

44th ANNUAL REPORT

2020-2021

In Christ With The People



CARD INDIA
Member of
actalliance

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





44th Annual Report 2020-21

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Annual Report

2020-2021



CARD

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ILLUMINATING MEMORIES

1917-2021

Padmabhoozhan Dr. Philipose Mar Chrysostom Mar Thoma
Valiya Metropolitan

Message From The Patron



Malankara Mar Thoma Syrian Church

Apostolic See of St. Thomas

DR. THEODOSIUS MAR THOMA METROPOLITAN

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



“ *Has humanity been relinquished? This is the constant question that arises in every person's mind. Every human being who lives in this society is gifted with reason and awareness..* ”

India has more people and various cultures than almost any other country on the planet. However, every day, there are horrifying instances of abuse, ethnic cleansing, terrible torture, child molestation, man-killing, oppression and other human rights abuses in this critical setting of hatred and conflicts.

Hate speech, which advocates hatred, violence, and prejudices against a group or person for several causes, has flourished. It poses serious threats to democratic society's cohesion, human rights protection, and the state of law.

Has humanity been relinquished? This is the constant question that arises in every person's mind. Every human being who lives in this society is gifted with reason and awareness. So, it is our responsibility to act in a brotherly manner toward one another.

The role of social organisations in such a situation is significant; it entails reacting to immediate demands as well as assisting with long-term healing needs. The programme and policies of CARD are based on the faith that all people are created in the image of God and have the right to live just humane and dignified lives in sustainable communities. As an organisation, CARD has the sense of social responsibility to re-establish tight links with grassroots communities. I pray for God's hand to guide this distinguished group with a cloud pillar during the day and a fire pillar at night. Let us serve others not because we want to, but because we need to. Let us allow the loom of diligent effort to create the road for a better future for all people. My best wishes and blessings for the publication of the annual report for 2020-21.



DR. THEODOSIUS MAR THOMA METROPOLITAN



27.01.2022

Message from the President

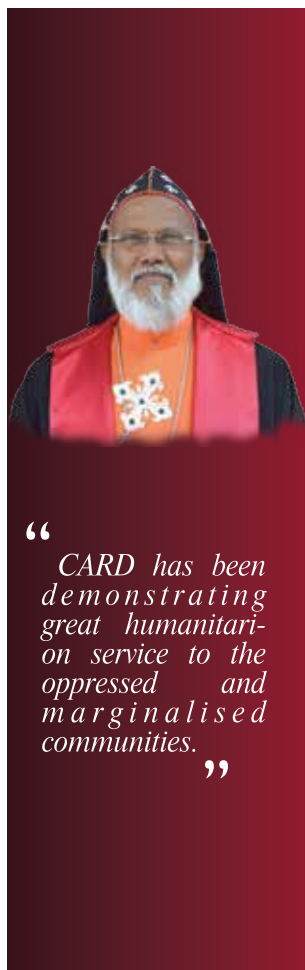
Malankara Mar Thoma Syrian Church

CHENGANNUR - MAVELIKARA DIOCESE

Rt. Rev. Thomas Mar Timotheos Episcopa
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“*CARD has been demonstrating great humanitarian service to the oppressed and marginalised communities.*”

Message

Glad to note that CARD is completing 44 years in its ministry towards the least last and the lost. I thank God for the abundant mercy He has showered upon us through these years. I appreciate all who toiled hard for the betterment of CARD throughout these years. Especially I appreciate Rev. Abraham P. Varkey (Director, CARD), Rev. Moncy Varghese (Asst Director CARD) and all the staff who are serving the organisation.

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

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

The previous year has been quite eventful with the on-going fear of the pandemic and many other societal evils. Despite all these, we survived and continue to make lives survive. My prayers and blessings to those who work towards the betterment of our society through the institution.

In His Service



Rt. Rev. Thomas Mar Timotheos Episcopa



25.01.2022

CHRISTIAN AGENCY FOR RURAL
DEVELOPMENT (CARD)

Mar Thoma Sabha Office,
Thiruvalla, Kerala. India 689101

44th
Annual Report
2020- 21



Rev. Abraham P. Varkey
Director

Introduction

God as a relational God creates and enlivens creation, as the source of all being on Earth. It is the fundamental content of the creation event in the Bible. The methodologies of today's market culture and exploitative measures destroyed the plan and purpose of God's creation. The Covid-19 pandemic also created a great dilemma and unquestioned fear all over the world. The Christian Agency for Rural Development (CARD) keeps the momentum of social service for the last 43, years since its formation in 1977. CARD is proud to keep its credible responsibility by identifying with the development wing of the Mar Thoma Church. The developmental agency CARD has started its journey with the vulnerable and marginalized communities by the strong vision of the late Metropolitan, The Most Rev.Dr Alexander Mar Thoma Metropolitan in 1977. At present, the services are under the leadership of the Most.Rev.Dr.Theodosius Mar Thoma Metropolitan. For the past 43 years, CARD stands as a genuine paradigm model in the minds of heterogeneous communities. With a grateful heart and abundant praises to God almighty CARD wants to demonstrate its previous one year (2020-21) activity and its achievements and failures to all friends and well-wishers of CARD.

CARD always stands for social, cultural, educational economic and domestic development of the marginalized communities by its various sustainable development programmes. The organization has a wide network with other national, International social development agencies.

As an agency committed to society, CARD has been keeping on the divine principle of looking after the neighbour and nature; therefore, the agency always stands for promot

ing eco-sustainable development and growth with people participation. CARD, as an NGO, supports and implements various developmental programmes and projects of the state and Central Governments and other agencies in the field of agriculture, water and sanitation, child health, education, women & child, youth empowerment, community development, Covid mitigation programmes, awareness programme, HIV/AIDS prevention, vocational training and research studies.

In this reporting year, 2020-21 CARD narrates all of their program implementations from the different branches in India with clear cut transparency. The presented annual report will make more positive reflections among the people.



Malaria Awareness Programme- CARD LIGHT TO LIFE PROJECT, Ameri

VISION

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





MISSION

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



Policy and Perspective

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 dignity and right of every 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 to act as an agent of the poor and marginalized in the society to implement programmes with this policy and perspective.

Administration

Patron

The untimely demise of our Patron His Grace The Most Rev. Dr. Joseph Mar Thoma Metropolitan has caused great sadness in CARD and our society. Thirumeni was exemplary personality who served humanity and worked hard to improve the lives of vulnerable and marginalized communities. The Most Rev. Dr. Theodosius Mar Thoma Metropolitan took charge as the Patron of CARD since October 2020. The Most Rev. Dr. Joseph Mar Thoma Metropolitan has given us and The Most Rev. Dr. Theodosius Mar Thoma Metropolitan is continuing to give us the necessary motivation, direction, guidance, and support for the functioning of CARD during the reporting year.

President

Rt. Rev. Thomas Mar Timothies 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.

43rd Annual General Body Meeting

AGM of CARD was held on 9th March 2021. President Rt. Rev. Thomas Mar Timotheos Episcopa presided over the meeting, where 20 members attended. AGM approved the Annual Report, Annual Accounts for the financial year 2019-20, and budget for 2020-21 of all activities and units of CARD.



Governing Board

Due to the covid-19 pandemic situation, the Governing Board met only once 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 Panikar K.
Member



M.C. Mathukutty
Member



Rachel Thomas
Member



George Mathew
Member

actalliance

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

MAJOR ACTIVITIES

CARD continues with its activities through different programmes and projects working in 7 states of India including Kerala, Tamil Nadu, Maharashtra, Madhya Pradesh, Chhattisgarh, Odisha and Haryana. 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, Covid-19 mitigation, Community Development, livelihood support through SHG's/JLGs and these programmes have become a catalyst for positive change.

I. 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 payments for one year. CARD Care also distributed 165 free school education kits to poor children during the reporting year. The CARD Care ministry aims to enable and empower children through proper education.



Skill Training Programme- Ameri

II. CARD- LIGHT TO LIFE

Light to Life project was started in October 2017 in collaboration with the North America & Europe

Diocese under the leadership of Rt.Rev.Dr.Isaac Mar Philoxenos Episcopa. Even amidst the availability of educational institutions, the socio-economic situation in remote villages of India prevents children from making use of the facilities. The lack of proper guidance, educational support, proper nutritious food and fair clothing results in discontinuing the studies. It is where the light to life involves. The project is designed to support education, provide nutri-



House Visit - Light to Life Project

tious food and sufficient clothing, create a congenial environment for emotional, social and spiritual growth to these less privileged children. The project will have a project centre where children will attend after school and holiday classes. The centres will be providing them with a meal a day. The social workers will be visiting the houses interacting with the parents and providing proper interventions to create a fair environment for the children to focus on studies.

