49th ANNUAL REPORT

2025 - 2026



CARD®

CHRISTIAN AGENCY FOR RURAL DEVELOPMENT

Social Service Wing of The Mar Thoma Church

In Christ with the People

Our PRESENCE



CARD REACHES

10 STATES

17 DISTRICTS



WHAT WE DO

- CHILD SUPPORT PROGRAMME
- AGRICULTURE & FOOD SECURITY
- COMMUNITY DEVELOPMENT
- HEALTH CARE
- LIVELIHOOD ACTIVITES
- RESEARCH & DEVELOPMENT
- DISASTER MANAGEMENT









- RURAL MARKETING
- RURAL EDUCATION
- WATER CONSERVATION
- ENVIORNMENTAL PROGRAMME
- CAMPAIGN & AWARENESS PROGRAMMES









Member of actalliance

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

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ANNUAL REPORT 2025 - 2026

CARD® CHRISTIAN AGENCY FOR RURAL DEVELOPMENT

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49th Annual Report 2025 - 2026



CONTENTS

CARD News Reels 06
Message from the Patron 07
Message from the President 08
Annual Report 2025-26 10
Child Support Programme 20
Rural Education 24
Community Development Programme 27
Agriculture And Food Security 32
Health Care 37
Disaster Response 39
Campains/Day Observance 40
Government Link Programmes 45
Livelihood Activities 46
Rural Marketing 48
Interventions/New initiatives 51
Special Programmes 52
Light to Life Projects 57-62
Success Story 63
Exposure Visit 64-65
Case Study 66
Annual Financial Summary 67- 70
Resource Sharing Agencies 71

CARD NEWS REELS









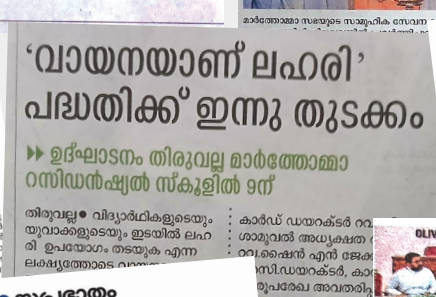


























From the Patron



"This work, done quietly and without seeking recognition, reflects the very spirit on which CARD was founded."

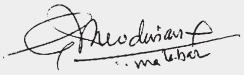
Message

It is with heartfelt gratitude to Almighty God that I present the 49th Annual Report of the Christian Agency for Rural Development (CARD), the social service wing of the Malankara Mar Thoma Syrian Church. As CARD nears its Golden Jubilee, this report reflects nearly five decades of faithful service to the poor and the vulnerable.

Around the world, social services organisations are changing the way they work, using new technology to ease administrative work, apps and online tools to reach clients more easily, better training to support mental health needs, and stronger data systems to identify and help the most vulnerable, even as the shortage of trained social workers remains a real challenge. CARD, too, continues to strengthen its own systems in these ways, so that its service to rural communities across India becomes more effective and accountable each year.

This past year gave fresh meaning to that mission, when severe floods struck Punjab, leaving many families without homes or livelihoods. I am deeply grateful for the prompt and compassionate response of office bearers, staff and volunteers, who travelled from Kerala all the way to Dera Baba Nanak (Punjab), a village on the India-Pakistan border, to stand with the affected communities, offering relief and comfort in their hour of greatest need. This work, done quietly and without seeking recognition, reflects the very spirit on which CARD was founded.

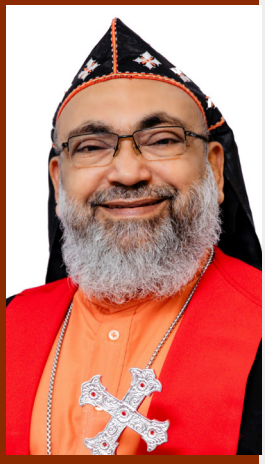
As we look ahead to CARD's Jubilee Year, I pray that this spirit of service continues to guide the Agency, with continued gratitude to God for His faithfulness.



Dr. Theodosius Mar Thoma Metropolitan
Patron

Message

From the President



" The year under review was marked by a challenging social and economic environment. Despite these circumstances, CARD remained steadfast in its vision of "Weaving the Web of Life" and its mission, "In Christ with the People."

The Christian Agency for Rural Development is pleased to present its 49th Annual Report, reflecting a year of continued progress as the organization approaches five decades of dedicated service. This milestone provides an appropriate opportunity to acknowledge with gratitude the continued support and encouragement of the Church, our donors, staff, partners, and the communities we serve, whose collective commitment has sustained and strengthened CARD's mission over the years.

The year under review was marked by a challenging social and economic environment. Despite these circumstances, CARD remained steadfast in its vision of "Weaving the Web of Life" and its mission, "In Christ with the People." Guided by these commitments, the organization continued to reach out to underserved and marginalized communities through programmes in education, healthcare, livelihood promotion, and community development, seeking to respond to their needs with compassion, dignity, and practical support.

Among the various initiatives undertaken during the year, the "Snehathanal Project – A Shade of Love" deserves special mention. The project extended livelihood support to street vendors in and around

the districts of Pathanamthitta, Alappuzha, and Kottayam, enabling them to sustain their livelihoods and continue their trade with greater dignity, stability, and security. This initiative reflects CARD's continuing commitment to empowering vulnerable sections of society and creating opportunities for sustainable livelihoods.As CARD prepares to enter its Golden Jubilee year, the 49th Annual Report is not merely a record of the programmes and activities undertaken during the year; it is also an occasion to reflect on the journey of the organization, the lives touched, and the responsibilities that lie ahead. The approaching Golden Jubilee is a significant milestone that invites us to celebrate God's faithfulness, acknowledge the contributions of those who have journeyed with CARD, and renew our commitment to the service of humanity.

" The approaching Golden Jubilee is a significant milestone that invites us to celebrate God's faithfulness, acknowledge the contributions of those who have journeyed with CARD, and renew our commitment to the service of humanity.."

I place on record my sincere appreciation to the Malankara Mar Thoma Syrian Church for its continued patronage and guidance. I also commend the Director, staff, volunteers, partners, and well wishers of CARD for their dedicated service and commitment. My gratitude extends to all our donors and supporters whose generosity and trust make it possible for CARD to continue its ministry among communities in need.

As we look towards the Golden Jubilee year and beyond, may CARD continue to be an instrument of hope, compassion, empowerment, and transformation, faithfully living out its mission "In Christ with the People."

I look forward with hope and confidence to the year ahead and to CARD's continued journey of service and commitment to the people and communities entrusted to its care.



Dr. Euyakim Mar Coorilos Suffragan Metropolitan
President

49th

ANNUAL REPORT 2025 - 2026



Rev.Shibu Samuel
(Director)

"Weaving hope and dignity for the vulnerable is our path to 2030."

CHRISTIAN AGENCY FOR RURAL DEVELOPMENT (CARD)

Mar Thoma Sabha office, Thiruvalla, Kerala. India 689101

Introduction

We stand at the final, decisive stretch of the 2030 Agenda for Sustainable Development, a period in which converging global crises meet converging global possibilities. With barely four years remaining to the SDG deadline, the world's stock-taking has grown urgent and honest: progress on poverty eradication, climate action, gender justice, and reduced inequalities remains fragile and uneven, and the profession of social work finds itself asking questions that go far beyond individual casework, questions of climate justice, the decolonisation of knowledge and practice, the ethics of digital transformation, the healing of intergenerational wounds, and the rebuilding of solidarity in divided societies.

The International Federation of Social Workers (IFSW), the International Association of Schools of Social Work (IASSW), and the International Council on Social Welfare (ICSW) have together framed the global theme for 2026 as "Co-Building Hope and Harmony: A Harambee Call to Unite a Divided Society," drawing on the East African spirit of collective action and mutual support, a theme that speaks directly to the unfinished business of the SDGs. It is in this world, at this critical juncture on the road to 2030, that the Christian Agency for Rural Development (CARD) has continued its mission through the year 2025–26.

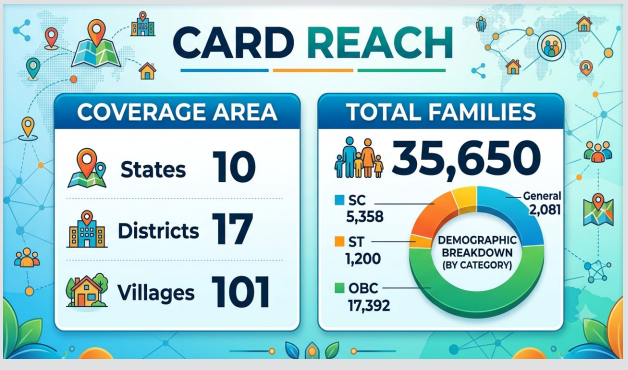
Established in 1977 as the social service wing of the Malankara Mar Thoma Syrian Church, CARD has never treated development as a technical checklist but as a theological and ethical commitment, rooted in the belief that every person bears the image of God (Imago Dei) and deserves a life of dignity, justice, and freedom, the same conviction that undergirds the SDG pledge to "leave no one behind." Forty-nine years of grassroots engagement across nine states of India have given CARD the institutional depth and community trust needed to translate the SDGs from global aspiration into local reality. As international social work discourse increasingly calls for locally rooted, community-centred, and ecologically sensitive models of development, CARD's long-standing approach offers a coherent, field-tested response to the SDG endgame.

This Annual Report for 2025–26 documents a year of purposeful action mapped against that unfinished global

agenda. The holistic child development work of the Light to Life project among tribal, Dalit, and slum communities advances SDGs 1, 4, and 10; the climate-smart agricultural innovations of the ICAR-Krishi Vigyan Kendra in Pathanamthitta speak to SDG 2 and SDG 13; the promotion of indigenous food traditions at Manjathodu tribal settlements safeguards SDG 15 and cultural heritage alike; the digital literacy initiatives at KSK Kshipra push forward SDG 9's call for digital equity; livelihood empowerment through CARD's vocational and rural marketing units builds toward SDG 8; and HIV/AIDS prevention work with high-risk communities in Kollam contributes to SDG 3. Taken together, CARD's 2025–26 programming resonates with the most urgent themes of the global countdown to 2030.

The call for eco-social work and climate justice, central to closing the SDG 13 gap, is reflected in CARD's environmental campaigns, promotion of organic farming, and observance of World Environment Day. The international emphasis on decolonising social work, honouring indigenous knowledge, culture, and community-led development in step with SDG 10's reduced-inequalities mandate, is lived out in CARD's sustained engagement with Malampandaram tribal communities. The worldwide movement toward trauma-informed, rights-based, and intergenerational approaches, essential to SDG 16's promise of protection and justice for children, is visible in CARD's child protection work, anti-child-labour advocacy, and the "Reading is Addictive" campaign. And the global imperative of digital equity and interdisciplinary partnership, vital to SDG 17's call for collaboration, is reflected in CARD's integration of technology in education, precision agriculture, and cross-sector partnerships with government agencies, ecumenical bodies, and civil society organisations.

