

41th

ANNUAL REPORT

2017 - 2018

In Christ with the People

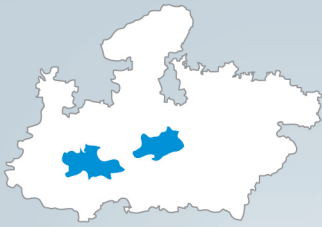


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CARD

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

WHERE WE WORK



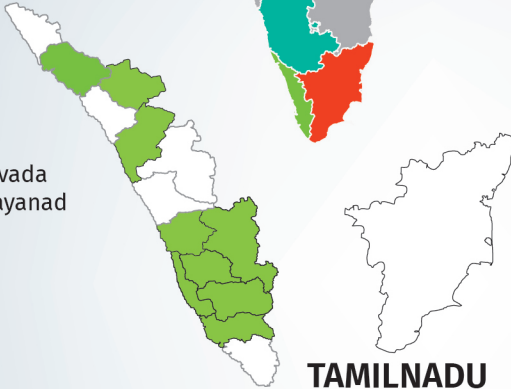
MADHYA PRADESH
CARD Regional Office
 Dewas
 Kshipra
 Indore
 Sehadganju



UTTAR PRADESH
 Kanpur

KERALA

Thiruvalla Central Office
 Ranni
 Thulappally
 Thelliyoor
 Harippad
 Kottarakkara
 Angamally
 Munnar-Vattavada
 Nadavayal-Wayanad
 Cherupuzha
 Kasargod
 Pooyamkutty
 Kuttanad



CHHATTISGARH
 Bilaspur



ODISHA
 Kalhandi



KARNATAKA
 Mustoor, Mundugod
 Kunta

TAMILNADU
 Shenkottai

CARD STATIONS	PHONE
CARD Central Office, Thiruvalla	0469 2600931
CARD Regional Office, Kshipra, MP	09009025744
CARD Krist Seva Kendra, Kshipra MP	07272 264271
CARD Krishi Vigyan Kendra (KVK) Thelliyoor	0469 2662094
CARD Better Home, Thiruvalla	0469 2631137
CARD Gramolpannam, Thiruvalla	09847774494
CARD Harippad	09495210930
CARD Pampavally	04735 244937
CARD Craft Cluster Angamaly	09447895609
CARD CDC Vattavada	04865 214059
CARD CFCD, Nadavayal, Wayanadu	9744132334
CARD Jananidhi, Cherupuzha, Kannur	04985 240853
CARD Suraksha Project (HIV/AIDS)Kottarakara	0474 2160942
CARD Mamatha CDC, Kalhandi, Odisha	9437702181
CARD Ameri CDC, Bilaspur	09826178493
CARD Kanpur	09935675865

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Message from the Patron



Malankara Mar Thoma Syrian Church

Apostolic See of St. Thomas

DR. JOSEPH MAR THOMA METROPOLITAN

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



Message

With a vision for the world communities, Christian Agency for Rural Development (CARD) works for a utopian civilisation where poverty and injustices becomes an eradicated plague and existence is based on love, justice, freedom and participation among each other. As Jesus Christ taught us to help the poor and take care of the oppressed, CARD engages in a dedicated service for the poor and marginalised people of India, by means of empowering them through assistance in education, skill development trainings, livelihood support programmes and many more. Through these ways, the communities are uplifted and enjoy a certain dignity and equality in the society, thus revealing the beautiful vision of God for which CARD became an instrument.

This institution of God has indulged itself in various events that highlighted its vision. CARD has completed its successful 41 years of existence and has brought out manifold programmes in 8 states of India. The prestigious Pandit Deen Dayal Upadhaya Award won by ICAR- Krishivigyan Kendra of Pathanamthitta hosted by CARD is yet another milestone in its achievement.

