Thiruvalla, Rajiv Gandhi National Creche Scheme	3,522.00	
ICAR KVK - Staff Welfare Fund Account		6,48,024.00
CARD FSW Suraksha Project, Kollam		19,30,910.00
CARD Light To Life, Ameri, Bilaspur		15,91,582.18
CARD Light To Life - Kalahandi		21,77,299.74
CARD Gram Sakthi CFCD - Odisha		43,76,216.75
CARD Light To Life Shencottah		10,92,556.00
CARD Light To Life - KSK, Kshipra		18,43,128.00
CARD Light To Life - Saphera, Faridabad		13,57,939.32
Mar Thoma High School For The Deaf		2,360.00
CARD Light To Light Project- Palsai, Mumbai		8,88,328.00
CARD Hoskote Mission & Medical Centre		20,35,954.76
Closing Balances:		
General Account		
Cash in Hand	12,705.70	
Cash at Bank & FD	60,78,348.44	
CDU Account		
Cash in Hand	7,626.00	
Cash at Bank	1,91,807.18	
FC Account		
SBI Thiruvalla SB A/c 1058124054:	1,03,77,305.22	
SBI New Delhi -40196406010	14,453.31	
FD - SBI 5530	10,00,000.00	
FD - SBI 5533	15,00,000.00	1,91,82,245.85
Institutions Balances		2,31,34,418.78

CARD Revolving Fund A/C Wayanad	22,021.00
CARD FSW Suraksha Project, Kollam	19,17,801.00
CARD Light To Life, Ameri	3,954.00
CARD Lok Biradhari Cfcd, Kalahandi, Odisha	1,120.40
CARD Light To Life - Kalahandi	8,950.00
CARD Gram Sakthi Cfcd - Odisha	3,18,609.00
CARD Light To Life Shencottah	3,317.00
CARD Light To Life - Ksk, Kshipra	6,613.00
CARD Light To Life - Nadavayal Wayanad	2,966.00
CARD Light To Life - Saphera Faridabad	2,944.00
Mar Thoma High School For The Deaf	1,150.00
CARD Light To Light Project- Palsai, Mumbai	1,76,539.00
14,45,08,027.00	**TOTAL** **14,45,08,027.00**

Note: Individual Audit Reports for the following projects, eventhough included in above statements, are not yet received
1) CARD Fsw Suraksha Project, Kollam
2) CARD Light To Light Project- Palsai, Mumbai
3) CARD Light to Life Hoskotte

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

For THOMAS MATHEW & ASSOCIATES,
CHARTERED ACCOUNTANTS

THOMAS MATHEW & ASSOCIATES * CHARTERED ACCOUNTANTS * THIRUVALLA-1

05.09.2023

Thomas Mathew, B.Sc, F.C.A.,
Membership No: 014679
Chartered Accountant.

CARD THIRUVALLA KERALA

Director / Treasurer
CARD
Christian Agency for Rural Development

Our Resource Sharing Agencies

Indian Council of Agricultral Rescarch(ICAR) Govt.of India

HCDI, Punne

Act alliance, Geneva

ERIKS Development Partner Sweden

Kerala State AIDS Control Socity

ESAF Small Finance Bank

Mar Thoma Mission Board Diocese of North America

Indian Dental Association Thiruvalla Chapter

Abu Dhabi Mar Thoma Youvajana Sakhyam

Young Women's Christian Association

- Canadian MarThoma Regional Committe (CMRC)
- Young Family Fellowship, Atlanta
- MarThoma Chruch,Staten Island, Newyork
- Carmel MTC, Liverpool,UK
- MarThoma Chruch, Silicon Valley, USA

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 :-

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

MISSION

In Christ with the people: -

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

CARD INDIA
Member of
actalliance

CARD

Registered under The Travancore Cochin Literary, Scientific & Charitable Societies Registration Act XII of 1955, Reg No: A 291/77
Mar Thoma Sabha Office, Thiruvalla, Kerala, India- 689 101
Tel: 0469 2600931 Mob: +91 9447760931
e-mail: card.admin@marthoma.in/card.dir@marthoma.in
web: www.cardindia.in

cardmedia
cardmedia1977
cardmedia1977
cardmedia