CARD's work is guided by the vision of "Weaving the Web of Life," a metaphor that captures the interconnectedness of people, creation, and God's purposes, and, in this final stretch to 2030, the interconnectedness of the Goals themselves. In a world increasingly fractured and polarised, and with the SDG deadline fast approaching, this vision of interconnection is not merely an organisational aspiration but a prophetic witness and a practical strategy. As we present this 49th Annual Report, we invite our partners, supporters, churches, and communities to read these pages not only as an account of activities completed but as a testimony to what becomes possible, and what remains urgently to be done before 2030, when faith, justice, and community solidarity are woven together in service of the most vulnerable.





VISION

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



MISSION



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

REGISTRATION

The Christian Agency for Rural Development (CARD) has been actively engaged in the field of social and rural development for the past 49 years. Established in 1977, CARD was registered under the Travancore-Cochin Literary, Scientific and Charitable Societies Registration Act, XII of 1955.

With the enactment of The Kerala Societies Registration Act, 2025 ,(14 of 2025), the Government of Kerala brought the new legislation into force with effect from 1 January 2026, replacing the earlier legal framework governing societies in the State.

CARD is committed to the welfare of the poor and marginalized communities in India. The organization holds the following registrations and recognitions:

- **FCRA Registration** – Enabling receipt of foreign contributions.
- **12AA Registration** – For income tax exemption under the Income Tax Act.
- **NGO Darpan Registration** – Enrolled with NITI Aayog, Government of India.
- **Trade Mark registration**- CARD is now a registered trademark, legally protecting the organization's name and affirming its unique identity.

MEMBERSHIP

actalliance ACT Alliance (Action by Churches Together) is a global coalition of more than 145 churches and affiliated organizations working across over 120 countries to provide humanitarian assistance and support to poor, vulnerable, and marginalized communities. CARD has been a permanent member of ACT Alliance since 1st January 2010, following the merger of ACT Development and ACT International, the relief and rehabilitation arm of the global ecumenical movement. Through ACT Alliance, CARD actively participates in development, relief, and rehabilitation initiatives across India.

POLICY AND PERSPECTIVE

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

AREA OF OPERATIONS

The society operates throughout India. CARD is actively engaged in various programs and projects across 16 districts in 9 states of India in this reporting year. They are Kerala, Karnataka, Tamil Nadu, Maharashtra, Madhya Pradesh, Chhattisgarh, Odisha, Haryana, and Punjab.

THE MODUS OPERANDI

CARD plans and implements programs with the active involvement of the target population to enable them to be self-reliant in as short a period as possible. In

the planning and implementation of its programs, CARD has adopted the 'process approach,' in which the participant population is involved from the planning stage and in which these programs are constantly evaluated and improved.

ADMINISTRATION

Patron: The Most Rev. Dr. Theodosius Mar Thoma Metropolitan serves as the Patron of CARD, providing invaluable guidance and unwavering support. His spiritual leadership and encouragement continue to inspire our mission and activities.

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

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

Director: Rev. Shibu Samuel faithfully served as the Director of CARD, providing leadership and guidance.

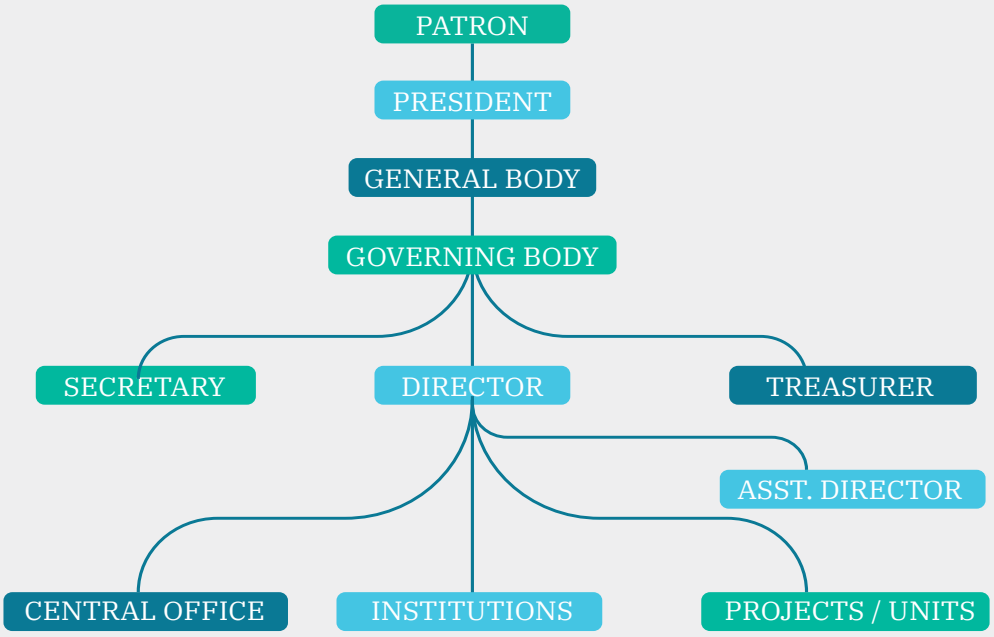
Asst.Director: Rev. Shine N. Jacob served as the Assistant Director of CARD, coordinating the programmes.

Treasurer: Mr. Victor T. Thomas served as the honorary Treasurer of CARD, ensuring financial stewardship.

GENERAL BODY

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

ORGANOGRAM OF CARD



a) 48TH ANNUAL GENERAL BODY MEETING

The 48th Annual General Body Meeting (AGM) of CARD was held on 29th August 2025 at the Olivet Aramana Hall, Chengannur. The meeting was presided over by the President, Rt. Rev. Dr. Euyakim Mar Coorilos Suffragan Metropolitan. Out of the 33 General Body members, 17 attended the meeting. The AGM reviewed and unanimously approved the following:

- The Annual Report for the year 2024–25
- The Audited Annual Accounts for the financial year 2024–25
- The Budget for the year 2025–26, covering all activities and operations of CARD

b) SPECIAL GENERAL BODY MEETING FOR BYELAW AMENDMENT

A Special General Body Meeting was held on 29th September 2025 at the Sabha Council Hall, Thiruvalla. The meeting considered amendments to the byelaws in accordance with the requirements of the Central Finance Department. A total of 12 General Body members attended the meeting. The amended bylaws were discussed and approved by the General Body. Both meetings reflected the organization's continued commitment to transparency, accountability, good governance, and mission-driven progress.

GOVERNING BOARD

The Governing Board of CARD, comprising 15 members, met four times during the reporting year. The Board meetings served as an important forum for reviewing organizational progress, deliberating on key issues, and making strategic decisions to support the effective functioning of the organization. Through these meetings, the Board provided guidance on programme implementation, financial management, policy matters, and institutional development, ensuring that CARD remained aligned with its mission and objectives.

GOVERNING BOARD MEMBERS (2023-2026)

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

GOVERNING BOARD MEMBERS (2023-2026)



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



Rev.Abey T. Mammen
(Secretary)



Rev.Shibu Samuel
(Director)



Mr.Victor T. Thomas
(Treasurer)



Rev. Shine N. Jacob
(Asst. Director)



Dr.Abey Abraham Thomas Varikkad (Member)



Dr. George K. Alex
(Member)



Dr. Susamma Mathew
(Member)



Ms. Joicy K. Koshy
(Member)



Ms. Jessy Abraham
(Member)



Ms. Jeena Chacko
(Member)



Mr. Jose P. Vayackal
(Member)



Mr. Saji Varghese
(Member)



Mr. Jose Thomas
(Member)



Mr. T. Alex
(Member)



Dr. Thomas Mathew
(Member)

OBITUARIES



Very. Rev.K Y Jacob
Former Director, CARD (2014 - 2018)

Very Rev. K. Y. Jacob, who served as the Director of CARD from 2014 to 2018, passed away in February 2026. He was an exceptional leader who demonstrated an unwavering commitment to the welfare of marginalized and disadvantaged communities. Through his visionary leadership, dedication, and foresight, he significantly strengthened CARD's mission and contributed to its growth and impact. Very Rev. K Y Jacob was widely respected for his compassion, empathy, and deep concern for the poor and vulnerable in society. His tireless efforts to uplift marginalized people earned him the admiration of colleagues, partners, and beneficiaries alike. His sudden demise is a profound loss not only to CARD but also to the wider society that benefited from his service and leadership. His legacy of commitment, humility, and social responsibility will continue to inspire future generations.

Ms. Susamma Mathew
Governing Board Member, CARD

It is with deep sorrow that we record the passing of our Governing Board Member, Ms. Susamma Mathew, in October 2025. Ms. Susamma Mathew served on the CARD Governing Board for more than four terms, making significant contributions to the organization through her dedicated service, unwavering commitment, and wise counsel. Throughout her tenure, she played a meaningful role in the growth and development of CARD, and her contributions were highly valued and appreciated. The CARD family fondly remembers her invaluable service and lasting contributions.



MAJOR ACTIVITIES

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

Programmes at A Glance

01	CHILD SUPPORT PROGRAMME	1. Light To Life Project 2. CARD CARE
02	RURAL EDUCATION	1. KSK Kshipra 2. St. Thomas Higher Secondary School, Kshipra 3. Sarvodaya Vidhyalaya, Shanthi Nagar, Dewas
03	COMMUNITY DEVELOPMENT PROGRAMME	1. CARD - Jana Kalyan 2. PRAGATI (CFCD) Project 3. CARD TDProject, Manjathode, & Moozhiyar 4. CARD CFCD Project, Vizag
04	AGRICULTURE & FOOD SECURITY	1. KVK Pathanamthitta
05	HEALTH CARE	2. Sureksha Project, Kottarakkara
06	DISASTER RESPONSE	1. Punjab Flood Relief
07	CAMPAIGN PROGRAMME /DAY OBSERVANCE	1. Reading is Addictive 2. World Environment Day 3. World day aganist child labor 4. World indegnous day 5. World Food Day
08	GOVT / LINKAGE PROGRAMMES	Handicraft Exibition
09	LIVELIHOOD ACTIVITIES	1. CARD Mar Thoma Vocational centre, Pallippad 2. Better Home, Thiruvalla
10	RURAL MARKETING	1. Gramolpannam, Thiruvalla 3. Farmers facilitation centre, Muttumon 2. Gramasakthi Society, Thiruvalla
11	INTERVENTION / NEW INITIATIVES	1. Snehathanal
12	SPECIAL PROGRAMMES	1. CARD Conclave 2025 2. Ormakalude Sangamam

CHILD SUPPORT PROGRAMME

01

A comprehensive support initiative for children's education and development across India.





1.1 CARD – LIGHT TO LIFE

The Light to Life (LTL) Project is a transformative child development initiative of the Mar Thoma Mission Board of the Diocese of North America, launched in October 2017 under the visionary leadership of Rt. Rev. Dr. Isaac Mar Philoxenos Episcopa. Since its inception, the project has been committed to improving the lives of vulnerable and marginalized children across India through a holistic approach that integrates education, health, nutrition, psychosocial care, leadership development, and community empowerment. During the reporting year, the project continued to receive valuable guidance and encouragement from Rt. Rev. Dr. Abraham Mar Paulos Episcopa, whose leadership significantly contributed to its effective implementation and continued growth.

