



Light of Life Trust

ANNUAL REPORT

2017-18

Founder's Message



Dear Family and Friends,

Looking Back To Move Forward

In 2017-18 our dream to create an impact in the lives of our Indian Rural Youth continued successfully. Our sustainable efforts to bring the Light of Education to earn and become free from poverty resulted in the establishment of our first generation of educated and vocationally independent young citizens.

Over the years, our team has grown, our programmes have strengthened and our reach has broadened. We have covered critical milestones that have resulted in path breaking impact in the last year. As we reflect on this past with pride, we realise that this has paved the way for us to step into the future with confidence and innovative ideas.

Just to mention a few of our achievements and awards:-

- LOLT was the fifth highest fund raising NGO in the TATA Mumbai Marathon 2018;
- With your continued support, on behalf of LOLT, at the TATA Mumbai Marathon 2018, in the individual category, I was recognised as a Change Icon being the 2nd highest fund raiser;
- LOLT beneficiary Mr. Swapnil Nalinde, Washim District ranked 44th amongst 12252 runners in the half marathon completing the race in 1 hour 25 minutes 15 seconds;
- Under our Environment Conservation & Income Generation programme, initiated in 2015, so far 2880 farmers from 64 villages in Karjat & Uran Taluka, Raigad District have benefitted and 113646 fruit bearing plants have been distributed;
- A good rapport has been developed with 34 colleges to support Anando Plus children interested in pursuing higher education, resulting in fee

concessions of ₹ 6,24,000/- availed from different colleges in this year. Scholarships amounting to ₹ 10,14,900/- were raised for 44 Anando Plus students in this year.

- Project Jagruti – Jeevan Asha Community Centre at Tiware & Kashele inaugurated the Sewing & Tailoring Unit to support 30 women to initiate a production unit fully supported by the Lions Club of Bombay Queensway.
- Tiware inaugurated the Jewellery Unit to support 10 women to initiate a jewellery production unit.
- Kashele was inaugurated on Women's Day 2018.
- In collaboration with Omkar Foundation 150 Smokeless Chullahs were distributed across seven villages to villagers who till date only used traditional cooking stoves.

It is undoubtedly an inspired journey we have undertaken with the support of both our corporate and individual donors, who have generously contributed to the cause. As we move forward with the challenges inevitable with this kind of growth, we all make a commitment to always do high impact quality work. And to remind ourselves that there is never a compromise between scaling up and impact.

Thus committed to our vision and mission we move forward with all our mission partners into 2018-19, to power up the next Gen !!!

I welcome you all to join us on this exciting journey !!!

Love and blessings,

Villy Doctor



Founder Trustee **Ms. Villy Doctor**
receiving the **2nd highest Change Icon Award**



LOLT Team





Light of Life Trust Board of Trustees



VILLY DOCTOR - Founder & Managing Trustee ▶ A psychologist, an educationist and a therapist, she is the former Head - Department of Psychology, Sophia College, Mumbai and former Lecturer of Psychology at St. Xavier's College, Mumbai. She has conducted many stress management and meditation programmes at the Google Headquarters, San Francisco, AOL, New Jersey, the Tata Institute for Fundamental Research, BARC, Infosys Technologies Ltd & at various other institutions. Villy Doctor is also the founder of Satyavati Spiritual Foundation which promotes and teaches meditation through a scientific and systematic technique that helps people move towards good health and total wellbeing. Satya Meditation programmes have been organized at the national and international levels and have benefitted thousands of people across the globe by helping them achieve inner peace and health at the emotional, mental and physical state.



Gayatri Ruia – Trustee ▶ A young and dynamic entrepreneur from the Ruia family, Ms. Ruia has applied her entrepreneurial skills in the fields of art and fashion. She is also a Trustee of the Aakar Charitable Trust, which promotes early childhood education, water conservation and water harvesting.



Manoj Murarka – Trustee ▶ Runs Batlivala & Karani, a 140 year old financial services company. Spends most of his time engaged in the world of philanthropy and mentoring teenagers. Runs “Aahat”, an NGO focused on uplifting handicapped artists in India. His passion is to mentor and drive nonprofit social business and make their business models more sustainable. He is seeking to create a social impact funding organization to maximize impact for uplifting adolescent girls in rural India.



Jitendra Mehta – Trustee ▶ A leading businessman, Mr. Mehta is the Chairman of Special Projects – Rotary Club Bombay Sea Face. He was also responsible for raising large capital through funds for the people affected by the devastating tsunami across the Asian subcontinent. Mr Jitendra Mehta is the founder member, Chairman & Managing Director of the Mehta Charitable Trust.



Punit Anand – Legal Advisor ▶ Mr. Punit Anand graduated from Government Law College, Mumbai, in 1989, enrolled with the Bar Council of Maharashtra and Goa the same year. He commenced independent private practice in 1991 with a host of corporate and multi-national clients. Mr. Punit's profession brings him into contact with a cross section of society, the affluent to the not so affluent. As a result, he does a lot of pro bono work and joined LOLT as Legal Advisor in 2009.



Sujal Shroff – Trustee ▶ A real estate designer and developer, Mr. Shroff is a specialist in boutique, residential and corporate office development. He is a member of the managing committee of the Maharashtra Chamber of Housing, the leading developer body for Mumbai and the state of Maharashtra. He is actively involved in urban planning of Mumbai city.



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Executive Summary

Light of Life Trust a non-governmental organization established in 2002 and registered under Bombay Public Trust Act, 1950 is founded by Villy Doctor, with a strong belief that roots need to be strengthened and nurtured to grow healthy plants, so, we strengthen our roots, the rural people of India.

Vision: Transform the lives of underprivileged rural communities in India.

LOLT's Project

1. Project Anando – (Education): initiated in 2005 with 25 children, the project supports underprivileged rural children to complete their secondary education as well as their all-round development. Over the years, it has impacted 10989 children & 196 teachers directly and 98911 community members indirectly across more than 520 villages. Additionally 284 beneficiaries have been favorably impacted in Thane, through educational activities.

2. Project Jagruti – (Community Development): initiated in 2010 at Tiware, Karjat Taluka supports the holistic development of underprivileged rural communities and has reached out directly to more than 38838 beneficiaries through three major programmes across community centres operating from Tiware, Kadav & Kashele villages in Karjat Taluka, Raigad District & in Pokharan, Thane District as under :

- **Vocational Training:** operational since 2010, provides training to underprivileged rural women, girls & youth to help them attain financial independence. 5229 persons have benefitted from these training programmes since its inception.

- **Healthcare:** The Medical Mobile Unit is in operation since July 2013 and covers remote areas with out adequate health care facilities. Since inception it has reached to 30729 patients & beneficiaries across 50 villages in Karjat Taluka, Raigad District, Maharashtra.

- **Environment Conservation & Income Generation:** initiated in 2015, the program focuses on supporting poor farmers with an additional income through the distribution of fruit bearing plants. So far 2880 farmers from 64 villages in Karjat & Uran Taluka, Raigad District have benefitted and 113646 fruit bearing plants have been distributed.

Major Highlights of the Year 2017 – 18

- **Tata Mumbai Marathon 2018**
 - For the 3rd consecutive year **LOLT Founder & Managing Trustee Ms. Villy Doctor** was recognized as a **Change Icon** at the **Tata Mumbai Marathon 2018**. This year she was the **2nd highest fundraiser** and was felicitated **at the Charity Nite Award's function held by United Way**.
 - **LOLT was the 5th highest fund raising NGO in the TMM 2018.**
 - **13 Anando Plus beneficiaries successfully completed the 10 kms marathon from which Ketan Gawli & Rutik Burumkar ranked 5th and 9th completing the race** at 43 min 41 sec & 45 min 29 sec respectively.
 - **Mr. Swapnil Nalinde, Washim District ranked 4th amongst 12252 runners in the half marathon** completing the race in **1 hour 25 minutes 15 seconds**.
 - **Kalpataru, A Musical** – presented by LOLT in association with Flowering Tree Inc., USA and Artscape Production successfully performed for the 3rd time at the Sophia Bhabha Auditorium, Mumbai on 09th September 2017 to an appreciative audience.
 - **School Empowerment Programme, Uran Taluka** – for the 1st time in LOLT history and that of Raigad District, organized Shikshan Mahotsav where 240 teachers from primary and secondary schools came together not only to showcase their cultural talents but also to share their experiences of working in the field of education.
 - **Project Jagruti – Jeevan Asha Community Centre** in Tiware & Kashele inaugurated the Sewing & Tailoring Unit to support 30 women to initiate a production unit fully supported by the Lions Club of Bombay Queensway.
 - **Project Jagruti – Jeevan Asha Community Centre** In Tiware inaugurated the Jewelry Unit to support 10 women to initiate a jewelry production unit.

Light of Life Trust Projects & Programmes 2017 – 18

Sr No	Name of the Project / Programme	Taluka/District	No. of Beneficiaries
A. Project Anando			
A.(i)	Anando Programme	Karjat	567
		Alibaug	235
		Mangaon	255
		Washim	454
		Jalna	420
		Nandurbar	280
		Worli	60
		Kuria	195
Sub Total (A. i)			2466
A.(ii)	Anando Plus Programme	Karjat	448
		Alibaug	252
		Mangaon	257
		Washim	398
		Jalna	432
		Nandurbar	129
		Worli	08
Sub Total (A. ii)			1924
A.(iii)	Anant Programme*	Karjat	286
		Alibaug	224
		Mangaon	43
Sub Total (A. iii)			553*
A.(iv)	School Empowerment Programme	Uran	3790
		Karjat	2264
Sub Total (A. iv)			6054
Total A (i - iv)			10444
B. Project Jagruti			
B. (i)	Jeevan Asha Community Centre	Karjat	725
		Thane	284
Sub Total (B. i)			1009
B. (ii)	Medical Mobile Unit	Karjat	8216
B. (iii)	Environment Conservation Programme	Thane	2880
Total B (i - iii)			11096
Grand Total (A + B)			21540



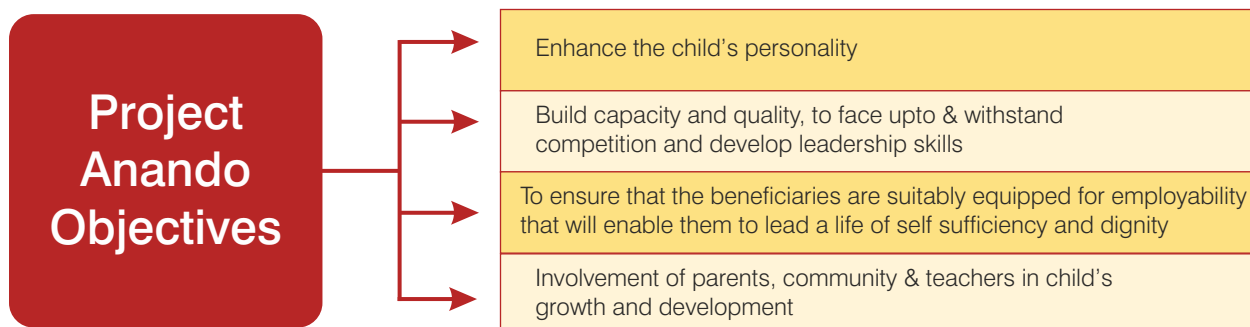
Project Anando

OUR PARTNERS

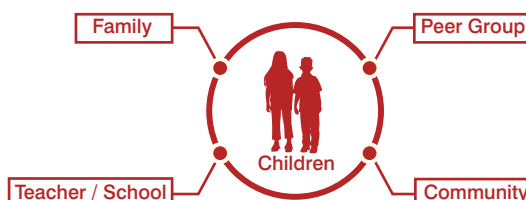


First generation learners need support and guidance to break out of the vicious cycle of poverty & illiteracy.

