

43rd ANNUAL Report

2019-2020

IN CHRIST WITH THE PEOPLE



CARD INDIA
Member of
octalliance

CARD

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

What we Do?



CHILD SUPPORT PROGRAMMES

AGRICULTURE & FOOD SECURITY

HEALTH PROGRAMME

LIVELIHOOD ACTIVITIES

DISASTER MANAGEMENT

RURAL EDUCATION

RURAL MARKETING

WATER CONSERVATION
& ENVIRONMENTAL PROGRAMMES

RESEARCH & DEVELOPMENT
PROGRAMMES



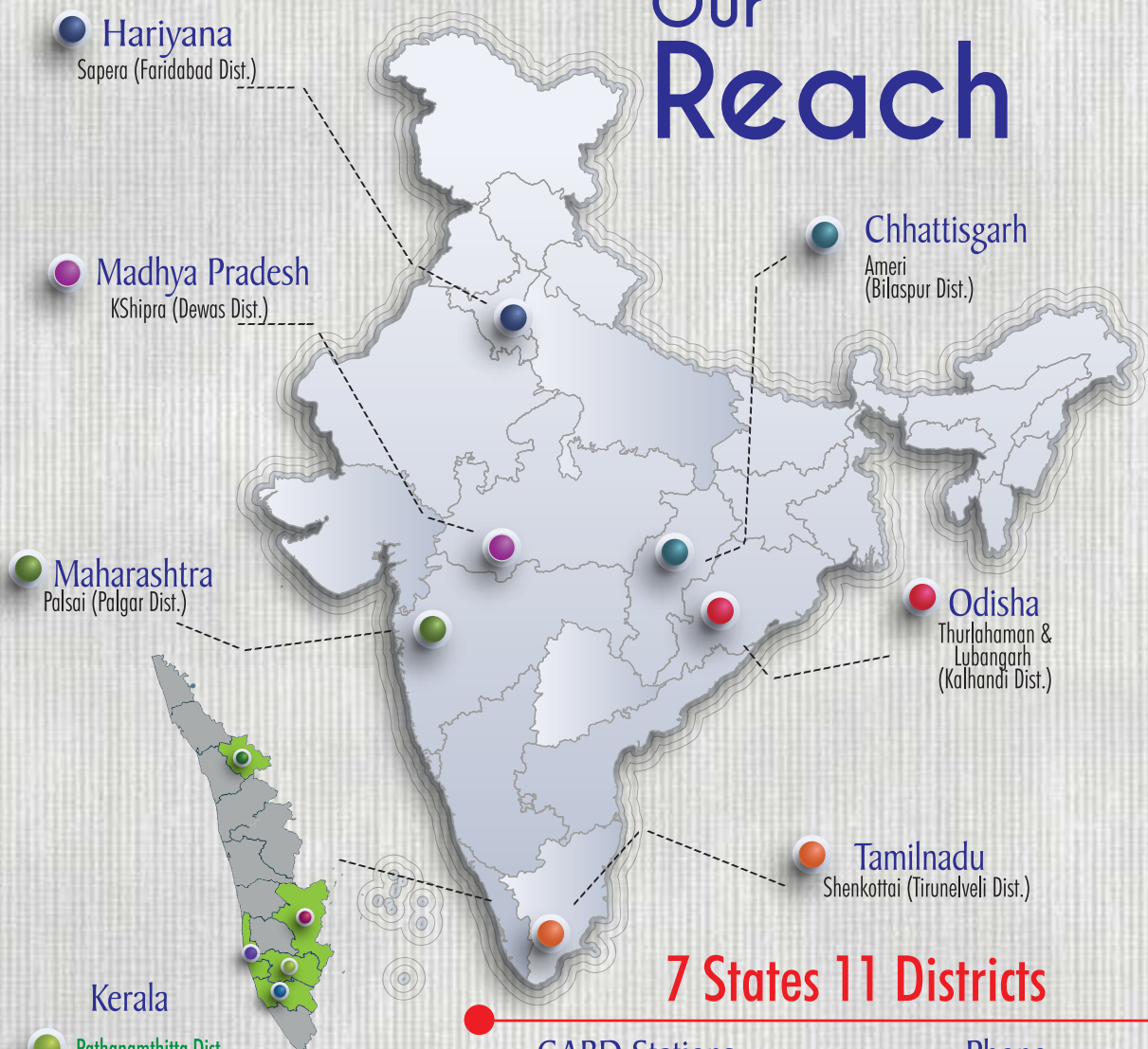
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Our Reach



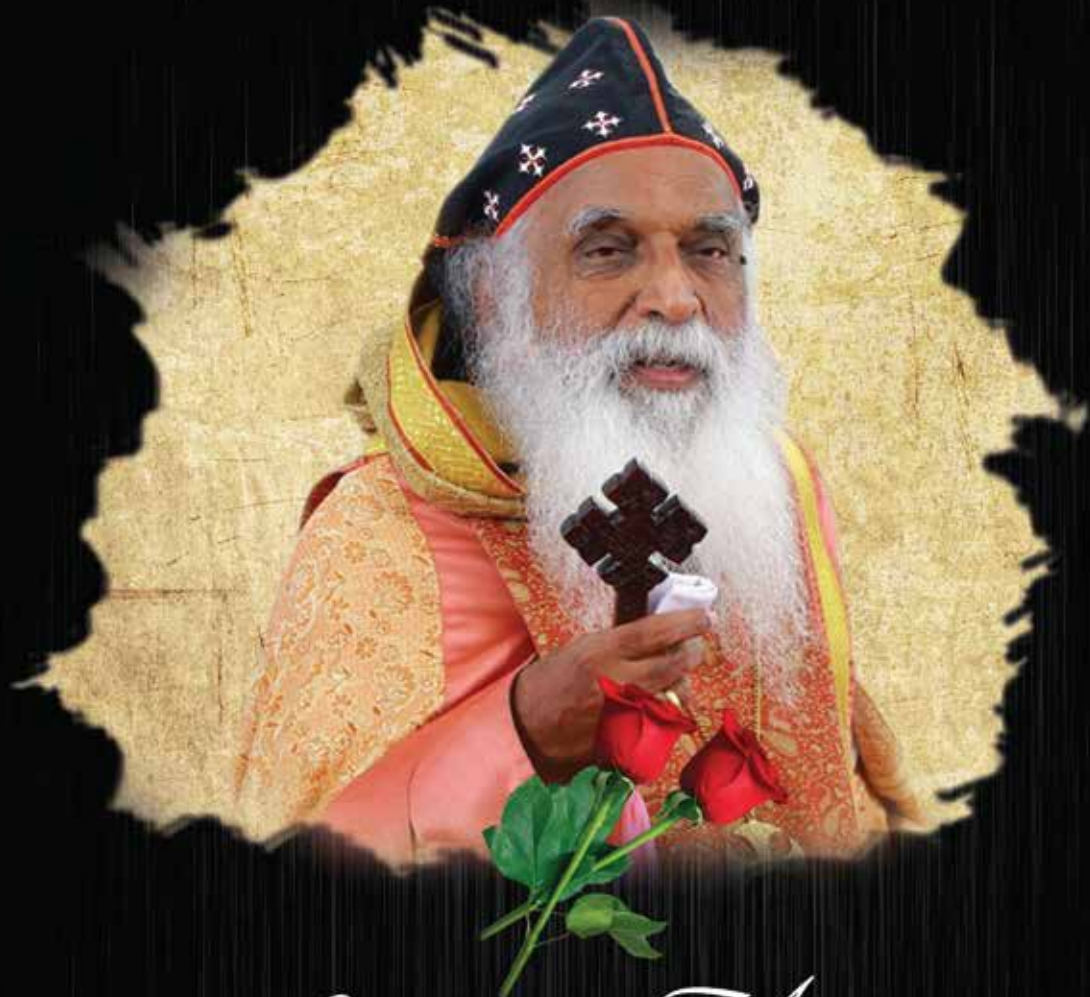
- Pathanamthitta Dist**
Thiruvalla Central Office
Thulappally
Thelliyoor
- Alappuzha Dist**
Harippad
- Kollam Dist**
Kottarakkara
- Idukki Dist**
Vattavada Munnar
- Wayanad Dist**
Nadavayal

CARD Stations

CARD Central Office, Thiruvalla
 CARD Regional Office, Ksippa, MP
 CARD Khrist Seva Kendra, Khsippa, MP
 CARD Krishi Vigyan Kendra (KVK) Thelliyoor
 CARD Better Home, Thiruvalla
 CARD Gramolpannam, Thiruvalla
 CARD Harippad
 CARD Thulappally
 CARD Vattavada
 CARD Nadavayal, Wayanad
 CARD Suraksha Project (HIV/AIDS) Kottarakkara
 CARD Kalhandi, Odisha
 CARD Bilaspur

Phone

0469 2600931
 090009025744
 07272 264271
 0469 2662094
 0469 2631137
 09847774494
 09495210930
 9495437772
 04865 214059
 9446193172
 0474 2160942
 09437702181
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Enlightening Memories
1931-2020

Most Rev. Dr. Joseph Mar Thoma Metropolitan

Patron CARD

Message from the Patron

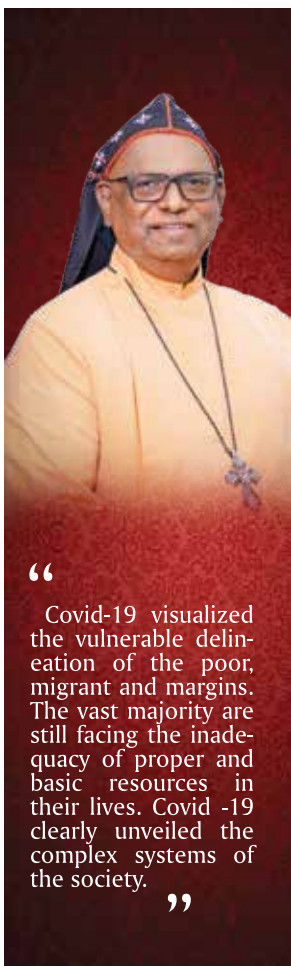


Malankara Mar Thoma Syriac Church

Apostolic See of St. Thomas

DR. THEODOSIUS MAR THOMA METROPOLITAN

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



“

Covid-19 visualized the vulnerable delineation of the poor, migrant and margins. The vast majority are still facing the inadequacy of proper and basic resources in their lives. Covid -19 clearly unveiled the complex systems of the society.

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Covid -19 pandemic affected all the arenas of creation. In this Covid -19 era the social, faith organizations and those who are standing for developmental concerns faced serious questions along with state in relation to their developmental concerns and patterns. Covid -19 drastically challenged the methodologies and executions of developmental activities. In this regard, the developmental organizations need to focus seriously on this phenomenal transformation of developmental activities to reimagine the developmental concepts in this pandemic context.