To conclude, I extend my gratitude to the Central and State Government and various other national and international organisations for their gracious support and encouragement shown towards the various activities of CARD. As a new financial year is on its dawn, I pray for the hand of God to lead this prestigious institution with a pillar of cloud at day and that of fire at night. I bless the Director, Assist. Director, Governing Board Members and all its staffs to extend the greatness of the institution. Let's serve others not for the sake of it, but because of the need for it. Let the loom of hard work pave way for a better world, for every human being. My blessing and best wishes for bringing out annual report 2017-2018

With blessings and prayers,

10-09-2018



DR. JOSEPH MAR THOMA METROPOLITAN

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Malankara Mar Thoma Syrian Church

CHENGANNUR - MAVELIKARA DIOCESE

Rt.Rev.Thomas Mar Timotheos Episcopa

The Diocesan Bishop



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In a world of rising abnormalities, CARD works with a mission to create an ethical atmosphere where love, justice, freedom and participation among each other become the predominant motto. Its services are aimed at the under privileged and left out communities and by offering a helping hand on their education and empowering them through various skill development programs CARD becomes a role model for the society.

I am happy that Christian Agency for Rural Development (CARD) has completed 41 years of service and has emerged as one of the prestigious social service organization of Mar Thoma church in its service which work committed with its mission "In Christ with the people" that makes its existence much meaningful with multifaceted social activities. I am privileged to extend our gratitude to Indian Council of Agricultural Research (ICAR), Govt. of India, National Commission for Women, NABARD and various other National and International organisations particularly CASA, HCDI, KNH for their gracious support and encouragement shown towards the various activities of CARD. The quick response of CARD in disaster relief operation, Child focused Community Development, its activities in tribal areas and remotest corners of various states Viz.; Madhya Pradesh, Chhattisgarh, Odissa, and Uttar Pradesh) are worth mentioning.

CARD was also privileged to coordinate ACT- alliance India forum since last 2 years and this year also hosted its annual general body meeting successfully. The prestigious Pandit Deen Dayal Upadhaya Award won by ICAR- krishi vigyan Kendra of Pathanamthitta hosted by CARD is worth mentioning and my sincere appreciation to the Director, CARD and team KVK for their committed service to the farming community of the Pathanamthitta district.

CARD has been very keen in observing the transparency and accountability to the church in accomplishing its objectives as a social being of Mar Thoma Church

I congratulate and bless CARD for its committed service by upholding the motto of Mar Thoma Church "Lighted to Lighten".

Best wishes for bringing out annual report 2017-2018.

With regards

Rt. Rev. Thomas Mar Timotheos Episcopa

10-09-2018



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Christian Agency for Rural Development

41th Annual Report 2017-18



REV. ABRAHAM P. VARKEY
Director

Introduction

'Dream' for Freud, is a play of the mind to reenact the incidents which were occupied in the subconscious mind of a person. But for the people of God, dream is the visualization of the world through the eye of the Almighty. Christian Agency for Rural Development (CARD) stands and embraces the same quality of service and mission on behalf of the Mar Thoma Syrian Church. The agency began its journey with the marginal stratum by the strong envisioning of the Late Metropolitan The Most Rev. Dr. Alexander Marthoma Metropolitan in 1977 and the services has been strengthened by wise and the realistic leadership of the the Most Rev. Dr. Joseph Mar Thoma Metropolitan at present. With its past 41 years of involvements and interventions, the agency CARD stands in a unique legacy in the minds of the rural folks. With sincere and honored thanks to the God Almighty, CARD wants to sketch out its previous one year activity and its achievements to the likeminded people. By taking into account the effective evaluation of this completed annual year programs the agency looks forward to a new period of challenges and inspirations in developmental activities.

In the midst of all these, the term 'development' has received a new shape and meaning in the economic boom of a minority of the Indian people. Among the

questions on land, water and food security for the development of peripheral community of Indian people, the role and responsibility of organizations like CARD are very significant as we consider the condition of poor and in a community where injustice strives with cut throat competition.