Light of Life Trust, through its Project Anando, initiated in 2005, works towards uplifting underprivileged rural secondary school children by reinstating/sustaining them in schools and equipping them with skills to become independent and productive citizens. The goal is not just literacy but all round development of each child through our 3E Approach, i.e. Educate, Empower & Equip for Employability, thus empowering the beneficiaries to embrace life changing decisions, by choosing appropriate career paths.



Project Anando: Model & 3 E Approach



Concentrating on all round development, every child is given the requisite support.

The 3 E Approach

- **Educate:** Reinstatement and or Sustain in school, provide supplementary education, extra- curricular activities.
- **Empower:** Meditation, Personality development through imparting life skills.
- **Equip for Employability:** Vocational guidance, career planning, computer training and English language development.

“ Initiated in 2005 with 25 children, Project Anando over the last 13 years has directly reached out to 10989 children thereby impacting 98911 people across 520 villages in the states of Maharashtra and Madhya Pradesh. ”

Project Anando

Major Components



Educational Material Distribution



Sports Day



Mahacharcha Programme



Student Friendly Supplementary Education Programme (SFSEP)



Sphurti



Parent-Teacher Meetings



Weekend Empowerment Workshops



Bal Kala Mahotsav



Palak Melava



Anant Programme



School Empowerment Programme



Anando Plus



Project Anando: Beneficiary Overview 2017-18

Overall Reach:

District	No. of Centres	No. of Schools	No. of direct beneficiaries	No. of indirect beneficiaries	No. of villages
Maharashtra State					
Raigad	16	38	1057	6342	208
• Karjat Taluka	8	23	567	3402	111
• Alibaug Taluka	4	11	235	1410	41
• Mangaon Taluka	4	4	255	1530	56
Jalna	6	18	420	2520	62
Washim	6	20	454	2724	80
Nandurbar	4	4	280	1680	21
Mumbai (Worli)	1	1	60	360	5
Madhya Pradesh State					
Seoni District	3	2	195	1170	12
Total	36	83	2466	14796	388

“ In the year 2017 -18, Project Anando reached out to 2466 children through 36 centres spread across 388 villages in 6 districts in the states of Maharashtra and Madhya Pradesh. ”

Standard wise and gender wise distribution for the year 2017 - 18

District	8th		9th		10th		Total		Boys %	Girls %	Grand Total
	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls			
Maharashtra State											
Raigad	182	186	173	240	131	145	486	571	45.98	54.02	1057
• Karjat Taluka	67	75	101	148	85	91	253	314	44.62	55.38	567
• Alibaug Taluka	54	43	28	45	31	34	113	122	48.09	51.91	235
• Mangaon Taluka	61	68	44	47	15	20	120	135	47.06	52.94	255
Jalna	41	58	52	83	65	121	158	262	37.62	62.38	420
Washim	65	91	78	93	55	72	198	256	43.61	56.39	454
Nandurbar	65	87	45	48	19	16	129	151	46.07	53.93	280
Mumbai (Worli)	20	13	4	9	2	12	26	34	43.33	56.67	60
Madhya Pradesh State											
Seoni	12	13	47	51	34	38	93	102	47.69	52.31	195
Sub Total	385	448	399	524	306	404	1090	1376			
%	46.22	53.78	42.23	56.77	43.10	56.90	44.20	55.80	44.20	55.80	2466
Total	833	923	923	923	710	710	2466	2466			

Out of the total beneficiaries, 55.80% are female and 44.20% are male.

Light of Life Trust SSC Results

Sr. No	Taluka / District	Total Student in SSC	Total Student Appeared	Not Appeared	Result		Pass %	% obtained				
					Pass	Fail		00-34	35-44	45-59	60-74	75 Above
1	Karjat	176	174	2	149	25	86	25	25	73	36	15
2	Alibaug	65	64	1	63	1	98	1	9	25	25	4
3	Mangaon	35	35	0	33	2	94	2	3	20	9	1
4	Jalna	186	185	1	174	11	94	11	5	38	80	51
5	Washim	127	116	11	109	7	94	7	4	15	49	41
6	Nandurbar	35	31	4	29	2	94	3	10	6	7	6
7	Worli	14	13	1	10	3	77	3	1	5	3	1
8	Pench	57	56	1	31	18	55	15	8	7	8	8
	Total	695	674	21	598	69	89	67	65	189	217	127

Light of Life Trust top ranking students in SSC

Sr. No.	Name of Student	Centre	District	Name of School	%
1	Sidiki Shama Umar	Karjat	Raigad	Janata Vidya Mandir, Dahiwali, Karjat	93.6
2	Arati Laxman Shungare	Mangrulpir	Washim	Zilla Parishad High School, Mangrulpir	91.4
3	Dipika Anadrao	Amajari	Seoni	Govt. Higher Secondary School, Khawasa	90.8
4	Kajal Mukesh	Turia	Seoni	Govt. Higher Secondary School, Turiya	90.8
5	Nikata Sandipan Shinde	Nutan Vasahat	Jalna	Nagojirao Satkar School	90.4
6	Sadhana Chaudhari	Pardi Takmor	Washim	Pareshwar Vidhyalay, Pardi Takmor	90.0



Sidiki Shama Umar
Karjat Centre,
Raigad District 93.6%



Arati Laxman Shungare
Mangrulpir Centre,
Washim District 91.4%



Dipika Anadrao
Amajari Centre,
Seoni District 90.8%



Kajal Mukesh
Turia Centre,
Seoni District 90.8%



Nikata Sandipan Shinde
Nutan Vasahat Centre,
Jalna District 90.4%



Sadhana Chaudhari
Pardi Takmor Centre,
Washim District 90%

“ 674 students appeared for SSC examination 2017 – 18 out of which 598 (89%) students successfully cleared the exam, 69 students were unsuccessful and 21 students did not appear for the exam. Out of the 598 overall pass students, 127 students secured distinction, 217 children secured 1st class, 189 secured 2nd class and 65 students secured pass class.”



Case Study

Name of the student	Amit Gajanan Pawar
Centre & District	Walke Centre, Raigad
Std	VIII
Selection criteria	Tribal child
Problem Identified	Poor in health and academics
Intervention	Counselling - student & parents
Outcome	Improvement in attendance



Description: Amit belongs to a tribal community. He is asthmatic. His family comprises of eight members. Both his grandparents live with him and are aged. His grandmother remains ill often. At the time of enrolment his thoughts were not developed and he was academically weak. He was not attending any of the activities regularly. Post numerous counselling sessions with him and his parents he has now started to attend the daily supplementary classes and empowerment workshop sessions regularly and actively participate in all the activities organized at the centre level. Amit is an extremely brave boy and showed his bravery by risking his life to save the lives of three girls from drowning. For this act of bravery he was honored with the Hutatma Nagya Katkari award at the District level in front of a huge audience. Amit has made his family, school and LOLT proud.

Name of the student	Shrushti Vijay Bhalerao
Centre & District	Manora, Washim
Std	X
Selection criteria	Single Parent child
Problem Identified	Academically weak
Intervention	Well planned special focus
Outcome	Wants to study further



Description: Shrushti's mother is the sole earning member of the family. She works as a farm laborer and is not able to meet all the needs of the family in her meagre income. Shrushti also works as a laborer to support her mother's efforts. At the time of enrolment she was unable to read Marathi & English and her basic concepts in Maths were very weak. A plan for her academic development was formulated. She was made a part of a group of similar level children. Special attention was given to them by the teacher and over the years a positive change in her academic performance has been seen. As she progressed academically her confidence levels increased and she began participating in extracurricular activities. In this year she is in Std X and has expressed that she would like to pursue higher studies and achieve her goal of becoming a Pilot.

Name of the student	Akanksha Krishna Tekale
Centre & District	Mantha, Jalna
Std	IX
Selection criteria	Neglected child
Problem Identified	Low confidence levels
Intervention	Case work counselling
Outcome	Active participation



Description: Akanksha is an academically average student belonging to a family with low awareness about education. In the beginning she showed no interest in studies as her subject knowledge was very low. She lacked confidence and was totally demotivated. Post counselling she slowly began to attend the daily supplementary classes on a regular basis and started showing improvement. She also started attending the weekend empowerment workshops on a regular basis. Over the last two years her confidence levels have increased and her participation levels in all activities has increased. She is now able to express her thoughts clearly in front of everyone. She has expressed her desire to continue her education and look at possible career options that will enable her to support herself and her family better in the years to come.

Name of the student	Roshani Mangalsing Gavit
Centre & District	Somaval/ Nandurbar
Std	X
Selection criteria	Tribal child
Problem Identified	Absenteeism, Health
Intervention	Case work & counseling
Outcome	Regular attendance.



Description: Roshani lives with her grandparents as her family's financial condition is critical as they are in debt. In the second year after her enrolment she started remaining absent in the workshops, supplementary classes & school. She was facing health issues due to monthly menses and she was going to work on daily wages to support her family in this time of financial crisis. The LOLT team helped her reach out to a female doctor for treatment. With regular counseling and home visits, the social worker made her realize that her need to help her parents was correct but she would have to play a far more responsible role as the problem had to be solved permanently. After a lot of effort she realized that the suggestions given will solve her problem permanently and she made up her mind to return to school, workshops and classes.

Highlights

2017 – 18

- The **Maharashtra Gramin Patrakar Sanghatna** honored Light of Life Trust at their annual function with a trophy, looking at the extraordinary contribution made by Project Anando in Maharashtra State.
- **Anando Module** was reviewed, revised & new topics added by a core committee comprising of a few of the project heads. Year 1 topics were also translated in Marathi & Hindi.
- **Academic Developments :**
 - **SFSEP Teachers' handbook (Manual) for English (Std IX)** was developed. It has made session preparation easier for the teachers across regions.
 - **Technology** was put to good use in some of the regions. Sessions of selected teachers were video recorded and poems were audio-recorded with different tunes making this the first step towards digitization.
- **Group learning** utilized by team to a large extent to address students with different learning levels and needs.
- **Extremely academically challenged students** were handled individually as cases, with precise planning, monitoring and documentation of the same to ensure improvement in reading & writing.
- **Visualization** – increased use of pictures, drawings & AVs during classroom processes and activities.
- Karjat students were trained in making paper bags during the summer vacation programme. The students approached local shops for orders with sample pieces and successfully marketed the product giving them a sense of achievement of not only making environment friendly usable item but also earning a small amount.
- Potential dropout students are selected under Project Anando. Post intervention the students are achieving success in academics as well as other aspects of life and building aspirations to reach their goals.



Anando Plus

OUR PARTNERS



This program aims at supporting Anando students post Std X (SSC) to make appropriate career choices based on their aptitude, capabilities and interest either to pursue higher education or undertake vocational training. Efforts are made to network with local educational institutes to give special considerations and/or generate financial support through scholarships for the needy children.