SL.NO.	UNITS	STATES	SUPPORTED BY	NO. OF CHILDREN
1	Wayanad	Kerala	MMB, USA	114
2	Vattavada	,,	,,	280
3	Kuttampuzha/Kumily	,,	,,	499
4	Ameri	Chhattisgarh	,,	150
5	Kalahandi	Odisha	,,	150
6	Kshipra	Madhya Pradesh	,,	200
7	Saphera	Haryana	,,	150
8	Shenkottai	Tamil Nadu	,,	100
9	Palsai	Maharashtra	,,	50
10	Hoskote	Karnataka	CMRC, Canada	300
TOTAL NUMBER OF STUDENTS				1993

The programme primarily serves children from economically and socially disadvantaged backgrounds, including those belonging to rural, tribal, urban slum, Scheduled Caste (SC), Scheduled Tribe (ST), and other marginalized communities. Many of these children face challenges such as limited access to quality education, malnutrition, inadequate healthcare, poor sanitation, child labour, child marriage, substance abuse, and other social vulnerabilities that hinder their development and future opportunities.

The programme was effectively coordinated by Mr. Job Renji Abraham and Mr. Rebu Thomas Mathew, whose dedicated efforts ensured its smooth functioning and sustained impact across all project locations.



Education remains a key focus of the Light to Life Project, which promotes academic continuity through tuition support, mentoring, examination guidance, and the provision of educational materials. The programme also addresses children's physical and emotional well-being through nutritional support, healthcare assistance, counselling services, and awareness programmes on child rights, personal safety, and protection. The project continues to enhance opportunities for holistic development by promoting life skills, digital literacy, leadership, and vocational exposure.

Activities

- Academic support through regular tuition classes and educational assistance.
- Child development programmes focusing on personality enhancement, leadership, and life skills.

- Counselling and psychosocial support for children and their families.
- Community awareness, advocacy, and social education initiatives.
- Nutritional, healthcare, and medical assistance programmes.
- Distribution of school kits and other educational support materials.
- Promotion of arts, sports, literary, cultural, and exposure activities.
- Livelihood promotion through SHG formation, income-generation, and community farming initiatives.
- Observance of important national and international days.
- Regular home visits, follow-up services, and family support interventions.
- Capacity-building programmes, training, and fellowship gatherings for project staff.

Capacity Building Programme

a) Training at Jaipur, Rajasthan

- Dates: 21st and 22nd November 2025
- Location: Gyandeep Bhavan, Jaipur
- Participants: Teachers and project staff of Light to Life projects in North India
- Focus: Socio Emotional Learning (Introduction, understanding & impact in class room learning)
- Coordinated by HCDI, Pune.

b) Training at Courtallam, Tamil Nadu

- Dates: 19-21st February 2026
- Location: Mar Thoma Bishop's Retreat Home, Courtallam



- Participants: Unit Administrators and Educational Supervisors of all Light to Life units.
- Focus: Budget preparation and finalization for the coming financial year.
- Coordinated by CARD, Thiruvalla, in association with HCDI, Pune.

1.2 CARD CARE

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



During the reporting year, CARD CARE supported educational infrastructure development at MTLPS Mudiyoorkonam and MT HSS Venmoney with the support of the Dallas Farmers Branch Mar Thoma church. A total of 318 students were enrolled in these two schools and benefited from the initiative.

The major interventions undertaken included:

- Renovation of classrooms and office spaces
- Strengthening of library facilities and resources

These improvements have contributed to creating a more conducive learning environment, supporting both academic excellence and the overall development of students.

1.2.1 Endowment

An endowment of ₹15 lakh was received from Mr. Kuruvilla Philip and Ms. Sherene Kuruvilla, Kakkudiyil Villa, Kottarakkara, in memory of Mrs. Mariamma Kuruvilla. The interest generated from this endowment is utilized to support card care activities.

RURAL EDUCATION

02

KSK integrates quality education, sustainable agriculture, and community empowerment.





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

Since 1978, Khrist Seva Kendra (KSK), Kshipra, has been a vibrant centre of rural transformation under the Christian Agency for Rural Development (CARD). Rooted in the vision of holistic development, KSK integrates quality education, community empowerment, sustainable agriculture, livelihood promotion, and value-based leadership formation.

During the year 2025–26, KSK continued its mission of nurturing future-ready citizens while strengthening rural livelihoods and community well-being. Through its educational institutions, social development programmes, and eco-agricultural initiatives, KSK touched the lives of more than 1,000 children and numerous families across the region.

Highlights of 2025–26

- Achieved excellent academic results, including district-level toppers and outstanding performance in board examinations.



- Strengthened digital education through enhanced computer facilities, a school mobile application, website development, and digital learning initiatives.
- Promoted Robotics and Artificial Intelligence awareness among rural students through technology demonstrations and exhibitions.
- Fostered holistic student development through sports, leadership programmes, cultural events, environmental campaigns, and community engagement activities.

- Expanded organic farming and eco-agricultural activities, producing seasonal vegetables and promoting sustainable livelihood practices.
- Enhanced livestock development initiatives through dairy farming, goat rearing, poultry, and community-based livelihood support programmes.

Educational Outreach

- KSK carried out its educational mission through two institutions:
- St. Thomas Higher Secondary School, Kshipra
- Sarvodaya Vidyalaya, Shanti Nagar



Looking Ahead

KSK aims to become a model centre for education, innovation, sustainable agriculture, and community development, fostering self-reliant and empowered rural communities. Future priorities include improving school infrastructure, expanding digital and AI-based learning, strengthening organic farming, and creating better livelihood opportunities for vulnerable families.

2.1.1 St. Thomas Higher Secondary School, Kshipra

- A Centre of Academic Excellence and Digital Innovation

Established in 1985, St. Thomas Higher Secondary School continues to be one of the leading educational institutions in rural Madhya Pradesh. The school provides quality education from Nursery to Class XII and serves approximately 900 students through Science and Commerce streams.

Academic Excellence

- District First Rank in Commerce Stream secured by Ms. Tamanna Patel, who brought great honor to the institution and the region.
- 100% pass result in board examinations.
- Several students secured distinctions and high academic achievements across different classes.

Digital & Technological Advancement

- Modern Computer Laboratory inaugurated.
- Launch of School Website and Mobile Application.
- Introduction of Robotics and Artificial Intelligence awareness programmes.
- Establishment of KSK Media digital platform for educational and creative engagement.



Student Development

- Active Nature, Sports, Mathematics, Arts, and Literature Clubs.
- Successful conduct of cultural festivals, science activities, leadership programmes, and national celebrations.
- Participation and achievements in district and state-level sports competitions.

2.1.2 Sarvodaya Vidyalaya, Shanti Nagar

Sarvodaya Vidyalaya serves children from economically and socially disadvantaged families, providing access to quality education, care, and character formation. The school currently educates 126 students from Nursery to Class VIII and continues to be a beacon of hope for marginalized communities.

Academic Progress

- 100% pass result in Class V and Class VIII Board Examinations.
- Significant improvement in literacy, numeracy, and learning outcomes among primary students.

Holistic Development

- Celebration of national festivals, Sports Day, Parents' Day, and cultural programmes.
- Value education and life-skill sessions.
- Creative learning through art, storytelling, and activity-based education.

Community Engagement

- Strong parental participation in school programmes.
- Regular Parent-Teacher Meetings to support student progress.

COMMUNITY DEVELOPMENT PROGRAMME

03

CARD empowers marginalized communities through holistic health, education, and livelihood initiatives.





3.1 CARD –Jana Kalyan CFCD Project, Odisha.

The CARD–JANA KALYAN Community-Focused Community Development (CFCD) Project, launched in April 2023, is implemented across 22 villages in Kandhamal and Kalahandi districts of Odisha. The project serves marginalized communities, particularly Scheduled Tribes (ST), Scheduled Castes (SC), and Other Backward Classes (OBC), with a focus on health, education, livelihoods, child rights, environmental sustainability, community leadership, and access to government services through a participatory, community-driven approach.



3.1.1 Achievements

Health and Nutrition

The project enhanced community health awareness and access to essential services through health, sanitation, nutrition, immunization, and maternal care initiatives. Health and nutrition interventions benefited more than 1,700 individuals, including

children, caregivers, and mothers. Three dug wells were rehabilitated, improving water access for approximately 45 families, while healthcare support was provided to 177 vulnerable children.

Education and Youth Development

Educational support reached 1,000 schoolchildren, while two Early Childhood Care (ECC) Centres were established to strengthen early learning. Teaching-learning materials, recreational resources, and winter support were provided to vulnerable children. In addition, life-skills and vocational training programmes empowered adolescents and youth, particularly girls and young women.

- **Livelihood Enhancement**

  The project promoted sustainable livelihoods through water conservation, agricultural infrastructure, skill development, and support to Self-Help Groups (SHGs). Key interventions included the construction of farm ponds, irrigation facilities, compost pits, kitchen gardens, and the distribution of mango saplings. Agricultural training reached 317 farmers, while financial support to SHGs benefited 103 families.

- **Community Mobilisation and Institutional Strengthening**

  Capacity-building programmes were conducted for SHGs, Community-Based Organisations (CBOs), and local leaders, alongside gender equality awareness initiatives.

- **Child Participation and Protection**

  The project actively promoted children's participation through Children's Parliaments, child rights education, leadership development programmes, and strengthening of Child Protection Committees.

- **Environmental Protection and Climate Resilience**

  Training programmes on climate change adaptation, natural resource management, community resource governance, and forest conservation reached nearly 900 participants.

- **Partnerships, Monitoring, and Sustainability**

  The project maintained strong collaboration with government departments, ASHA and Anganwadi workers, schools, Panchayati Raj Institutions (PRIs), ICDS, and NHM functionaries. Regular monitoring through review meetings, field visits, and participatory assessments ensured effective implementation and accountability.

As the project approaches its phase-out stage, special emphasis has been placed on sustainability planning, strengthening local institutions, and enhancing community ownership to ensure long-term impact.

3.1.2 Challenges and Future Priorities

Despite notable progress, challenges remain, particularly water scarcity, the need for stronger convergence with government programmes, and continued institutional strengthening. Future efforts will focus on

3.1.3 Outcomes of the Project

In its third year, the CARD–JANA KALYAN CFCD Project successfully achieved its



objectives, bringing positive improvements in health, education, livelihoods, child participation, environmental sustainability, and community empowerment. Strong community involvement and partnerships have laid a solid foundation for sustainable and inclusive development.

3.2 PRAGATI CFCD Project, Rayagada, Odisha.

The PRAGATI–CFCD (Child Focused Community Development) Project, implemented by CARD in partnership with the Chicago Mar Thoma Church, focuses on improving the lives of marginalized tribal communities in Rayagada District, Odisha.

Education remains a key priority of the project. A Tuition Centre at Laxmipur village supports 30 children, including students from nearby villages. Regular coaching and mentoring by the tuition teacher and Community Organizers have helped improve



academic performance, school attendance, and overall development of the children. Education awareness programs have also encouraged school enrollment and facilitated the reintegration of school-dropout children into schools.

The project is actively strengthening Self-Support Groups (SSGs) through regular meetings, capacity-building programs, and community mobilization efforts. These groups are gradually emerging as platforms for collective action and community development.

The project also focuses on linking communities with government schemes and services through these efforts. The project promotes sustainable development and greater community ownership.

3.3 CARD Tribal Community Development Project, Manjathodu and Moozhiyar.

CARD has remained steadfast in its commitment to improving the quality of life of the Malapandaram tribal communities residing in the remote forest regions of Plappally, Manjathodu, and Moozhiyar in Pathanamthitta District. Recognizing the unique socio-economic challenges faced by these marginalized communities, CARD implemented a range of holistic interventions during the reporting year to address immediate needs while fostering long-term development, well-being, and empowerment.