As an organization committed to the society, CARD was founded on the divine principle of looking after the neighbor and nature; therefore it always stands for promoting eco sustainable development and Growth with people participation. CARD, as an NGO, support and implement various programmes and projects of the state and Central Governments in the field of agriculture, child health, education, women, child and youth empowerment, community development, climate change programme, Jananidhi, awareness programme, HIV/AIDS prevention, Job Training etc.

This reporting year too, we have constantly engaged in programmes and project of ministry for empowerment of the rural poor, particularly children, women and involved in environmental protective actions. Through the following pages we want to unfold the CARD activities and different levels of its achievement during the year 2017-18.



Education kit distribution inauguration by Most Rev. Dr. Joseph Mar Thoma Metropolitan





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Vision

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

Mission

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



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Policy and Perspective

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

Administration

Patron

Our patron Most Rev. Dr. Joseph Mar Thoma Metropolitan gave us the necessary motivation, direction, guidance and support for the functioning of CARD during the reporting year. He was indeed a guiding light for us, showing us the way always.

President

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

Office Bearers

Rev. Oommen Philip, Sabha Secretary served as the Secretary of CARD up to August 2017. September onwards Sabha Secretary Rev. K.G Joseph is serving as the Secretary of CARD. Mr. Thomas Jacob occupied the office as the honorary Treasurer during the tenure 2014 -2017. From October 2017 Mr. Jossy Kurian joined as honorary Treasurer. Rev. K.Y Jacob served as the Director of CARD. Rev. B Thomas served as Asst. Director.

40th Annual General Body Meeting

AGM of CARD was held on 22nd September 2017. President Rt. Rev. Thomas Mar Timotheos Episcopa presided over the meeting. 14 members attended. AGM approved the Annual Report, Annual Accounts for the financial year 2016-17 and budget for 2017-18 of all activities and units of CARD.

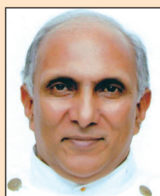
Governing Board

During the year the Governing Board met five times and made appropriate decisions regarding the functioning of CARD. The following members have served as members of the Governing Board during the Period of 2014-2017. They are;

- | | |
|--|--------------------------|
| 1. Rt. Rev Thomas Mar Timotheos
Episcopa, (President) | 8. Mr.K.P.Kunjumon |
| 2. Rev. Oommen Philip (Secretary) | 9. Mr Babu pullad |
| 3. Rev. K.Y Jacob (Director) | 10. Mrs.Jeena Jacob |
| 4. Mr. Thomas Jacob (Treasurer) | 11. Mr.ShibuGeorge |
| 5. Mr.P.J.David | 12. Mr.A.G.Oommen |
| 6. Mrs.Valsa Abraham | 13. Mrs. Ammukutty Koshy |
| 7. Mr.Bjili P Easow | 14. Mr.George Thomas |

The 40th AGM has elected the following members as Governing Board for the Period of 2017-2020

- | | |
|--|---------------------------|
| 1. Rt. Rev Thomas Mar Timotheos
Episcopa, (President) | 8. Mr. Kuruvila Mathews |
| 2. Rev. K.G Joseph (Secretary) | 9. Mr. George Mathew |
| 3. Rev. K.Y Jacob/
Rev Abraham P Varkey (Director) | 10. Mr.M.C. Mathukutty |
| 4. Mr. Jossy Kurian (Treasurer) | 11. Mr.GeorgePanickar |
| 5. Mr.P.J.David | 12. Mr. Samuel Thomas |
| 6. Rev. Danes B Oommen | 13. Adv. Elizabeth George |
| 7. Mrs. Rachel Thomas | 14. Mrs. Susan Varghese |
| | 15. Mrs.Mariyamma K. J. |



REV. OOMMEN PHILIP
Secretary, 2014 Sept. - 2017 Aug.



REV.K.G. JOSEPH
Secretary, 2017 Sept.-



REV. K.Y. JACOB
Director 2014 May - 2018 April



Mr. THOMAS JACOB
Treasurer 2011 Oct. - 2017 Sept.