Beneficiary Overview :

District / Taluka	No of Beneficiaries											
	11th Std		12th Std		Diploma/ITI		MCVC		In process of graduation		Other	
	M	F	M	F	M	F	M	F	M	F	M	F
Raigad	123	166	60	71	19	10	6	8	236	245	6	7
• Alibaug Taluka	59	68	31	27	4	2	2	2	118	127	5	3
• Karjat Taluka	38	57	13	15	5	5	2	6	48	60	1	2
• Mangaon Taluka	26	41	16	29	10	3	2	0	70	58	0	2
Jalna	24	24	24	51	2	2	2	3	203	92	5	0
Washim	36	80	18	20	3	0	3	0	123	92	14	9
Nandurbar	32	42	0	8	4	1	0	0	25	17	0	0
Mumbai	3	5	0	0	0	0	0	0	0	0	0	0
Sub Total	218	317	102	150	28	13	11	11	587	446	25	16
Total	535		252		41		22		1033		41	
	850						1074					
Grand Total	1924											



“ Out of total 1924 beneficiaries, 850 are in higher secondary (Std XI & XII). In addition 1074 students are pursuing their graduation /post graduate/professional /technical courses.”



HSC Result (2017 – 18)

Sr. No	Taluka/District	No of Students	Pass	Fail	Not Appeared	%
1	Karjat	58	37	18	3	67%
2	Alibaug	31	26	3	2	90%
3	Mangaon	48	46	1	1	98%
4	Jalna	76	62	10	4	86%
5	Washim	39	37	1	1	97%
6	Nandurbar	8	6	0	2	100%
	Total	260	214	33	13	86.63%

LOLT's HSC Toppers

Sr. No.	Name of Student	District	Stream	%
1	Ms. Karuna Ramdas Gaiwad	Raigad	MCVC	79.53%
2	Mr. Vithal Vijay Thakare	Washim	Art	79.00%
3	Ms. Naina Sharad Kamble	Jalna	Science	78.61%
4	Ms. Dipesh Dilip Palkar	Raigad	MCVC	75.23%
5	Ms. Kavita Undya Gulale	Nandurbar	Science	74.00%



Karuna Ramdas Gaiwad
Raigad District 79.53%



Vithal Vijay Thakare
Washim District 79%



Naina Sharad Kamble
Jalna District 78.61%



Dipesh Dilip Palkar
Raigad District 75.23%



Kavita Undya Gulale
Nandurbar District 74%



Highlights

2017 -18



- **Ms. Swapnali Bhagat, Khopoli Centre, Karjat Taluka** one of our Anando Plus beneficiaries became the first beneficiary to partially support one child with a donation of ₹ 4000/- this year. She was one of the first batch of optometry students who is working with Lawrence & Mayo post her graduation.

- **13 LOLT Anando Plus beneficiaries become LOLT employees in 2017 - 18:**

- Ms. Sushila Kelkar – Social worker, Karjat.
- Ms. Alishaba Ujagare – Social worker, Karjat.
- Mr. Suraj Patil – English Communication Programme Teacher, Karjat.
- Ms. Manisha Kanhere – SFSEP Teacher, Jalna.
- Mr. Rahul Sonawane – SFSEP Teacher, Jalna.
- Ms. Bhagyashree Deshmukh – Computer Teacher, Project Jagruti, Karjat.
- Mr. Narayan Ingole – Social worker, Washim.

- **Many Anando Plus students joined the work force this year:**

- **Ms. Deepali More, Jawli Centre, Mangaon Taluka** selected as a Police Constable.
- **Ms. Kanchan Gaikwad, Mangaon Centre, Mangaon Taluka** completed her nursing training and is working at the Sion Hospital, Mumbai.
- **Ms. Kiran Shirke, Khopoli Centre, Khalapur Taluka** successfully completed her BE degree and is now earning ₹12,000/- per month.
- **Ms. Swapnali Khillari, Khopoli Centre, Khalapur Taluka** successfully completed her BE degree and is now earning ₹ 12,000/- per month.
- **7 students successfully completed the AC repairing course by Tata Strive - Voltas,**

Thane and are all earning ₹ 8000/- per month in different companies.

- **Mr. Pratik Tayde, Kiniraja Centre, Jalna District** completed his BE from Pune University and is now studying for IES.
- **Ms. Shruti Gharat, Chondhi Centre, Alibaug Taluka**, successfully completed her MBA and is now working in IDBI.
- **Mr. Atish Bhagat, Chondhi Centre, Alibaug Taluka**, completed ITI course and is now working in Godrej Pvt. Ltd and earning ₹ 10,500/- per month.
- **Mr. Chandrakant Perenekar, Kondiwade Centre, Karjat Taluka** cracked the police recruitment exam and was selected for the post of Police Constable.
- **Mr. Vishal Shelake, Tiware Centre, Karjat Taluka**, successfully completed Diploma in Hotel Management, and is now working as a Captain in 'Blue Frog', a three star hotel earning an income of ₹ 15,000/- per month.
- **Mr. Mayur Salavkar, Salav Centre, Alibaug Taluka**, successfully completed his Diploma in Chemical Engineering and is employed with a private company earning ₹ 11,000/- per month.



- Anando Task Force member **Ms. Ranjana Zombade** conducted a career guidance session in the Tribal Ashram school, Chikli in this year. She has received the Washim District's Women Empowerment Award 2016-17 from the Maharashtra Police Boys Association, Washim.
- The concept of **Youth Club** was initiated with Anando Plus students this year. So far **56 students** have registered as members across the regions.
- Anando Plus students pursuing B.Sc. in Optometry organized an **eye checkup camp** for Anando students. **178 students** took benefit of the camp. **17 students** were given **spectacles** free of cost and a few of them were referred for further treatment at H.V. Desai Optometry Hospital, Pune.
- **15 Anando Plus students participated in the Tata Mumbai Marathon 2018.**
 - Two students ran the half marathon of which Mr. Swapnil Nalinde completed the half marathon and stood 44th with a timing of 1.25.15 and Mr Darshan Kalsait ran the half Marathon for the 3rd consecutive year.
 - 13 students ran the 10 kms race for the 1st time. Two students Mr. Ketan Gawli & Mr. Rutik Burumkar won medals at the event.
- A special program was organized in Alibaug to support Anando Plus students to procure different government documents required for further studies, with the support of the Tehsil office. A total of 110 certificates including domicile, income, non-creamy layer and caste were procured. 40 students took advantage of this program.
- A good rapport has been built with **34 colleges** to support Anando Plus children interested in pursuing higher education. This has resulted in fee concessions of ₹ 6,24,000/- availed from different colleges in this year.



- Anando Plus Task force members across all regions organized various community based programmes like
- **Awareness campaigns** across all regions on social issues like cleanliness, addiction, girl child education, etc involving the community and local well-wishers in the campaign. In Jalna District the social awareness campaign was covered by the local newspaper and in the social media.
 - Liquor ban in Kharavali village, Mangaon Taluka. This initiative was lead by one of LOLT's Anando Plus student.
 - Celebrations on special days with senior citizens, destitute and abandoned children in Karjat & Alibaug.
 - Personality development workshops for Zilla Parishad school children in Alibaug.
- **Scholarships** amounting to ₹ 10,14,900/- were raised for **44 Anando Plus students** in this year.
- Initiated **English Communication program** for Anando Plus students in October 2017 in Karjat, Alibaug & Washim in this year. **3 batches covering 105 students have been completed so far.**



Case Study

Name of the Student	Pratik Tayde
Centre & District	Kiniraja Centre, Washim
Support Provided	Sponsorship & Guidance

Description: Pratik's father passed away 19 years ago. He has really struggled to complete his education against all odds. As an Anando beneficiary he passed SSC in 2011 securing 79.64%. Post career guidance he pursued his Diploma in Mechanical Engineering from Technical Engineering College, Nashik and passed with 81.13%. He then secured admission in the Griha College of Engineering in the second year with an academic loan from the State Bank of India and ₹ 24,000/- educational support from LOLT. He completed his internship from Verrok Engineering Pvt. Ltd, Pune and has joined Rivigo Services, Pune as an Operational Associate earning Rs 15000 per month. He is working towards giving his Indian Engineering Service exam, has been able to crack the prelims but was not able to score in the main exam. He is simultaneously preparing for the same and working.



Name of the Student	Sushila Dullapa Kelkar
Centre & District	Khopoli Centre, Raigad
Support Provided	Sponsorship & Guidance

Description: Sushila lives in Khopoli with her mother and 2 siblings. Her father an alcoholic passed away many years ago. Her mother was the sole earning member of the family who really struggled to meet the basic needs making education last on priority. Sushila successfully completed SSC with 63%. She was supported to complete her graduation and is now pursuing her post-graduation degree. This year, she was selected as a social worker in Light of Life Trust. She says -
'I am very lucky, that I could get support of the Light of Life Trust, who inspired me and supported me to fulfill my dream'.




Name of the Student	Shruti Suhas Gharat
Centre & District	Chondhi, Alibaug
Support Provided	Sponsorship & Guidance

Description: Shruti was enrolled in LOLT in 2009. She is a single parent child and her mother is the sole earning member in the family. LOLT motivated her mother to apply for and got a job as Asha worker in the Anganwadi. Shruti was academically good and also actively participated in all LOLT and school activities from the beginning. With support, motivation and guidance from LOLT she passed SSC exam with 70% and took admission in Commerce stream. Shruti's brother was also an Anando beneficiary who is working now and supporting the family. With regular intervention and motivation, Shruti has successfully completed her graduation and then her post graduation (MBA) in finance. Her brother has been her main supporter throughout this difficult period. Now she is working in IDBI Bank, Belapur.



Name of the Student	Seema Shashikant Salvi
Centre & District	Nizampur (Manganon)
Support Provided	Guidance & support

Description: Seema was enrolled in the organization when she was in std VIII. Her father is a laborer. Her mother is a housewife and unable to do work due to illness. All her siblings discontinued their education due to poverty. Seema with support LOLT worked hard to sustain herself in education and successfully completed SSC with 69% and HSC (science) with 60%. She enrolled in RGNM, Nursing in Alibaug and successfully completed the 3.5 years course. She is currently working in Thane Mental Hospital as a Staff Nurse and is earning ₹ 18,000 a month. She is desirous of pursuing her higher education and is looking at giving higher exams in nursing. With support and motivation from LOLT she has achieved her desired goal.



Anant Programme





Anant Programme

Beneficiary Overview 2017-18

Initiated in 2008 the Anant Programme is a collaborative Arts Education Programme between Flowering Tree Inc., USA and Light of Life Trust. A unique programme, it provides a platform for students to develop skills and expertise in the performing arts. Dedicated music and dance teachers, along with the social worker staff form a strong dual pronged team, which nurtures and guides students to overcome the challenges to their aspirations. It inculcates amongst the students discipline, self-confidence, freedom of self-expression and the ability to work with others towards a definitive goal. Practice, preparation & polishing of performances, is a traditional time tested format, for the observation of self & others. Anant develops skillful, empathic, and engaged young people, ready to meet the challenges and joys of life.