Activities 2025-26

- **Medical Camps**

To improve access to healthcare services, three medical camps were organized in Manjathodu, Plappally, and Moozhiyar in collaboration with Believers Church Medical College, Thiruvalla. A dedicated team of 11 healthcare professionals, including four doctors, provided comprehensive medical services to community members.

The camps focused on preventive healthcare, early diagnosis, treatment of common illnesses, and emergency medical support. Special attention was given to pediatric healthcare to ensure the well-being of children. These initiatives not only improved access to essential health services but also enhanced health awareness and strengthened trust between healthcare providers and tribal communities.



- **Appreciation meeting for SSLC and Plus Two Students**

CARD organized a special appreciation meeting to recognize the academic achievements of tribal students who

completed their SSLC and Plus Two examinations. Two SSLC students and two Plus Two students from Manjathodu and Plappally were honored during the event.

The programme encouraged students to pursue higher education despite prevailing social and economic challenges and served as an inspiration for other children within the tribal communities to strive for academic success.

- Distribution of School Education Kits

As part of its efforts to promote education among tribal children, CARD distributed 121 School Education Kits to students from Arayanjilimon, Manjathodu, and Plappally. The kits, distributed through the tuition centre at Manjathodu, included notebooks, school bags, and umbrellas.

- Independence Day Celebration

Independence Day was celebrated at the Manjathodu Tribal Village with active participation from children and community members. The event promoted patriotism, national unity, and social inclusion while fostering a sense of belonging and collective identity among the tribal population.



3.4 CARD CFCD, Vizag, Andhrapradesh

As part of its commitment to educational empowerment and community development, CARD has established a tuition centre at Gandhi Nagar, Peddagantyada, Visakhapatnam, Andhra Pradesh.

The centre currently provides supplementary educational support to 40 children from six surrounding villages. It aims to strengthen their academic performance, improve learning outcomes, and provide them with the guidance and encouragement needed to pursue their education successfully.

AGRICULTURE & FOOD SECURITY

04

ICAR-KVK trained 41,000+ beneficiaries and introduced climate-smart farming innovations during 2025–26.





4.1 ICAR-Krishi Vigyan Kendra, CARD, Pathanamthitta

ICAR–Krishi Vigyan Kendra, Pathanamthitta, hosted by the Christian Agency for Rural Development (CARD), Thiruvalla, continued its mandate of technology assessment, refinement, demonstration, and capacity building for the farming community of Pathanamthitta district during 2025–26. The KVK implemented farmer-oriented programmes focusing on climate-resilient agriculture, entrepreneurship development, nutritional security, sustainable farming, and livelihood enhancement through convergence with line departments, ICAR institutes, Kerala Agricultural University, NABARD, ATMA, and local self-government institutions.

Target Community

The major beneficiaries included small and marginal farmers, women farmers, rural youth, Scheduled Caste and Scheduled Tribe communities, farmer-producer organizations, self-help groups, extension personnel, and Agri-entrepreneurs across the district.

Objectives

- Enhancing farmer income through increased productivity and marketability.
- Promotion of climate-smart and sustainable agriculture.
- Dissemination of quality planting materials, livestock, and bio-inputs.
- Entrepreneurship development in agriculture and allied sectors.
- Strengthening nutritional security through secondary agriculture and value addition.
- Capacity building of farmers, rural youth, and extension personnel.

Jurisdiction

The KVK operational area covers all taluks of Pathanamthitta district with interventions across major Agro Ecological Units, including Kuttanad, Southern Laterite Midlands, Foothills, and High Hill regions.

Major Operational Villages

Ayroor, Eraviperoor, Pandalam Thekkekkara, Erathu, Kadambanad, Kodumon, Ranni Angadi, Kaviyoor, Kottanad, Konni and Elanthoor.

4.1.1. Achievements (2025–26)

- Capacity Building and Extension Activities
- Conducted 124 farmer trainings benefiting 5,391 participants.
- Organized 14 rural youth training programmes with 483 participants.
- Conducted 49 extension personnel training programmes benefiting 1,347 participants.
- Six sponsored training programmes benefited 208 participants.
- Seven vocational training programmes and 355 extension programmes were conducted.
- A total of 33,596 farmers participated in various extension programmes.
- Input Production and Distribution
- Produced 19,134 kg bio-products.

41,000+	96,378	7,160	25
People Trained	Plants Distributed	Livestock Units	Quintals Seed Produced

SCSP and TSP Activities

Under the Scheduled Caste Sub Plan (SCSP), quality ginger and turmeric planting materials along with bio-inputs were distributed to 100 Scheduled caste farmers in Pandalam Block. An Entrepreneurship Development Programme on value-added products from nutmeg rind was also conducted.



Under the Tribal Sub Plan (TSP), 34 tribal beneficiaries from Manjathodu hamlet received training and inputs on scientific cultivation practices and beekeeping. Awareness programmes on millet-based nutrition and child nutrition were also organized.

Convergence and Collaborative Activities

Programmes were implemented in collaboration with Kerala Agricultural University, ICAR institutes, TANUVAS, CIFT, the Department of Agriculture, ATMA, and the Animal Husbandry Department. A district-level workshop on Wild Boar Conflict Mitigation, funded by NABARD, was also organized to promote collaborative solutions to human-wildlife conflicts.



4.1.2. Innovations Introduced

Drone-Based Extension: Drone-assisted micronutrient spraying and demonstrations promoted precision farming and reduced labour needs.

- Single Sprout Ginger Transplanting: Demonstration of IISR Vajra ginger using single sprout transplanting reduced seed requirement and increased productivity.
- Climate-Smart Nutrient Management: Introduction of Polyhalite in cassava improved balanced nutrient supply and crop yield.
- Eco-Friendly Disease Management: Trichoderma-based technologies and ICAR FUSICONT bio fungicide promoted sustainable disease control.
- Digital Agro-Advisory Services: Mobile advisories and digital extension activities enhanced real-time farmer support.

Top Innovations

Drone Sprayin

Single Sprout Ginger

Climate-Smart Nutrients

- Entrepreneurship & Value Addition: Value-added products from nutmeg rind, turmeric, and local crops encouraged rural entrepreneurship and women's empowerment.

4.1.3 Technological Outcomes

Sl No.	Technology	Major Outcome
1	IISR Vajra Ginger	28.94% yield increase
2	IISR Pragati Turmeric	14.88% yield increase
3	Polyhalite in Cassava	9.57% yield increase
4	Trichoderma in Elephant Foot Yam	Reduced collar rot incidence and improved BC ratio
5	Vanilla Intercrop in Coconut	Additional income generation from coconut gardens

4.1.4 Extension activities of ICAR–KVK, CARD, Pathanamthitta 2025–26

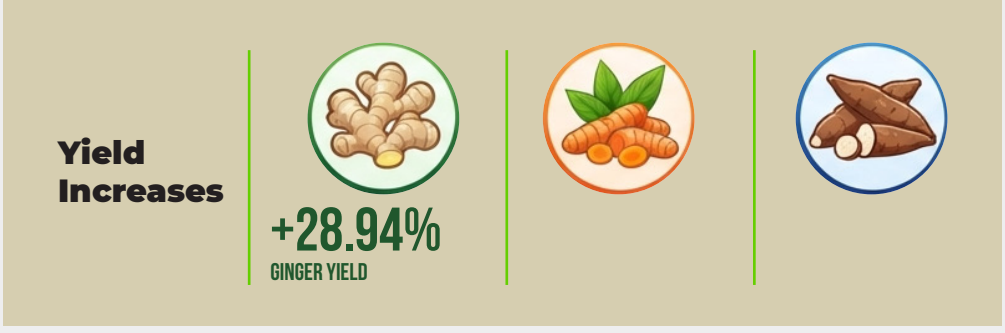
- **Onion Harvest Mela:** Promoted terrace gardening and organic farming through farmer interactions, composting demonstrations, and awareness programmes on sustainable vegetable cultivation.
- **Fruit Nutrition Gardens:** Established fruit-based nutrition gardens for Scheduled Caste (SC) families in Erathu Panchayat.
- **Vertical Nutritional Gardens:** Set up vertical garden units in Anganwadies under SCSP, encouraging space-efficient vegetable production and improved household nutrition.
- **World Environment Day:** Celebrated with over 200 participants, including 100 differently abled students, focusing on the theme "Beat Plastic Pollution" and promoting eco-friendly practices.
- **Mechanization Support for SC Communities:** Trained two SC farmer groups and provided brush





cutters to support mechanized agricultural service enterprises and livelihood development.

- **PM-KISAN Live Telecast:** Organized a live telecast of the PM-KISAN Samman Nidhi programme with participation from 70 farmers, including a majority of SC farmers.
- **Plant Propagation Training:** Conducted a three-day skill development programme on nursery management, layering, and budding, benefiting farmers and rural youth.
- **Value Addition & Entrepreneurship:** Organized programmes on nutmeg rind processing, jackfruit value addition, and retort packaging technologies to promote rural enterprises and MSME development.
- **Natural Farming Promotion:** Trained 625 farmers across five clusters under NMNF, demonstrating bio-inputs such as Jeevamritham and Beejamritham to encourage sustainable agriculture.



HEALTH CARE

05

CARD Suraksha Project supported 1,000 high-risk individuals and achieved an "A" Grade during 2025-26.





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

The Targeted Intervention (TI) Programme, implemented under the National AIDS Control Programme (NACP) of the Ministry of Health & Family Welfare through the Kerala State AIDS Control Society (KSACS), aims to prevent the spread of HIV/AIDS among high-risk groups. CARD has been implementing the programme since 2009, focusing on Female Sex Workers (FSWs) across Punalur, Kottarakkara, Pathanapuram, Anchal, Kadakkal, Aryankavu, and Kulathupuzha.

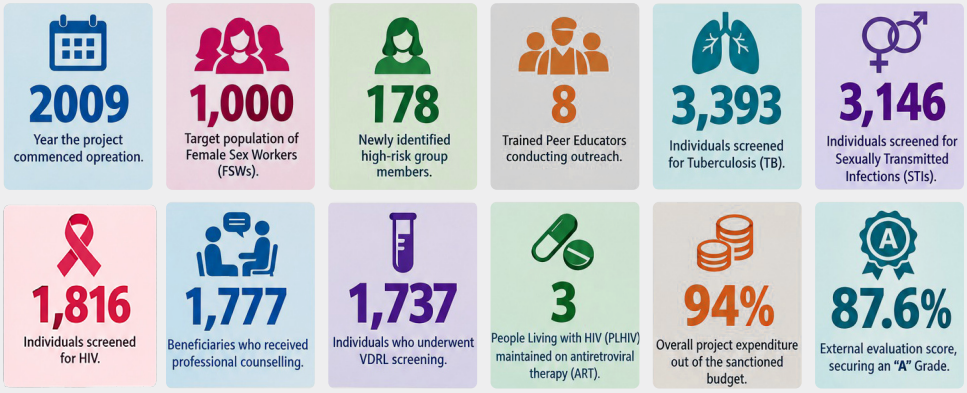
- During 2025–26, the project covered a target population of 1,000 FSWs and identified 178 new high-risk group members. Through the support of eight trained Peer Educators, the programme provided behaviour change communication, condom promotion, HIV/STI/TB screening, counselling, referrals, and community mobilization services. Outreach activities, health



camps, awareness programmes, and advocacy meetings were conducted to improve access to healthcare and strengthen community participation.