Mr. JOSSY KURIAN
Treasurer 2017 Oct. -



REV. B. THOMAS
Asst. Director



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ACT Alliance is a global alliance of World Council of Churches (WCC) and Lutheran World Federation (LWF) member churches and related organizations committed to working ecumenically. During this reporting year, CARD became a permanent member of ACT (Action by Churches Together) Alliance, which came into effect on 1st January, 2010 after the merging of Act Development and ACT International, the relief and rehabilitation wing of the world ecumenical organizations. This membership opens the opportunity to CARD and the Mar Thoma Church to become more active participants and partners in developmental and relief work in India especially in North Indian States along with other major Church based NGO's. Thankfully acknowledge that North American diocese has paid the Annual contribution of \$1000 to act alliance. Sincere thanks to the North America – Europe Diocesan Bishop Rt.Rev.Dr. Isaac Mar Philoxenose Episcopa.

CARD was selected as the Coordinating agency for two years of the Act Alliance India forum. The Annual General Body meeting of the Act Alliance India Forum was successfully conducted on April 2018 at the Lake Palace Resort Alappuzha. Rt. Rev. Thomas Mar Timotheos Episcopa presided over the meeting.



WHAT WE DO

- ▶ CHILD SUPPORT PROGRAMME
- ▶ RURAL EDUCATION
- ▶ HEALTH PROGRAMME
- ▶ AGRICULTURE & FOOD SECURITY
- ▶ WATER CONSERVATION & ENVIRONMENTAL PROGRAMME
- ▶ LIVELIHOOD ACTIVITIES
- ▶ RESEARCH & DEVELOPMENT PROGRAMMES
- ▶ RURAL MARKETING



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MAJOR ACTIVITIES

CARD continued its activities through different programmes and projects working in 7 states of India including Kerala, Karnataka, Tamilnadu, Madhya Pradesh, Chhattisgarh, Odisha, and Uttar Pradesh. The main programmes include CARD Care, food security and agricultural development, gender equality and women empowerment, HIV/AIDs prevention, water conservation and biodiversity protection, Community Development, livelihood support through SHG's and these programmes has become a catalyst for positive change .

1. CARD Care- Child Support Programmes

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

Education to improve personal endowments, build capacity levels, overcome constrain and make available set of opportunities and choices for sustainable improvement in well being. Child support projects are one of the main activities of CARD during last few years. This programme is to provide educational support to the students from extremely disadvantaged backgrounds by meaningful participation of their parents and community. It aims at providing quality education and adequate support in their growth. CARD Care supports 4100 children through this programme. CARD Care activities include Child Focused community Development Projects (CFCD), Child Development projects CARD Care Cluster projects and Creche units. Educational kits and Christmas gifts were distributed to support needy children in their education and growth.

- 1 CARD Care Cluster Project - Pooyamkutty, Eranakulam
- 2 CARD Care Cluster Project- Punalur , Kollam Dist
- 3 CARD Care Cluster – Sengottai , Tamilnadu
- 4 CARD Care Cluster – Luknow Uthar Pradesh
- 5 Creche Units, Chungathara, Malappuram Dist.
- 6 CARD Jeevan Mukthi Child Focus Community Development project), Wayanad
7. Child Focused Community Development Project –CFCD- Kalahandi Odisha



Light To Life Project Inauguration, KSK Kshipra, Madhyapradesh by Most Rev. Dr. Joseph Mar Thoma Metropolitan

2. CARD- Light to Life

CARD Light to life program started with the help and partnership of North America -Europe mission board. Light to life program focuses the needy and poor children and providing good education and other basic facilities. Rt.Rev. Dr .Isaac Mar Philoxenos Thirumeni's vision and leadership is the foundation of this great program.