In 2020 -2021 the whole world faced Covid 19 problems and it's affected a lot of people in the rural villages of India. The projects children are from rural areas, slums and urban poor families, scheduled castes, and tribal communities suffer from poverty, malnutrition, poor access to quality health services, child marriage, poor school attendance, low learning outcomes, lack of sanitation.

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. Tamil Nadu (Shenkottai) |
| 2. Odisha (Kalahandi) | 6. Maharashtra (Palsai) |
| 3. Kerala (Vattavada & Wayanad) | 7. Haryana (Sapera) |
| 4. Madhyapradesh (Kshipra) | |

During the Covid 19 pandemic, most projects focused on the Covid-19 mitigation work in the project area. The main activities were awareness and promotions of vaccinations, Nutritious food kit distribution, hygiene items for personal care, counselling and mental support for the families and children. The project prepared a plan 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.

III. CARD – ERIC CARD

Gram Shakti CFCD Project, Odisha



Village Leaders Meeting

CARD - Gram Shakti CFCD Project has been functioning since April 2018. The project is successfully working in the second year of the main phase. Gram Shakti CFCD project is working in 21 interior villages of the Kalahandi district touching the life of weaker sections. These villages are inhabited by downtrodden people belonging to the tribal and non-tribal communities (SC, ST&OBC).

The target area is more affected during the second wave of COVID -19 than the first wave. The people have been without work for since long. The education of children has been badly affected due to the pandemic situation. There were so many challenges during lockdown still project try to implement some of the activities to fulfil the objectives of the project.

The project has the following objectives:

- Better healthcare facilities were available for the community and improved the overall quality of health and hygiene
- 100% enrolment of children in School and improved quality of the teaching-learning process and overall literacy rate.
- Improved economic condition and the standard of living of the target community by improving livelihood options through agriculture, Soil & Water Conservation and Income Generation activities.
- Independent functioning and management of CBOs and people take up leadership for the village development.
- The community is aware of the rights of the children and children participate in the decision-making process.
- The community is aware of the importance of protecting the environment and practising measures to address climate change issues.
- Network and linkages are strengthened and the benefits through various

For two years the COVID -19 pandemic has impacted badly worldwide in terms of health, livelihood and education etc. During the reporting period project faced many difficulties and limitations due to lockdown to implement project activities. Despite the entire difficult situation, we tried our level best to reach out to the community during this crisis period and implemented very few activities.

IV. Rural Education

Promoting the motto and vision of CARD, Khrist Seva Kendra (KSK), Kshipra is enlightening the surrounding of Sunwani and Sarvodaya villages. Even during this pandemic period, KSK is actively involved in child development, women empowerment, health care, and agricultural activities. Today, KSK stands with a great reputation in society as a community development organization that enables people to move towards freedom from poverty.



i. St. Thomas Higher Secondary School



In the academic session 2020-21, 34 teachers and 12 non - teaching staff rendered their services to the school which has classes from nursery to class 12th. The school is equipped with facilities that include the library, laboratories, sports, games, Computer lab, CCTV camera, water plant and smart class. The school is enabling the students to achieve holistic development.

During the Covid period, the school organized classes through online educational activities. The School promotes moral values, fraternity and celebrates National Festivals Independence Day, Republic day, Children's day, Teachers Day, Mother's day, etc. This year too through a virtual medium we were able to conduct cultural competitions.

ii. Sarvodaya Vidhyalaya Shanti Nagar

The Hindi Medium School at Shanti Nagar is situated in midst of slum people and helped them to gain knowledge so that they can join the mainstream. Sarvodaya School provides educational services for 140 students. 6 teachers are imparting their services. This year, the school was benefited from electricity as well as water connection.

iii. Easow Mar Themothios Memorial Hostel

Due to the present Covid-19 Pandemic, all the activities and function of the Hostel was suspended. The students who previously resided at the hostel are undertaking online classes from their respective villages. The hostel activities are expected to resume when the condition becomes preferable for the smooth functioning of the hostel.

KSK Campus

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

5. Health Programmes

CARD Suraksha Project

The Targeted Intervention (TI) is a one of the health programme of National AIDS control organization (NACO) functioning under Ministry of Health & Family Welfare and taken over by Kerala State



World AIDS Day Observance @KSRTC Kottarakkara

AIDS Control Society (KSACS) Since 1996. Targeted Population means the population who have the High Risk behaviour and considered the groups (FSW, MSM, TG, IDUs) and Migrants & Trackers coming under bridge Population. Christian Agency for Rural Development (CARD) took over Targeted Intervention (TI) Programme in 2009 and the Project was mainly focused to prevent the spreading of HIV/AIDS

among female sex workers and meanwhile controlling the HIV Prevalence in the General Community. In the beginning, our Project Office was situated at Punalur town then the Project was shifted to Kottarakkara in 2011 and now the Project is functioning at Mar Epiphany Centre, Govindamangalam Road, Kottarakkara.

How to implement this programme among the FSWs

- With the support of Trained Peer Educators selected from the FSW Community and providing the following services (IEC, Condom Promotion, make sure the Regular Medical Check-up , HIV / Syphilis Screening)
- Behaviour Modification and Risk reduction through proper counselling and awareness creation Referral and linkage Service to Health Facility System
- Consider them equal to us and make sure their Health-related Needs and Protect their Human Rights

- Make sure that all assigned services provided through Project core Staffs and outreach Staffs
- Make sure the Community Mobilization through proper training and providing Welfare measures
- Make them happy and improve their self-esteem through the Empathetic attitude towards them and conducting and participating in the community gathering organizing especially for HRGs and their Family Members.

Punalur, Kottarakara, Pathanapuram, Anchal, Kadakkal, Aryankavu and Kulathupuzha are the project areas of the CARD Sureksha project. During the project period 2020-21, our Targeted population was 804 FSWs and provided all the services to the HRGs. As per the data from ICTC, the number of new HIV infections is high at Kottarakara and Punalur. During our fieldwork experience, we knew about the remote and high-risk areas in Kerala border Achankovil and aryankave sites.

6. Agriculture & Food security

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

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

ICAR - Krishi Vigyan Kendra (KVK), CARD, Pathanamthitta

Pathanamthitta district Krishi Vigyan Kendra is hosted by CARD with the support of ICAR, Govt. of India. CARD KVK was established on 25th March 1995 to ensure technology backstopping to the



ARYA Agri Solution collecting vegetables from KVK for home delivery during COVID pandemic



farming community and extension mechanism of this district.

During the period CARD-Krishi Vigyan Kendra, Pathanamthitta conducted 7 On-Farm Trials with 46 trials, 17 Frontline Demonstrations with 133 demonstrations. Besides this, 1467 advisories, 91 on-campus, 32 off-campus pieces of training 1698 extension activities to benefit 27971 farmers and stakeholders including 36 % females. KVK during the period produced and distributed 205158 nos. planting materials and 6830 kg bioproducts.

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 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

Due to the covid-19 pandemic situation, we have not got more Government programmes during the financial year. But we had submitted a proposal to NABARD for a beekeeping training programme under MEDPs (Micro-Enterprise Development Programme) at Wayanad district. The proposal has been approved by NABARD and the programme will be conducted in the next year of 2021-22.

9. Rural Marketing

Under this, two marketing units are functioning

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

10. CARD GRAMSAKTHI- Society

Gramasakthi is a registered society of CARD for the marketing of rural products manufactured by CARD. Notebook, Bag, Umbrella, Honey, Bio Gas Plant are the main products of Gramasakthi Society. PMKSY (Pradhan Mantri Krishi Sinchayee Yojana) is a scheme by Govt. of India for water conservation. In the reporting year, 200 well recharge units were installed as per the budget of Mallappally Block Panchayath in Kalluoppa, Anikad, and Mallappally Grama Panchayaths under the PMKSY scheme.

Awareness classes and skill training practical classes have been organised for schools, colleges, and resident associations.



Well recharging unit

11. Covid-19 Response 2020-21



Sanitizer and masks handover to Dist. Collector & MLA PTA

The pandemic disease COVID-19 has already caused havoc damage to human lives, livelihood, economy social cohesion and threat to human existence from global to a local level. India is not an exception to this pandemic and the disease has hit the country ever since the Indian diaspora or its people start arriving from abroad. The number of COVID-19 cases is increasing day by day and the death toll across the globe is also alarmingly increasing which is a matter of serious concern for everyone. To contain the spread of the transmission of COVID-19, most of the countries enforced lockdowns which was the need of the hour. The Government of India also enforced 21 days lockdown from 25th March – 14th April 2020 to contain the spread and transmission of the virus. COVID 19 is a growing pandemic; the country has been facing challenges in different forms at different levels and has affected all aspects of lives. The virus is evolving in different mutant forms and a new variant 'Delta' has been the recent threat to the country.