Beneficiary Overview

Sr. No.	Programmes	No. of Centres/Schools	No. of students
1	Anant	9	247
2	Zilla Parishad Schools	5	142
3	Anant Plus	-	164
	Total	14	553

Details as per Music components regionwise:

A. Anant Programme					
Sr. No.	Area Covered	Dance	Vocal (Singing)	Instrumental (Tabla)	Total
1	Alibaug	34	29	8	71
2	Karjat	69	57	30	156
3	Mangaon	NA	10	10	20
	Sub – Total (A)	103	96	48	247
B. Programme with Zilla Parishad School					
1	ZP School, Walke	17	10	-	27
2	ZP School, Gondhalpada	12	7	-	19
3	NP School No. 1	10	10	-	20
4	NP School No. 2	14	8	-	22
5	ZP School Khandpe, Karjat	34	20	-	54
	Sub – Total (B)	104	38	-	142
C. Anant Plus					
1	Area Covered	Dance	Vocal (Singing)	Instrumental (Tabla)	Total
2	Alibaug	34	20	11	65
3	Karjat	32	27	17	76
4	Mangaon	NA	13	10	23
	Sub – Total (C)	66	60	38	164
Grand Total (A +B+C)					553



Anant Programme – key activities overview

Activities	No of Sessions		
	Tabla	Singing	Dance
Regular Classes	121	222	150
Internal Exam : Theoretical and Practical Performances	2	2	2
Celebration of special days	1	1	1

Anant Programme – other activities overview

Name of the activities	Number of achieved activities
Participation of beneficiaries in external competitions	2
Formal exams, conducted by Gandharv Mahavidyalay (Visharad)	1
Screening of the performances by experts	7
Exposure visit	1
Need based home visits	42
Parent meetings	6

Anant Programme – events & special initiatives

Events	No of beneficiaries participated
Kalpataru, a musical	23 students participated from Karjat, Alibaug and Mangaon Taluka.
Bal Kala Mahotsav	62 students from Alibaug Taluka, 132 students from Karjat Taluka and 16 students from Mangaon Taluka participated in the Bal Kala Mahotsav held in this year.
Tata Mumbai Marathon 18	08 Anant students participated in the TMM 18.
Yuva Mahotsav	13 Anant plus students participated in Yuva Mahotsav held in Karjat, Alibaug & Mangaon Taluka.
Special Initiatives	
Diwali Pahat (Capacity Building Program) organised at Alibaug centre	07 students from Nehuli centre and 25 students from Alibaug centre participated in the event.
Tabla Workshop	12 students participated in workshops organized in this year.
Anant Teacher's capacity building monthly sessions with Flowering Tree Inc., USA.	All the Anant teachers participated in the monthly sessions via skype with Mr. Christopher Mcleod, Founder Director Operations, Flowering Tree Inc., USA. In all 08 sessions were completed in this year.
Cross zone visits	2 cross zone visits (cross learnings for teachers and building student's interest level) were organized in Alibaug, Mangaon and Karjat Taluka.
Exposure visit to Avartan Gurukul, Pune	2 Anant Plus students and 2 Anant teachers went for an exposure visit to the Avartan Gurukul in Pune.
Dance Movement Therapy workshops by Artscape	24 students participated in the workshops held in Karjat.
Vocal music workshops	21 students participated in the vocal music sessions conducted by Ms Sharmistha Basu from Artscape in Karjat & Alibaug.

Highlights

- **553 students** enrolled under the **Anant programme** in the year **2017 - 18**.
- **Five Zilla Parishad schools** added under the Anant Programme in the **new academic year 17-18 covering 142 children**.
- Achieved **3rd show of Kalpataru, a musical on 9th September 2017** at Sophia Bhabha Auditorium, Mumbai.
- Organized **Tabla workshop in collaboration with Aavartan Gurukul, Pune** for Anant Tabla students at the Jagruti Centre in Tiwari, Karjat. Tabla students from all 3 areas (Karjat, Alibaug & Mangaon) where Anant Programme is ongoing were present.
- **Anant team visited Aavartan Gurukul with Anant Plus student Bhanudas Chavan** for audition of Tabla training under Pt. Palsule at Aavartan. Pt Palsule has agreed to train Bhanudas at his residence for a period of one year to prepare him for entry as student in Aavartan in the next year.
- **5 students passed their 1st classical exam from Gandharva Mahavidhyalay** and 2 students passed their 2nd exam from the same university.
- Organized **Dance Movement Therapy workshop in collaboration with Artscape Productions at Karjat & Alibaug for dance students of Karjat and Alibaug**.




- Organized **Vocal training sessions in Karjat & Alibaug in collaboration with Artscape**.
- Anant students from Alibaug and Karjat stood 1st in solo and group dance competition held by the **Alumni of Jamanabai Narsee School, Juhu, Mumbai** as part of their annual interschool programme '**Aashayein Cascade 17**'.
- **Anant teachers and students performed at the Gurupoornima celebrations** held for LOLT Founder Ms. Villy Doctor in Mumbai.
- Anant team were part of the seven learning Skype sessions held with Flowering Tree Inc's Founder Mr. Christopher McLeod.
- Anant teachers prepared month wise annual syllabus to maintain uniformity of teaching across all areas.
- Anant Plus student from Karjat - Ms. Mahadevi Waghmare stood 3rd in her 2nd year of Bachelor's Degree in Bharatnatyam and stood 1st in her practical exam held by Nalanda Dance Academy.
- This year Anant Plus student **Ms. Mahadevi Waghmare conducted a dance workshop for Anando students** during the summer vacation.
- Anant Plus student **Ms. Gayatri Amale from Alibaug Taluka gave audition in Sa Re Ga Ma Pa musical contest and reached the 3rd round of selection**.



Case Study

Name of Student	Bhanudas Chauhan
Centre & Taluka	Kondiwade Centre, Karjat

Bhanudas an Anant Plus beneficiary belongs to a musically inclined family. His father is a laborer. His cousin looks after him and has a tremendous influence on him. Bhanudas is interested in singing and tabla playing both but his cousin initially did not allow him to sing and forced him to only learn and play the Tabla. But Bhanudas has both qualities of singing and playing Tabla. Due to pressure he stopped singing class practice and just continued the tabla practice. During the Anant Production Kalpataru, recognizing his singing skill and voice quality he was made the key singer at the live performance. His singing was recorded during practice and given to his cousin who was amazed at what he was listening to and allowed him to continue singing and playing the tabla. Bhanudas has completed his B.Com and is currently working in a local garment shop but is continuing learning the tabla. Supported by LOLT he is currently training under Pdt. Ramdas Palsule who is fine tuning his skills so that he can be enrolled at Avartan Gurukul in Pune to pursue his training in Tabla.




Name of Student	Rahul Jadhav
Centre & Taluka	Alibaug Centre, Alibaug

Rahul belonging to the Banjara (tribal) community was enrolled in 2014. His family migrated to Alibaug from Karnataka in search of employment. There was a total lack of education awareness in his family as his elder sisters had already dropped out of school in Std VII. He showed good potential as a dancer at the time of enrolment in Anant programme. Music also was not a priority for his family but his interest in music developed because of his exposure towards many local stage shows held in Alibaug city. Under Anant, he received direction in the field of dance because of which he has continued to make efforts to improve his dancing skills. He has also realized the importance of classical dance in life. He has participated in many local level dance competitions and has won many prizes. He has completed his FYJC and taken admission for HSC. He is very regular in dance classes. He has also conducted dance classes for Anant and Anant plus students. Now Rahul performs dance shows and financially supports his family.



Name of Student	Kiran Thombre
Centre & Taluka	Alibaug Centre, Alibaug

Kiran belongs to a tribal community who has migrated from Buldhana to Alibaug. His parents want the children to be educated but they struggle to make ends meet. Kiran was not academically inclined. He was enrolled under the Anant programme in 2014. At that time he did not understand Sur but he was interested in singing. He regularly attended singing classes. With continuous motivation and his regular practice on harmonium and Tanpura he has become a good singer from Alibaug. He secured 1st prize in BKM and this year at the Yuva Mahotsav too. This year he passed 2nd Gandharv Mahavidyalay exam and now he is preparing for 3rd exam. He has also decided to continue his education and is currently pursuing his HSC (Commerce). He performs in orchestra group and also organizes and performs at Karaoke track shows, earning a small income from the same to support himself.



Name of Student	Sonali Vaite
Centre & Taluka	Choundi Centre, Alibaug

Sonali belongs to an economically poor family who has a positive approach towards education. She was a very shy girl at the time of enrolment. She became a beneficiary in 2008 and in the same year she joined Anant programme. She liked music but was confused about selecting the proper component of music. Anant teachers analysed her basic skill & level and suggested the singing component for her. Sonali is an Anant Plus student and along with singing she has completed her ITI (electrician) course. Sonali continues her singing lessons and has passed her 2nd musical exam from Gandharv Mahavidyalay. She has also joined a local orchestra group and goes to perform stage shows that brings her some income too. She currently is working in ONGC, Panvel at a monthly remuneration of ₹ 9000/-. She is now a major support to her father as she has taken over some of the financial responsibilities of her family.



School Empowerment Programme

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The famous academician and educationist Mr. Howard Gardner, who derived the theory of multiple intelligence, claims that the biggest mistake of past centuries in teaching has been to treat all students as if they were variants of the same individual and thus to feel justified in teaching them all the same subjects the same way. Indian education system is also influenced conveniently by traditional teaching methodologies therefore in order to increase teacher's activism, engagement with children and classroom, equipping teachers with new tools and techniques and preparing teachers, mobilizing parents & students to strengthened the partnership in order to ensure the overall development of children, the School Empowerment Program was initiated in 2012. Currently it is being experimented and with evolving in 10 schools of Uran and 8 schools of Karjat Tehsil, Raigad District.



Beneficiary Overview

Sr No	Taluka	No of schools covered	No of teachers benefitted	No of students benefitted
1	Karjat	8	74	2264
2	Uran	10	122	3790
Total		18	196	6054

Programme Implementation Overview

Sr. No	Activity	Karjat	Uran
1	School Visits	74	202
2	Meeting with Teachers	49	197
3	Teachers Training / Capsule Training at school level	04	05
4	Classroom Observations visits	00	09
5	Demonstrative Home Visits	20	23
6	Student Action Forum Meeting	15	26
7	Parent Meetings	08	20
8	Demonstrative Case work and Counseling	00	96
9	Mahacharcha for SSC Students and Parents	03	08



Highlights

- **Shikshan Mahotsav** was organized for the **1st time in the history of Raigad District in Uran Taluka for primary and secondary school teachers** who came together not only to showcase their cultural talents but also to share their points of view and experiences of working in the field of education over many years. Topics like the challenges in front of the Indian education system, changing pedagogy and teacher's capacity building, demands of changing educational system, ways to increase student's interest & engagement in classrooms were raised for discussion through various competitions and discussion panels. **In total 240 teachers from 53 schools participated enthusiastically in the programme.**



- **Mahacharcha programme** has been adopted by all the schools under the programme. **In 50% schools teachers have taken over full responsibility of planning and organizing this programme post SSC results even in the absence of LOLT representatives.**



- **Students Action Forum has been activated in most schools.** School Principals take the lead in allocating this responsibility to teachers to ensure all planned activities for student's skill building & proactive participation and development of the school is undertaken.

- **Parent participation** is ensured by teachers who are applying the methodologies shared during teacher training to conduct objective focused interactive parent meetings, tools of inviting parents for meeting, techniques of increasing parents participation, classroom management, understanding child etc.

- Number of parent meetings have increased as well the participation of parents in school programmes have increased.

- After demonstrative home visits and case counselling, 15 students out of 19 re-joined which has convinced the teachers that home visits are important in needy cases.