- Major activities included World AIDS Day observance, community celebrations, peer educator training, PLHIV care and support, community-based HIV/TB screening, health camps, and advocacy programmes. Innovative initiatives included integrated health camps in partnership with local hospitals, participation in the 100-Day TB Elimination Campaign, monthly nutritional support for PLHIVs, and distribution of school kits to children of community members.
- The programme achieved an overall expenditure of 94% of the sanctioned budget and successfully underwent external evaluation during January 2026, securing an "A" Grade with a score of 87.6%.





DISASTER RESPONSE

06

CARD supported 1,000 flood-affected families in Punjab with emergency kits and cash assistance.

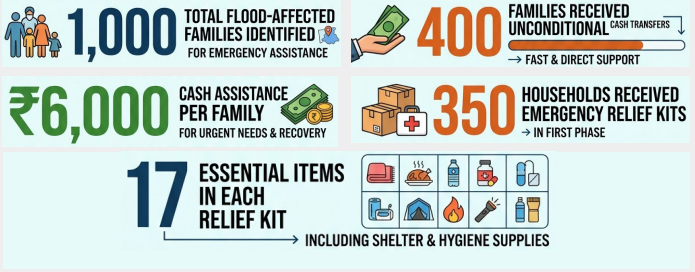
SUSTAINABLE DEVELOPMENT GOALS





6.1 Punjab Flood Relief Activities

CARD conducted extensive flood relief operations in Punjab during the year (October-December) with support from the ACT Alliance, assisting families affected by severe flooding. Following a comprehensive needs assessment in Gurdaspur District, 1,000 affected families were identified for emergency rapid response assistance.



The relief operations were coordinated by Rev. Shibu Samuel (Director, CARD), Rev. Shine N. Jacob (Assistant Director), and Mr. Rebu Thomas Mathew (Program Coordinator), with valuable logistical and field support provided by local volunteers Mr. Tej Pratap Singh, Mr. Nishant Singh, and Mr. Darvinder Singh.



CAMPAIGNS/ DAY OBSERVANCE

07 *CARD launched the "ReAd" anti-addiction campaign and organized community day observances.*





7.1. CAMPAIGN PROGRAMME

7.1.1 "Reading is Addictive" Campaign Launched

In response to the increasing use of addictive substances among school children and youth in Kerala, CARD has launched a year-long campaign titled "ReAd – Reading is Addictive". The campaign aims to redirect young people toward creative and constructive activities such as reading. It will be implemented through schools and colleges and will include a variety of programmes and activities. The campaign was inaugurated by Rt. Rev. Dr. Euyakim Mar Coorilos Suffragan Metropolitan and President of CARD, on Thursday, June 26, the International Day against Drug Abuse, at Mar Thoma Residential School, Kuttapuzha, Thiruvalla.







As part of the campaign, awareness programmes, street plays, puppet shows, quiz competitions, and magic shows will be organized. The campaign seeks to:

- Foster a love for reading among children.
- Discourage children from harmful addictions such as alcohol, smoking, and drug abuse.

- Reduce e-addiction and excessive screen dependence.
- Make reading an enjoyable and positive "addiction."
- Encourage children to develop a personal relationship with books.
- Enable children to think and act creatively.
- Promote newspaper reading and awareness of current affairs.





Children have enthusiastically participated in the campaign, which has already been conducted in 13 schools across the districts of Pathanamthitta, Kottayam, and Kollam in Kerala, as well as in two schools in Kshipra, Madhya Pradesh. Mr. Stephenson Jacob is the coordinator of the Campaign.

In the first phase, the program will be implemented in 100 schools across Kerala with the participation of government agencies, departments, media organizations, libraries, local social activists, youth groups, voluntary organizations, entrepreneurs, Kudumbashree units, and self-help groups.

7.2 DAY OBSERVANCE PROGRAMME

7.2.1 World Environment Day Observance and Distribution of Study Materials

World Environment Day was observed at Arayanjilimoon Government LP School through a joint initiative of the Kerala Forest and Wildlife Department's Kanamala Forest Station and CARD, Thiruvalla. The programme aimed to promote environmental awareness among students and encourage active participation in environmental conservation efforts.

The meeting was presided over by Mr. Siji, PTA President of the school. Rev. Shibu Samuel, Director of CARD, attended as the Chief Guest. The programme was inaugurated by Mr. P.K. Byju, Section Officer, Kanamala Forest Station, while Mr. Ganesh S., Section Forest Officer, delivered the World Environment Day message, highlighting the importance of protecting natural resources and preserving ecological balance for future generations.



As part of the programme, study materials were distributed to students to support their educational development. The event concluded with an environmental protection pledge taken by the students and the planting of tree saplings on the school campus, reaffirming their commitment to environmental stewardship and sustainable living.

7.2.2 World Day Against Child Labour, Observance

As part of the observance of World Day Against Child Labour, CARD organized a series of awareness programmes in the districts of Pathanamthitta and Alappuzha to promote children's rights and emphasize the importance of education.



The programmes were conducted at Mar Thoma Syrian Girls High School, Anaprampal, Edathua, and at the tribal settlement of Manjathodu in Pathanamthitta District. Both events were inaugurated by Rev. Shibu Samuel, Director of CARD. The programme at Mar Thoma Syrian Girls' High School was presided over by Rev. Joseph K. George. The events created widespread awareness among students, parents, and community members about the harmful effects of child labour and the importance of ensuring access to quality education for every child.

At the Manjathodu tribal settlement, Mr. P.K. Byju, Section Officer, Kanamala Forest Office, led an awareness session for parents and community members. He urged parents not to take children along for work in the forest and emphasized that children's education should never be interrupted due to work-related responsibilities. He highlighted the vital role of education in securing a better future for children and encouraged parents to prioritize their schooling. The programmes reinforced the



message that every child has the right to education, protection, and opportunities for healthy development, free from all forms of child labour

7.2.3 World Indigenous Day Observance

As part of the observance of World Indigenous Day, a special programme was organized at Manjathodu Tribal Village to recognize and honour the heritage, rights, and contributions of indigenous communities. The programme was conducted with the participation of the CARD team, who visited the village and interacted with the tribal community. The visit aimed to strengthen awareness and foster solidarity with indigenous peoples.

The session was led by Prof. Dr. V. G. Harishkumar, Department of Social Work, Sree Sabareesa College, Mundakkayam. He spoke on the significance of World Indigenous Day, emphasizing the rich cultural heritage of tribal communities, their



deep connection with nature, and the importance of protecting their rights and traditions in the context of a rapidly modernizing world. The programme served as a meaningful step towards inclusive engagement and awareness-building among communities.

7.2.4 World Food Day Observance

CARD organized World Food Day celebrations at the tribal settlement of Manjathodu with the theme: "Right to Food for a Better Life and a Better Future."

The program included:

- Food preparation competitions
- Awareness seminars
- Training on preparing nutritious foods using locally available ingredients.

The event was inaugurated by Mr. Sony Peter, Forest Section Officer, Rajamanpara. Mrs. Asha K.U., Forest Section Officer, presided over the meeting. Women from Self-Help Groups formed by CARD participated in the cooking competitions. Winners received prizes from the guest.



മലയാള മനോരമ

പുതിയരുചിയുടെ പാഠംനുകർന്ന്

സീതത്തോട് • രുചിച്ചിട്ടില്ലാത്ത പുതുപുത്തൻ വിഭവങ്ങൾ പാകം ചെയ്യാൻ പഠിച്ച് ളാഹ മഞ്ഞത്തോട് ആദിവാസി ഊന്നതിയിലെ ഗൃഹനാഥമാർ. ലോക ഭക്ഷ്യദിനാചരണ പരിപാടികളോടനുബന്ധിച്ച് മാർത്തോമ്മാ സഭയുടെ സാമൂഹിക സേവന വിഭാഗമായ കാർഡിന്റെ നേതൃത്വത്തിൽ നടന്ന ലോകഭക്ഷ്യ ദിനാചരണം ഉന്നതിയിലെ കുടുംബങ്ങൾക്കു വേറിട്ട അനുഭവമായി. പുതിയ വിഭവങ്ങൾ തയാറാക്കുന്നതിന്റെ പരിശീലനം കൂടിയായി മാറി ദിനാചരണ ആഘോഷം. ഭക്ഷണം തയാറാക്കൽ മത്സരം, ബോധവൽക്കരണ സെമിനാർ, പ്രാദേശികമായി ലഭിക്കുന്ന പോഷക സാധനങ്ങൾ ഉപയോഗിച്ച് എളുപ്പത്തിൽ ഉണ്ടാക്കാവുന്ന ഭക്ഷണത്തിന്റെ പരിശീലനം തുടങ്ങിയവ പരിപാടിയുടെ ഭാഗമായി നടന്നു.

രാജാമ്പാറ സ്റ്റേഷൻ സെക്ഷൻ ഓഫിസർ സോണി പീറ്റർ ഉദ്ഘാടനം ചെയ്തു. ഫോറസ്റ്റ് സെക്ഷൻ ഓഫിസർ കെ.യു. ആശ അധ്യക്ഷത വഹിച്ചു. കെ.പി. പ്രവീൺ, കാർഡ് പ്രോഗ്രാം കോ ഓർഡിനേറ്റർ സ്റ്റീഫൻസൺ ജേക്കബ്, ജോബ് റെജി, മെബിൻ തോമസ് എന്നിവർ പ്രസംഗിച്ചു. അധ്യാപകരായ ചാന്ദന, മനു, മേരി ബിൻസി, എ.അമൃത, അലിയ അഷറഫ്, ജയഹരി എന്നിവർ നേതൃത്വം നൽകി. വിജയികൾക്കു സമ്മാനം വിതരണം ചെയ്തു.

GOVERNMENT/ LINKAGE PROGRAMME

08

CARD and the Ministry of Textiles hosted handicrafts exhibition and school workshops to promote traditional crafts.





8.1 Handicrafts Exhibition and Live Demonstration Workshops

A three-day handicrafts exhibition and live production awareness program was organized jointly by the Office of the Development Commissioner (Handicrafts), Ministry of Textiles, Government of India, and CARD.

The program was conducted at:

- SC Higher Secondary School, Thiruvalla
- Mar Thoma High School, Anaprampal
- Mar Thoma High School, Kundara



The objective was to develop appreciation and skills among students in traditional handicrafts such as weaving, wood carving, sculpture, bamboo crafts, cane work, stone work, clay modeling, coconut shell crafts, straw work, and palm-leaf products. The initiative sought to create awareness about India's rich cultural heritage and inspire the younger generation to value and preserve traditional craftsmanship.



LIVELIHOOD ACTIVITIES 09

CARD's Livelihood Programme offers vocational training and production-based employment.