To reimagine the developmental concepts and activities, the organizations are in need of new learning process in this pandemic era. Covid-19 visualized the vulnerable delineation of the poor, migrant and margins. The vast majority are still facing the inadequacy of proper and basic resources in their lives. Covid -19 clearly unveiled the complex systems of the society. So this virus attack is not only an action or a challenge against our public health, but also a challenge to all realms of society. So as a developmental organization CARD needs to understand its effective role in the society. It will also bring new dimensions and reinvention to the organization in this pandemic era for doing its vocations meaningfully. The last 43 years CARD has done a challenging mission and ministry among the downtrodden and the marginalized people. We need to spread and propagate the dignity of life in this pandemic world. The different dimensions and faces of our work need to save the dignity of life and share a vision among the church and societies. So Firstly we need to analyze the order of the existing system. Secondly, raise a prophetic voice against the current ruling system. Thirdly, create a new and a potential discourses in the society. Fourthly, challenge the evil system and the alienation of the creation. Fifthly, promote a public nature among the whole society. So as a movement and as an institution we need to think seriously and act contextually in our society. In this historical time, or we can termed as the age of struggle and persecution our vision and duty is to make “ web of life” a meaningful system for protecting life in our earth.

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

10. 02. 2021


DR. THEODOSIUS MARTHOMA METROPOLITAN



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



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Today most of the agencies lost their close contacts and primary visions. Due to Covid-19, the ordinary people lost their job, basic livelihoods and dignity of life. Here as an agency CARD needs to develop a social responsibility to regain the close contact with the grassroots communities.”

The role of social organizations in a society is very valuable. But most of the people affirm that the role of social organizations in a limited manner and it can be noted in two dimensions. Firstly, the social organizations have been portrayed as a disaster management body. Secondly, as an agency doing charity or distribution to poor people. The latest developmental theories and interpretations negated these dimensions and put forward new holistic understandings in regard to development.

Development is a collective effort or a collective commitment to build a new just society for the wellbeing of all creations. For attaining this vision, the agencies or the social organizations also need fundamental changes in the vision and in its actions. The agency needs to understand the pulse of the grassroots communities. Close contact is a primary step for analyzing the pulse of the communities. Today most of the agencies lost their close contacts and primary visions. Due to Covid-19, the ordinary people lost their job, basic livelihoods and dignity of life. Here as an agency CARD needs to develop a social responsibility to regain the close contact with the grassroots communities. The social organizations have a huge part to play; it consists of responding to immediate needs and to help with recovery needs for longer term. For this meaning full interventions CARD urgently needs to construct brightest ideas and networking arrangements for combating against the Covid-19 pandemic. Supporting care systems is necessary to identify the gaps between marginalized people and other systems. So, the reinvention and rebuilding of our system in relation to the context is very important.

I am privileged to extend our gratitude to the Indian Council of Agricultural Research (ICAR), Govt. of India, National Commission for Women, NABARD and various other National and International organizations particularly ACT-alliance India, Light to Life CASA, HCDI, KNH for their gracious support and encouragement shown towards the various activities of CARD. I appreciate CARD for its quick response to Covid mitigation programmes; Child focused Community Development, its activities in tribal areas and remotest corners of various states Viz.; Madhya Pradesh, Chhattisgarh, Odisha, and Uttar Pradesh) are worth mentioning and my sincere appreciation to the Director, Treasurer, Asst. Director, office staff of the CARD and KVK team for their committed service to the society.

Best wishes for bringing out annual report 2019-2020.

11.02.2021



Rt.Rev. Thomas Mar Timotheos Episcopa

CHRISTIAN AGENCY FOR RURAL DEVELOPMENT (CARD)

Mar Thoma Sabha Office, Thiruvalla, Kerala. India 689101

43rd Annual Report 2019–20



Rev. Abraham P. Varkey
Director

INTRODUCTION

The journey of the Christian Agency for Rural Development (CARD) aligned with the developmental wing of Mar Thoma Church has dawned into its 43rd year since its formation in 1977. The vision of Late Metropolitan, The Most Rev. Dr. Alexander Mar Thoma Metropolitan, for the rejuvenation of the marginalized communities has been envisaged through the activities of this organization. CARD acts as the connecting link between the various social, cultural, and economic opportunities, the rural communities are deprived of. Our participation and timely interventions have helped in access to various prospects in life and thus created variations of conventional attitude in the minds of the rural folks. The guidance and support from our patron the Most Rev. Dr. Joseph Mar Thoma Metropolitan had encouraged us in being more faithful to our mission.

The wider acquaintances with National and International agencies along with other Government institutions have helped us to have a broader influence on development. Our multidimensional approach to development also supports the necessity of a sustainable nature. As an NGO, CARD plays an important role in fundamental developmental programs of the State and Central government, including agriculture, waters, sanitation, child health, women, child and youth development, and other awareness programs.

The year 2020 has been quite eventful. The rising pandemic and sudden lockdown have had a tremendous impact on the lives of people. All the preordained activities

times.” This year of contradictions meant to be good for some and at the same time, the majority of others suffer in various other ways. The use of technology took a toll and even the lives of common people have changed. When the question of survival without smartphones and internet connection prevails on one end, the possibility to rethink and upgrade various conventional modes of activities is opened up, on the other end. When masks and hand sanitizers have become the ultimate solace, the comfort of familiarity is being compromised. Along with the appraisal of the improbability of life, this is also a moment to meditate on the aim of one’s existence.

With immense gratitude to God Almighty and other stakeholders of CARD, I present the annual report of the year 2019-2020. Even in these trying times, we were able to be a blessing for the needy. Our innovative programs along with immense support from various State and Central Government organizations paved the way to the successful completion of this year.

In the following report for the year 2019-20, the various activities of CARD across various parts of India are highlighted. We hope it inspires and motivates you to be useful citizens of the country.



Childers Camp CARD Light to Life Project - Saphera

VISION

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.



Policy and Perspective

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

Administration

Patron

Our patron The Most Rev. Dr. Joseph Mar Thoma Metropolitan gave us the necessary motivation, direction, guidance, and support for the functioning of CARD during the reporting year.

President

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

Office Bearers

Rev. K.G Joseph, Sabha Secretary is serving as the Secretary of CARD. Rev. Abraham P Varkey served as the Director of CARD and Rev. B Thomas served as Asst. Director. Mr.Jossy Kurian served as the honorary Treasurer.

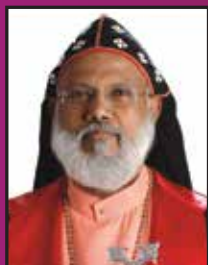
42nd Annual General Body Meeting

AGM of CARD was held on 2nd November 2019. President Rt. Rev.Thomas Mar Timotheos Episcopa presided over the meeting. 18 members attended. AGM approved the Annual Report, Annual Accounts for the financial year 2018-19, and budget for 2019-20 of all activities and units of CARD.

Governing Board

During the year the Governing Board met three times and made appropriate decisions regarding the functioning of CARD. The following members have served as members of the Governing Board during the Period.

CARD GOVERNING BOARD 2017-20



**Rt. Rev. Thomas Mar
Timotheos Episcopa**
President



Rev. K.G. Joseph
Secretary



Rev. Abraham P. Varkey
Director



Jossy Kurian
Treasurer



Rev. Thomas B.
Asst. Director



Rev. Danes B. Oommen
Member



Adv. Elizabeth George
Member



Mariamma K.J.
Member



Samuel Thomas
Member



Susan Varghese
Member



P.J. David
Member



Kuruvilla Mathews
Member



George Panickar K.
Member



M.C. Mathukutty
Member



Rachel Thomas
Member



George Mathew
Member

act alliance

ACT Alliance is a global alliance of World Council of Churches (WCC) and Lutheran World Federation (LWF) member churches and related organisations committed to working ecumenically. During this reporting year, CARD became a permanent member of ACT (Action by Churches Together) Alliance, which came into effect on 1st January 2010 after the merging of ACT Development and ACT International, the relief and rehabilitation wing of the world ecumenical organisations. This membership opens the opportunity to CARD and the Mar Thoma Church to become active participants and partners in developmental and relief work in India, especially in the Northern states along with other major Church based NGOs.

MAJOR ACTIVITIES

CARD continues with its activities through different programmes and projects working in 7 states of India including Kerala, Karnataka, Tamil Nadu, Madhya Pradesh, Chhattisgarh, Odisha, and Uttar Pradesh. The main programmes include CARD Care, Light to Life, Food security and agricultural development, gender equality and women empowerment, HIV/AIDs prevention, water conservation, and biodiversity protection, climate change, Community Development, livelihood support through SHG's/JLGs and these programmes have become a catalyst for positive change.

1. CARD CARE

CARD Care is committed to building and strengthening partnerships with donors and local sponsors who have been enabling the organisation to help more children by supporting specific interventions to overcome the disadvantages and discrimination they face in everyday life.

CARD Care is a project which encourages educational support for the poor and needy. This year onwards CARD decided to start a new scheme under the CARD Care programme for the students who are doing their higher education. We provided financial support for 16 students by helping with their fee payment for one year. CARD Care also distributed 209 free school education kits to poor children during the reporting year. The aim of the CARD Care ministry is to enable and empower children through proper education.





2.CARD- LIGHT OF LIFE

Light to Life project was started in October 2017 in collaboration with North America & Europe Diocese under the leadership of Rt.Rev.Dr.Isaac Mar Philoxenos Episcopa. In India, the majority of the children 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. Due to these challenges, the children are forced to drop their schools and studies mid-way.

In this context, The Light to Life programme aims at the holistic development of children in remote places in India. The programme has 1100 students in 7 states and 8 projects across India.

The various states in India where this project is employed include:

- | | |
|--------------------------------|-----------------------------|
| 1. Chhattisgarh (Ameri) | 5. Madhyapradesh (Kshipra) |
| 2. Odisha (Kalahandi) | 6. Tamil Nadu (Shenkottai) |
| 3. Kerala (Vattavada, iduki) | 7. Maharashtra (Palsai) |
| 4. Kerala (Nadavayal, Wayanad) | 8. Haryana (Sapera) |

The project prepared a curriculum for the proper support and care for children from childhood to adolescence. Support at various levels including, physical, emotional, educational leads to healthy living. For strengthening the unprivileged, backward communities, we need continuous support to uplift them and bring them to the mainstream.

Some of the contributions of CARD for this aim are medical checkups, medical camps assessment in education, counseling, observation of national /international days, awareness classes, competition like sports, dances, quiz, educational trips, yoga, summer camps, and

provision for nutritious food and hygiene kits.

This project was the first respondent of Covid -19 mitigation works for Children and Communities in their area. People were provided with awareness classes, masks, sanitizers, and food kits were distributed. March onwards the project started Covid -19 mitigation works.

3. CARD – ERIC

CARD - Gram Shakti CFCD Project, Odisha

The Project has been functioning since April 2018. Gram Shakti CFCD project is running in 21 villages in the interior part of the Kalahandi district, touching the lives of weaker sections. These villages are inhabited by downtrodden people belonging to the tribal and non-tribal communities (SC, ST & OBC). The main occupation of people is Agriculture. The project has



Summer Vacation Camp

successfully implemented all the planned activities of the reporting year. In this year there was less rainfall, which affected the crop yield of most farmers.

The project had the following objectives:

- Provision for better healthcare facilities for the community and improved quality of health and hygiene.
- 100% enrolment of children in schools and improved quality of the teaching-learning process and overall literacy rate.
- Improved economic conditions and the living standards of the target community by improving livelihood options through agriculture, soil & water conservation, and other income generation activities.
- Independent functioning and management of CBOs and people take up leadership

for the village development.