In this context, since early March 2020, CARD initiated programs by organizing several awareness programs to individuals, households and community levels to protect prevent and control the COVID-19 pandemic. It is imperative that, through proper awareness and sensitization, the people focus on Do's and Don'ts related to Coronavirus, frequent hand-washing, personal hygiene, using of masks and maintaining social distancing, etc. The spread of the transmission of the virus can be reduced.

In the present scenario, CARD has made progressive primary level help to the targeted community. We have been participating in the 'Break the Chain' Campaign and supporting the community kitchen in Kerala. On the first wave, we supported 1100 ASHA Workers who were working at the primary level with Sanitizer and reusable cloth masks in the Pathanamthitta district, Kerala. In the second



wave, Covid Protection prevention initiatives are progressing in 7 states of the country. CARD was able to deliver critical support such as distribution of dry rations, hygiene kits and unconditional cash transfers. Moreover, awareness of COVID-19 was also one of its key interventions.

12. WEBINAR

The Covid-19 pandemic, which engulfed the entire world, has caused panic and anxiety among all the people. In this situation, three webinars were organized under the leadership of the CARD through Google meet and Zoom platform to involve experts in various subjects as follows.

Home Gardening - Urban Possibilities

The webinar was inaugurated by Rt.Rev.Thomas Mar Timotheos Episcopa and the class led by Dr.C.P.Robert, Head and Senior Scientist, ICAR Krishi Vigyan Kendra, Pathanamthitta. Rev.Abraham P Varkey was the moderator of the webinar.

Students and Mental Health – A Reflection on Covid-19 pandemic

The webinar was inaugurated by Rev.George Cherian General Secretary Mar Thoma Sunday School Samajam and famous clinical psychologist Dr Rachel Jyothi Alex took the sessions in the webinar. Rev. B Thomas was the moderator of the webinar.

Stress and Anxiety amidst Covid-19 – Solutions

The webinar was inaugurated by Rt.Rev.Dr.Isaac Mar Philoxenos Episcopa and Rev.Dr. L B.Bipil Lal (Counselling faculty, Kerala United Theological Seminary, Thiruvananthapuram)took the class. Rev.Abraham P Varkey was the moderator of the webinar.



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 our patron Most Rev.Dr. Theodosius Mar Thoma Metropolitan and the Bishops of the Episcopal Synod of the Mar Thoma Church, for providing their valuable support and guidance to CARD. We extend our sincere thanks to the President, Rt.Rev.Thomas Mar Timotheos Episcopa, for the advice, suggestions, and insights. Our warm thanks to the General Body and the Governing Board members of CARD for their suggestions and involvement in every 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 Governments, North America Europe Mission Board and other national and international developmental agencies and other well-wishers for entrusting us with the program implementations and financial support. We thank our internal Auditors of Mr. Mathewson P Thomas, Mr.Varghese Tharakan, Mr.George Mathew, Mr.A.M.Mani, Mr.Koshy P Zachariah and external Auditor CA Thomas Mathew & Associates, Thiruvalla for the timely audit of accounts. We are grateful to all CARD staff for their committed involvement in the activities of CARD.

CONCLUSION

The Christian Agency for Rural Development (CARD) has accomplished its 2020-21 financial year by various activities of social and welfare service for empowering the ostracized communities. As a socially committed agency and non-profitable organization, CARD has engaged in rendering many developmental projects with the help and support of state and central Govt. National and international organizations local self- groups in the areas of agriculture, health, education and other developmental activities. We're able to connect with the mission and vision of the Mar Thoma Church to the people through the programmes and projects. The agency has been very keen on the fullness of its objectives as the social welfare wing of the Mar Thoma Church along with keeping transparency and accountability. We are evolving towards a future where poverty, injustice, oppression and inequality no longer exist and all people will participate in the abundant life of sustainable developments. It is our 44th year of solidarity interventions and we are planning on new actions and programmes for the coming years. Let us join our hands to support others and focus to empower other creations of God.

We would like to express our sincere thanks and gratitude to you all for your valuable prayers and generous supports for our mission efforts and initiatives. We are giving our deep and great joy once more to all of our donors including national, International, State and central and Govt. bodies and other well-wishers of the agency.



Rev Abraham P Varkey

Director,
CARD



Our Reach



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CARD Gramolpannam, Thiruvalla	09847774494
CARD Harippad	09495210930
CARD Thulappally	09495437772
CARD Vattavada	04865 214059
CARD Nadavayal, Wayanad	09446193172
CARD Suraksha Project (HIV/AIDS) Kottarakkara	0474 2160942
CARD Kalahandi, Odisha	09437702181
CARD Bilaspur	09826178493

Report in Detail

Child support Programmes

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

1. Children's voices

My name is Bijay Naik. I am 14 years old now and presently I am working as the Health minister of TIGER CP (Child Parliament) of Lubengarh panchayat. I am very much happy to got this chance to share few things about the present situation of children. Since two years we are facing difficult in our studies as all schools are shut down due to COVID -19. In our village there is no network coverage so we couldn't have the opportunities to attend online classes, even most of students don't have smart phone in our CP and village. However, we are conducting CP meetings very limited times. We got awareness about the COVID -19 by the Gram Shakti project staffs and taking precautions for our personal hygiene and are also maintaining cleanliness. We are waiting for the school to be open so that we can enhance our talents and knowledge.

2. Fulfilment of project objectives and results of activities

The target area is more affected during second wave of COVID -19 than the first wave. The community people were without work since long. The education of children has badly affected due to the pandemic situation.

Since two years the COVID -19 pandemic has impacted badly worldwide in terms of health, livelihood and education etc. During the reporting period project faced many difficulties and limitation due to lockdown to implement project activities. Despite of all the difficult situation project tried its level best to reach out to the community during this crisis period and implemented very few activities are as follow

Health & Nutrition:

- Regular door to door health awareness programmes were conducted frequently in the respective communities by the staff especially regarding Covid-19. The Animators used to visit every day to their assigned villages and Clusters coordinators were monitor the programme. The project conducted awareness programme on COVID -19 vaccines to the community people.



newborn.

- Two awareness programmes organised on health and sanitation.
- One existing dug well was repaired and constructed in Samagaon village for the purpose of safe drinking water. The dug well was deepened and constructed protection wall.

Education & Skill Development

- Distributed note books to 500 school going children.
- Conducted one training on life skill and leadership to youth of the project villages and 70 youth were participated to this programme.

Livelihood Development:

- One farm pond has been deepened in Lubengarh Village for the purpose of irrigation.
- Construction of four NADEP in the project villages to encourage the farmers for using organic compost in farming.
- 500 mango sapling were purchased and distributed to community people.
- Community Mobilisation/Capacity Building:
- Cluster wise two training were conducted to strengthen women SHGs. In this training 130 women were participated.
- To continue the positive participation of CBOs in all development work the project conduct ed one training at Biripadi cluster.
- The project organised two training on PRI and RTI for the community people.
- One farmers training was conducted by the project to strengthen rural farmers with new techniques.

Children in Governance:

The project conducted four training for child parliament. In this training, children were taught on child rights, functioning of children parliament and also they were given awareness regarding the COVID -19.

- During this reporting period the project conducted three training on child rights to the community and children.
- Protection and Conservation of Environment
- One training programme conducted on climate change and its impact for the community.
- Conducted one training programme on natural resource management for the community.
- The project has conducted one training programme on community resource management.



Networking and Advocacy for Child Rights:

During this reporting period the project kept continuously networking and collaboration with the Anganwadi workers and ASHA workers for the awareness drive in the community especially second wave of COVID-19.

Disaster response programme (COVID -19 Mitigation programme

Awareness Programme During the pandemic situation the project staff had taken initiative to give awareness to children and community on following aspects:-

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

II. CARD Light to Life Project.

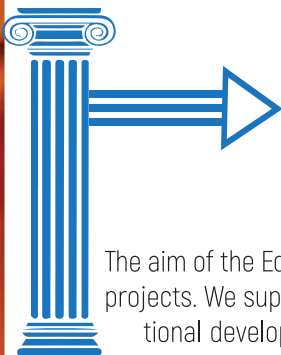
CARD Light to Life project aims the holistic development of the children in rural India. The project works in 7 states in India with 8 projects with 1100 students and their families. Eight projects will have a project centre where children will attend after school and holiday classes. These centres will provide meal for a day . This support system will help the children to grow and achieve their full potential and there by breaks the vicious cycle of poverty.