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

9.1 Production cum Training Units

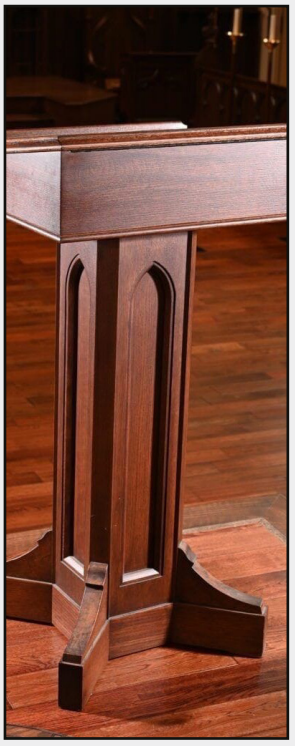
9.1.1 CARD -Mar Thoma Vocational Training Centre, Pallipad, Alappuzha Dist.

Established in 1990, the CARD - Mar Thoma Vocational Training Centre was founded to offer vocational training and employment opportunities to youth from economically disadvantaged backgrounds in Haripad, Alappuzha District, Kerala. The centre not only provides skill-based training but also runs various income-generating units, offering hands-on work experience and job opportunities to local youth.

- Carpentry Unit Produces custom-made wooden furniture for churches, schools, colleges, offices, homes, and mementoes based on specific orders.
- Bag Unit Manufactures various types of cloth bags tailored to client needs and orders.
- Communion Syrup and Wafer Unit Specializes in producing Communion Syrup and Wafers for churches, fulfilling specific liturgical requirements.

These units collectively provide employment and skill development opportunities through the manufacturing and sale of products such as furniture, bags, communion supplies, etc., contributing to local economic upliftment. Mr. Prakash Thomas serves as the Manager of this unit, overseeing operations and community engagement.



9.1.2 CARD - Better Home, Thiruvalla

CARD – Better Home, launched in 1999 in Thiruvalla, was established to promote women's employment and empowerment through tailoring training and production-based initiatives. The unit continues to play a significant role in enhancing livelihood opportunities for women by equipping them with vocational skills and enabling them to become financially independent.

Programmes

- **Stitching Institute** The Stitching Institute offers structured training in tailoring, hand embroidery, and machine embroidery. During the reporting year, 8 women completed the tailoring course, acquiring essential skills that support their journey toward self-reliance and economic independence.
- Stitching Unit The Stitching Unit is engaged in the production of worship-related materials for churches. The products include Kaappa, Virikoot, Chithola, Thirasseela, and other liturgical textile items. These activities not only preserve traditional craftsmanship but also provide consistent employment opportunities for women associated with the unit.

RURAL MARKETING

10

CARD Gramolpannam markets rural products, supports artisans, and provides farmers' facilitation.





10.1. CARD Gramolpannam Outlet, Thiruvalla | Marketing Rural Products Since 1992.

CARD Gramolpannam, Thiruvalla serves as a dedicated outlet for the promotion and marketing of rural and traditional products, providing valuable support to artisans, local producers, self-help groups, and community-based enterprises. The initiative aims to enhance market opportunities for rural products while contributing to sustainable livelihoods and local economic development.

A wide range of products is available at the outlet, including:

- Honey
- Handicrafts
- Church materials and liturgical items
- Christmas stars and festive decorations
- Bamboo products
- Cotton and Khadi products
- Ayurvedic products from Kerala Sarvodaya



Through the marketing of these products, Gramolpannam helps preserve traditional skills and crafts while creating income-generating opportunities for rural communities. In addition to product sales, a Photostat Unit is operated under Gramolpannam, providing photocopying and related document services to the local community. Mr. Saji T. Cherian serves as the Manager of the unit and is responsible for overseeing its day-to-day operations, product marketing, customer services, and community engagement activities.

10.1.1 Inauguration of the Renovated CARD Gramolpannam Showroom

The renovated CARD Gramolpannam Showroom at Thiruvalla was inaugurated by His Grace Dr. Theodosius Mar Thoma Metropolitan. The showroom functions as a platform for promoting rural enterprises, local products, and sustainable livelihoods by facilitating market access for products produced by farmers, self-help groups, and rural artisans. The renovated facility is expected to further strengthen the visibility and marketing potential of rural products while contributing to the economic empowerment and self-reliance of local communities.



10.1.2 Farmers Facilitation Centre Reopened at Muttumon

The Farmers Facilitation Centre at Muttummon, Kumbanad, previously operated by the Pathanamthitta District Krishi Vigyan Kendra (KVK), was renovated and relaunched under the management of CARD with technical support from the District Krishi Vigyan Kendra. The center was inaugurated by Mr. Vishnu H. Das, District Development Manager, NABARD, in the presence of farmers, community representatives, and development stakeholders.



The revitalized center has been established to support farmers by providing access to quality agricultural inputs and locally produced goods. Products available at the center include rural products, organic agricultural inputs, flower pots, honey, spice powders, pickles, agricultural tools, organic fertilizers, vegetable seeds, and other farming-related materials. The center is expected to serve as a valuable resource hub for farmers, promoting sustainable agriculture, enhancing productivity, and strengthening rural livelihoods in the region.



10.3 CARD Gramasakthi Society

CARD–Gramasakthi is a registered society under CARD established to promote the marketing of rural products manufactured by CARD units as well as other community-based organizations (CBOs). The initiative plays a key role in strengthening rural livelihoods by providing market access, enhancing product visibility, and supporting income generation for local producers. The main products marketed through the Gramasakthi Society include notebooks, school bags, umbrellas, and honey. These products are sourced from rural producers and self-help groups, contributing to sustainable community development and employment generation.

Grameenam Newsletter Release

The 20th issue of CARD's official newsletter, Grameenam, was released at the Retreat Centre, Maramon, in connection with the 131st Maramon Convention 2026. The newsletter was formally released by Rt. Rev. Dr. Euyakim Mar Coorilos Suffragan Metropolitan, President, CARD. The latest edition features a range of articles focusing on development initiatives, community issues, and field experiences from various CARD programmes and activities. It highlights key interventions in education, health, livelihood development, social empowerment, and environmental sustainability. The newsletter serves as an important platform for sharing insights, documenting grassroots experiences, and communicating CARD's ongoing mission and impact within the community.



INTERVENTIONS / NEW INITIATIVES

11

CARD launched "Sneha Thannal" to provide protective shade umbrellas to vulnerable street vendors.





11. Interventions/New Initiatives

11.1 Sneha Thannal (A Shade of Love)

CARD has launched "Sneha Thannal" (A Shade of Love), a community support initiative aimed at providing Shade umbrellas to street vendors who endure extreme weather conditions while earning their livelihood.

As part of the programme, CARD distributed shade umbrellas to street vendors to protect them from the scorching summer sun and heavy rains, enabling them to continue their work with greater comfort and dignity.

The distribution programme was inaugurated by Rt. Dr. Euyakim Mar Coorilos Suffragan Metropolitan, who reaffirmed CARD's unwavering commitment to standing alongside vulnerable and marginalized communities. In his inaugural address, he emphasized that CARD has consistently supported people facing social and economic hardships, and that compassionate, community-oriented initiatives such as "Sneha Thannal" reflect the organization's mission of service and care.

Among those present were Rev. Shibu Samuel (Director), Rev. Aby T. Mammen (Secretary), Rev. Shine N. Jacob (Assistant Director), and Mr. Stephenson Jacob (Programme Coordinator). Addressing the gathering, they highlighted the importance of extending practical support to informal workers, particularly during periods of extreme heat and adverse weather.



In the first phase of the programme, 10 street vendors from the Thiruvalla and Kallissery areas received garden umbrellas, providing them with much-needed protection while carrying out their daily business. CARD plans to extend the Sneha Thannal initiative to benefit more street vendors across its operational areas in the coming months.

SPECIAL PROGRAMMES

12

CARD hosted a social work conclave and staff reunion to enhance community interventions.



12.1 CARD Conclave – 2025

CARD organized a Conclave on the theme "Experience and Expectations in Social Work: Today and Tomorrow" at KVK, Thelliyoor. The sessions were led by renowned social development professionals Mr. George Cherian and Mr. John T. Samuel, who shared valuable insights into the evolving landscape of social work.



Their interactive sessions explored current trends, emerging challenges, and innovative strategies in the field of social development. The staff of the CARD Central Office and CARD–KVK Pathanamthitta actively participated in the discussions, sharing their experiences, perspectives, and constructive suggestions.



The Conclave provided a valuable platform for reflection, knowledge sharing, and collective learning, while encouraging CARD to explore new and emerging areas of community-based social work and strengthen its interventions to address the changing needs of society.

12.2. Ormmakalude Sangamamam- Memories Reunited –Christmas-New Year Gathering



The Christmas-New Year gathering organized by CARD became a meaningful reunion of generations, bringing together former and current staff members, including those associated with the organization since its establishment in 1977.

Rt. Rev. Dr. Euyakim Mar Coorilos Suffragan Metropolitan, President of CARD, inaugurated the gathering at the Olivet Aramana Hall, Chengannur. In his inaugural address, he emphasized that social transformation begins with the growth and development of individuals. He also reminded the gathering that voluntary service should bring happiness and well-being to all living beings.

The Metropolitan highlighted the continued relevance of Mahatma Gandhi's vision of rural development in the present context.

Rev. Shibu Samuel, Director of CARD, presided over the function. Rev. Shine N. Jacob, Assistant Director; Victor T. Thomas, Treasurer; Dr. Shibu Oommen, Adv. Reni K. Jacob and John T. Samuel spoke on the occasion. Stephenson Jacob coordinated the programme.



ACKNOWLEDGEMENTS

With a heart full of gratitude, I acknowledge the unwavering support and active collaboration of all those who made 2025–2026 another impactful chapter in the life and mission of the Christian Agency for Rural Development (CARD). Since its inception in 1977, CARD has remained committed to weaving the web of life in Indian villages by reaching out to the marginalized and voiceless with compassion, hope, and holistic development.

During the past year, CARD expanded its outreach across Kerala, Karnataka, Odisha, Chhattisgarh, Madhya Pradesh, Panjab, and Tamil Nadu, achieving significant milestones in child care and education, women's empowerment, livelihood promotion, tribal development, and disaster response. Our rural development initiatives have empowered thousands of families and communities, inspired sustainable transformation, and fostered dignity among the rural poor.

I sincerely thank our valued partners and well-wishers whose contributions have been instrumental in advancing our mission. We are especially grateful to the officials of the Central and State Governments, national and international development agencies, and the leadership of the Malankara Mar Thoma Syrian Church for their continued encouragement and support.

We also acknowledge with deep appreciation the enduring partnership of national and international ecumenical organizations, Holistic Child Development India (Pune), ACT Alliance (Geneva), and Eriks (Sweden), Mar Thoma Mission Board (North America), whose commitment to justice, inclusion, and community development aligns closely with our shared vision. The collaborative spirit of our sister organization, Gramasakthi Society, together with the dedication of our staff, volunteers, and community leaders, has been pivotal in sustaining and strengthening our mission.

We extend our sincere gratitude to our Internal Auditor, CA Libin Mathew, and our External Auditors, CA Thomas Mathew & Associates, Thiruvalla, for their timely, professional, and meticulous auditing of our accounts. Finally, we deeply appreciate the dedicated efforts of all CARD staff members, whose unwavering commitment, hard work, and compassion continue to drive our mission forward. May this collective journey of service, compassion, and justice continue to grow and serve as a beacon of hope for countless communities in the years to come.