PROJECT JAGRUTI

Project Jagruti aims to empower rural disadvantaged communities through Livelihood Training, Primary Health Care and Environment Conservation programmes and has since inception reached out to **38835** beneficiaries directly and **85001** indirectly across **271** villages from Karjat Taluka, Raigad District, Maharashtra State. In this year Project Jagruti reached out to 12,105 beneficiaries across three major programmes covering 271 villages. The livelihood training programmes impacted 784 beneficiaries whilst the Medical Mobile Unit covered 8216 patients and beneficiaries through various programmes. The environment conservation program in its third year reached out to 2880 farmers.



PROJECT JAGRUTI

Programme overview

Sr. No.	Programmes	Number of beneficiaries	No of villages covered
A	Jeevan Asha Community Centre - Livelihood Training		
1	Jeevan Asha Community Centre - Livelihood Training (Tiware, Kashele, Kadav -Raigad)		
i	Sewing & tailoring training course	123	19
ii	Beautician training course	159	27
iii	Computer training course	166	51
iv	Agriculture training course - Kitchen Gardening, Landscaping, Plant Nursery	228	32
v	Jewellery making course	25	11
vi	Journalism course	7	4
vii	Mobile repairing course	17	7
	Sub Total - A 1	725	151
2	Jeevan Asha Community Centre - Livelihood Training (Pokhran, Thane)		
a	Education		
i	Personality development session	17	4
ii	Summer vacation program	24	6
iii	Career guidance	50	6
iv	English language communication	9	3
	Sub Total - (a)	100	-
b	Livelihood Training Programmes		
i	Short term course - Mehendi	10	3
ii	Computer training course	17	3
iii	Beautician training course	13	3
iv	Sewing & tailoring training course	11	3
v	Entrepreneur training course	8	2
	Sub Total (b)	59	-
c	Health & sanitation		
i	Eye check-up camp	95	-
	Sub Total (c)	95	-
d	Overall activities		
i	Celebration of special days	30	-
	Sub Total (d)	30	-
	Sub Total - A 2	284	6
B	Medical Mobile Unit		
i	Patients	5191	-
ii	Beneficiaries	3025	-
	Sub Total - B	8216	50
C	Environment Conservation Programme		
i	Existing beneficiaries	2205	36
ii	New beneficiaries	675	28
	Sub Total - C	2880	64
	Grand Total (A+B+C)	12105	271

Jeevan Asha Community Centre - Livelihood Training

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The Jeevan Asha Community Centres in Tiware, Karjat, Kashele and Kadav villages equip underprivileged rural women, girls and unemployed youth through livelihood training programmes thereby enhancing their income generating skills leading them to attain financial independence. These programs include:




Jewellery Making Course
No. of beneficiaries – 25
No. of villages covered - 11



Sewing & Tailoring Course
No. of beneficiaries – 134
No. of villages covered – 30



Mobile Repairing Course
No. of beneficiaries – 17
No. of villages covered - 7



Beautician Course
No. of beneficiaries – 192
No. of villages covered - 27



Computer Training Course
No. of beneficiaries – 179
No. of villages covered – 51



Agricultural Training Course
No. of beneficiaries – 228
No. of villages covered - 32



Journalism Course
No. of beneficiaries – 07
No. of villages covered – 04



Highlights

- **784 trainees** were trained through **07 different livelihood** programs in this year.

- **Inauguration of additional room for Computer Centre** located at the Gram Panchayat Office, Kadav on 09th October 2018, in partnership (setup support) with Rivergate Resort, Kadav.

- **Inauguration of the sewing & tailoring production unit** - at the Jeevan Asha Community Centre, Tiwari on 02nd December 2017 in the presence of LOLT Founder Trustee Ms Villy Doctor, members of the Lions Club of Bombay (Queensway), LOLT Team and 45 community women. This unit comprises of 30 women from Karjat & Kashele who successfully completed their first full uniform order of 430 uniforms this year.

- **Formation of Jewellery Production Unit** comprising of 8 trained women who have prepared various jewellery items to be displayed at various events thereby introducing an earning opportunity to our women beneficiaries.

- **Inauguration of the Computer Training Centre at Lokkruti, Mohili** on 07th January 2018 in the presence of LOLT Founder Trustee Ms Villy Doctor, members of the Lions Club of Babulnath, LOLT team, 29 children and 20 parents. Computer training courses are being offered for the local population who find it difficult to travel to Karjat to undertake these courses.

- **Inauguration of Jeevan Asha Community Centre, Kashele** on Women's day - 8th March 2018 by LOLT Founder Ms Villy Doctor in the presence of Mr. Pradip Roy (Advisor - LOLT), Ms. Kamal Damania

(COO, LOLT) and local well known personality Mr. Harpude & Mr. Sameer. All dignitaries guided and motivated the women to take up skill based learning and building for entrepreneurship based ventures towards their financial independence. Post the inauguration, a celebratory programme on the occasion of women's day was held at the new centre with 45 women. The women started the programme with a welcome song followed by four competitions held namely Rangoli Making, Mehendi Design, B a I I o o n blowing & Tikali sticking. A few women shared their thoughts and opinions regarding the efforts made by LOLT and the impact on their lives.

- **Smokeless Chullah Distribution:** - In collaboration with Omkar Foundation 150 Smokeless Chullahs were distributed across seven villages to villagers who only used traditional cooking stoves.

- **Beautician Training Course conducted in collaboration with ICDS** for 57 students in Karjat through 2 batches in Dhotrewadi & Khandas village.


- **Meeting with NABARD** - 73 farmers participated in a meeting organized in the presence of Mr. Sudhakar Raghatwan (District Development Manager), Mr. Dayanand Kumbhar (District Director of RSET, Bank of India, Alibaug), Mr. Amol Mali & Ms. Meena (Faculty, RSET). Mr. Sudhakar conducted the meeting and discussed the NABARD schemes, about JLG (Minimum four and maximum ten members can registered in to concern Bank), loan process and subsidies, schemes for programmes with animals and birds, etc.




Success Stories

Name	Anjana Arun Biswas
Village & District	Tiware, Karjat - Raigad
From a farm labourer to a Jewellery designer	
	Her family migrated to Karjat in 2010 from Kolkata. She is educated till Std VIII and works as an attendant in a farmhouse in Tiware. She learnt imitation jewellery designing and now earns on a per unit basis depending on the design. Till date she has earned ₹ 7,000/-. In addition she is pursuing an advanced jewellery making course.

Name	Gaurav Vijay More
Village & District	Khopoli, Karjat - Raigad
Xth Standard pass to business owner	
	Sitting idle at home for three years after completing Std X, he enrolled for the mobile repairing course. He is now working & earning around ₹ 4,000/- per month. He plans to start his own mobile repairing shop in Pune next year.

Name	Jyoti Dyaneshwar Ainkar
Village & District	Khandas, Karjat - Raigad
Housewife to earning for her family	
	She was a housewife taking care of her two children & her husband earned very little as a laborer. They struggled to survive. She completed the basic as well as advanced tailoring course at Kashele centre. She has started her own tailoring business at her residence & now supports her family by earning around ₹ 5000/- per month.

Name	Malu Namdev Kambere
Village & District	Tiware, Karjat - Raigad
58 year old starts a nursery	
	He is 58 years old. He completed the plant nursery course at Jagruti centre, Tiware. He was inspired & motivated to start his own ornamental plant nursery at his own residence. He now earns around ₹ 6,000/- per month





Medical Mobile Unit

Primary Health Care: Medical Mobile Unit provides primary health care services to remote rural parts and tribal hamlets around Karjat Taluka having no access to any kind of medical facilities.



Sr. No.	Treatment for	No. Patients Treated
1	Cataract	170
2	Refractive error	93
3	Angiography	18
4	Angioplasty	1
5	Open Heart Surgery	2
6	Prostrate	1
7	Tuberculosis	1
8	Hepatitis C	1
9	Valve Replacement	1
10	Club Foot	1
TOTAL		289

Programme Overview



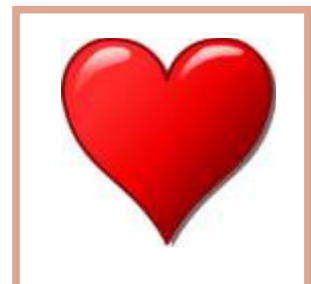
Health Camps for Anganwadis, Schools and Villages
Beneficiaries – 2,243
Villages – 46



Hemoglobin Screening Camps
Beneficiaries – 379
Villages – 29



Dental Screening Camps
Beneficiaries – 42
Villages – 02



Cardiac Camps
Beneficiaries – 107
Villages – 02



Eye Screening camp
Beneficiaries – 1151
Number of Camps - 21



Supplementary Medicine distribution for underweight students
Beneficiaries – 899
School – 6



Breast Feeding Awareness Week & Training
Beneficiaries – 288
Villages - 04



Smokeless Chullah Distribution
Beneficiaries – 77
Villages - 03

“ In the year 2017 – 18 the Medical Mobile Unit reached out to 8216 patients/beneficiaries across 50 villages in Karjat Taluka. 289 patients successfully underwent treatment through referrals to partner organizations Lotus Eye Hospital, Balaji Hospital at no cost or low cost. ”

Success Stories

Name	Ragini Gajanan Chapte
Age	2.4 years
Village & District	Tiware, Karjat - Raigad



During a screening camp, Ragini was diagnosed with Congenital Talipes Equino Varus, Club Foot (RT.Side). She was referred to D.Y.Patil Hospital, Nerul but was not taken there by her parents. Then she was referred to a megacamp at Kashele Rural Hospital in collaboration with MGM hospital. She was then treated with plaster on her leg, but baby Ragini was very uncomfortable & irritated with the plaster. Father himself got rid of the plaster and got her operated in Vighnaharta Hospital. She is still recovering & will soon be able to walk with normal gait.

Name	Ganpat Dattatray Deshmukh
Age	71 years
Village & District	Gaurkamat, Karjat - Raigad



Ganpat is a poor farmer, dependent on his son who farms the land. He has been suffering from chronic abdominal pain since 2 – 3 years. Despite treatment he had no relief. He attended the cardiac screening camp and complained of chronic abdominal pain, dysuria, incomplete voiding of urine, etc. He was suspected of chronic UTI due to enlarged prostate. So, he was referred to Balaji Hospital on 4th July 2017 for further investigation & treatment. An Ultrasonography & 2D ECHO revealed prostatitis. After few essential blood & urine tests he was operated for benign prostate hyperplasia. Chronic abdominal pain was prioritized, referred & the patient is relieved of chronic abdominal pain.



Environment Conservation Program



The aim is to create sustainable livelihood to small farmers by providing them fruit bearing plants like Mango, Cashew, Jackfruit etc. leading to additional revenue generation. The program will focus on building capacities of the farmers through trainings in scientific methods of cultivating plants to ensure better quality fruits and a higher yield.