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

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

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

Pillars of Light to Life



Educational Development

“Education is the most powerful weapon which you can use to change the World” - Nelson Mandela

The aim of the Educational Development is to support the ongoing children in School of Eight projects. We support 1100 students directly for education. The major activities under Educational development are continuous support to education, online classes, in the midst of Covid 19,

In Christ With The People

Physical Development

The aim of the physical development is to address the malnutrition among children and strengthen the physical health of children in rural area. The projects have distributed more than 2000 thousand food kit during the year. The projects have given special care for the Covid affected children and their parents. The major work was the distribution of hygiene items like sanitizer, mask, tooth paste, dress materials, slippers, sanitary pads and medical support for Covid affected children and their parents.



Medical Camp @ KSK Kshipra

Value Biased Education

The Light to Life Project focused the increase in the value of their life and society. Values always develop the growth in childhood and it reflects in his /her life through out. The Light to Life focuses the value biased education of children which includes personality development classes, leadership programmes, moral education, health education, environmental education etc.

Socio-cultural Learning

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

Number of Family Benefited
2000

Number of Person Benefited
8000



Covid Mitigation work in the Projects

The current corona virus (COVID-19) pandemic is having a profound impact, not only on people's health, but also on how they learn, work and live. In India, around 250 million students were affected due to school closures at the onset of



Light to life project Vattavada



Light to life project Ameri



Light to life project KSK Kshipra

lockdown induced by COVID-19. The pandemic posed several challenges in public and private schools which included an expected rise in dropouts, learning losses, and increase in digital divide. The education sector in India, which was hitherto slow to change, has been witnessing a massive transformation in their studies especially the rural children. They were unable to use online facilities like Google meet, Zoom and other learning platforms in rural areas where the Light to Life



Light to life project Wayanad

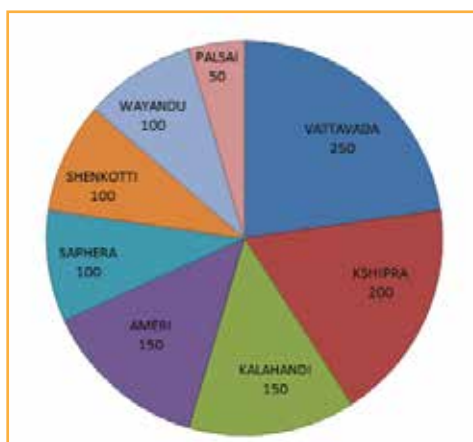
works . The rural people does not have even smart phones and they were unable to use these platforms. The Light to Life teachers helped the students and parents to operate these kinds of platforms. The pandemic caused further shocks to the system with schools forced to shut down during the lockdown period and the transition of students and teachers to online teaching-learning. In India Vulnerable students might however have little access to such tools and require further attention and support. The Light to Life has taken initiative to conduct digital online classes for poor pupils in rural India. When the schools are closed the Light to Life project has taken special care for children on effort to avoid the school dropout and continued online educational support in the village.



Light to life project Ameri



Light to life project Shenkottai

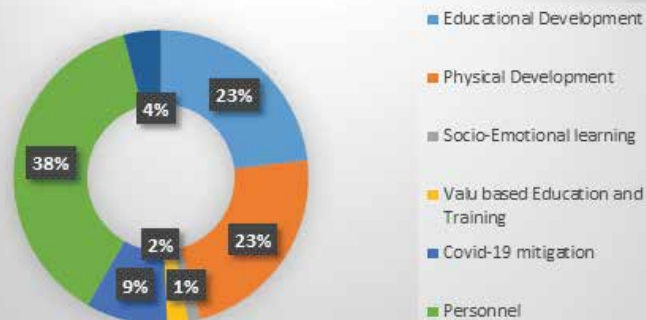


**NUMBER OF CHILDREN
- 1100**

Gender Ratio in the projects



Fund Utilization



COVID Awareness Programme by HCDI

In order to increase the capacity of the staff, the external agency (HCDI) had organized training programs online especially in reference to COVID-19

Online Training for Project staff on COVID-19 Crisis & our response organized by HCDI, Pune.

Online Training for Project staff on "Psycho social well-being and mental health for children during the COVID-19 pandemic organized by HCDI & NIMHANS. All project staffs attend the webinar/training which was very informative and effective. It was the very important training for the staff to understand the mental health issues among the children and also helped us to equip us with practical skill to help children cope with stress.

LIGHT TO LIFE Projects

Ameri LIGHT TO LIFE Project , BILASPUR ,Chattisgraph

Major Achievements

- Benefited 150 children and 149 families
- Food kit distributed 9 times (Rice, Dhal, Oils, Atta etc.)
- Hygiene kit distributed 8 times (Sanitizer ,mask , Soap , Shampoo etc)
- 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 classes, Sports Time (Indoor & Outdoor Games)
- Sukanya Samruthi Yojana account opened for 50 Children
- Registered parents into Cowin App for vaccination.
- House Visits for creating awareness
- IGP programme for parents (Mat making , Goat farming ,Vegetable cultivation)



LIGHT TO LIFE Project, KALAHANDI, ODISHA

Major Achievements

- 150 children benefited
- Learning materials like notebooks, pen, pencil, eraser, sharpener
- 150 school bags & slippers for the children.
- Teaching materials like boards, posters, chalks, different charts and maps.
- Three parents meeting in that programme the project gave awareness on COVID -19 and motivate parents to properly take care of their children during pandemic situation.
- Purchased project uniform for the children.



- 2 water filter and 4 darri (mat) for the centre.
- Conducted staff capacity building trainings on teaching methods, curriculum and COVID -19 pandemic.
- The project, children were provided 4 time food kit during this year
- Personal hygienic items like soap, toothbrush and toothpaste etc
- sport materials for the children like bats, balls, footballs, rings, skipping ropes, carom boards, ludo - snake and ladders, badminton etc.
- To promote computer education to the children the project purchased 4 computer desk tops (2 for each centre)
- Project organised sports competition and cultural programmes with COVID -19 protocol
- Purchase vegetable seeds and distributed to families for promotion of kitchen garden.
- Conducted one awareness programme on health and sanitation with the help of health staff for children and parents at Lubengarh centre.
- Two training conducted on child rights for the children.
- The project purchase musical instruments like one Triple and one Dholak for children to learn.
- Purchase costume for cultural programme.
- The Children and Elderly person got training about hygiene practices.
- The project also printed and distributed COVID-19 Awareness Poster (ICE Materials)
- Hygiene kit distributed to 150 sponsor children

CARD KSK LIGHT TO LIFE Project, Kshipra, Dewas

Major Achievements

- The project is working in mainly five remote village in the Dewas district.
- Support for 200 children in the project. There are 102 girls and 98 boys enrolled in the project
- Medical camp for our project children
- Craft and science exhibition
- In the year 2020-21 6 times we have distributed the food kit for children
- 9 times hygiene kits distributed
- Medical camp for children and parents,
- Awareness for the covid vaccination in the villages and parents.
- Tarpaulin distributed for the children in the monsoon.
- In the month of April 2020 we distributed the food kit to needy families near the project area who are not registered in the project.
- Science Exhibition for Children
- Distribution of Food kit and Hygiene kit



CARD LIGHT TO LIFE Project, Palsai, Maharastra

Major Achievements

- Sponsoring 50 students
- Regular tuition
- Project provided nutritious breakfast every working day
- Educational kits for students
- The teachers assist the children to cope up with the school syllabus.
- Provide moral and value education and ensure mental and physical development of children.
- Food kits distributed to 50 students family and 10 other deserving families
- Sanitary kits provided to 50 students
- Education kits distributed to 50 students
- Covid- 19 awareness programme among children and parents.



CARD LIGHT TO LIFE Project, Sapera, Hariyana

Major Achievements

- Benefited 100 students
- daily tuition classes and with holidays special classes
- Continuous awareness programme about covid 19 alternate Saturdays we conduct classes on personality development
- The Project able to provide uniform for students
- Distributions of the study materials including Pen ,pencil , Books
- Food kit distributed for 100 students and their family
- Mask distributed in the project area and children
- Continuous Covid Support to villages and Covid affected people
- Teachers gave the necessary instructions through home visits about Covid 19.
- Observation of important days(Independence Day observation Christmas Day celebrations, Republic Day celebration.)
- Tailoring class for 4 month course was started and 26 women were participated
- Balasabha is organized by Children for their own development.