Make the community aware of the rights of the children and allow the children to participate in the decision-making process.

Make the community aware of the importance of protecting the environment and address climate change issues.

Network and linkages are strengthened

4. Rural Education



The motto and vision of CARD, KhristSevaKendra(KSK) is to enlighten the surrounding of Sunwani village. Child development, women empowerment, health care, agriculture developments have created a place in the heart of the people around. KSK is a well-known education center located in St. Thomas Higher Secondary School, Kshipra, Madhya Pradesh. KSK was of great help to the communities during the imbalances of the Covid-19 period.

Today KSK stands with a great reputation as a community development organisation and it will enable them to move towards freedom from poverty. Lack of quality education is one of the major problems that Dewas district has been facing. Lack of infrastructure, non-availability of qualified teachers, and absence of teachers in the Government schools are some issues which contributed to this situation. CARD – KSK tried to address this problem by starting a few schools with primary education as the priority. Following schools are serving the community to improve education.

- St. Thomas Higher Secondary School, Dewas, MP
- SarvodayaVidhyalayaShanthi Nagar,
- Easow Mar Themothios Memorial Hostel

KSK Campus

The green campus spread over 7 acres of land promotes organic farming and animal rearing. The different varieties of birds, domestic animals improved the magnetism of the campus. In Association with United Theological Seminary, two Seminary students from United Theological Seminary, Bangalore successfully completed their practical training at Kshipra during the year.

The people around Kshipra trust, encourage, and stand with this organisation as hundreds of volunteers contributed themselves to the wellbeing of the community and won their love and confidence. KSK is working with a vision to ensure the justice of all people.

5. Health Programmes

CARD Suraksha Project

CARD Suraksha Project was started in August 2009 with financial and technical support from Kerala State AIDS Control Society (KSACS). The goal of the project is to take proactive approaches to halt and reverse the HIV/AIDS prevalence in the project area



AIDS day observance at KSRTC Bus Station, Kottarakkara

(Kottarakkara, Veliyam, Perumpuzha, Punalur, Kadackal, Anchal, Chadayamanagalam, Kulathupuzha, Aryankavu, and Pathanapuram) through implementing the targeted intervention among the Female Sex worker in this area. Now we have 820 Sex workers in our Project area. With the help of a peer educator (Selected and trained Sex worker)and secondary stakeholders (those who supported our programme for identifying new Sex worker), we provide health-related support like HIV testing, STI Screening, condom promotion & distribution, IEC distribution, counseling, facilities of Health camps, etc. Now we have 14 Peer Centre Units, each having approximately 60 HRG's (Sex worker in the category High-Risk Group).

In our Project office, the following is the Staff structure

- Project Director
- Project Manager
- MEA officer
- Staff Nurse
- Out Reach Worker (ORW's)

Now we have 3 ORW's. The ORW's are controlling managers of Peer Educators. Peer Educator

is a Voluntary worker, who are given a small amount of honorarium and TA every month for supporting the Project activities. We depend on the Govt Health facility system for receiving all the above-mentioned service uptakes. The activities also include mobilizing the HRG's, project implementing deferent community events and Celebration, IGP Training and Programmes.

6. Agriculture & Food security



Application of trichocards

Agriculture and food security programs aim to improve rural livelihoods through sustainably increasing agricultural production and sales and enhancing food security for the poor. Food security can be measured by calorie intake per person per day, available on a

household budget. In general, the objective of food security indicators and measures is to capture some or all of the main components of food security in terms of food availability, access, and utilization or adequacy.

Food is a basic human need and right. Food security ensures that people have enough basic food at all times and provide them with energy and nutrients. Availability of food, access to food, quality, and nutritional value, and stability in provision are the main areas where food security is concerned. To improve agriculture and empower farmers is an urgent need towards achieving food security in India.

ICAR KrishiVigyan Kendra (KVK), CARD, Pathanamthitta

KrishiVigyanKendras (KVK) are agricultural extension centers set up in various districts in India. CARD-KrishiVigyan Kendra, Pathanamthitta was established by ICAR on 25th March 1995 to ensure technology backstopping to farming community and extension mechanism of Pathanamthitta.

The year 2019-2020 is the Silver jubilee of KVK's existence in serving the farming community of Pathanamthitta District. The motto of the silver jubilee year was SERVE, CONSERVE, and RESERVE. As part of the celebration, 25 programmes were scheduled for the year to create a better future for the farming community. A silver jubilee logo was also released that

demotes KVKs 25 years of service towards the farming community with the best agricultural technologies, that are ecologically safe, farmer-friendly, and which are economically viable. It symbolizes the immense efforts of the institution to create a better future for the



karshaka dhinam Inauguration by Mrs. Veena George MLA

farming community and at the same time looking out for our environment protecting and caring the nature, in order to pass on to our future generation, something major than what we have received.

Interventions aiming to support the farmers with climate-resilient agriculture and enhance their income at the adopted villages of Nirnanam, Peringara, and Kadapra were the major activities of the silver jubilee. With an objective of entrepreneurial development in the youth of rural areas to take up various agriculture and allied service sector enterprises for suitable



income and successful employment, another programme ARYA (Attracting and Retaining Youth in Agriculture) was also implemented during the year. KVK also implemented a Koipuram Block sponsored project "Employment opportunities for differently-abled children through agriculture-based interventions" The project empowered 25 differently-abled children and made them self-reliant in sectors like poultry farming, Quail farming, and vegetable cultivation. Celebration of important days, a 10th-year celebration of Mukulam

(an initiative for the promotion of biodiversity conservation and climate change among school children), the 5th-year celebration of Krishi Jaalakam (community radio program in collaboration with Radiomacfast90.4), training to farmers and officials from ASEAN countries, workshops, seminars, Kisan Mela, exhibitions, publications, technology transfer on value addition of jackfruit were some other programmes during the silver jubilee year.

7. Livelihood Activities

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

Production cum Training units

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

8. Government Programmes

i. Awareness of Medicinal plants cultivation

'Arogyavum Abhivridhiyum Ousahdha Krishiyiloode' (health & wealth through medicinal plant cultivation)–a Seminar exclusively for the tribal community in Wayanad District, intended for conservation and perpetuation of medicinal plants.



Health & wealth through medicinal plant cultivation-
Seminar Inaguration by Sri. C.K Saseendran MLA

A one-day seminar had conducted by incorporating people who were shortlisted by the survey conducted. The participants were around 80 and it was conducted on World Environmental day of 2019 at Nadavayal KudumbaSamithy Office. The programme was officially been inaugurated by Sri. C K Saseendran MLA (Kalpetta constituency). He talked about the importance of preserving those plants which are on the verge of extinction and those hereditary treatments. He also emphasized the financial requirements come by it for the better-

ment of local people. So these programmes add immense value to the purpose of helping



Medicinal plants distribution

the tribal communities. Sri. V.M Thankachan presided over the function. He said that the present generation is so much dependent on fast food and western food habits. The use of English medicines has also become a major threat to our natural healthy well being. The people are not aware of our natural plants and medicines nor about the usages and treatments of it, which eventually destroy our health. These programmes can create a general understand-

ing of these things among the general public.

The seminar was organised with the support of the Kerala State Medicinal Plants Board (SMPB). The medicinal plant cultivation programme was inaugurated by Dr. Sanal Kumar (State Medicinal Plants Board). He also distributed different types of medicinal saplings to 20 tribal families. He explained that it is important to make value-based products by the plants of farmers which ensures financial security for the farmers in the programme. He also promised his support for all the future activities.

Shri. K.P George, Vanamoolika has led the workshops on "Management of medicinal plants cultivation" and "Preparation of herbal value-added products". He also discussed the herbal varieties cultivated in Wayanad and its importance. He demonstrates the preparation of different type of value added products from herbal medicines like Murivenna and Pain Balm etc. He also shared some of the methods to preserve and grow these plants. 40 tribal farmers had agreed and registered to collect the herbal plants from the interiors of the forest of Wayanad.

Visit of Vanamoolika, Pulpally, and Kerala Ayurveda cooperative Society, drug factory, Calicut

By visiting the Ayurveda cooperative Society, drug factory, Calicut the people could understand the wide



scope of the herbal medicines and the plants. The visitors could also get a glimpse into the process of making medicines and also the varieties of plants use to make medicines.

Visited Vanamoolika, Pulappally to observe the different types of medicinal plants and their importance. It was also helpful in understanding the cultivation methods and the financial importance of it.

ii. One-day Awareness Seminar - "Climate Change in Wayanad"

CARD had organised a one-day environmental-based seminar 'Issues and challenges faced by the territory of Wayanad due to climate change' by the sponsorship of Directorate of Environment & Climate Change, Govt. of Kerala held on 28th January 2020 at the Co-operative Bank auditorium Pulpally in Wayanad.



Seminar inauguration by Sri. I.C Balakrishnan MLA

The seminar aimed at creating

knowledge among the people on the impacts of climate change in the daily life of people. It also analysed various strategies that can be implemented at the local level to tackle the issue in the state, especially in the district of Wayanad.



The inauguration of the programme was facilitated by Sri. I.C Balakrishnan MLA (SulthanBathery) by lighting up the lamp with all participated guests in the workshop. As per him "we can't simply criticize the factors of the climate change; traditional farming methods and organic farming are the key concepts to overcome the issues. It is needed to adopt these methods of farming which should be sustainable

and can restore the fertility of the soil. People should realize that afforestation is the only

solution against global warming, and collective responsibility is needed among the public to protect our ecosystem for us as well as the future generation". Smt. Bindhu Prakash (President, Pulpally Grama Panchayath)



presided over the meeting.

The legendary and traditional farmer Shri. Cheruvayal Raman of Wayanad was honoured in the programme. He is an environmental activist and general council member of Kerala Agricultural University, Mannuthy, Thrissur. He had made an interactive discussion with the participants and said the importance of preserving traditional seeds and traditional methods of farming. Shri. K. J Paul

(Vice President, Pulpallypanchayath) and Mr Jossey Kurien (Treasurer, CARD) had talked about the difficulties faced by the people of Wayanad due to flood and drought and also due to climate changes. After the inaugural session Sri. Dr. Dineshan V. P (IWRD, Rtd. Senior Principal and Scientist) had taken a class on 'Issues and Challenges' faced by Wayanad due to climate change and the second session was handled by Prof. K. Balagopal (Kerala Sastra Sahitya Parishad). The topic of discussion for the session was the actions to prevent these climate change and related issues.

There were 156 people including college and school students, farmers, social activists etc. participated in the programme. After the seminar, the participants had a discussion on the issues and points raised in the seminar by social media and they started a WhatsApp group to express their views and develop certain sustainable methods to prevent natural calamities and to protect the Mother Nature. Around 82 members are active in the group at present.

09. Rural Marketing

Under this, two marketing units and societies are functioning

- i. CARD –Gramolpannam, Thiruvalla
- ii. Photostat Unit

10. CARD GRAMASAKTHI- Society

Gramasakthi is a registered society of CARD for the marketing of rural products manufactured by CARD. The main products and services are Notebook, Bag, Umbrella, Honey, Bio Gas Plant, Pradhan Mantri Krishi Sinchai Yojana (PMKSY)- well-recharging programme, Awareness classes, Skill training practical classes.