Beneficiary overview

Year	Particulars	Taluka	Number of beneficiaries	No of Plants	No of village covered
2017 - 18	Existing Beneficiaries	Karjat	2205	73145	36
	New Beneficiaries	Karjat	675	40500	28
Total			2880	113645	64

Highlights:

- Exposure Visit:** The agriculture team organized an exposure visit to BAIF and AROHAN Trust on 16th May 2017 at Jawhar & Mokhada, District – Palghar.
- Plant Distribution to 675 new beneficiary farmers across 28 villages.** In all 40500 plants were distributed to the selected farmers.
- The Adarsha Shetkari (Best farmer) award in Karjat Taluka was awarded to LOLT beneficiary Vasudev Rahu Wara.** He has been a beneficiary of LOLT since 2015. He was awarded by the Raigad Press Club on 01st July 2017 in the presence of Raigad Prant Officer, Tehsildar and Block Development Officer.
- Assessment of Environment Conservation programme was undertaken by partner organization All Cargo Logistics Ltd on 30th & 31st October 2017:** Dr. Nilratan Shende (DGM-CSR, All Cargo Logistics Ltd) and Mr. K. L. Prasad (Advisor, CSR, All Cargo Logistics Ltd) met 26 farmers, visited their plots across 7 villages. In addition four meetings were also organized of the farmers. 78 farmers participated in the meetings and shared their thoughts with the assessment team from All Cargo Logistics Ltd.
- Ankur Fruit Demo Plot** which was inaugurated in the presence of Dr. Nilratan Shende – All Cargo Logistics Ltd and members of the Lions Club of (Bombay) Queensway in February 2017 currently has 314 plants growing well comprising of 127 original plants, 60 Indian teak, 67 Drumsticks and 60 Bougainvilleas.

Success Stories

Name	Dharma Lakhu Nirguda
Age	78 years
Village	Sagachiwadi (Matheran)



78 years old uneducated energetic farmer received 65 fruit bearing plants in 2015 under the Environment Conservation Program. He has taken utmost care of his plants. He has worked very hard as there is a scarcity of water in his area. He has walked up and down the hills around 4 kms away from his plantation area to fetch water. His perseverance has paid as now his plants have borne few fruits.

Name	Sunil Kamalu Pardhi
Age	65 years
Village	Jummapati (Matheran)



65 years old illiterate farmer was given 65 plants in 2015. He has built up his interest area through various visits and training by our agriculture team. He is growing these

plants in a well-mannered way. He has successfully grown all the 65 plants given to him under the programme.



Resource Mobilization

Young Mentor Programme: Light of Life Trust in collaboration with Rosy Blue Foundation formally introduced the Young Mentor Programme in 2014 with the prime focus of supporting Project Anando by connecting rural children with urban children, individuals and corporates, thereby bridging the gap between urban and rural India. Through this programme, both urban and rural youth are provided a platform to explore their own potential – to learn, engage, explore, invent, have fun, make friends, speak out, raise questions, share experiences, gain knowledge and much more. The programme focusses not only on educating the students but inspiring them to become Change Agents by cementing a sustainable support system for Project Anando. However, perhaps the greatest benefit for the youth – rural and urban – is the pure bond of friendship created by this programme.



Cathedral & John Connon School

One of the first schools to partner with LOLT, the students visited LOLT's Karjat and Alibaug center several times and have raised funds for Project Anando successfully by participating in the Tata Mumbai Marathon 2018. In the months of July 2017 to Jan 2018 the Cathedral & John Connon school students conducted Conversation English training sessions for mothers of Anando children in the Worli center as a part of their CAS requirements.



One day visit– Interact club on 12th August 2017

28 students from Interact club and in Grade 8th and 9th visited Kondiwade village, interacted with Anando beneficiaries, conducted awareness about good health & hygiene through skits and participated in the plantation of teak trees at Jeevan Asha Community Centre, Tiware.

NSS Hill Spring International School

In the months of July 2017 to Jan 2018 the NSS Hill Spring International School students conducted various activities at the Worli center as a part of their CAS requirements.



Corporate Connect

Glaxo SmithKline

Employees from GSK engaged with Anando beneficiaries from Worli once a week to teach Mathematics, English and computers. This is an ongoing engagement. To celebrate Christmas they planned an office party along with Anando beneficiaries at their office.



Wish Tree Campaign

DaanUtsav (earlier called the Joy of Giving Week) is India's 'festival of giving'. Launched in 2009, the festival is celebrated every year – commencing on Gandhi Jayanti – from October 2 to 8. From auto rickshaw drivers to CEOs, school children to celebrities, homemakers to opinion leaders and media personnel, millions of people from all walks of life come together during this week to give their time, money, resources, or skills back to society.

LOLT celebrated this week through the **Wish Tree** campaign in corporate offices.

The Wish Tree, which is literally a wish full filling tree, gives the donors an opportunity to fulfill the wishes/needs of the children. Wishes in the form of school bags, text books, note books, geometry box, compass box, uniforms are printed on the tags along with the amount to be donated.



“ Axis Bank - Airoli, Axis Bank - Worli, Phoenix Mills - Lower Parel, PACT Publishing, DHFL, BKC participated in this campaign ”



Events

KALPATARU – a Musical

With a view to achieve holistic development of rural marginalized children and enable them to find alternate careers in the field of Arts. Light of Life Trust and Flowering Tree Inc., USA organized the fundraiser “**Kalpataru – A Musical**” produced by Artscape Production on 9th September at Sophia Bhaba Auditorium. The audience was spellbound by the magic of the Anant beneficiaries and they thoroughly enjoyed the performance. The highlight was the fact that all proceeds went to Light of Life Trust. Needless to say the audience gave a standing ovation.



Tata Mumbai Marathon 2018

The 15th edition of the TATA Mumbai Marathon (TMM) - Asia's richest & largest mass participation sporting event and country's largest philanthropic event was held on Sunday, January 21st, 2018

- LOLT Founder Trustee – Villy Doctor was the 2nd highest Change Icon.
- LOLT was awarded the 5th highest fund raising NGO in the TMM 2018.
- Anando Plus Beneficiaries - Swapnil Ganesh Nalinde & Darshan Kalsait successfully completed the half marathon (21 kms).
- 13 Anando plus beneficiaries successfully completed 10K marathon.



Swapnil Nalinde, Washim
Ran the Half marathon
Ranked 44th amongst 12252 Runners
Finished the race in 1hr 25min 15sec.



Light of Life Trust awarded 5th highest fund raising NGO at Tata Mumbai Marathon 2018



Darshan Kalsait, Karjat successfully completed Half marathon for 3rd consecutive year.



13 Anando Plus beneficiaries successfully completed 10 K marathon



Ketan Gawali
Ranked 5th
(43 min 41 sec)



Rutik Burumkar
Ranked 9th
(45 min 29 sec)

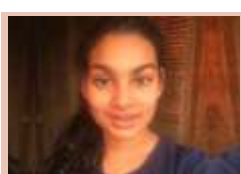
Young leaders from The Cathedral and John Cannon School raised funds for Anando through their fundraising pages during the Tata Mumbai Marathon 2018.



Roshni Goela
Highest Fundraiser,
The Cathedral and
John Cannon School



Isha Sanghi



Sharanya Ruia



Aria Panchal



Ashna Mehta



Saniya Ganatra



Kavya Sharma



Palak Poddar



Arshia Mehta



Tarika Dorairaj



Light of Life Trust Capacity Building Programmes

- **Manthan** - LOLT's annual platform to review and build capacity of the team members in preparation for the new year. Manthan 15 was held from 18th to 20th September 2017 at Rambhu Mhalgi Prabodhini, Uttan, Bhayandar, Mumbai.



- **Training on Community Mobilization** was organized on 8th December 2017 at Jeevan Asha Community center, by Prof. Chandrakant Puri, Nomadic Tribe Commission, Government of India, with 25 years experience of working with Tribal communities and teaching in universities. He empowered participants by sharing his own experience of initiating community organization in extremely backward Katkari Tribalwadi.



- **Workshop on social and emotional learning for adolescents by Lions Quest International Supported by Lions Club of (Bombay) Queensway:**
Equipping new social workers to empower adolescents to deal with issues associated with their growing age, a 3 days residential workshop was organized at the Jeevan Asha Community Centre, Tiwre from 16th to 18th March 2018.



- **A capacity building session on understanding adolescent issues, behavioral pattern and basic counselling technique** was organized by NGO Arpan for LOLT.



- **Student Friendly Supplementary Education Programme - Annual Trainings** were conducted in all the regions with in-depth planning and preparation.



Light of Life Trust - Outstanding achievers of the year

- Best social worker of the year: (Excellent contribution award)



Ms. Mohini Hajare (Karjat)



Mr. Tilya Pawara (Nandurbar)

- Best Teacher of the year



Ms. Darshana Nathuram Wadhaval (Mangaon)

- Best Teacher of the year



Mr. Kantilal Padvi (Nandurbar)

- Outstanding Team of the Year



Anando Karjat Taluka, Raigad District

- Emerging Team



Anando Plus

Special Recognition: For their great contribution in community mobilization and running the women empowerment unit in Jeevan Asha Community Centre



Mr. Haribhau Vhola



Ms. Neeta Badekar



LOLT

Donors

Project Anando – Corporate Donors

Corporate Donors - National	Purpose
Aditya Birla Insurance Brokers Ltd	Project Anando Child Sponsorship
Aditya Birla Money Ltd	Project Anando Child Sponsorship
Aditya Birla PE Advisors Pvt. Ltd	Project Anando Child Sponsorship
AFN Langrana Share and Stock Broker Ltd	Project Anando Child Sponsorship
Akar Prakar Art	Project Anando Plus
Antelec Ltd	Project Anando Child Sponsorship
All Cargo Logistics Ltd	School Empowerment Programme, Uran Taluka
Asian Star Company Ltd	Project Anando General
Arun Arora & Co	Project Anando General
Bajaj Finance Ltd	Project Anando - Anando Plus, Washim District & Alibaug Taluka
Batlivala & Karani Securities Pvt. Ltd	Project Anando General
Blue Thunder Advisors Ltd	Project Anando, Anando Plus
Dewan Housing Finance Corporation Ltd	Project Anando, Anando Plus
Dream Travels & Tours	Project Anando Child Sponsorship
E-City Real Estate Pvt. Ltd	Project Anando Child Sponsorship
First Source Solution Limited	Event - Kalpataru
Glenmark Pharmaceuticals Ltd	Event - Kalpataru
Gumpro Drilling Fluids Pvt. Ltd	Project Anando Child Sponsorship
HDFC Bank Ltd	Project Anando General
HT Enterprises	Event - Kalpataru
Indusind Bank Ltd	Event - Kalpataru
Inner Wheel Club of Bombay Airport	Project Anando, Anando Plus
J. B. Chemicals Pharmaceuticals Ltd	Project Anando Child Sponsorship
Kirti Trading Corporation Pvt. Ltd	Project Anando, Anando Plus
Kishco Ltd	Project Anando Child Sponsorship
Konkan Food	Project Anando, Anando Plus
Kumon Noida Express Centre	Project Anando General
Macy Shares & Stock Brokers Pvt. Ltd	Project Anando General
Nirvana Technologies	Project Anando Child Sponsorship
Patrimonio Art Gallery Pvt. Ltd	Project Anando, Anando Plus
Precision Wires India Ltd.	Project Anando Child Sponsorship
Premium Transmission Limited	Project Anando Child Sponsorship
Radhai Enterprises	Project Anando, Anando Plus
Reflection	Project Anando Child Sponsorship
Saran Presents Pvt. Ltd	Project Anando General
Sprime Auto Forms	Project Anando General
The Zoroastrain Co-operative Bank Ltd	Event-Kalpataru
Vakil & Sons Pvt. Ltd	Project Anando General
Wondervae Realty Developers Pvt. Ltd	Event - Deep India
Tache Jewelry Pvt. Ltd	Project Anando General & Anando Plus EMD
A2Z Online Services Pvt. Ltd	Project Anando General