CARD LIGHT TO LIFE Project SENGOTTAI, Tamilnadu

Major Achievements

- 100 students get benefited from Project Work
- Continuous tuition support for children
- Extra Class for High School Children
- Meeting for Parents and Children
- Conducted science exhibition for Children
- The Project conducted a quiz competition
- On March 8th in our project we celebrated an International Women's Day
- The Project distributed food kits to all children.
- Distributed Hygiene materials
- Project started a Computer lab for the development of the computer knowledge of our students.
- Observance of important Days like World Population day, World Sports day, Independence day, Republic day, Diwali Celebration
- Conducting Tailoring Programme for Children and their parents
- Food kits and Hygiene kits distributed to sponsor children
- Covid 19 awareness video , awareness banner , sanitizing machine



CARD LIGHT TO LIFE Project, VATTAVADA ,Munnar, Kerala

Major Achievements

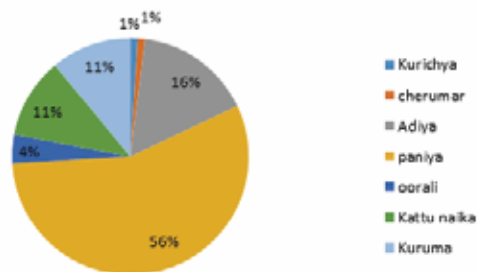
- The Project supported 250 students
- Daily online tuitions were given for the students
- Staff Evaluation meeting
- The project decided to conduct the class through WhatsApp and Online sessions.
- Staff capacity building
- Observance of National and International days
- Covid 19 awareness in the village as well as through houses
- We conducted motivational class, awareness class and tailoring class to improve their skills and talents and also develop their personality and leadership qualities among the children.
- For helping online studies distributed TV
- Food Kit distributed 3 times
- Hygiene kit distributed



CARD LIGHT TO LIFE Project, Nadvayal, Wayandu, Kerala

- Benefited 100 students
- Distribution of food and food contingencies
- Nutritious food kit supplied to all sponsor children (jaggery, millet and dates)
- 2000 cloth mask prepared and distributed by mothers group during first lockdown time
- Special nutritious homemade food items prepared by the teachers from their house for tuition children
- Covid -19 awareness campaign organized among the tribal people
- Prepared IEC about covid-19 awareness
- Support for Children psychological and mental health
- Special events and arts programme are conducted through tuition centres
- Online -Onam celebration was a new initiative of the project
- New year Programme and Cake Distributions
- Independence day and Republic day celebration
- A webinar organized for the community about "COVID and its related problems and how to prevent" – Post COVID & Vaccines
- The project initiated to familiarize new online platforms like Google meet and zoom meet to the community people.
- Kitchen garden program started for 100 families in the project areas

Community profile-sponsor children



In Christ With The People

- Hygiene kit and personal care items supplied to all sponsored children.
- Project conducted many training programmers to tuition teachers and staff through Google meet
- Formed SHG's for mothers of sponsor children.
- Formed Kripa SHG marketing unit and they prepare and selling Hand wash and sanitizer
- Monthly monitoring and evaluation in Project level and tuition center level.
- Organized whatsapp group named "Gramdeepam Yuvajana kuttayma"
- Introduced the online class in tribal children through Zoom and Goggle meet.
- A webinar organized for the community about "COVID and its related problems and how to prevent" – Post COVID & Vaccines
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III. Health Programmes

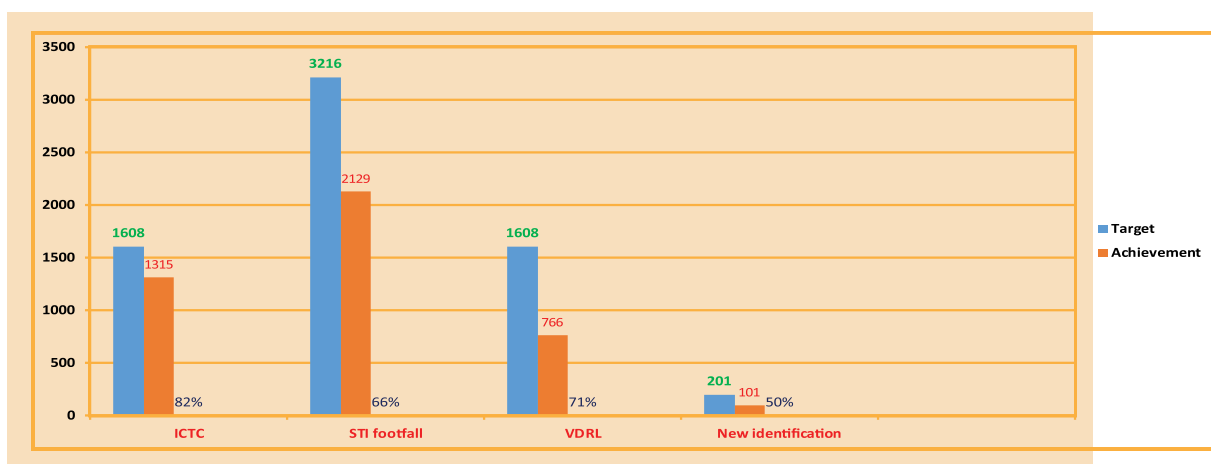
CARD Sureksha Project (HIV/AIDS), Kottarakkara

Targeted population	:	804
New identification during the period	:	101
Drop out during the period	:	0
Total PLHIV on ART	:	2

During 2020-21, We are conducted Community events (Onam Celebration, Christmas & New year Celebration) World AIDS day observance, PE training programme, IGP Training & Activities , PLHIV Care and Support , HIV / TB Awareness and Screening (Community Based HIV Screening) among the General Population , Health Camps ,Advocacy meetings, etc .

Major Target & Achievement (April 2020– March 2021)

SL.No	Core Components	Target	Achievement	Percentage
1.	HIV Screening	1608	1315	82%
2.	STI (RMC) Screening	3216	2129	66%
3.	VDRL Screening	1608	1137	71%
4.	Condom distribution	51942	50340	97%



Advocacy Meeting With Asha Workers at Punalur Municipality



World AIDS day Observance at THQH Kottarakara

Innovations

- The Major Innovative achievement during the Project year was the enrollment of Sakshya Welfare of scheme introduced by MarThoma Suvishesha Savika Sangam for the Welfare of Poor and vulnerable women. And 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 MTS Sevika Sangam.
- With the support of PPP Doctor & Project Nurse we are conduct STI Screening along with Government facility system. We are Conduct more CBS during DGA /DIC meeting for achieving more HIV Screening and VDRL testing
- Mobilize the resource like food kit, sanitizer, mask IEC Materials etc from NGO, Salvation Army, Lion Club & Savika sangam during the COVID Pandemic Period.

IV. Agriculture and Food security

ICAR KVK, CARD, Pathanamthitta

1. KARUTH : A REPLICABLE MODEL FOR EMPOWERMENT OF SPECIAL YOUTH IN AGRICULTURE

Realizing the complex nature of problems of the special youth, a unique first ever Opportunity Learning Centre (OLC) for developing skills among special youth is being set up by ICAR-Krishi Vigyan Kendra, CARD at 3 selected special schools at Pathanamthitta district with an aim to make the special youth self reliant through agriculture based



vocations by imparting agricultural based skill training to special youths and their parents. This has led to awards being bagged by 4 special entrepreneurs at National and district level and a best school award. These special youths could earn a monthly income of Rs. 1000-1500/-. 26 units were established at house hold level by these special youths. The initiative increased the confidence of parents and children, enhanced their mental and physical ability, developed skill of differently abled youth and brought a positive change in attitude of parent towards their Intellectually Disabled youth. The success of OLC paved way for "KARUTH" (Koipuram Model of Accept and Respect of Unlimited Talents of Hampered), which is a replicable model developed as part of

Koipuram Block Panchayat of Pathanamthitta district during 2019-20 initiated with an objective to equip the special youth selected from Koipuram Block to be self-reliant and to strengthen the skills of children above 15 years of age with a possible self-employment opportunity in agriculture and allied sectors. The approach succeeded in empowering the special children selected under the project through income generating units with vocational rehabilitation possibilities being set up at their household level. During the reporting period poultry units were established at household level of 20 special youths. Presently this programme ensures sustainable employment to 45 special youth in the district. National Institute for the empowerment of Persons with Multiple disabilities (NIEPMD), Chennai has identified KVK, Pathanamthitta as an off campus training centre on agriculture based vocations for officials, special youth and their parents

INNOVATIONS

a. Pinless peeper

The highly improved variety of birds are usually aggressive in nature. Birds under different stages of growth may exhibit actions to show social hierarchy. However this may at times lead to habit formation and may ultimately lead to injurious pecking. Injurious pecking often lead to cannibalism and cause stress among the birds and pave a way for reduction in the egg production as well as mortality in certain severe cases. The cause of this is myriad and it is difficult to prevent this condition sometimes. It is under such a condition that KVK Pathanamthitta designed, developed and popularized the pinless peeper technology. The principle behind the pinless peeper technology is that it blocks the frontal vision of the bird and hence it cannot see what is in front of it and ultimately pecking is stopped. KVK has supplied 1856 numbers of pinless peeper across the Kerala state covering 9 districts.