CONCLUSION

The 49th Annual Report of the Christian Agency for Rural Development is more than a record of programmes implemented and beneficiaries reached. It is a testimony to the enduring relevance of faith-rooted, community-centered social work in a world that desperately needs both justice and hope. As the pages of this report reflect, the work of CARD in 2025–26 has been carried forward not in isolation, but in conscious alignment with the most urgent moral and professional challenges of our time.

Internationally, social work is undergoing a profound reorientation, moving from a primarily remedial, service-delivery model toward a transformative, rights-affirming,

and eco-socially conscious profession. This shift is captured in the Global Agenda for Social Work and Social Development (2020–2030)[1] , which calls for co-building inclusive social transformation through Ubuntu solidarity[2] , Buen Vivir principles[3] , and Harambee-inspired collective action[4] . CARD's work resonates with each of these frameworks. The tribal community development initiatives in Pathanamthitta, the women's empowerment programmes at Pallipad and Thiruvalla, the climate-resilient farming demonstrations of the KVK, and the child-centered interventions of the Light to Life project all embody a model of development that is participatory, dignifying, and sustainable, one that refuses to treat communities as passive recipients of charity.

The decolonisation of social work is one of the most pressing debates in contemporary global discourse that challenges practitioners to move away from Western-centric intervention models toward indigenous, contextually grounded knowledge and practice. CARD has long embodied this principle, not as an academic position, but as a lived institutional commitment. By honouring the culture, food traditions, and rights of the Malapandaram tribal communities, by observing World Indigenous Day with community engagement rather than institutional proclamation, and by situating its entire mission within the theological and cultural ethos of the Mar Thoma Church's diakonia tradition, CARD exemplifies the contextualised, community-rooted social work that global discourse is calling for.

The international emphasis on intergenerational solidarity, as reflected in the 2025 Global Agenda theme, is vividly expressed in CARD's sustained investment in children and youth. The "Reading is Addictive" campaign, the academic appreciation events for tribal students, the school kit distributions, and the holistic child development work across Light to Life units are all acts of intergenerational solidarity: they invest in the futures of children who have been disadvantaged by structural inequity, and they strengthen the social fabric that connects generations. Similarly, CARD's support for elderly and vulnerable street vendors through the "Thanal" umbrella distribution, and its continued livelihood work with women's self-help groups, reflect an organization that holds together concern for every stage and season of human life.

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1. *The Global Agenda for Social Work and Social Development (2020–2030) is a framework titled "Co-building Inclusive Social Transformation" launched by three global partners: the International Federation of Social Workers (IFSW), the International Association of Schools of Social Work (IASSW), and the International Council on Social Welfare (ICSW)*
2. *Ubuntu solidarity- Strengthening Social Solidarity and Global Connectedness.*
3. *Buen Vivir: Shared Future for Transformative Change.*
4. *Co-Building Hope and Harmony: A Harambee Call to Unite a Divided Society.*

The global discourse on eco-social work and climate justice reminds us that social wellbeing and ecological wellbeing are inseparable. CARD has embraced this truth through its promotion of organic and natural farming, drone-based precision agriculture, environmental campaigns, biodiversity protection activities, and World Environment Day observances conducted in partnership with the Forest Department. At a time when climate vulnerability falls hardest on the rural poor, CARD's climate-smart interventions are simultaneously acts of ecological stewardship and social justice, protecting the livelihoods of the communities most exposed to environmental risk.

As CARD enters its 50th year of service, it does so with a deepened sense of calling and a renewed commitment to the poor, the marginalized, and the forgotten. The road ahead will not be without challenge. Funding constraints, policy uncertainties, climate pressures, and the growing complexity of social needs will demand greater innovation, deeper partnerships, and unwavering faithfulness. Yet CARD faces these challenges with hope, rooted in the conviction that development is ultimately a spiritual vocation, that justice is a divine imperative, and that the community-building work of organizations like CARD is a participation in God's own mission of restoration and renewal. We close this report by recognizing that the web of life we seek to weave is only possible because so many hands across so many communities and continents are willing to weave it together.

Rev. Shibu Samuel

Director - CARD.

CHRISTIAN AGENCY FOR RURAL DEVELOPMENT
CARD
TIRUVALLA
KERALA-689 101



"Alone we can do so little; together we can do so much."

-Helen Keller

LIGHT TO LIFE PROGRAM

Concept

The Light to Life program continues its mission to provide holistic support to marginalized children across India. This year, the program expanded its reach through eight regional units, focusing on academic excellence, health and nutrition, vocational skill-building, and social advocacy.

SUPPORTING AGENCIES

1. Mar Thoma Mission Board (Diocese of North America)

2. Canadian Mar Thoma Regional Committee (CMRC - Canada)

MONITORING AGENCY

Holistic Child Development India (HCDI - PUNE)

Our Footprints Across India

North Indian Region

State	Location	No. of Students
Haryana	Sapera	150
Madhya Pradesh	Kshipra	200
Maharashtra	Palsai	50
Chattisgarh	Ameri	150
Odisha	Kalahandi	150

South Indian Region

State	Location		No. of Students
Karnataka	Hoskote		300
Tamilnadu	Shenkottai		100
Kerala	Wayanad	Nadavayal	114
	Kuttampuzha/Kumily		499
	Idukki	Vattavada	280

Project at a Glance

Number of Projects : 10

Total Number of Students : 1993

KUTTAMPUZHA – KUMILY (KERALA)



» **Operational Reach:** 499 children across Ernakulam and Idukki districts.

» **Demographics:** Children of bamboo cutters, cattle rearers, and plantation workers.

» **Key Interventions:**

- **Academic Support:** Specialized mentoring for 10th-grade students and slow learners.
- **Logistics & Safety:** Provided safe transportation for children residing in deep forest zones.
- **Financial Literacy:** Implementation of the "My Bank" initiative to foster savings habits.
- **Civic Engagement:** Conducted "Green City, Clean City" environmental campaigns and vocational tailoring for parents.
- **Experiential Learning:** Exposure visits to government offices (Forest, Post, and Agricultural) to expand vocational horizons.

VATTAVADA (MUNNAR, KERALA)



» **Operational Reach:** 280 children in Vattavada and Chilanthiyar village.

» **Key Interventions:**

- **Inclusive Education:** Focused programs for children with special needs and "micro-teaching" for slow learners.
- **Skill Development:** Established Agriculture, Gardening, Reading, and Computer clubs.
- **Economic Empowerment:** Formed new Self-Help Groups (SHGs) for parents to promote social-economic stability.
- **Public Health:** Partnered with the Health Department for dengue prevention and medical camps for families.

WAYANAD (KERALA)





» **Operational Reach:** 114 students across seven centers.

» **Key Interventions:**

- Higher Education Transition: Facilitated the movement of students to Government Hostels for advanced studies.
- **Vocational Placement:**
- Colla borated with Don Bosco College for Textile Management training; 13 students successfully secured employment.

- **Public Advocacy:** Street plays at bus terminals focusing on Anti-Drug awareness and HIV/AIDS prevention.
- **Holistic Wellness:** Psycho-social care and leadership workshops targeting issues like child marriage and labor in tribal communities.

SAPERA UNIT (FARIDABAD, HARYANA)





» **Operational Reach:** 150 children from the Sapera (snake charmer) community.

» **Key Interventions:**

- **Language & Literacy:** Daily evening classes (Nursery to Grade XI) with a focus on Spoken English.
- **Self-Governance:** Active "Children's Parliament" and Nature Clubs to instill leadership and patriotism.
- **Community Integration:** Intensive house visits by leadership to build trust within the traditional Sapera community.
- **Social Performance:** Educational street plays addressing modern challenges like mobile addiction.

KHRIST SEVA KENDRA (DEWAS, MADHYA PRADESH)



- Operational Reach: 200 children of factory helpers and agricultural laborers.

» **Key Interventions:**

- **Technological Literacy:** Modernized labs providing exposure to Artificial Intelligence and computer literacy.
- **Advocacy & Rights:** Rallies against child labor and seminars on bodily autonomy ("Good Touch / Bad Touch").
- **Economic Innovation:** A "pay it forward" livestock distribution (goats) model for family livelihood support.
- **Physical Empowerment:** Launch of "Nirbhaya Jyoti," a martial arts initiative specifically for girl children.

SHENKOTTAI (TENKASI, TAMIL NADU)





» **Operational Reach:** 100 children of beedi makers, drivers, and agricultural laborers.

» **Key Interventions:**

- **Government Synergy:** Participation in the "Illam Thedi Kalvi" volunteer scheme.
- **Cultural & Physical Arts:** Specialized training in "SILAMBATTAM" (Martial Arts) for girls.
- **Vocational Skill-Building:** Two-month free tailoring courses provided to both students and parents.
- **Health & Nutrition:** Supplemental nutrition (eggs, chickpeas, bananas) provided to combat malnutrition.

In Christ With The People
60

AMERI (BILASPUR, CHHATTISGARH)





» Operational Reach: 150 children from families below the poverty line.

» **Key Interventions:**

- **Entrepreneurial Training:** Practical workshops on manufacturing household products (dishwasher liquid, soap, phenyl).
- **Women's Empowerment:** Advanced tailoring and beautician classes for local women to support self-employment.
- **Digital Skills:** Instruction in MS Word and Hindi typing.
- **Resource Distribution:** Provided essential kits containing uniforms, bags, blankets, and hygiene supplies.

KALAHANDI (ODISHA)

» **Operational Reach:** 150 children from marginalized ST, SC, and OBC families.

» **Key Interventions:**

- **Livelihood Development:** A Land Development Programme converting unused land into productive farms via farm bunding.
- **Academic Continuity:** Special coaching for Class 10 Board exams and assistance with college admissions/ documentation.
- **Government Liaison:** Facilitated community access to PMAY housing, Ayushman Bharat, and ration cards.
- **Sanitation:** Promotion of the "Khusi Yojana" and distribution of hygiene kits foradolescent girls.





PALSAI (MAHARASHTRA)

» **Operational Reach:** 50 children in four different villages in Palghar District

» **Key Interventions:**

- **Academic backup:** Through daily educational aid, children are motivated to study and empower themselves.
- **Co-curricular excellence:** Enhanced support of arts and sports activities through events and competitions.

HOSKOTE (KARNATAKA)

- **Operational Reach:** 300 children in over 20 villages targeting marginalised community.

» **Key Interventions:**

- **Purity:** Having systematic hygiene practices and public health awareness.
- **Regular presence:** Children having better school attendance aiding enhanced educational achievements
- **Rights Recognition:** Awareness on personal and social rights vouching for it when it's necessary.
- **Educational Empowering:** Continued educational improvement through classes and awareness programs.



Success Story

ICAR KVK, Pathanamthitta

AGRIPRENEURSHIP MODEL FOR INCOME & EMPOWERMENT

Ms. Nicemol Sunny



Ms. Nicemol Sunny, aged 60, from Amalagiri, Kottayam, is an entrepreneur engaged in agro-processing and value addition, with five years of experience. Recognizing the abundance of jackfruit and its wastage due to limited processing and marketing facilities, she sought to develop a sustainable value-added enterprise.

Her entrepreneurial journey was strengthened through practical training at the State Resource Centre for Jackfruit, ICAR–Krishi Vigyan Kendra, Pathanamthitta. The training equipped her with skills in dehydration, value addition, food safety, quality control, hygiene, packaging, branding and marketing.