Light To Life Project Inauguration, Wayanad, by C.K. Saseendran MLA, Kalpatta



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- | | | | |
|---------------|----------------|--------------|----------------|
| 1. Vattavada | - 150 children | 5. Ameri | - 150 children |
| 2. Wayanad | - 100 children | 6. Pulsai | - 50 children |
| 3. Shenkottai | - 50 children | 7. Sarvodaya | - 250 children |
| 4. Kalahandi | - 150 children | 8. Sapera | - 50 children |

These are the eight centers of this program. This program focuses on providing good education, value based education, and socio-emotional development to 1000 targeted children in seven states.

Poor children are getting value based, physical, social and cognitive assistance and support. The eight centers conducts vocational training classes, regular tuition classes, counseling classes, and empowerment programmes. Regular food, school materials, school uniforms and other basic resources are providing from the centers. Through Light To life program envisions the holistic development of the children. Through this program CARD visualizes the community development.

Tribal, the marginalized and the least children receives the benefit of this programme. The aim of this programme is to share the education facilities to poor children and to build up a new educated community. The eight centers promote the alternative development and educational vision according to their own contextual realities. The parents of the children are also getting vocational training and basic educational programmes.

The project is organizing remedial education, Child parliament, Leadership activities, plantation drive, extracurricular activities, and sports. Games, celebrations of important days such as, Republic day, New Year day and local festivals are celebrated



Light To Life Project, Independence Day Programme



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3. CARD – KNH

Christian Agency for Rural Development (CARD) and KNH Germany has signed, the General Agreement for Direct Partnership with Kindernothilfe (KNH). All the projects of the Mar Thoma Syrian Church supported by the KNH will hence forth functioning under the Christian Agency for Rural Development (CARD) form 2015 April on wards. Following are the projects

1. Mar Thoma Mission Day Care Centre, Kumta, Karnataka
2. Bala Jothi Mar Thoma Welfare Centre, Mundgod
3. Manava Vikas Kendra, Mustoor, Chickaballapur, Karnataka.
4. Ayoor Carmel Orphanage (Balikabhavan)
5. Mar Thoma School for the Deaf, Kasargod – Special Project.
6. Jeevan Mukthi CFCD Wayanad, Kerala
7. Child Focused Community Development Project –Kalhandi, odisha



4. Rural Education

Lack of quality education is one of the major problems that Dewas district has been facing. Lack of infrastructure, non availability of qualified teachers, and absence of teachers in the Government schools are issues contributed to this situation. CARD – KSK tried to address this problem by starting a few schools with primary education as the priority. Following schools are serving the community to improve the education.

ST. THOMAS HIGHER SECONDARY SCHOOL, Kshipara
ESOW MAR THEMOTHEOS MEMORIAL HOSTEL
GRAM JYOTHI SCHOOLS



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5. Health Programmes

Rural women's health is the main focus of CARD. This focuses on taking care of women's health to create a good atmosphere in the houses and build a healthy generation. Through Sureksha project and TB control programmes conscientization programmes and also rehabilitation programmes are conducting. CARD is giving a prior concern to womens health training programmes and IEC materials. The women from marginalized section are always lacks a good healthy environment. CARD visualizes and establishes women healthy empowerment programmes and community orientation.

- Sureksha Project (HIV/AIDS) Kottarakara
- TB control programme in Pathanamthitta Dist



World AIDS Day observance at KSRTC Bus station Kottarakara

6. Agriculture & Food security

According to Kerala State Planning Board Economic Review, 'the provisional estimate of agriculture income of the state recorded a negative growth of



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1.79% during 2009-10'. Food is a basic human need and right. Food security exists when people have enough basic food at all times to provide them with energy and nutrients for fully productive lives. Availability of food, access of food, quality and nutritional value of food and stability in provision are the main areas where food security is concerned. To improve agriculture and empower farmers is an urgent need towards achieving food security in India. Increasing and diversifying agricultural productivity is therefore important in addressing the food insecurity issue in India.