During the reporting year, we installed 250 well recharge units under the jurisdiction of Mallappally Block Panchayath, Kallooppara, Kaviyoor, Mallappally Grama Panchayaths area. Awareness classes and Skill training classes were also conducted in 20 places for 3000 beneficiaries. 1850 educational kits supplied during the reporting year.

11. Kerala Flood & Landslide Response 2019

Short Term Relief work at NilamburMalapuram District.

OBJECTIVES OF THE PROJECT

1. Help and engage in government rescue operations
2. Distribute Kitchen utensils for those who lost it in the Disaster Flood
3. Distribute clothes and blankets to keep them from extreme cold climatic



The north-eastern part of Malappuram and neighbouring regions were submerged under-water. The incessant rain from 7th to 11th August 2019 caused overwhelming floods and



landslides which caused large-scale damage to roads, bridges, houses, communication, power supplies, infrastructure, crops, the livelihood of thousands of people.

CARD targeted 3 Panchayaths in Nilambur Block which were badly affected by the flood Landslide. They were Mukkam&Illikad tribal colonies, Kootatapady, Perumbilad, Kootapady, Chalikapetti, Menonpotti villages.



All these areas are almost 8 to 15 kilometers away from Nilambur town.

The Utensils kit distribution reached 464 families

Villages were based on empirical surveys, personal visits and observations. The basic bottom line requirement was whether the people are affected severely in floods and are they need immediate attention for their survival.

TARGET GROUPS / BENEFICIARIES

Place / Village Name	Panchayath	Taluk	District	No of Benfi	ST	SC	OBC	Gen
Menonpetti Ward9	Edakara	Nilambur	Malapuram	153	4	24	22	103
Ellikkad	Edakara	Nilambur	Malapuram	32	22	0	10	
Mukkam col	Edakara	Nilambur	Malapuram	25	25	0	0	0
Konnamanna	Chungathara	Nilambur	Malapuram	55	0	0	10	45
Kootapadi	Chungathara	Nilambur	Malapuram	56	15	5	10	26
Chalikapetti	Chungathara	Nilambur	Malapuram	53	0	15	11	27
Perumbilad	Chungathara	Nilambur	Malapuram	15	15	0	0	0
Kavalapoika	Vazhikadav	Nilambur	Malapuram	75	0	5	62	8
TOTAL				464	81	49	125	209

ACTIVITIES UNDERTAKEN

The initial assessment was carried out through both primary and secondary resources. Identification of locations and beneficiaries was initially done but upon direct visitation to the villages affected the team finalized them having fulfilled at least the 3 important criteria centering around 'reaching the unreached-

1. Village highly affected by floods
 2. There are marginalized populations with a low-income background
 3. Similar support (relief packages that are essential) has not arrived yet in the locality.
- Liaison with local administration is very important to let the local administration aware of the relief support reaching the community in focus.

NFI-Utensils Kits

To sustain themselves, the flood-affected people needed primary kitchen utensils as it will put them in the path of recovery.

Towel	2	Tea making pan	1
Bed sheet	1	Glasses	1
Bucket	1	Plates	3
Mug	1	Aluminium Pot 11'	1
Cooking Vessel Kadai	1		

Humanitarian Assistance for flood Relief- Wayanad, Kerala

CARD humanitarian assistance for flood relief work at Wayanad has successfully completed



in May 2019. The Project supported by Kinder Not Hilfe (KNH), Germany. The project assisted 251 households consisted of 492 families as the tribal settlement in the flood-affected areas. The different activities in the project were; educational, health, food kit, livelihood assistance, and repaired destroyed houses and toilets.

The Completion of flood

relief projects and dedication of reconstructed houses function organized held at Thonikkadavu tribal colony, Chekadi.

Rt.Rev.Dr.Thomas Mar Theethose Episcopa dedicated repaired destroyed houses and toilets. Smt K B Nazeema (District Panchayath President) presided over the meeting. Sri. ICBalakrishnan (MLA SulthanBathery) students who passed the SSLC & Plus Two examination were honoured.

The documentary 'The Struggle of survival - A view from Wayanad' prepared by CARD was released by Mr. KA Mura-leedharan, former Station Director, All India Radio, Thiruvananthapuram. Sri Vanidas. P (District Tribal Project officer), Dr Sanalkumar (State medicinal Plants Board member) Rev. Abraham P Varkey (Director, CARD) Rev. B Thomas (Asst. Director, CARD) Sri. Jossey Kurien (Treasurer, CARD) also participated in the programme.



ACKNOWLEDGEMENTS

First and foremost, we give thanks to the Almighty for the abundant blessings showered on us to serve the marginalized people. Next, we convey our deepest thanks to the Most Rev. Dr. Joseph Mar Thoma Metropolitan and the Bishops of the Episcopal Synod of the Mar Thoma Church who give valuable support and guidance to CARD. We extend our sincere thanks to the 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 involvements in every functioning of the organization. We are thankful for all clergies and other leaders of the church, members, and parishes who have helped with the programs of CARD. We are also thankful to the Central and different State North America Europe Mission Board and other national and international developmental agencies and other well-wishers for entrusting us with the program implementations and financial support. We thank our internal & external Auditors for the timely audit of accounts. We are grateful to all CARD staff for their committed involvement in the activities of CARD.

CONCLUSION

The accomplishments of CARD in the year 2019-20 is remarkable. We could do a lot of activities that served the underprivileged people of India. Our pride arises from the smile on the faces of those people who are denied a lot of opportunities. We intend to engage in a lot more activities and programmes which aim for a better world, free of poverty, injustice and irregularities. Our gratitude goes to a lot of well-wishers and supporters from all across the world for their support and prayers for all our initiatives.

Covid-19 visualized the real margins of Indian society. Most of the migrant people and the people of other cross sections lost their basic livelihood. As an NGO, CARD necessitates to develop and explore new ways to engage and participate with the marginalized sections of the society. CARD needs to construct new policies and praxis to develop the society with the help of State and Central Government.

As a developmental wing of Mar Thoma Church, CARD has engaged itself in a lot of programmes at the international and national level to uphold our mission to the world as a church, which is Lighted to Lighten.



Rev Abraham P Varkey
Director
CARD



CARD NEWS in Print Media



പാരമ്പര്യ, ജൈവ കൃഷി തിരികാലാവസ്ഥാ വ്യതിയാനം

നേരിടാനുള്ള മാർഗ്ഗം

നവംബർ ൧൪ ന് പാലക്കാട് കൃഷി വകുപ്പിന്റെ സംയുക്തമായി നടന്ന പരിപാടിയിൽ പങ്കെടുത്തവർക്ക് പരിപാടിയിൽ പങ്കെടുക്കാൻ കഴിഞ്ഞു. പരിപാടിയിൽ പങ്കെടുത്തവർക്ക് പരിപാടിയിൽ പങ്കെടുക്കാൻ കഴിഞ്ഞു.

ജൈവ മാലിന്യങ്ങൾ വളമാക്കി മാറ്റാൻ കംപോസ്റ്റിങ്ങ് ഇനോക്കുലം

ജൈവ മാലിന്യങ്ങൾ വളമാക്കി മാറ്റാൻ കംപോസ്റ്റിങ്ങ് ഇനോക്കുലം. ജൈവ മാലിന്യങ്ങൾ വളമാക്കി മാറ്റാൻ കംപോസ്റ്റിങ്ങ് ഇനോക്കുലം.



കോയിലൂർ ജോലിലാളി കൃഷി വിജ്ഞാന കേന്ദ്രം



കോയിലൂർ ജോലിലാളി കൃഷി വിജ്ഞാന കേന്ദ്രം. കോയിലൂർ ജോലിലാളി കൃഷി വിജ്ഞാന കേന്ദ്രം.

പരിസ്ഥിതി സൗമ്യത

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കാർഷിക വിജ്ഞാന പരിപാടി



കാർഷിക വിജ്ഞാന പരിപാടി. കാർഷിക വിജ്ഞാന പരിപാടി.

ഗ്രീൻ ട്രോഫി സാഹിത്യ സാഹിത്യ സാഹിത്യ



ഗ്രീൻ ട്രോഫി സാഹിത്യ സാഹിത്യ സാഹിത്യ. ഗ്രീൻ ട്രോഫി സാഹിത്യ സാഹിത്യ സാഹിത്യ.

ഉള്ളിൽ മോഹമുണ്ടെങ്കിൽ ഉള്ളി വിട്ടുവളയിലും



ഉള്ളിൽ മോഹമുണ്ടെങ്കിൽ ഉള്ളി വിട്ടുവളയിലും. ഉള്ളിൽ മോഹമുണ്ടെങ്കിൽ ഉള്ളി വിട്ടുവളയിലും.

കൃഷി മാനസികോല്ലാസം പകരും: ആർച്ച് ബിഷപ്പ്



കൃഷി മാനസികോല്ലാസം പകരും: ആർച്ച് ബിഷപ്പ്. കൃഷി മാനസികോല്ലാസം പകരും: ആർച്ച് ബിഷപ്പ്.



കൃഷി മാനസികോല്ലാസം പകരും: ആർച്ച് ബിഷപ്പ്



കൃഷി മാനസികോല്ലാസം പകരും: ആർച്ച് ബിഷപ്പ്. കൃഷി മാനസികോല്ലാസം പകരും: ആർച്ച് ബിഷപ്പ്.

Report in Detail

1. Child Support Programmes

I. CARD Gramasakti CFCD(Child Focused Community Development Project, Kalhandi , Odisha)

CARD - Gram Shakti CFCD Project has been functioning from April 2018. The CFCD project is running in 21 villages in the interior part of the Kalahandi district touching the life of weaker sections. These villages are inhabited by downtrodden people belonging SC, ST and other back ward communities.



The main activities under the project as follows

Health & Nutrition:

- Distributed Chhatua as a supplementary food to 392 malnourished children
- Project has conducted 3 awareness programmes and 196 community people were actively participated in this programme.
- Conducted one health camp at Biripadi Cluster and provided basic health check-up along with health awareness to community with the help of 3 doctors. In this medical camp 172 people did the health check-up and it was diagnosed as most of them suffered due to malaria.
- Project conducted one training for the pregnant and lactating mothers for taking care of new born and through this programme 59 community people are covered.
- To provide portable drinking water project has constructed three dug well at 3 remote villages namely Damgaon, Padeli and Kachelaku.
- Two awareness programme were conducted with the participation of 100 community people on construction of safe latrine and uses it regular for the good sanitation condition in the village.
- A networking programme was organised with active participation of community people, PRI members, School teachers, Anganwadi workers, ASHA worker and other Government Officials.



Education & Skill Development

- Project organised one capacity building training for Anganwadi workers and 53 members were participated.
- The project distributed learning material like Chhabillabarnabodha (Odia learning book), note book, pen and pencil to 658 school going children.
- Project distributed sports material to each children parliament and in all project villages.
- Project organised two cultural programme in which children participated actively and shown their talents through different cultural activities.
- The baseline survey unveiled the lack of quality education in this project area due to irregularity of school teachers and inadequate facilities. To fill the gap and to minimize the addressed issue the project organised a networking meeting with the active participation of 35 community people, PRI members and school teachers.
- Project distributed 1000 Blanket to poor children in connection with New Year
- To mobilize the youth power and to bring active participation of the youth in village development activities the project has conducted 4 life skills training on youth leadership on village development.
- Project organised 3 month tailoring training for adolescent girls and newly married women to make them self-reliant. Through this training programme 20 members are benefited.