Using scientific processing and dehydration techniques, she established Korah's Agro Foods, improving product quality, shelf life and raw-material utilization. The enterprise achieved an annual turnover of over ₹25 lakh during its growth phase. Diversification into dehydrated Garcinia cambogia generated an additional turnover of approximately ₹15 lakh in the current year. Online platforms such as Amazon and Flipkart have further expanded her market reach beyond Kerala.

The enterprise has significantly enhanced her financial independence, confidence, decision-making capacity and social recognition. Her success has also encouraged local farmers and aspiring women entrepreneurs to explore jackfruit processing and other small-scale food enterprises.

The model is highly replicable because it combines locally available resources, simple dehydration technology, value addition and growing consumer demand. Farmer groups, women's SHGs and FPOs can adopt similar enterprises with appropriate technical training and institutional support.

Key Outcome:

From an underutilized local resource to a profitable value-added enterprise, Mrs. Nicemol Sunny's journey demonstrates how scientific training, entrepreneurship and value addition can promote women's empowerment, income generation and sustainable rural development.

Exposure Visit



Discussions on CSR Initiatives of Adani Foundation at Vizhinjam Port



Voluntary organizations once played a significant role in community development. Many innovative programmes successfully pioneered by such organizations were later adopted and implemented on a larger scale by Governments. However, with increased Government regulations on foreign funding, such support has become more limited and concentrated in certain states.

In the present context, non-governmental organizations increasingly depend on Corporate Social Responsibility (CSR) funding to sustain and expand their development initiatives. CSR became mandatory in India under the Companies Act, 2013, with the provisions coming into effect from April 2014. The concept is based on the recognition that businesses have responsibilities not only to generate profits and create employment but also to contribute to the well-being of society.

The Vizhinjam International Seaport, one of Kerala's major development projects, is being implemented by the Adani Group, while its CSR initiatives are coordinated by the Adani Foundation. Over the past decade, the Foundation has undertaken significant

community empowerment initiatives in the Vizhinjam region. Its approach demonstrates how small, organized groups can contribute to creating substantial social change.

To study these initiatives and gain a better understanding of the functioning of Vizhinjam Port, CARD organized a study visit for 13 staff members from its Central Office, led by Rev. Shibu Samuel, Director, and Rev. Shine N. Jacob, Assistant Director. The team visited the Adani Foundation Skill Development Centre, Adani Farm School, and Vizhinjam Port.

Mr.Rajesh R., Programme Manager, gave a detailed presentation on the CSR initiatives of the Adani Foundation. A session on "The Journey of Vizhinjam Port", led by Dr. Anil Balakrishnan, Corporate Affairs Head (AVPPL), provided valuable insights into the development and growth of the port. This was followed by a Power Point presentation by Mr. Johny M.A., who explained various technical and operational aspects of the port.

It was particularly informative to learn that a significant portion of the port infrastructure was developed through land reclamation from the sea. Another noteworthy insight was that trained local women are operating sophisticated, state-of-the-art cranes at the port, demonstrating the potential of skill development and local employment opportunities.

The study visit was coordinated by Mr.George Zen P.T, a former CARD staff member who has been working with the Adani Foundation since 2016.



The one-day study visit provided the CARD team with valuable exposure to CSR initiatives and helped deepen their understanding of the operational and technological aspects of Vizhinjam Port.

adani Foundation

The Vizhinjam International Seaport, one of Kerala's major development projects, is being implemented by the Adani Group, while its CSR initiatives are coordinated by the Adani Foundation.



Case Study

CARD Sureksha Project, Kottarakkara



A Helping Hand from Suraksha: A New Hope for Self-Reliance

HIV/AIDS is not merely a health concern; it is a complex social issue that can affect a person's mental health, family life, social relationships, and economic security. Fear of the disease, misconceptions in society, discrimination, lack of family support, and the stress associated with treatment can lead to significant psychological and social challenges for people living with HIV.

In this context, along with treatment and medication, it is equally important to ensure emotional support, family support, social acceptance, economic security, and a non-discriminatory approach. The foundation of comprehensive rehabilitation lies in accepting a person with dignity and compassion, without judging them based on their health condition.

Mrs. Usha C. from Punalur, Kollam, has been receiving support from the project since her HIV diagnosis in 2010. In 2018, with the assistance of CARD and the Mar Thoma Sevika Sangham, she started a mobile petty shop near Punalur Paper Mill. When financial difficulties threatened her livelihood, CARD once again extended its support by providing essential shop supplies, a garden umbrella through the 'Sneha Thanal' (Shade of Love) initiative, and assistance to establish a Kerala Government Lottery Agency as an additional source of income.

Through these timely interventions, CARD has helped Usha strengthen her livelihood, regain confidence, and move towards greater economic independence and dignity. Her journey demonstrates that compassionate support, combined with opportunities for self-employment, can empower people living with HIV/AIDS to overcome challenges and lead self-reliant lives.

** Note: The name and address mentioned in this case study have been changed to protect the individual's privacy.*

ANNUAL FINANCIAL SUMMARY

2025 - 2026

APRIL I MARCH

Balance Sheet As On 31st March 2026

OWN FUND AND LIABILITIES	AMOUNT
Capital Fund	7,69,27,545.97
Fund Balances (Liability)	57,85,466.85
Contribution Received in Advance	98,42,844.30
Sundry Creditors	1,45,000.00
Loans(Liability)	2,02,43,360.52
Endowment Fund	15,00,000.00
TOTAL	11,44,44,217.64

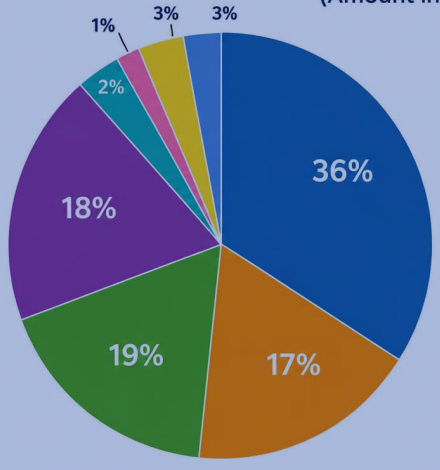
ASSETS	AMOUNT
CARD Assets	20,07,001.13
Institution Assets	4,06,19,786.45
Current Assets	1,58,51,238.12
Advance given for Exhibition	1,04,960.00
Sundry Debtors, Loans & Receivables	11,24,537.00
Closing Stock	38,24,864.00
Investments	93,23,615.60
Cash and Bank Balances	4,15,88,215.34
TOTAL	**11,44,44,217.64**

Receipts And Payments For The Year 2025-2026

RECEIPTS	AMOUNT
Opening Balances	4,47,76,341.30
Government Funded Projects	4,83,31,747.00
Institutions	2,24,05,091.08
Units	2,58,05,809.52
Marthoma Mission Board USA	2,45,26,037.00
Canadian MT Regional Committee	23,49,597.00
Mar Thoma Churches USA	17,42,617.00
ACT Alliance Geneva	44,07,541.00
ERIKS, Sweden	40,78,532.00
Bank Interest	3,34,126.00
TOTAL	**17,87,57,438.90**

Funding Sources

(Amount in Indian Rupees)

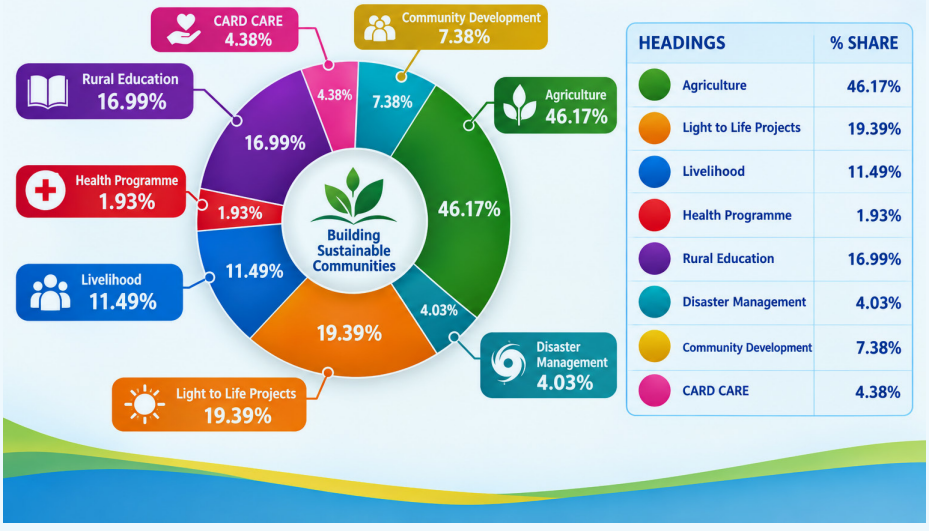


	Amount (₹)	Percentage
Government Funded Projects	4,83,31,747.00	36%
Institutions	2,24,05,091.08	17%
Units	2,58,05,809.52	19%
Marthoma Mission Board USA	2,45,26,037.00	18%
Canadian MT Regional Committee	23,49,597.00	2%
Mar Thoma Churches USA	17,42,617.00	1%
ACT Alliance Geneva	44,07,541.00	3%
ERIKS, Sweden	40,78,532.00	3%

Payments

	AMOUNT
CARD Direct Units Expenses	1,59,81,904.43
Community Development Projects	1,66,40,365.65
Agricultural Development Programmes	4,87,00,483.50
Childrens Educational Programmes, Kshipra	1,79,15,125.00
Light to Life (Child Support Program)	2,28,30,600.69
CFCD Projects	42,66,969.69
Sureksha (NACO HIV AIDS) Project	20,39,412.00
Closing Balances	5,03,82,577.94
TOTAL	**17,87,57,438.90**

UTILIZATION OF FUNDS



Our Resource Sharing Agencies

Mar Thoma Mission Board, USA

Canadian Mar Thoma Regional Committee (CMRC), Canada

Dallas Mar Thoma Church Trinity Mar Thoma Sevika Sangam, Houston

CARD General body 2023 - 2026

Rt. Rev. Dr. Euyakim Mar Coorilos
Suffragan Metropolitan- President

Rev. Abey T Mammen - Secretary
Rev.Shibu Samuel - Director
Mr. Victor T Thomas - Treasurer

Rev. Dr. Philip George
Mr.George Cherian
Mrs. Joicy K Koshy
Adv. Binu V Eappen
Mr. George Abraham
Mrs. Merrin Mathew
Mr. Joji Mathew
Mr. T Alex
Mr. Mobet Varghese
Prof. Achamma Mathew
Prof. Mathew Varghese

Adv. Cherian C Thomas
Mr. Ashley M Daniel
Mr. Robin Mathai
Mr.Jose P Vayackal
Mr. Saji Varghese
Mr. Jibu Thomas John
Dr. Abey Thomas Varicad
Mr. P K Kuruvilla
Mr. Modi P George Pathiyoor
Mr. Jose Thomas
Mr. Rajesh T
Mr. D K Yesudasan
Mrs. Jeena Chacko
Mrs. Joby Benny
Dr. Susamma Mathew
Dr. Thomas Mathew
Dr. George K Alex
Mrs. Jessy Abraham

Vision

Weaving the Web of Life:

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

Mission

In Christ with the People:

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



WEB OF LIFE

Member of actalliance

CARD® CHRISTIAN AGENCY FOR RURAL DEVELOPMENT

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