Institutional Donors - National	Purpose
Bay Diligence And Development Charitable Trust	School Empowerment Programme, Karjat Taluka
FKS Foundation	Project Anando General
Hassanand Bodram Charitable Trust	Project Anando Child Sponsorship
Ion Foundation	Project Anando Child Sponsorship
Jeevan Harishchandra Mudrale	Project Anando - Anando Plus Programme
M. S. Virani & N. M. Virani Trust	Project Anando General
Maneckji & Shirinbai Netarwalla Foundation	Project Anando Child Sponsorship
Monprit Jyoti Trust	Project Anando Child Sponsorship
S. M. Budhiraja Trust	Project Anando General
Saraswat And Bal Gangadhar Kher Foundation	Project Anando Child Sponsorship
Sarvodaya Sabha Trust	Project Anando - Anando Plus Programme
Shree Banjwarilal Bajoria Charitable Trust	Project Anando Child Sponsorship
Shriyans Parsad Charitable Trust	Project Anando Child Sponsorship
Sri. Guru Harkrishan Kripa Trust	Project Anando General
United Way of Mumbai	Tata Mumbai Marathon 2018
Vibgyor High Rustomjee Kerwalla Foundation	Project Anando Child Sponsorship

Corporate Donor-International	Purpose
Ntasset (Cayman) Ltd.	Project Anando Child Sponsorship
Tech Long Sure India Co.	Project Anando Child Sponsorship

Institutional Donor-International	Purpose
Chance of Life, Germany	Project Anando Child Sponsorship
Flowering Tree Inc., USA	Anant Programme
Global Giving Foundation Inc.	Project Anando Child Sponsorship
Light of Life Trust, USA	Project Anando General
Share & Care Foundation	Project Anando Child Sponsorship
United Way of Mumbai	Project Anando General

Project Anando - Individual Donors (above ₹ 25,000/-)

Individual Donors - National	Purpose
Mr. Ashish Jain	Project Anando - Anando Plus Programme
Ms. Ashita Sanghavi	Project Anando – Mohgaon Centre, Madhya Pradesh
Mr. Ashok Kumar Pandey	Project Anando Child Sponsorship
Mr. Aspi Sorabji Khambata	Project Anando General
Mr. Bimal Arun Mehta	Event - Kalpataru
Mr. Dinesh Jamnadas Jesrani	Project Anando General
Mr. Deepak Saroop Uttamsingh	Project Anando - Anando Plus Programme
Mr. Goutam Dutta	Project Anando Child Sponsorship
Mr. Gautam Mukkavilli	Project Anando General
Ms. Kalyani Amladi	Project Anando General
Mr. Khashayur Surti	Project Anando - Anando Plus Programme
Mr. Madhursinha Jamnadas Jesrani	Project Anando - Anando Plus Programme



Individual Donors - National	Purpose
Mr. Marazban Phiroz Limki	Project Anando General
Mr. Mehar Karan Singh	Project Anando General
Ms. Monica Lehner	Project Anando General
Ms. Nina G. Bharucha	Project Anando General
Ms. Nishit S. Sanghvi	Project Anando - Anando Plus Programme
Mr. Parasram Daryani	Project Anando General
Mr. Rahul Dugar	Project Anando General
Mr. Ramaswamy Mahadevan	Project Anando Child Sponsorship
Mr. Rejo Mathew Kurian	Project Anando - Anando Plus Programme
Ms. Renuka Khosla	Project Anando Child Sponsorship
Mr. Ruty P. Keshwalla	Project Anando General
Mr. Shanbhag Surendra R	Project Anando Child Sponsorship
Ms. Smita Uday Pathak	Project Anando General
Ms. Sonali Lilani	Project Anando General
Mr. Sudhakar Reddy	Project Anando Child Sponsorship
Mr. Sundar Radhakrishnana	Project Anando General
Mr. Vicky Arvind Bhimjiani	Project Anando Child Sponsorship
Mr. Vishnu Rajendra Agarwal	Project Anando General

Individual Donors - International	Purpose
Mr. Rohit Grover	Project Anando General
Ms. Rani Varde	Project Anando General
Ms. Rashmi Bansal	Project Anando Child Sponsorship

Project Jagruti – Our Corporate Donors

Corporate Donors – National	Purpose
All Cargo Logistics Ltd.	Project Jagruti - Environment Conservation Programme, Karjat Taluka
Gruh Finance Ltd	Project Jagruti - Women Empowerment Centre, Kashele
Indian Instruments MFG Co.	Project Jagruti - Jeevan Asha Community Centre, Pokhran - Thane
Arcadia Shipping Limited	Project Jagruti - Medical Mobile Unit, Nutrition Programme
Prabhudas Lilladhar Financial Service Pvt. Ltd.	Project Jagruti - Medical Mobile Unit, Nutrition Programme
IL & FS Infra Asset Management	Project Jagruti - Medical Mobile Unit, Nutrition Programme
Ideal Chemi Plast Pvt. Ltd	Project Jagruti - Medical Mobile Unit, Nutrition Programme
Tache Jewelry Pvt. Ltd.	Project Jagruti – Computer Training Centre, Tiware
Rajiv Enterprises	Project Jagruti - Medical Mobile Unit, Nutrition Programme
Omkar Foundation	Project Jagruti – Livelihood Training Programme and Medical Mobile Unit (Tb awareness programme)

Institutional Donors – National	Purpose
Koshi & Dialdas Charitable Trust	Project Jagruti - Medical Mobile Unit, Nutrition Programme
Lions Club of Bombay Babulnath	Project Jagruti - Cashew Plantation Project Jagruti - Computer Training Centre – Lokkruti, Mohili
Lions Club of Bombay (Queensway) Charitable Trust	Project Jagruti - Environment Conservation Programme, Ankur Demo Plot
Dhanlaxmi Foundation	Project Jagruti - Livelihood Training Programme – Sewing & Tailoring Course

Institutional Donor - International	Purpose
Childrens Hope India Inc	Project Jagruti - Medical Mobile Unit
Rivera Stiftung	Project Jagruti - Computer Training Centre, Tiware & Kadav

Project Jagruti – Our Individual Donors

Individual Donors	Purpose
Mr. Amit Vijay Pokarna	Project Jagruti - Computer Training Centre, Kadav

Light of Life Trust – Corpus

Corporate Donors – National	Purpose
Yang Ming (India) Pvt. Ltd.	Corpus

LOLT Core Team



Mr. Pradeep Koppikar: Chief Executive Officer, Emeritus (Since April 2018)
 ▶ B. Tech - IIT (Kanpur) & PGDM -IIM (Ahmedabad) with 40 years of corporate senior management experience.



Ms. Sheela Iyer: Lead – Marketing & Communications ▶ MSc in Physics with 20 years' experience in the software industry.



Mr. Ramesh Daswani: Chief Executive Officer, (Since April 2018) ▶ Chairperson, IMC, CSR Committee with more than 30 years of experience in the business world as well as social sector.



Mr. Malik Gobrani: Lead - Finance ▶ MBA in Finance with over 20 years of experience in working with the development sector.



Ms. Kamal Damania: Chief Operating Officer ▶ MSW from Tata Institute of Social Science with over 30 years of experience in the development sector.



Mr. Sudhirkumar Gajbhiye: Asst. Chief Operating Officer Project Anando ▶ MSW from Tata Institute of Social Science with over 18 years of experience in the development sector.



DETAILS OF DISCLOSURES as per Credibility Alliance Norms

Organization registered as -	Trust
Are the documents available to public on request?	Yes
Does your vision and mission reflect in programme and activities	Yes
Is there any litigation, by any party, pending against the organization?	No
Is there any pending litigation, by the organization against any party?	No
Are there any serious audit notes (in auditor's report) on any material point?	No
Are there any material transactions involving conflict of interest between a Board or Staff member and the Organization?	No
Are your Annual Reports disseminated to Key Stakeholders (latest year)?	Yes
Please write how accounts of your organization constructed, on cash or accrual basis?	Accrual
Are the Accounts of the organization audited by a Chartered Accountant?	Yes
Do you have a Personnel Policy (policies related to employees/Staff, such as Employee Recruitment, Employee Conduct, Salary & Benefits etc.).	Yes
Are organization's staff / personnel policies made available to all staff members?	Yes
Does your organization provide the following report to anyone on request? List of Board Members/ Trustees; Annual Activity Report; Audited Financial Statements	Yes
Are any of the Board Members related to one another by blood or marriage	No

Board of Trustees

Sr. No	Name	Position on the Board	No of Board Meetings	Remunerations & Reimbursement in Rs
1	Ms. Villy Doctor	Founder & Managing Trustee	4	Nil
2	Ms. Gayatri Ruia	Trustee	1	Nil
3	Mr. Jitendra Mehta	Trustee	2	Nil
4	Mr. Manoj Murarka	Trustee	4	Nil
5	Mr. Sujal Shroff	Trustee (Resign 10th Aug 2017)	1	Nil

Designation and Remuneration of the Highest and Lowest Full Time Employees: (PA)

- Highest: CEO remuneration higher than ₹ 1,60,000/-
- Lowest: Office Assistant remuneration higher than ₹ 2500/-

There is 'zero' remuneration or reimbursements paid to the Board of Trustees during this reporting period.

Staff Details: (as of March 31st, 2018)

Gender	Paid (Part Time)	Paid (Full Time)	Unpaid Volunteers
Male	24	78	20
Female	18	39	25

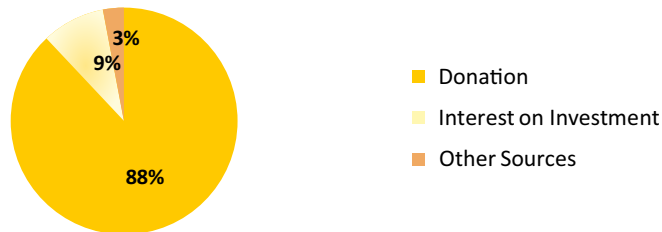
Distribution of Staff According to Salary Levels (as of March 31st, 2018)

Slab of gross monthly salary (in ₹) plus benefits paid to staff	Male Staff	Female Staff	Total Staff
>2500	31	28	59
>7000	50	17	67
>15000	12	03	15
>30000	05	06	11
>50000	01	02	03
>80000	03	01	04
Total	102	57	159

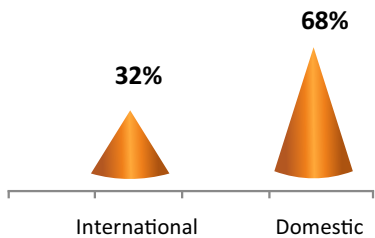
LOLT Audited Financial Statement for the year 2017-18