Livelihood Development:

- Constructed one check weir at Lahadi village. The main objective of this activity is to improve irrigation facility in farming, through which 45 families are currently benefiting. This is expected that even after an irregular rain there will be no crop fail.
- Repair two water diversion trench in Lubengarh villages out of which almost 60 families got benefit of good irrigation facility.
- Two Earthen Nalla bund has been deepen and repaired at Biripadi and pangabaju village. The objective of implementing this activity is to reduce soil erosion of the farming land

and also to improve irrigation facilities.

- One earthen canal has constructed at Pangabaju village for irrigation purpose.
- With the active participation of the community people the project successfully supported to 48 marginal farmers to have Farm bunding in their barren land, many of them are started paddy cultivation in that treated land. The project proud to share that the crop yield of target families will increase.
- The project supported 14 families to construct NADEP compost pit. Purpose of this initiative is to encourage famers for doing organic farming.
- The project has supported one family to start a Small hotel in the village and 9 families supported to run a petty shop, 1family for black smith, one family for fancy shop in their respective villages.
- To empower them economically project taken an initiative to promote goat rearing programme through Self-help groups. To carry out this activities project has given financial support to 79 members of 7 self-help group in different villages
- To promote the horticulture in the project area the project has distributed 1700 mango saplings and farmers were planted it successfully and taking care of it.



Community Mobilisation/Capacity Building:

- To give knowledge regarding the bank systems and its importance the project conducted one networking programme between women SHGs and bankers.



- Provided training to 3 woman SHGs and 164 women leaders from different SHGs were participated. In this programme the project taught them in regard to the record keeping, saving and impor

tance of their participation in development work in the family as well as in the village.

- In the occasion of International Women's Day the project organised its celebration with the participation of more than 500 women from the different project villages.
- The project has conducted 5 training for the various CBOs like VDC, VEC, youth group, Farmers Group, watershed committee etc. In this programme 296 leaders from the various CBOs were participated
- 82 Women from the project villages were taken for exposure to Odisha livelihood mission project at Madanpur cluster of M. Rampur Block it resulted in to gain of new knowledge and techniques and encouraged them to initiate model activities.
- 2 Training were conducted for the community people regarding the various Govt. Schemes, so that they can get the benefit out of it. In this training programme project mainly focused on Pradhanmantri Awas Yojana, MGNREGS and Bijuswastya Kalyan Yojana etc.

Children in Governance:

- In this reporting period project has formed one more children parliament and now there are 13 CPs and in which 414 children are actively participating. To strengthen and motivate children to take part in the developmental process of the villages, the project conducted 8 training. Through this training CP children being taught the effective functioning of CP, Purpose of CP, Role and responsibility of different member in the CP and also the various social issues related to their respective village.



- To give adequate knowledge on child rights to children and community people the project was conducted 7 training and in this programme 372 community people were participated.

- One children seminar was organised by the HCDI at Ranchi and from our project 6 CP members and 2 staff were participated. To educate children in child rights and at the same time to make aware community people in the same, the project also organised cluster wise 4 children seminar and in this programme 520 children were participated.
- The project conducted 3 training for the members of child protection committee.

Protection and Conservation of Environment:

- The project organised 3 training and 169 community people were participated. Through this training they realised the reasons of climate change, its impact on livelihood, health and environment and also the possible adaptive measure in the local area.
- The project conducted 3 training programme to equip them to aware the best and optimum use of natural resources with the active participation of 152 community people on natural resource management.
- The project conducted two awareness cum training programme to give knowledge about the mitigation and prevention of natural disaster for community people and 137 people were took part in this training programme.

Networking and Advocacy for Child Rights:

The project activities extended its network continuously with various Govt. officials like Panchayat members, Anganwadi workers, ASHA workers and school teachers to mobilise the local resources for the community development and also to have smooth functioning of the Govt. systems. Definitely their service will help the holistic development of the Project target area.

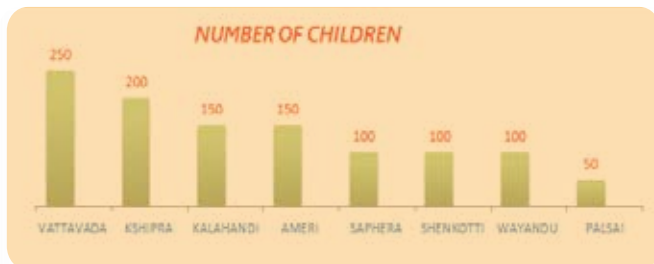


Independence day Celebration

II. CARD- Light to Life Projects

CARD Light to Life projects aim at the holistic development of Children. The project works in 7 states in India with 8 projects. The Project focuses on educational, physical, emotional and social development of Children in the respective project areas. We organized a residential training for the Project staff on 6th to 8th Feb 2020 at Tharangam, Chengannur for the preparation of budget for the coming year. HCDI Director Mr. N. Rajkumar, finance coordinator Mr. Y. Thankachan, Mr. Suresh Babu were led the sessions.

Rt. Rev. Dr. Isaac Mar Philoxenos Episcopa inaugurated the final session of the training programme.



CHILDREN GENDER STATUS IN PROJECTS



Major achievement of the CARD Light to Life Projects in various centres

AMERI, CHATTISGARH STATE

MAJOR ACHIVEMENTS

- Benefited 150 children and 149 families
- Regular Education for children
Extracurricular Activities
(Sports day, Children's Day, Children's Day Celebration.)
- Hygiene Practices like Hand washing practice, Dental cleaning practice.
- Health screening for Children , community awareness programme.
- Child Protection Program , Road Safety Programmes
Drawing class, Sports Time
(Indoor & Outdoor Games)
- Observation of International Days (World Environment Day , Teacher's Day , Independence Day)
- Counselling class for students, parents in the project.
- Covid 19 Mitigation Program, Food Kit distribution, mask making, sanitizer making and awareness programme of Covid 19
- Tailoring class & Machine Distribution for Parents.



KALAHANDI, ODISHA STATE

MAJOR ACHIVEMENTS

- Benefited 150 children and their families.
- Educational development through regular school attendance, tuitions, regular exam and quiz, General knowledge competitions, drawing classes regularly.
- Parents-Teachers Meeting (PTM) were conducted to have better understanding and to make them aware about the importance of education.



Global hand wash day observance

- Providing nutritious food at the center every Day and Personal care items for students
- General medical checkup, Hand washing Day, Hygiene kit distribution for villagers
- Annual Sport, Independence Day, Republic day, Children's day, Teacher's day, Gandhi Jayanti
- Personality development class, Vocational training program of Hand crafts.
- Child rights education programme, Income Generation Programme (IGP). The project covered 14 families under the IGP programme and supported each with Rs.7000/.
- Distribution of school supply materials.

KSHIPRA, MADHYA PRADESH STATE

MAJOR ACHIVEMENTS



Health Screening Camp

- Benefited 200 children.
- Regular Education for children. During the academic year educational materials like School Bags, Notebook, Umbrella, Pencil, Pen, Text books and school uniform were distributed among the students
- Extracurricular Activities (Sports day, Children's Day, Children's Day Celebration.)
- Hygiene Practices like Hand washing practice, Dental cleaning practice.
- Health screening for Children , community awareness programme
- Child Protection Program, Road Safety Programmes
- Drawing class, Sports Time (Indoor & Outdoor Games)
- Observation of International Days (World Environment Day, Teacher's Day, Independence Day)
- Counselling class for students, parents in the project.
- Covid 19 Mitigation Program, Food kit distribution ,
- Kit distribution, mask making, sanitizer making, awareness of Covid 19

PALSAI, MAHARASHTRA STATE

- Sponsoring 50 children in this Project
- Parents meeting
- Independence Day
- Drawing competition
- Picnic for students
- Conducted Medical Camps for students
- Christmas Celebrations
- New Year Programme
- Republic day



Drawing competition

SAPHERA, HARIYANA STATE

- 100 students are benefited
- Personality Development Class
- Motivational Classes
- Study material distribution
- Traffic awareness class
- Medical camp, Health awareness class
- Extracurricular Activities
- Sports Day, Painting and Drawing Competitions
- Community outreach Programmes
- Independence Day Celebration
- Dewali, Gandhi Jayanthi, Children's Day, Republic Day.



Gandhi Jayanthi observance

COVID Mitigation Program

The food kits were distributed to 100 houses in the project area. Our teachers tried to educate the members of the community about the dangerous situation of the COVID 19 and gave necessary awareness about the precautions and the need of being safe at homes. We also conduct an awareness class to our students before the lock down period.

SHENKOTTAI, TAMIL NADU STATE

- Academic Activities (Extra tuitions, Distribution of Educational Materials, meetings with teachers and students, Excursion for Students.
- Physical Development (Food kit Distribution, Health care medical support, Distribution of Hygiene materials like Soap, Hand wash, Tooth brush, tooth paste.
- Value Based Education (Community Outreach Programme, Vocational Training Programmes)
- SOCIO-EMOTIONAL LEARNING (Festival of important days like World Population Day, Independence Day Celebration, Onam Celebrations, Divali, Christmas, etc)



VATTA VADA, KERALA STATE

- Supported for 250 families
- Daily tuition for students
-

Educational Development

The major activities are food kit distribution, extra tuition for students, staff evaluation meeting, home visit, parents meeting, school attendance,

Physical Development

Students were provided with daily nutritious food, Hygiene kit distribution, tooth paste, tooth brush, dettol, bathing soap, washing powder. Sanitary pads were given to senior girls students and also provided health care check up in every six months.



Value Based Education

Awareness class on child protection.

Clubs: We formed four clubs for the leadership training programme; they are Agricultural Club, English Club, Arts Club and Library Club. Various competitions were conducted on 8th and 14th February 2020 under the banner of respective clubs.

SOCIO EMOTIONAL LEARNING

- The programme meant for students and parents
- Counselling and awareness for students

CO-CURRICULARACTIVITIES

- World Environment Day
- Independence Day
- Teachers Day
- Onam Celebration
- Gandhi Jayanti
- Children's Day
- Republic Day



World Environment day Programme

SPECIAL PROGRAMME (Covid-19 Mitigation)

- The Project has responded to the Covid mitigation work from March 12. It includes awareness programme, kit distribution, Hygiene Kit. Hand wash Programme was also arranged with Govt. Programme " Brake the Chain" in initial periods .