b. Black soldier fly (BSF) larvae as alternate feed for poultry

Poultry feed being expensive, it is very necessary that an alternate feed be developed so as to keep the cost of production in poultry farms down. It is with this purpose in mind that Krishi Vigyan Kendra, Pathanamthitta started its work on the Black Soldier Fly Larvae. A black soldier fly, (*Hermetia illucens*) is a common and widespread fly of the tropics and unlike other flies holds certain unique properties. Black soldier flies are considered to be sanitary, as they're designed to break down the bacteria in their food. They're so efficient at this that there's no bacteria in their



waste once they've digested it. The larvae of BSF are voracious eaters and they eat twice their own body weight every single day, and hence grow at a hugely accelerated rate. Their growth is so fast and it takes only 1.5 kg of feed (any type of waste) to produce 1kg Black soldier larvae. Black soldier flies best known for being an excellent source of protein. BSFL contain up to 43% of protein and are rich in calcium and other nutrients. Hence in poultry, feed based on maggots, like larvae of BSF is an attractive option to partially replace current ingredients such as maize or soy – based feeds which are expensive and often in direct or indirect competition with human food.

c. Root Trainer Cups for Jack Bud Graft Production

A root trainer is a special container that encourages a plant's roots to grow straight down, towards the bottom of the trainer. When roots reach the bottom of the cup, air pruning of roots occurs and this prompts the plant to produce more number of thicker lateral roots. In traditional poly bag grown plants, root coiling at the bottom of the polybag occurs and this results in comparatively poor growth and establishment of the plants after transplanting. In KVK jack fruit nursery root trainer



cups of 800cc volume are used for the production of rootstocks. Compared to polybags the quantity of potting mixture required for filling a root trainer is low. The labour requirement for filling and transportation is also very less. It was observed that plants in root trainer cups exhibited more vigorous growth and obtained budding girth in 3-4 months' time.

d. Serpentine method of pepper cutting production

Serpentine method of pepper propagation is a rapid method of propagation where known variety of pepper planted. As the plant grows and produces few nodes small polythene bags (20 x 10 cm) filled with potting mixture may be kept under each node. The node may be kept gently pressed in to the mixture assuring contact with the potting mixture with mid rib of a coconut leaflet to enable rooting at that junction. Roots start growing from the nodes and the cuttings keep on growing further. The process of keeping potting mixture filled polythene bags at every node to induce rooting at each node is repeated. In three months the first 10 to 12 nodes (from the mother plants) would have rooted profusely. Each node with the polythene bag is cut just below the rooted node and the cut end is also buried into the mixture to induce more roots. Polythene bags filled with solarized potting mixture or soil, granite powder and farmyard manure in 2:1:1 proportion is recommended for producing disease free rooted cuttings. The rooted nodes will produce new sprouts in a week time and will be ready for field planting in two-three months' time. Daily irrigation can be given with a rose can. On an average, 60 cuttings can be taken per mother plant in a year by this method.

e. Domestic aquaponics

Aquaponics is the blending of Aquaculture, fish farming, with Hydroponics. One ton of fish waste

e. Domestic aquaponics

Aquaponics is the blending of Aquaculture, fish farming, with Hydroponics. One ton of fish waste will produce seven tons of edible produce. Paying careful attention to growing plants in succession will result in production up to 10 times that of a square foot of garden space. Fish and excess feed produces the ammonia; bacteria in the grow beds break the ammonia down to nitrates

which plants feed on to produce food, the water circulates, now cleaner and oxygenated and the cycle never ends. From a 1000 liters capacity tank. Hence a domestic aquaponics is a best solution in peri urban and urban areas for growing healthy vegetables and fishes in limited space and less water.

f. Microgreens

Microgreens are leafy vegetables or salad crops which are harvested at a very early stage, while they are just a couple of weeks old and about 1-3 inches tall. Microgreens are considered as baby plants falling between a sprout and baby greens. Microgreens are harvested 7-21 days after germination. They are packed with nutrients. They contain higher vitamin, mineral and antioxidant levels than the same quantity of mature greens. Crops like Paddy, Wheat, Maize, Foxtail Millet, Beans, Pulses, Sunflower, Mustard, Cabbage, Cauliflower, Carrot, Radish, Beetroot, Amaranthus, Coriander, and Fenugreek can be grown as microgreens.

g. Tomato clip for pandal training of bitter gourd a trailing

Trailing Pandal crops like Bitter Gourd and Snake Gourd is a time consuming activity in the cultivation of these crops. Methodology for using Tomato clips available in the market for trailing these crops to reach the pandal was demonstrated. This helps in drastic reduction of labour required for trailing of these crops.

2. SPECIAL PROGRAMME ON NUTRI-GARDEN

With the background of successful impact of "Nutri-Leaf Garden" (2019-20) during lock down period of COVID-19 in the daily dietary intake of vegetables among stakeholders, KVK Pathanamthitta under Nutri-Garden programme has multiplied three ICAR-CTCRI bio-fortified varieties of sweet potato and popularized among farming community of Pathanamthitta district during the period. The bio-fortified varieties are 1.5 to 3.0 times more nutritious than the traditional varieties. The Prime Minister, Shri Narendra Modi dedicated 17 biofortified varieties of 8 crops to the nation on October 16th, 2020 on the occasion of 75th Anniversary of the Agriculture and Food Organization (FAO) and the World Food Day. It aims to give impetus to agriculture and development of



Fish harvest from Aquaponics unit

healthy foods and eradicate the problem of malnutrition and undernutrition, which is rampant in many parts of the world, including India. Prime Minister has emphasized on promoting the all biofortified varieties of crops available with our research stations by linking them with the several government programmes namely - Mid-Day Meal, Anganwadi, etc., to make India free from malnutrition. He stressed that this will ensure good income for the farmers along with opening new avenues of entrepreneurship for them.

The recent 'National Nutrition Strategy' by the NITI Aayog, Govt. of the India, would also provide impetus to utilize these bio-fortified varieties more effectively towards achieving 'Kuposhan Mukta Bharat'. Hence, with the background of successful impact of "Nutri-Leaf Garden" (2019-20) during lock down period of COVID-19 in the daily dietary intake of vegetables among stakeholders, KVK Pathanamthitta under Nutri-Garden programme has multiplied three ICAR-CTCRI bio-fortified varieties of sweet potato and popularized among farming community of Pathanamthitta district during the period.



These early maturing (75-85 days) sweet potato varieties, having high β -carotene (Bhu Sona -14.0 mg/100 g and Sree Kanaka (β -carotene 9-10 mg/100 g) content as compared to 2.0-3.0 mg/100 g β - carotene in popular varieties. Bhu Krishna is the variety which is high anthocyanin (90.0 mg/100g) content in comparison to popular varieties which have negligible anthocyanin content. KVK has demonstrated these varieties to selected five Anganawadis of Koipuram block as well as in the cluster villages of Pulikeezhu block (Kadapra). In addition, these varieties are distributed to 35 progressive farmers of the district. In association with Department of agriculture, supplied 2000 cuttings of these varieties for demonstration in the farmer's fields under 'knowledge hub' programme in two developmental blocks. In addition to the demonstration of bio-fortified varieties (dual purpose sweet potato varieties), demonstration of nutritious leaf varieties and other vegetables were also included this year to combat poor dietary intake of green leafy vegetables as well as the seasonal vegetables. Critical inputs like seed Kit of 5 leaf crops, seedlings of bio-fortified varieties, local cultivars with nutritional importance, cow dung powder, neem cake, bio-control agents, minor tools and garden equipments were distributed among the beneficiaries. It is recognized as a nutrition-sensitive-agriculture intervention that can reduce vitamin and mineral deficiency. Hence, Nutri-gardens and bio-fortification offers a cost-effective, long-term, and sustainable approach in fighting hidden hunger and to ensure good income for the farmers along with opening new avenues of entrepreneurship for them.

**V. Livelihood activities****a. CARD -Harippad Unit**

In order to provide vocational training to the needy and economically weak youths in the surroundings of Haripad village of Alappuzha District. CARD has started this unit in the year of 1990. CARD, Mar Thoma Development Centre, Haripad is providing training in Tailoring and embroidery. The unit raises their income through the making and sale of major products like furniture, communion syrup, Wafer, candle, communion syrup, Wafer, Squash and tailoring centre functioning under the unit.

**b. CARD Pampa Umbrellas, Thulappally**

This unit was started in the year of 1999 as a training unit of Umbrella making. Five women have been working in the this unit as piece rate wise. During the report year 400 Gents (Wooden) umbrella and 190 Threefold Umbrella have manufactured.

**VI. Rural Marketing**

CARD , Gramolpannam, Thiruvalla

CARD Gramolpannam show room was started in the year of 1992 for marketing of rural product which is making of different rural development Projects of CARD. The main selling products of unit are Honey, handicrafts, Church materials, Christmas star, Bamboo products, cotton and khadi materials, Ayurvedic product of Kerala Survodhaya.