Highlights

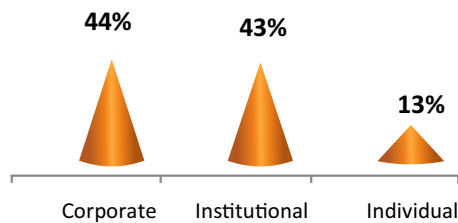
Total Income FY 2017-18 ₹ 60,055,534.84



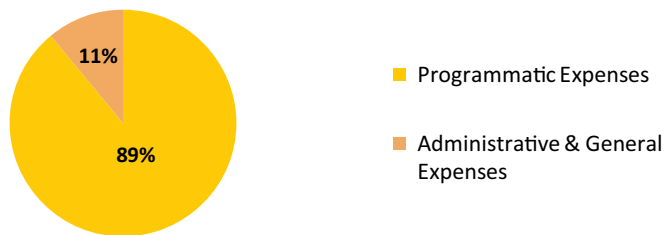
Donation Break-up



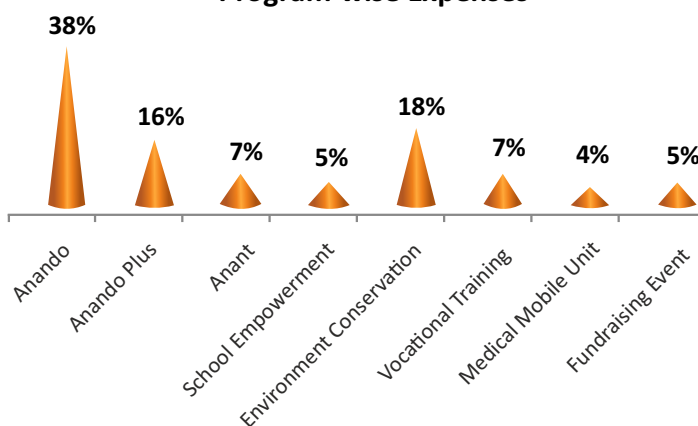
Donation Type



Total Expenses FY 2017-18 ₹ 51,286,832.59



Program-wise Expenses



LOLT Audited Financial Statement for the year 2017-18

AGRAWAL ASHOK & ASSOCIATES
Chartered Accountants

Phone: 022-2886-1905
501-A, Alaknanda,
Dattani Park,
Kandivali East,
Mumbai- 400101.

REPORT OF AN AUDITOR RELATING TO ACCOUNTS AUDITED UNDER SUB-SECTION (2) OF SECTION 33 & 34 AND RULE 19 OF THE BOMBAY PUBLIC TRUSTS ACT, 1950	
REGISTRATION NO.	: E-20474 (BOM)
NAME OF THE PUBLIC TRUST : LIGHT OF LIFE TRUST	
FOR THE YEAR ENDING	: 31ST MARCH, 2018
a)Whether accounts are maintained regularly and in accordance with the provisions of the Act and the rules	YES
b)Whether receipts and disbursements are properly and correctly shown in the accounts;	YES
c)Whether the cash balance and vouchers in the custody of the manager or trustee on the date of audit were in agreement with the accounts;	YES
d)Whether all books, deeds, accounts, vouchers or other documents or records required by the auditor were produced before him;	YES
e)Whether a register of movable and immovable properties is properly maintained, the changes therein are communicated from time to time to the regional office, and the defects and inaccuracies mentioned in the previous audit report have been duly complied with;	YES
f)Whether the manager or trustee or any other person required by the auditor to appear before him did so and furnished the necessary information required by him;	YES
g)Whether any property or funds of the Trust were applied for any object or purpose other than the object or purpose of the Trust;	NO
h)The amounts of outstanding for more than one year and the amounts written off, if any;	NIL
i)Whether tenders were invited for repairs or construction involving expenditure exceeding Rs.5000/-;	NIL
j)Whether any money of the public trust has been invested contrary to the provisions of Section 35;	NO
k)Alienations, if any, of the immovable property contrary to the provisions of Section 36 which have come to the notice of the auditor;	N.A.
l)All cases of irregular, illegal or improper expenditure, or failure or omission to recover monies or other property belonging to the public trust or of loss or waste or money or other property thereof, and whether such expenditure, failure, omission, loss or waste was caused in consequence of breach of trust or misapplication or any other misconduct on the part of the trustees or any other person while in the management of the trust;	N.A.
m)Whether the budget has been filed in the form provided by rule 16A;	NO
n)Whether the maximum and minimum number of the trustees is maintained;	YES
o)Whether the meetings are held regularly as provided in such instrument;	YES
p)Whether the minute books of the proceedings of the meeting is maintained;	YES
q)Whether any of the trustees has any interest in the investment of the trust;	NO
r)Whether any of the trustees is a debtor or creditor of the trust;	NO
s)Whether the irregularities pointed out by the auditors in the accounts of the previous year have been duly complied with by the trustees during the period of audit;	YES
t)Any special matter which the auditor may think fit or necessary to bring to the notice of the Deputy or Assistant Charity Commissioner	NONE
u)Income and The Liabilities in respect of Income-Tax and Contribution to Charity Commissioner have been accounted for on Cash Basis	
For and on behalf of M/S AGRAWAL ASHOK & ASSOCIATES Chartered Accountants Firm Registration No. 129646W (ASHOK AGRAWAL) Proprietor Membership No. 034436	
Dated 22/09/2018	

E mail at: agrawalashok_ca@rediffmail.com

SCHEDULE - VIII
[Vide Rule 17 (1)]

LIGHT OF LIFE TRUST
Registration No.E-20474 (Mumbai)
BALANCE SHEET AS ON 31ST MARCH, 2018

PREVIOUS YEAR (Rs.)	FUNDS & LIABILITIES	Rs.	Rs.	PREVIOUS YEAR (Rs.)	PROPERTY & ASSETS	Rs.	Rs.
41,874,711.89	<u>Trust Funds or Corpus:</u> Balance as per last Balance Sheet Addition during the year	41,874,711.89 496,000.00	42,370,711.89	2,575,724.00	<u>Immovable Properties (At Cost):</u> Freehold Land At Ditan As per last Balance Sheet	2,575,724.00	2,575,724.00
	<u>Other Earmarked Funds:</u> (Created under the provisions of the Trust Deed or scheme or out of the Income) <i>As per Schedule "A" Annexed</i>			4,824,610.00	At Karjat As per last Balance Sheet	4,824,610.00	4,824,610.00
95,173,528.50	<u>Loans (Secured or Unsecured):</u> From Trustees From Others		95,026,498.50	420,811.00	Leasehold Land, Al Karjat As per last Balance Sheet	420,811.00	420,811.00
317,717.41	<u>Liabilities:</u> For Expenses For TD5 Prov for Tax Provident Fund	316,417.06 140,359.00 2,771,525.00 87,900.00	3,316,201.06	9,201,639.90	Building Jeevan Ashu Community Centre As per last Balance Sheet Add: Additions during the Year Less: Depreciation	9,201,639.90	8,281,475.94
2,037,068.81	<u>Income and Expenditure Account:</u> Balance as per last Balance Sheet Less: Tax on earlier years Add: Surplus as per Income & Expenditure Account	2,037,068.81 3,546,190.00 8,768,702.25	7,259,581.06	723,530.70	Lokkruti Community Centre - Mohili - Karjat Add: Additions during the Year Less: Depreciation	723,530.70	651,177.63
				3,943,878.42	<u>Investments:</u> Note: The Market value of the above Investments is Rs.		
					Fixed Assets: <i>As per Schedule "B" Annexed</i>		
					<u>Loans (Secured or Unsecured): Good/Doubtful</u>		
					Loan Scholarships Other Loans		
							4,368,000.42



SCHEDULE - IX
[Vide Rule 17 (I)]

LIGHT OF LIFE TRUST
Registration No.E-20474 (Mumbai)
INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2018

PREVIOUS YEAR (Rs.)	EXPENDITURE	Rs.	Rs.	PREVIOUS YEAR (Rs.)	INCOME	Rs.	Rs.
-	To Expenditure in respect of Properties: Rates, Taxes & Cesses				By Rent		-
286,170.00	Security Charges - Jagruti Community Centre	261,646.00			By Interest on: On Securities	-	-
95,840.00	Property Tax	95,880.00			On Loans	805,143.00	
343,153.00	Salaries	378,180.00	735,706.00	449,625.00	On Bank Accounts	4,537,033.30	
				3,860,088.00	On Bank FDR	4,799.00	5,346,975.30
4,192,212.98	To Establishment Expenses As per Schedule 'D' Annexed		4,709,443.94		On Income Tax Refund		
-	To Remuneration to Trustees			35,174,938.23	By Dividend		
				8,776,459.36	By Donation in Cash or Kind	40,541,275.52	
					By Donation for Jagruti Project	12,633,523.96	53,174,799.48
	To Remuneration						
	To Legal Expenses	510.00	510.00		By Grants from Corporates		
57,500.00	To Audit Fees	54,000.00	54,000.00		By Income from Other Sources:		
	To Contribution and Fees			3,348,113.00	Event Receipts	536,248.00	
	To Amount Written off:			594,301.88	Other Income	997,512.06	1,533,760.06
	(a) Bad Debts						
	(b) Loan Scholarship				By Transfer from Reserves:		
	(c) Irrecoverable Rents			4,654,902.00	Child Welfare Fund		
	(d) Other Items				Jagruti Project Fund		
	(e) Loss on sale of Fixed Assets	2,561.00	2,561.00				
	To Miscellaneous Expenses						
744,002.00	To Depreciation on Fixed Asset		734,891.00				
1,102,796.70	To Depreciation on Building		992,517.03				



2,700,000.00	To Amount Transferred to Reserves or Specific Funds:						
-	To Expenditure on Objects of the Trust						
47,280,977.77	(a) Religious						
-	(b) Educational & Child Development						
-	As per Schedule 'E' Annexed						
-	(c) Medical Relief		44,057,204				
-	(d) Relief of Poverty		-				
-	(e) Other Charitable Objects		-				
55,775.02	To Surplus Carried over to Balance Sheet		8,768,702.25				
56,858,427.47	TOTAL		60,055,534.84		56,858,427.47		TOTAL
							60,055,534.84

REFER SCHEDULE F FOR ACCOUNTING POLICIES AND NOTES TO ACCOUNTS

As per our report of even date
For and on behalf of
M/s Agrawal Ashok & Associates
FRN. 129646W
Chartered Accountants

Sd/-

Ashok Agrawal
Proprietor
M No. 034436
PLACE: MUMBAI
DATE: 22/09/2018

FOR LIGHT OF LIFE TRUST

Sd/-

TRUSTEE

Sd/-

TRUSTEE



REGISTERED OFFICE : 181, Digital Planet, Hill Road, Bandra (W), Mumbai - 400 050.
Tel: +91-22-2655 7792 • Email: ho@lolt.in

HEAD OFFICE : Market City Resources Pvt. Ltd , Shree Laxmi Woolen Mills Estate,
R.R. Hosiery Bldg, Ground Floor, Opp. Shakti Mills, Dr. E. Moses Road, Mahalakshmi,
Mumbai - 400 011. • Tel: +91-22-30016600 • Email: ho@lolt.in

PROJECT ANANDO : SHAH Building, Kawaji Seth Chawl, Behind New Bikaner Sweets, Near MSEB office,
Bhisegaon, Karjat (W) Dist - Raigad-410201 Maharashtra. • Tel: +91 - 8412008919

PROJECT JAGRUTI : Arvand Road, Near Meher Bakery, at Tiwari, Post - Posari, Taluka - Karjat, District: Raigad,
Maharashtra. • Tel: +91 - 92258 45067

BRANCH OFFICES : Alibaug • Jalna • Mangaon • Nandurbar • Thane • Washim • Worli • MP (Pench)



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