Covid-19 Mitigation Programme

NADAVAYAL, WAYANADU , KERALA STATE

Benefited 100 students

Education Development

- Major Programmes : Counseling / Capacity building Programme

Physical Development

- Distribution of hygiene kit and personal care items
- Awareness classes
- Distribution of food and food contingencies
- Sports and games

Value Based Education

- Leadership and personality development
- Celebration of important days

Covid-19 response programme

- Awareness classes
- Food kit Distribution
- Hygiene kit
- IEC material distribution
- Training on the Covid-19 mitigation



III. Health Programmes

CARD Suraksha Project (HIV/AIDS), Kottarakka

Suraksha project mainly focusing in the prevention and control of HIV/AIDS among commercial sex workers with the support of National AIDS Control Organization (NACO) and Kerala State AIDS Control Society (KSACS). We are working in 9 different areas of Kollam district includes, Kottarakara, Punalur, Karavallur, Pathanapuram, Anchal, Kadackal, Veliyam, Perumpuzha and Kulathupuzha. The goal of the Suraksha Project is to Halt and Reverse the HIV/Virus. During



the 2019-2020 project period, we have contacted more than 804 commercial sex workers and provided our services including Behavioral Change Communication (BCC), Counseling, STI treatments, ICTC and VDRL testing, creation of enabling environment and Community mobilization.

Our Targeted population	: 575
New identification during the period	: 236
Drop out during the period	: 7
Total PLHIV on ART	: 2

Innovations

- The Major Innovative Achievement during the Project year was the enrollment of Sakshya Welfare scheme introduced by Marthoma Suvishesha Savika Sangam for the Welfare of Poor and vulnerable women. We are using this opportunity for the welfare of our Community as Starting Income Generation Programme, and PLHIV Care and Support.
- As the part of PLHIV care, we are providing Nutritious food Kit to the PLHIV's (Two Members) in Every month with the support of Sevika Sangam.
- Conducting IGP Training and Making activities for community member

Learning point from TI programme (Previous years)

1. The process of integration of the TI programme offered the sustainability of intervention by voluntary service up take.
2. Community mobilization through CBO strengthening is key achievement of TI Programme, Because it will help the sustainability of the programme
3. Visibility of HRG's is decreasing at hotspots level and significance of hotspot also may be considerable one.
4. Outreach strategy also changed due to the intervention of mobile and internet facilities.
5. Voluntary service take also increased among the HRG's when compared to the previous years.
6. Increase the knowledge level of HRG about HIV/AIDS, STI and its symptoms.
7. Implementation of Community Based Screening (CBS) is one of the Major achievements of TI Programme for increasing New identification.
8. **Scale up the Service up take in hard to reach areas and supporting to goal of 90:90:90 in the High Risk and High Prevalence areas . Major Target & Achievement(April 2019– March 2020)**



SL.No	Core Components	Target	Achievement	Percentage
1.	HIV Screening	1386	1351	97%
2.	STI (RMC) Screening	2536	2174	86%
3.	VDRL Screening	1386	976	70%
4.	Condom distribution	113736	91629	81%

IV. Agriculture and Food security

ICAR KVK, Pathanamthitta

Empowerment of Special Youth through Agriculture Based Interventions

Children with disabilities in India are subject to multiple deprivations and limited opportunities in several dimensions of their lives. Their families and care givers also go through lot of stress and challenges in having a person with disability at home which ultimately leads to severe discriminatory practices towards these children. These differently abled children need to be equipped to be self reliant. The agriculture activity based soft skills could provide them with ample scope for self-employment opportunity. Realizing the complex nature of problems of the disabled children, a unique first ever Opportunity Learning Centre (OLC) for developing skills among special children was set up by ICAR-KrishiVigyan Kendra, CARD, Pathanamthitta attached to Christian Agency for Rural Development (CARD). This unique project was funded by National Bank for Agriculture and Rural Development (NABARD). To establish units at household level and to empower special children the project titled "Employment Opportunities for individuals with intellectual disabilities in agriculture based interventions" was sanctioned by Koipuram Block Panchayat through ICDS. This project aimed to equip the special children selected from Koipuram Block to be self reliant and to strengthen the skills of children above 18 years of age with a possible self employment opportunity in agriculture and allied sectors. Various income generating units with vocational rehabilitation possibilities was set up at the selected special child's house for making him or herself reliant. Trainings to develop the skills of the selected special child were provided by KVK, Pathanamthitta by using various Tailor made Information Education Communication (IEC) materials. A total of 25 Special youth and their families were benefitted from the

projects. Enterprises selected included Poultry rearing under cage system, Quail rearing in cages and Growing vegetables in grow bags. problems of the disabled children, a unique first ever Opportunity Learning Centre (OLC) for developing skills among special children was set up by ICAR-KrishiVigyan Kendra, CARD, Pathanamthitta attached to Christian Agency for Rural Development (CARD). This unique project was funded by National Bank for Agriculture and Rural Development (NABARD). To establish units at household level and to empower special children the project titled "Employment Opportunities for individuals with intellectual disabilities in agriculture based interventions" was sanctioned by Koipuram Block Panchayat through ICDS. This project aimed to equip the special children selected from Koipuram Block to be self reliant and to strengthen the skills of children above 18 years of age with a possible self employment opportunity in agriculture and allied sectors. Various income generating units with vocational rehabilitation possibilities was set up at the selected special child's house for making him or herself reliant. Trainings to develop the skills of the selected special child were provided by KVK, Pathanamthitta by using various Tailor made Information Education Communication (IEC) materials. A total of 25 Special youth and their families were benefitted from the projects. Enterprises selected included Poultry rearing under cage system, Quail rearing in cages and Growing vegetables in grow bags.



Preparation of Silage

Freshwater Cage Fish Farming

In order to promote cage fish farming in the KVK's operational villages of Upper Kuttanad, KVK conducted a Front Line Demonstration and Farmer Field School on Fresh water cage fish farming at Niranam Panchayat and Kadapra Panchayat. The floods in the watershed areas, especially in the Upper Kuttanad region, was a major setback to fish farming. Farmers were trained in different aspects of Cage Fish farming. Topics like Scope of Cage fish farming in flood prone areas, Feed management, Construction of Fish cages, Disease management were covered during the trainings. A method demonstration on Stocking of Fingerlings in cages was also conducted. A vocational training on freshwater cage fish farming was conducted from 25th October to 28th October 2019 at Pulikeezhu block as part of Farmer Field School. The training included sessions on orientation training on cage fish farming and Hands on experience training on cage fabrication, nursery management, feed and nutrition and disease management. A total of 23 farmers participated in the training programme.



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Attracting and Retaining Youth in Agriculture (Arya)

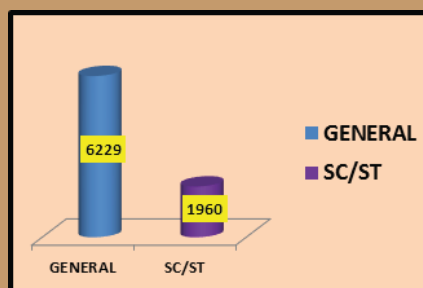
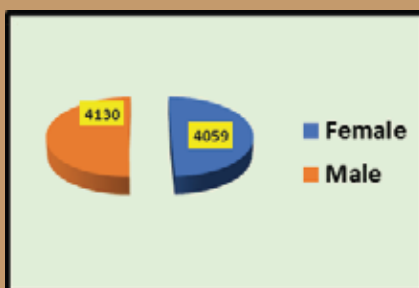
According to national youth policy, persons in the age group of 15-35 are defined as young. At present, 35% of the total population is in the age group of 15-35 years, out of which 75% live in rural areas. Migration of rural youth to cities is around 45% in the country, and it is estimated that only about 5% of youth are engaged in agriculture. There are challenges in empowering the youth to improve their skills and to remain in the



agriculture as a source of livelihood in rural situation. Creation of successful economic models in the villages is crucial to catalyse and energize youth to become entrepreneurs in rural areas and guide others in their vicinity. Realizing the importance of rural youth in

TRAINING PARTICIPANTS DETAILS

NO. OF TRAININGS : 182



agricultural development especially from the point of view of food security of the country and to empower rural youth, the Indian Council of Agricultural Research (ICAR) has initiated a programme on "Attracting and Retaining Youth in Agriculture (ARYA)" during 2015-16. Under this scheme, special efforts are being taken up to attract the rural youth under the age of 35 years in agriculture to provide income generating opportunities and engage them in agriculture. KVK initiated ARYA project during the 2019-20. Four enterprises namely BV380 poultry layer egg production unit, Honey production unit, value addition of Jackfruit and Rambutan and Tomato Nursery unit were sanctioned under the ARYA scheme for KVK, Pathanamthitta. During the year a total of 65 youth were empowered in the selected enterprises. 36 trainings were conducted as part of the project.



LIVELIHOOD Activities

CARD – HARIPAD UNIT

This has formed in order to provide vocational training to the needy and economically weak youths in area surroundings of Haripad village of Alappuzha District. CARD has started this Unit in the year 1990. CARD – Haripad unit is providing training in Tailoring & Embroidery. The Unit raises their income through the sale of its products like furniture, Communion Syrup, Squash, Wafer, Candle, Incense, and Honey.

The following units are functioning in this center

1. Carpentry Unit
2. Tailoring Training
3. Candle Making
4. Wafer and Communion Syrup Unit



CARD Pampa Umbrellas – Thulappally

This unit was started in the year 1999 as a training unit of Umbrella making. Five women were working in the this unit as piece workers. During the report year 1700 umbrella have manufactured and sold.



Grameenam Newsletter

19th issue of CARD newsletter grameenam released at Maramon Convention nager on 14 th February 2020 by Rt Rev Thomas Mar Timotheos Episcopa



CARD Gramolpannam, Thiruvalla

Gramolpannam is a unit of CARD it sells products of different rural areas. It promotes marketing of various type of handicrafts, cotton and khadi materials, honey etc.



CARD Better Home ,Thiruvalla

CARD better home started from 1999 with the aim of employment opportunities of less privileged women. The unit provides the training on cross stitching, hand embroidery and fabric painting. The better home organized 6 months tailoring training programme with collaboration of EHA a Delhi based NGO. The target peoples were from poor and heavy flood affected areas in 2018 flood. 25 women were selected from flood affected areas



Light through letters

Story of Ajith Gangan

Wayanad district consists of people of the tribal communities including Paniya, Adiya, Urali and Kattunaika. CARD light to life project functions at Nadavayal and concerning these communities. One of its foster colony named Pathiriyambam consists of people of Paniya and Kattunaika. They are the backward community and solely depend on the daily wage jobs. These daily wages are their livelihood. They are not bothered about the future and not have the habit of saving for the future. So that they are not giving importance to give proper education to the children of their community. Parents take these children to the jobs they do and eventually these children learn it and do it. They even take their children for help in seasonal jobs such as coffee seeds plucking, aricanut plucking etc. The children will get meagre amount of money and this kills their interest in learning and will go for more work. Parents will not take any serious effort in sending the children who are lazy to the class. These children take more time in mingling with other children in the school and most commonly they get be friended with children of their cast and group.

Ajith Gangan is a child from Pathiriyambam colony who was the a part our project even from the very beginning of the project when he was four years old. But he is not a regular going student to the school. Neither do the parents take care of him in academic matters. When the project started the tuition for children , teacher would go and take these children to the centre. Because the centre offers food and play time he became a regular comer. In the initial days he didn't mingle with any other students. Gradually he started to get close to other students and he starts drawing pictures. Now he learned letters and numbers upto ten.

Every student who is a regular comer to the tuition centres show a progressive change in their studies. But Ajith, Mrudula and Sanidya needs special mention and applause as they show remarkable changes.