A Photostat unit also functioning under this unit.

CARD Better home, Thiruvalla

For the employment opportunities of less privileged women, the unit functioning at Thiruvalla since 1999. The units provides the training on cross stitching work, hand embroidery and machine embroidery. And also making and selling church materials like Kappa, Virikkoott, Chithola, Thiras-seela and Kuppayam.

JAGAN'S SMOKE FREE 'KUDAMPULI' - FOR HEALTH AND WEALTH

Mr. Prasanth Jagan, a native of Chengannur, was an NRI Professional who lost job during the COVID 19 pandemic effects and came back to home country. He started his career as a medical representative with M/s.CIPLA Pharmaceuticals and Micro Labs Ltd. Till 2008 worked in India and later worked in GCC countries as 360° recruitment professional. As per the training guidelines and support of KVK, he has started a processing unit "Jagans Agro Food Products" in Vallamkulam, (Eraviperror Panchayath, Pathanamthitta District) and processed 800 Kg dried Smoke Free 'Kudampuli' from 34 tons of fresh Garcinia cambogia which was collected from farmers of KVK cluster village Kadapra. Usually, we get Garcinia during Monsoon period and due to heavy raining and lack of sunlight it is very difficult to preserve Garcinia in huge quantities. As a solution, usually farmer's using the traditional method of smoking which is too hectic and at the same time poor in quality, especially due to the presence of polycyclic hydrocarbons, of this problem KVK's technology of preserving Garcinia as Smoke Free is highly acceptable to the farmers. Mr. Prasanth is selling his ethnic food products to his clients at a reasonable rate with benefit cost ratio 1.7:1. In his processing unit "Jagans Agro Food Products", he is providing employment for two regular employees. Since he is collecting fresh Garcinia cambogia from the farmers of KVK cluster village Kadapra, our farmer's are getting fair returns for their produces at their doorsteps.





Success story

CARD Light to Life Project,
Wayanad



Kindly don't spit... we will be defeated

It was in the early months of 2019, when corona virus and covid 19 hit the world. It was a massive strike which spread across the world with a lightning speed. Governments, health workers and even the common citizen were in total stuck and was unable to find a way out. The only possible thing practical was to take the instructions from authority and live accordingly

The Adivasi (tribal community)/ the aboriginals were the people who has the habit of chewing betels. They are the daily wage earners who at the end of the day, evening, gather together and have chit-chats mean time they will use the betal leaves together and spit around. This may lead to the wast spread of corona virus

Realising the danger of the situation, we thought of giving an awareness programs in the colonies. We have designed a poster featuring one person in the colony itself. The campaign started under the caption of "DON'T SPIT .. WE WILL BE DEFEATED". We have emphasised on the importance of social distancing, use of masks and sanitizers in the fight against the covid-19. We instructed them not to spit around or sneeze and cough in the public as it will cause the spread of pandemic. We had done this through various interesting activities such as folk songs, IEC and street plays.

The children from the colony were selected for the propagation of this campaign. District mass media officer helped and encouraged as. District medical officer Dr. R Renuka inaugurated this campaign. We had all the support and help from the health department.

This campaign could bring about a vast change in the colonies. It is the children who took this campaign forward and educated their family members and people in the neighbourhood. People in the colonies wholeheartedly accepted it too. Masks and sanitizers became part of their routine whenever they go out. Now it is a habit for them to wash their hands and face whenever they come back. All these interventions in the colonies helped to prevent the strong attack of Covid-19 and all its forms. All these noteworthy changes the project initiated could create a far reaching impact in the colonies and also could create appreciation from across the society.



Different Intervention

An Out Dimensional Approach

Agent has not even heard of such a Pandemic before. The spread of the Corona Virus which started in Wuhan, China in 2019 later spread around the world has caused anxiety and fear among the people of covid. People are afraid to go out or the govt. didn't allow it. Nobody was willing to do the work in the period of Fears were raised that perhaps there would be food insufficiency in future. Tapioca is an agricultural crop that once saved people of Kerala from starvation. It was on this occasion that the Chief Minister of Kerala Sri. Pinarayi Vijayan in his press meet told (called on) his people to cultivate Tapioca in the available land. Mr. Philip Cherian who has been working for the last 28 years in CARD, is a good farmer and promoter of Organic Farming. Most of his field he cultivated the Tapioca. The Panchayat Authorities were contacted during the harvest. To the covid victims (the men who suffered with covid) he distributed tapioca, dried tapioca, tapioca chips etc. The different interventions during the epidemic are exemplary for all.



കാർഷിക ഉൽപ്പന്നങ്ങൾ വിതരണം ചെയ്തു

മല്ലപ്പള്ളി • സ്വന്തമായി കൃഷിയിടത്തിൽ ഉൽപ്പാദിപ്പിച്ച കാർഷിക ഉൽപ്പന്നങ്ങൾ കോവിഡ് ബാധിതർക്ക് നൽകി ക്രിസ്ത്യൻ ഏജൻസി ഫോർ റൂറൽ ഡവലപ്മെന്റ് ഉദ്യോഗസ്ഥൻ.

പുത്തൻപുരയ്ക്കൽ ഫിലിപ്പ് ചെറിയാനാണ് കുന്നത്താനം പഞ്ചായത്തിലെ കോവിഡ് ബാധിതർക്ക് കപ്പയും ഉണക്കക്കപ്പയും ഉപ്പേരിക്കപ്പയും വെണ്ടയ്ക്കയും അടങ്ങിയ കിറ്റുകൾ വിതരണം ചെയ്യുന്നതിന് നൽകിയത്. ഇതോടൊപ്പം സാനിറ്റൈസറും ഉൾപ്പെടുത്തിയിരുന്നു. ജില്ലാ പഞ്ചായത്ത് മുൻ അംഗം എസ്. വി. സുബിൻ, പഞ്ചായത്തംഗം ശിരീഷ്കുമാർ, റോജൻ ഉമ്മൻ എന്നിവരുടെ നേതൃത്വത്തിലാണ് വിതരണം ചെയ്തത്.



Thomas Mathew & Associates Chartered Accountants

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

06-01-2022

AUDITOR'S REPORT


We have audited the attached Balance Sheet of CARD, (CONSOLIDATED ACCOUNTS) MAR THOMA SABHA OFFICE, THIRUVALLA as at 31st March 2021 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 2021.
 - (ii) In the case of Income & Expenditure Account, Excess of Expenditure over Income, for the year ended on that date.



For Thomas Mathew & Associates
Chartered Accountants


Thomas Mathew 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 RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2021

RECEIPTS				Rs. Ps.		PAYMENTS		Rs. Ps.	
To	OPENING BALANCES					By	CARD DIRECT		
	General Account						General Payments		37,78,211.30
	Cash in Hand	21,346.70					CDU Expenses		7,22,414.09
	Cash at Bank & FD	52,48,030.97					Foreign Contribution Expenditure		30,27,317.81
							CARD Photostat	28,910.00	
	CDU Account						CARD Gramolpannam	10,60,859.03	
	Cash in Hand	7,652.00					CARD Pampa Umbrellas	2,41,140.65	
	CSB SB 190002	1,71,004.04					Department Of Research & Study	4,90,576.20	
	FC Account						CARD Harippad Unit	26,17,492.84	
	SBI Thiruvalla SB A/c 10581240548						CARD Better Home	2,09,891.00	
	Institutions Balance						CARD Gramasakthi	24,42,002.50	
	Foreign Contribution Income						CARD Light To Life - Nadavayal Wayan	10,95,516.65	
	Bank Interest	1,61,091.00					CARD Light To Life - Vattavada	20,06,894.55	1,77,21,226.62
	Alexander Mathew Detroit, USA	7,581.41							
	Marthoma Mission Board North America	86,61,898.00							
	ERIKS, SWEDAN	29,98,702.00							
	Long Island MTC New York USA	2,17,587.00							
	Melbourne MTC, Australia	2,04,770.00							
	ST. Thomas MTC BRISTOL, UK	9,83,150.00							
	ST. Thomas MTC New York, USA	53,490.00							
			</						

Department Of Research & Study	15,218.00	CARD Gram Sakthi CFCD - Odisha	33,10,206.48
CARD Harippad Unit	29,16,512.00	CARD Light To Life Shencottah	9,31,194.00
CARD Better Home	1,92,068.00	CARD Light To Life - KSK, Kshipra	16,04,464.00
CARD Gramasakthi	27,99,348.00	CARD Light To Life - Saphera	9,89,663.00
CARD Light To Life - Nadavayal Wayal	2,572.00	Mar Thoma High School For The Deaf	2,380.00
CARD Light To Life - Vattavada	5,144.00	CARD Light To Life Project- Palsai, Mt	3,84,925.20
CARD Premakulam Cfcd	34.00	Mar Thoma Bal Vikas Kendra - Kampur	715.30
Baljoythi Daycare Centre, Mundukode	29.67		
Karavaloor Cde	24.00		
CSP Vattavada	8.00		
CARD Humanitarian Asst.Flood Relief	69.00		
	1,19,83,224.55		5,92,44,854.89
" Closing Balances:			
		<u>General Account</u>	
		Cash in Hand	21,346.70
		Cash at Bank & FD	57,70,554.05
		<u>CDU Account</u>	
		Cash in Hand	8,084.00
		Cash at Bank	53,198.95
		<u>FC Account</u>	
		SBI Thiruvalla SB A/c 10581240541	40,75,242.48
		<u>Institutions Balances</u>	2,38,85,581.91
			3,38,14,008.09
* CARD - OTHER INSTITUTIONS			
St. Thomas Higher Secondary School,Ks	49,64,837.00		
CARD Ksk Kshipra - General	7,48,749.00		
CARD Ksk Kshipra - Sarvodaya Vidyala	1,79,059.00		
CARD Ksk Kshipra Mar Thoma School,	106.00		
CARD Ksk Kshipra Easow Mar Themat	29,875.00		
ICAR KVK - General Fund Account	2,85,07,451.07		
ICAR KVK - Revolving Fund	70,51,862.00		
ICAR KVK - Project Fund Account	65,80,217.00		
ICAR KVK - Staff Welfare Fund Accou	15,90,251.00		
ICAR KVK - Ignou Sse (1471 D)	4,120.00		
CARD Thiruvalla, Rajiv Gandhi Nations	2,500.00		
CARD Revolving Fund A/C Wayanad	85,134.00		
CARD Fsw Suraksha Project, Kollam	12,71,097.80		
CARD Light To Life, Ameri	4,654.00		
CARD Lok Biradhari Cfcd, Kalahandi, (2,199.00		
CARD Light To Life - Kalahandi	19,562.00		
CARD Gram Sakthi Cfcd - Odisha	2,28,442.00		

CARD Light To Life Shencottah	2,691.00	
CARD Light To Life - Ksk, Kshipra	5,908.00	
CARD Light To Life - Saphera	7,770.00	
Mar Thoma High School For The Deaf	1,297.00	
Mar Thoma Mission Day Care - Kumta	85.00	
	5,12,87,866.87	
		TOTAL
	11,07,80,089.60	11,07,80,089.60

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

CHARTERED ACCOUNTANTS
THIRUVALLA-1



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

Rev. Abraham P Varkkey
Director

Assy Kurian
Treasurer

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

CONSOLIDATED INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2021

EXPENDITURE		Rs.	Ps.	INCOME		Rs.	Ps.
To	Opening Stock			29,71,669.00	By Foreign Contribution Income		
* CARD DIRECT				Bank Interest		1,61,091.00	
General Payments	33,75,190.43			Alexander Mathew Detroit, USA		7,581.41	
CDU Expenses	7,22,414.09			Marthoma Mission Board North America I		86,61,898.00	
FC Expenditure	60,26,019.81			ERIKS, SWEDAN		29,98,702.00	
CARD Photostat	8,910.00			Long Island MTC New York USA		2,17,587.00	
CARD Gramolpannam	9,95,462.03			Melbourne MTC, Australia		2,04,770.00	
CARD Pampa Umbrellas	2,41,140.65			ST. Thomas MTC BRISTOL, UK		9,83,150.00	
Department of Research & Study	1,98,509.20			ST. Thomas MTC New York, USA		53,490.00	1,32,88,269.41
CARD Harippad Unit	26,17,492.84						
CARD Better Home	2,09,891.00			" CARD - DIRECT			
CARD Gramasakthi	24,96,402.50			General Receipts		39,15,783.38	
Mar Thoma High School For The Deaf	2,380.00			CDU Income		5,55,041.00	
CARD Light To Life - Vattavada	20,06,894.55			CARD Photostat		24,326.50	
CARD Light To Life - Nadavayal Wayau	10,87,016.65			CARD Gramolpannam		10,90,692.00	
				CARD Pampa Umbrellas		1,29,103.00	
				Department of Research & Study		15,218.00	
* CARD - OTHER INSTITUTIONS				CARD Harippad Unit		28,91,412.00	
St. Thomas Higher Secondary School, Ks	53,44,218.00			CARD Better Home		1,72,068.00	
CARD Ksk Kshippa - General	9,60,056.00			CARD Gramasakthi		28,30,354.99	
CARD Ksk Kshippa - Sarvodaya Vidyal	2,60,614.00			CARD Premakulam Cfd		34.00	
CARD Ksk Kshippa Easow Mar Themat	30,345.00			CARD Light To Life - Vattavada		5,144.00	
ICAR KVK - General Fund Account	2,84,21,138.00			Baljoythi Daycare Centre, Mundakode		29.67	
ICAR KVK - Revolving Fund	59,52,653.35			Karavalloor Cde		24.00	
ICAR KVK - Project Fund	22,51,085.10			CSP Vattavada		8.00	
CARD Revolving Fund A/C Wayanad	47,669.02			CARD Humanitarian Asst.Flood Relief		69.00	
CARD Fsw Suraksha Project, Kollam	7,46,183.00						1,16,29,307.54

0.00

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

For **THOMAS MATTHEW & ASSOCIATES,**
CHARTERED ACCOUNTANTS

Thomas Matthew & Associates
THIRUVALLA-1

THOMAS MATTHEW & ASSOCIATES
CHARTERED ACCOUNTANTS
F.C.A.
Chartered Accountants
No. 014670

Rev. Abraham P Varkkey
Rev. Abraham P Varkkey
Director

Josy Kurian
Josy Kurian
Treasurer



CHRISTIAN AGENCY FOR RURAL DEVELOPMENT - CARD

MARTHOMA SABHA OFFICE, THIRUVALLA

CONSOLIDATED BALANCE SHEET AS ON 31ST MARCH 2021

OWN FUND & LIABILITIES		Rs.	Ps.	ASSETS		Rs.	Ps.
OWN FUNDS				CARD ASSETS			
<u>Capital Fund</u>				Land at Angamali		1,35,000.00	
As per last Balance Sheet		7,09,82,583.02		Land at Thekkummala		16,000.00	
Add: Asset Acquisition		27,71,975.00		Land at Thulappally		37,500.00	
Less: Excess of Expenditure over Income		7,37,54,558.02		Land at Kallempadom		8,000.00	
		75,65,975.34		Land at Kalayapuram		3,03,000.00	
				Land & Building at Njettikulam		4,53,000.00	
FUNDS BALANCES (LIABILITY)				Furniture & Fittings		5,94,246.74	
Designated Fund Dept of Research & Study		11,75,985.00		Vehicle		6,37,688.83	21,84,435.57
Revolving Fund		18,70,912.00					
Reserve Fund		35,47,000.00		Institution Assets			
Contingency Fund		3,67,554.85		As per Schedule		4,75,38,169.08	
Staff Benefit Account							
				CURRENT ASSETS			
Contribution Received in Advance				As per Schedule		2,19,15,869.49	
As at the end of the year							
				ADVANCE GIVEN FOR EXHIBITION			
Sundry Creditors				As per last Balance Sheet		1,04,960.00	
As per Schedule							
Loans (Liability)				SUNDRY DEBTORS, LOANS & RECEIVABLES			
As per Schedule				As per Schedule		63,52,309.70	
				CLOSING STOCK			
				Stock of Items		31,88,168.60	

Rev. Abraham P Vanhey
Director

Our Resource Sharing Agencies



ICAR Govt. of India



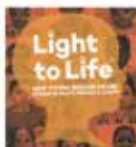
National Bank for
Agriculture & Rural
Development



Kerala State AIDS
Control Society



ERIKS Development Partner
Sweden



Mar Thoma Mission
Board Diocese of North
America



- Long Island MTC, New York
- MTC, Melbourne
- Bristol MTC, New York
- M T Church Baltimore, USA



HOLISTIC CHILD
DEVELOPMENT INDIA HCDI, Pune



Act alliance



Churches Auxiliaries
for Social Action



DIRECTORATE OF ENVIRONMENT AND CLIMATE CHANGE
പരിസ്ഥിതി ക്ലൈമേറ്റ് വകുപ്പ്
GOVERNMENT OF KERALA



Mallappally Block Panchayathu
PMSKY

- San francisio MTC
- MarThoma Sevika Sangam, Thiruvalla
- Perth MTC
- Niranam Maramon Dioces

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.



CARD INDIA
Member of
actalliance

CARD

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

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