Success Story

CASE STUDY

1

SUCCESS STORY/CASE STUDY

"Friends of Coconut"- a helping hand for Coconut farmers

Coconut farmers, used to harvest the palm once in 45-60 days, had to change the frequency to once in three or four months as they faced acute shortage of trained hands. The traditional coconut climbers are a vanishing lot due to social upliftment their community received. Even though more than thirty lakhs unemployed youths have registered with state employment exchange, farmers in many areas were forced to seek help of migrant laborers who charge exorbitant rate for coconut plucking. Elevation of status is the only solution to sustain this profession in the state where farmers are in dire need of coconut pluckers'. The absence of coconut pluckers is a major hindrance in timely harvest of coconuts which ultimately grow farmers disinterest on coconut cultivation and leave gardens unmanaged which lead to drastic decline in the production and productivity of coconut besides faster decline in the area under cultivation. To bring a solution to this issue KVK joined hands with Coconut Development Board(CDB) and trained 122 rural youth on scientific management of coconut and mechanized coconut climbing who would be known as friends of coconut tree "lending a helping hand to farmers in harvesting and management of coconut gardens in the district.

The trainings were residential scheduled for 6 days in such a way that topics like mechanized coconut climbing, scientific coconut management and hands on training on different cultural practices in coconut pest and disease management were covered . Beside this HRD topics like Yoga, time management, development of communication skills, etc. were also included . Trainees who attended the training were given free lodging and boarding besides a stipend of Rs 75/day and a coconut climber. An insurance coverage of one lakh was taken from first day of training up to one year . Uniform, mobile handset, loan for purchase of two-wheeler are the additional facilities CDB is

"Friends of coconut"- Empowering Rural Youths as Coconut Doctors - KVK experience

43rd CARD ANNUAL REPORT 2019 - 20



Challenges Faced by Coconut Farmers

- Non availability of coconut climbers for timely coconut harvest
- Absent of skilled labourer for conducting plant protection measures which were palm destruction



Intervention by KVK in Collaboration with Coconut Development

412 Rural Youths(18-45years)

Highlights of the

- Six days residential
- Personality development
- Mechanised climbing
- Scientific coconut management
- INM,IPM
- Personal
- Banking
- Plant protection
- Field
- Giving
- com
- Acc

Impact

- Each
- Women
- Available
- Better
- Ensure
- during

DUO SUCCESS

- Family income prior was rupees 500 per day
- Income level enhanced to rupees 1900 per day as coconut doctors
- Generated employment to four rural youth as coconut technician

planning to provide the successful trainees.

KVK has conducted 6 batches of 'friends of coconut tree' training for 122 participant's successfully. After attending the training all the trainees are engaged in coconut climbing either full time or part time. One of the participant Mr. Vipin Varghese, Poonthopill, Aikad, Kodumon a Higher Secondary student is going for coconut climbing on Saturdays, Sundays and holidays earning an income of more than Rupees Four thousand per month. He has brought a two-wheeler using bank loan and he is able to re-pay the amount from his income. Traditional climbers who are using mechanized climber say that they are more comfortable with this because there is less strain while climbing and harvesting. Where rubber is cultivated as the major crop and coconut is cultivated in scattered areas, they are able to climb more than 30 palms in a day. However in areas where coconut is the major crop they are able to harvest nuts from at least 60 palms a day. On an average the climbers were able to climb 50 palms per day. They are able to identify various pests and diseases in coconut and able to practice scientific managements for its control. They are also recommending manures, fertilizers and various cultural practices for better scientific management of coconut. The climbers are able to get on an average 20 days of work per month, where they charge Rs.20-25/palm depending on the height and number of palms in a garden. Besides these they are also entitled to collect 2 nuts per 100 harvested nuts. Each climber on an average earns Rs16, 000-20,000/month making it yet another remunerative job. A group among these climbers has registered labour group and are now engaged in seed nut collection, raising nursery, seedling planting, maintenance of coconut palms etc.

As more trained youths are coming to this profession, this will help coconut farmers to increase production and productivity of coconut in the district within few years.



ICAR-KRISHI VIGYAN KENDRA
(Farm Science Centre, ICAR, Govt. of India)
CARD, Pathanamthitta District
Kerala - 689545

CASE STUDY

2

THE SUBWAY LIVELIHOOD: THE UNEMPLOYMENT ERADICATION THROUGH POSSIBLE MEANS

.....Wayanad , the abord of aborigines live here harmoniously with other people. The adivasi community, per say , the signature of the district live in large numbers. This ethnic group consist of varieties including paniya, adiya,Urali and Kattunaika. This agrarian community highly depend on daily wage labours in plantations . Due to the hevey flood affected in 2018 and 2019, unemployment heightened among them . They now depend so much on the forest for the livelihood.They in turn collect and sell herbs such as tubers, honey and shrubs from the forest. One of this kind is Kurunthotti (bala, Botanical

name : Sida Cordifolia Linns), which is prolific in the forests here. Traders from across the state buy it from them at a meagre prize and sell for high rate in the market making high profit. Viewing this situation , farmers group, a CARD initiative put up an agreement with a herbal wholesaler agent. The group there by collected Kurunthotti for Rs 16 to 50 per kg as per the quality. About 5000 kg collected in this manner. Around 1 lakh rupees is being benefitted to almost 70 families of the project area. By experiencing a huge success, the farmers group now plans to extend and elaborate to more people in the coming years.





Thomas Mathew & Associates
Chartered Accountants

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

12-11-2020

AUDITOR'S REPORT

1

We have audited the attached Balance Sheet of **CARD, (CONSOLIDATED ACCOUNTS) MAR THOMA SABHA OFFICE, THIRUVALLA** as at 31st March 2020 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 2020.
 - (ii) In the case of Income & Expenditure Account, Excess of Income over Expenditure, for the year ended on that date.



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, Thiruvalla, 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 2020

2

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		5,86,23,514.63		Land at Thekkummala		16,000.00	
Add: Asset Acquisition		17,86,913.00		Land at Thulappally		37,500.00	
Add: Land Acquisition		1,96,500.00		Land at Kallampadam		8,000.00	
Add: Excess of Income over Expenditure		2,24,746.01		Land at Kalayapuram		3,03,000.00	
		6,08,31,673.64		Land & Building at Njetikulam		4,53,000.00	
Less: Deduction during the year		65,955.31		Furniture & Fittings		6,87,075.02	
				Vehicle		9,54,286.17	25,93,861.19
FUNDS BALANCES (LIABILITY)				Institution Assets			
Designated Fund Dept of Research & Study		11,75,985.00		As per Schedule			4,95,06,758.10
Revolving Fund		18,70,912.00		CURRENT ASSETS			
Reserve Fund		35,47,000.00		As per Schedule			2,23,02,892.68
Contingency Fund		3,67,554.85		ADVANCE GIVEN FOR EXHIBITION			
Contribution Received in Advance				During the year			1,04,960.00
As at the end of the year				SUNDRY DEBTORS, LOANS & RECEIVABLES			
Sundry Creditors				As per Schedule			35,12,908.87
As per Schedule		8,55,299.46		CLOSING STOCK			
Loans (Liability)				Stock of Items			29,71,669.60
As per Schedule		4,02,49,820.69					

Advance from CFCD

As per last Balance Sheet

Bank Over Draft

As at the end of the year

As per last Balance Sheet	10,00,000.00	INVESTMENTS		
		Reserve Fund Investment	35,82,826.00	
		Contingency Fund Investment	4,96,657.00	
	4,28,496.00	Staff Welfare Fund Investment	5,786.20	40,85,269.20
Bank Over Draft				
As at the end of the year				
		Bank & Cash Balances		
		(As per Schedule)	63,15,757.39	
		Institutions Balance	2,38,19,702.18	3,01,35,459.57
TOTAL	11,52,13,779.21	TOTAL		11,52,13,779.21

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

THOMAS MATTHEW & ASSOCIATES,
CHARTERED ACCOUNTANTS & SOCIAL
AUDITORS

Rev. Abraham P Varkey
Director

Rev. Abraham P Varkey

Tessy Kurian
Treasurer

Treasurer



Thomas, Matthew, B.Sc., F.C.A.,
Chartered Accountant, Sc. F.C.A.,
Membership No: 014670

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

CONSOLIDATED INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2020

EXPENDITURE		Rs.	Ps.	INCOME		Rs.	Ps.
To	Opening Stock			26,91,106.00	By Foreign Contribution Income		
* CARD DIRECT							
General Payments	47,23,735.53			Bank Interest		1,96,979.00	
CDU Expenses	13,47,400.22			Alexander Mathew Detroit, USA		7,229.86	
FC Expenditure	30,43,796.34			EHA New Delhi		77,500.00	
CARD Photostat	1,05,556.99			Marthoma Mission Board North America		1,31,83,782.00	
CARD Gramolpannam	21,98,765.11			MT Church Baltimore USA		68,640.00	
CARD Pampa Umbrellas	3,79,282.60			Carmel Mtc Liver Pool UK		2,71,380.00	
Department of Research & Study	10,40,745.90			MT Congri TN USA		55,496.00	
CARD Harippad Unit	8,15,514.00			CASA Chennai		10,13,100.00	
CARD Better Home	2,11,323.26			HCDI Grant		29,70,000.00	
CARD Gramasakthi	29,51,704.32			Donation - Skaria		3,000.00	
Mar Thoma High School For The Deaf	177.00			Emmanuel MTC Abhammadi, Kuwait		1,00,000.00	
CARD Light To Life -Vattavada	23,82,575.34			St. Johns Mtc London UK		99,759.00	
CARD Light To Life - Nidavayal Wayai	9,22,080.84			St. Johns MTYS New York, USA		5,00,030.31	
CARD Premakulam Cfd	2,081.00			St. Thomas Mtc Chicago, USA		84,048.00	
Karavaloor CDC	38.40			Trinity MTC, Texas		34,960.00	
CSP Vattavada	4,419.12					1,86,65,904.17	
CARD Humanitarian Asst.Flood Relief	24,00,966.57			Add: Contribution received in advance			
				during previous year		57,62,794.05	
						2,44,28,698.22	
				Less: Contribution received for			
				Next year use		49,52,992.88	
						1,94,75,705.34	

CARD - OTHER INSTITUTIONS	
St. Thomas Higher Secondary School, K:	1,39,52,289.00
CARD Ksk Kshipra - General	15,43,464.00
CARD Ksk Kshipra - Sarvodaya Vidyal	3,40,795.00
CARD Ksk Kshipra Easow Mar Themo	1,95,225.00
ICAR KVK - General Fund Account	1,88,53,926.00
ICAR KVK - Revolving Fund	49,07,178.66
ICAR KVK - Project Fund	18,97,813.63
CARD Revolving Fund A/C Wayanad	80,862.11
CARD Fw Suraksha Project, Kollam	13,09,887.00
Manava Vikas Kendra - Mustoor	96,032.35
CARD Light To Life, Ameri	16,32,074.08
CARD Lok Bradhari Cfcd, Kalahandi, (64,369.90
CARD Light To Life - Kalahandi	13,26,476.93
CARD Gram Sakthi Cfcd - Odisha	33,17,571.65
CARD Light To Life Shencottah	8,85,964.00
CARD Light To Life - Ksk, Kshipra	25,70,952.00
CARD Light To Life - Saphera	6,95,678.00
CARD Light To Life Project- Palsai, M	7,72,769.72
Depreciation during the year	
Excess of Income over Expenditure	
CARD - DIRECT	
General Receipts	40,55,990.00
CDU Income	10,47,101.00
CARD Photostat	33,258.00
CARD Gramolpannam	24,96,775.00
CARD Pampa Umbrellas	4,21,764.00
Department of Research & Study	7,62,983.00
CARD Harippad Unit	8,51,196.00
CARD Better Home	2,15,212.00
CARD Gramasakthi	27,61,832.00
CARD Light To Life - Nadavayal Wayan	3,027.00
Mar Thoma High School For The Deaf	1,588.00
CARD Light To Life -Vattavada	9,815.00
Baljoythi Daycare Centre, Mundukode	38.72
CARD Humanitarian Asst.Flood Relief	16,388.00
CARD OTHER INSTITUTIONS	
CARD KSK Kshipra, Sarvodaya Vidyal	10,179.00
St. Thomas Higher Secondary School, Ksk	1,63,99,003.00
CARD Ksk Kshipra - General	38,94,263.00
CARD Ksk Kshipra - Sarvodaya Vidyal	5,22,192.00
Mar Thoma School, Roopakchedi	14,061.00
CARD Ksk Kshipra Easow Mar Themo	1,23,426.00
CARD Ksk Kshipra St Thomas School Si	5,246.00
ICAR KVK - General Fund Account	1,97,32,292.00
ICAR KVK - Revolving Fund	52,84,749.15

1,26,76,967.72

6

ICAR KVK - Project Fund Account	19,92,591.00
CARD Thiruvalla, Rajiv Gandhi National	1,14,725.00
CARD Revolving Fund A/C Wayanad	4,72,643.00
CARD Fsw Suraksha Project, Kollam	13,09,887.00
Manava Vikas Kendra - Mustoor	994.00
CARD Light To Life, Ameri	10,176.00
CARD Lok Biradhari Cfcd, Kalahandi, O	5,477.00
CARD Light To Life - Kalahandi	23,160.00
CARD Gram Sakthi Cfcd - Odisha	2,18,374.00
CARD Light To Life Shencottah	3,629.00
CARD Light To Life - Ksk, Kshipra	14,619.00
CARD Light To Life - Saphera	11,443.00
CARD Light To Life Project- Palsai, Mh	72,914.00
Mar Thoma Mission Day Care - Kumta	132.00
	5,02,36,172.15
Closing Stock	29,71,669.60
TOTAL	8,53,60,514.81

8,53,60,514.81

TOTAL

8,53,60,514.81

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

 For THOMAS MATHEW & ASSOCIATES,
 CHARTERED ACCOUNTANTS
 THIRUVALLA-1

 Thomas Mathew & Associates
 Chartered Accountants
 Membership No. 4670
 Chartered Accountant

-0.00

Rev. Abraham P Varkkey
Director

Jessy Kurian
Treasurer

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

CONSOLIDATED RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2020

		RECEIPTS		PAYMENTS	
To		Rs.	Ps.	Rs.	Ps.
OPENING BALANCES					
General Account					
Cash in Hand	16,562.60			57,73,731.53	
Cash at Bank & FD	46,26,183.60			14,35,600.22	
CDU Account					
Cash in Hand	7,062.00			30,43,796.34	
CSB SB 190002	4,52,184.26			94,206.00	
FC Account					
SBI Thiruvalla SB A/c 1058124054	57,62,794.05			29,27,083.11	
Institutions Balance	1,78,62,557.91			11,24,337.60	
			2,87,27,344.42	12,67,365.90	
By CARD DIRECT					
General Payments				11,87,914.00	
CDU Expenses				2,48,323.26	
Foreign Contribution Expenditure				39,27,734.32	
CARD Photostat				9,22,080.84	
CARD Gramolpannam				24,30,075.34	
CARD Pampa Umbrellas				2,081.00	
Department Of Research & Study				38.40	
CARD Harippad Unit				4,419.12	
CARD Better Home				24,00,966.57	
CARD Gramasakthi					2,67,89,753.55
CARD Light To Life - Nadavayal Wayan					
CARD Light To Life - Vattavada					
CARD Premakulam CFCD					
Karavaloor CDC					
CSP Vattavada					
CARD Humanitarian Asst.Flood Relief					
" CARD - OTHER INSTITUTIONS					
St. Thomas Higher Secondary School, Ksl				1,45,53,022.00	
CARD KSK Kshipra - General				41,38,505.00	
CARD KSK Kshipra - Surudaya Vidyali				3,40,795.00	
CARD Ksk Kshipra Easow Mar Themothi				1,95,225.00	
ICAR KVK - General Fund Account				2,03,33,894.00	
ICAR KVK - Revolving Fund				42,81,670.66	
ICAR KVK - Project Fund Account				31,03,370.63	
CARD Revolving Fund A/C Wayanad				80,862.11	
				1,86,65,904.17	

* Foreign Contribution Income

Bank Interest	1,96,979.00
Alexander Mathew Detroit, USA	7,229.86
EHA New Delhi	77,500.00
Marthoma Mission Board North America	1,31,83,782.00
MT Church Baltimore USA	68,640.00
Carmel Mtc Liver Pool UK	2,71,380.00
MT Congri TN USA	55,496.00
CASA Chennai	10,13,100.00
HCDI Grant	29,70,000.00
Donation - Skaria	3,000.00
Emmanuel MTC Ahlammadi, Kuwait	1,00,000.00
St. Johns Mtc London UK	99,759.00
St. Johns MTYS New York, USA	5,00,030.31
St. Thomas Mtc Chicago, USA	84,048.00
Trinity MTC, Texas	34,960.00

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* CARD DIRECT

General Receipts	48,22,363.00
CDU Income	10,47,101.00
CARD Photostat	1,02,674.00
CARD Gramopannam	30,26,225.00
CARD Pampya Umbrellas	12,91,194.00
Department Of Research & Study	7,62,983.00
CARD Harippad Unit	11,87,446.00
CARD Better Home	2,75,212.00
CARD Gramasakthi	38,76,923.00
CARD Light To Life - Nadavayal Wayal	8,901.10
CARD Light To Life - Vattavada	2,27,850.76
CARD Premakulam Cfd	3,460.00
Baljoythi Daycare Centre, Mundukode	1,180.71
Karavaloor CDC	920.24
CSP Vattavada	4,727.00
CARD Humanitarian Asst.Flood Relief	24,19,464.54

* CARD - OTHER INSTITUTIONS

CARD Kak Kshipra, Sarvodaya Vidyal	10,179.00
St. Thomas Higher Secondary School,K	1,71,88,809.00
CARD Kak Kshipra - General	40,84,366.00
CARD Kak Kshipra - Sarvodaya Vidyal	5,22,192.00
CARD Kak Kshipra Mar Thoma School,	14,061.00
CARD Kak Kshipra Easow Mar Themat	92,854.00
CARD Kak Kshipra St Thomas School	43,762.00
ICAR KVK - General Fund Account	2,05,18,477.24
ICAR KVK - Revolving Fund	58,39,022.15
ICAR KVK - Project Fund Account	10,86,669.00
ICAR KVK - Staff Welfare Fund Accou	1,25,304.00

CARD FSW Suraksha Project, Kollam	13,34,967.00
Manava Vikas Kendra - Mustoor	89,282.35
CARD Light To Life, Ameri	16,58,074.08
CARD Lok Biradhari CFCD, Kalahandi,	72,629.90
CARD Light To Life - Kalahandi	13,26,476.93
CARD Gram Sakthi CFCD - Odisha	33,17,571.65
CARD Light To Life Shencottah	8,85,964.00
CARD Light To Life - KSK, Kshipra	25,70,952.00
CARD Light To Life - Saphera	7,33,668.00
Mar Thoma High School For The Deaf	6,340.00
CARD Light To Light Project- Palsai, M	7,72,769.72

" Closing Balances:

General Account

Cash in Hand	21,346.70
Cash at Bank & FD	52,48,030.97

CDU Account

Cash in Hand	7,652.00
Cash at Bank	1,71,004.04

FC Account

SBI Thiruvalla SB A/c 1058124054;	49,52,992.88
	2,38,19,702.18

3,42,20,728.77

Institutions Balances

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ICAR KVK - Ignou Ssc (1471 D)	4,290.00
CARD Thiruvalla, Rajiv Gandhi Nation	1,14,725.00
CARD Revolving Fund A/C Wayanad	6,64,054.70
CARD Fw Suraksha Project, Kollam	14,09,571.20
Manava Vikas Kendra - Mustoor	89,282.35
CARD Light To Life, Ameri	2,37,009.64
CARD Lok Biradhari Cfcd, Kalahandi, C	1,58,723.84
CARD Light To Life - Kalahandi	5,39,021.74
CARD Gram Sakshi Cfcd - Odisha	4,39,760.30
CARD Light To Life Shencottah	1,50,421.20
CARD Light To Life - Ksk, Kshipra	5,55,979.00
CARD Light To Life - Saphera	1,82,642.40
Mar Thoma High School For The Deaf	51,165.99
CARD Light To Life Project- Palsai, M	2,29,002.24
Mar Thoma Mission Day Care - Kunta	2,588.12
Kampur - CDC	715.30
	5,43,54,648.41

12,08,06,522.35 TOTAL 12,08,06,522.35

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

For THOMAS MATHIEW & ASSOCIATES,
CHARTERED ACCOUNTANTS & TAXPUNANTS



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

Rev. Abraham P Varkkey
Director

Josy Kurian
Treasurer

Our Resource Sharing Agencies



ICAR Govt. of India



National Bank for Agriculture & Rural Development



National Health Mission Govt. of Kerala



Kerala State AIDS Control Society



Kerala Irrigation Infrastructure Development Corporation Ltd. Govt. of Kerala



Kerala Water supply & Sanitation Agency Govt. of Kerala



ERIKS Development Partner Sweden



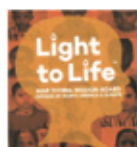
- M T Church Baltimore, USA
- Carmel MTC, Liverpool, USA
- Emmanuel MTC, Ahmadi, Kuwait
- St. Johns MTC, London. UK
- St. Thomas MTC, Chicago, USA
- St. Thomas Mar Thoma Yuvajana Sakhyam, New York, USA
- Trinity MTC, Texas



KNH, Germany



HCDI, Pune



Mar Thoma Mission Board Diocese of North America



Act alliance



Churches Auxiliaries for Social Action



EHA, New Delhi



State Medicinal Plants Board, Kerala



DIRECTORATE OF ENVIRONMENT AND CLIMATE CHANGE
പരിസ്ഥിതി കാര്യങ്ങൾ വ്യക്തികൾ നോക്കുമ്പോൾ
GOVERNMENT OF KERALA



Mallappally Block Panchayathu PMSKY

- MTC Congregation TN, Chattanooga, USA
- Musorie Church, Fellowship
- Jerusalem MTC Elamkulam
- Jerusalem MTC, Kuttapuzha
- Ebenezer MTC, Peroorkada
- Mar Thoma Yuvajanasakhyam, Riyad
- Bethel MTC, Sydney

VISION

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.



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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