ICAR Krishi Vigana Kendra (KVK), CARD ,Thelliyoor, Pathanamthitta

Krishi Vigyan Kendra (KVK), the Farm Science Centre is a district level organization of Indian Council of Agricultural Research (ICAR) set up with a mandate to transfer of advanced agricultural technologies to the farming



Rev. K.Y. Jacob, Director CARD and Dr. C.P. Robert, Senior Scientist and Head of KVK receiving Award from Hon'ble Prime Minister, Shri.Narendra Modi



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community of the district. KVK act as a bridge between the research organization and farmers that work for solving the localized issues of farming community in agriculture and allied fields.

CARD-Krishi Vigyan Kendra, the Farm Science Centre for Pathanamthitta District, Kerala, India was established by Indian council of agricultural research (ICAR) on 28th March 1995 to ensure technology backstopping to farming community and extension mechanism of Pathanamthitta Dist.

KVK, Pathanamthitta won Pandit Deen Dayal Upadaya Krishi Vigyan Protsahan Puruskar for the year 2017 (Zone XI). The award consists of citation and cash prize of Rs.2,25,000. Rev.K.Y Jacob, Director, CARD and Dr.C.P.Robert, Senior Scientist and Head, ICAR-KVK, CARD had received the award from Hon'ble Prime Minister, Shri.Narendra Modi

7. Water conservation and Environmental Programmes

Development patterns, increasing population pressure and the demand for better livelihoods across the globe are contributing to a looming global water crisis. Addressing this crisis will require maintaining a sustainable relationship between water and development, one that balances current needs against the prospects for future generations. Only 3% of the world's water supply is fresh water and two-thirds of that is locked in glacier ice or buried in deep underground aquifer, leaving only 1% readily available for human use. In most developing countries, agriculture is the dominant user of the water, accounting for more than 85% of all water use. Agriculture water use raises significant issues of water resource management like issues dealing with water scarcity, competing demands from the sectors, irrigation



service delivery and system management, water use efficiencies and so forth. CARD address these issues at different levels;

CARD – Jalanidhi Project, Cherupuzha Panchayathu, Kannur

8. Livelihood Activities

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

- CARD –AHVY Project, Angamaly
- Vocational Skill Development Unit ,Tiruvalla
Production cum Training units
 1. CARD - Mar Thoma Vocational Training Centre, Haripad
 2. CARD – Better Home, Thiruvalla
 3. CARD – Pampa Umbrellas, Thulapally

9. Research and Development Programmes

The concept human development indicates how equity, empowerment and sustainability expand people's choices. At the same time it highlights its challenges, showing that these key aspects of human development do not always come together. CARD engages in developing systematic approach for sustainable development with Govt. of Kerala & Grama Panchayats. Rain water Harvesting Tank



10. Govt. Programmes

I. Participatory Rural Appraisal (PRA)

Participatory Rural Appraisal (PRA) is the process of involving local people in the analysis and interpretation of their own situation. The fishermen





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communities live under the threat of sea erosion. Kerala Government has plan to construction of Groyne filed in Alappuzha sea costal area to solve the problem.

Kerala Irrigation Infrastructure Development Corporation (KIIDC) an undertaking Institution of Kerala Government has approved to conduct PRA at Ambalappuzha and Punnappara sea coastal areas. CARD has conduct PRA at the sea coastal wards of Ambalppuzha North, Ambalapuzha south and Punnappara south Grama Panchayths. The PRA report submitted to KIIDC and present in their Technical committee meeting held at Thiruvananthapuram.

II. TB Awareness programme

As part of the IEC under TB control programme in Pathanamthitta, CARD has prepared and distributed 2000 pieces of eco-friendly cloth bag with the message of Tuberculosis control at Maramaon convention nagar, Kozhencherry during the convention time. The official inauguration of the programme was





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CARD Newsletter "Grameenam" (17th issue) released at Maramon Convention nagar by Rt. Rev. Thomas Mar Thimotheose Episcopa

ACKNOWLEDGEMENTS

First and foremost, we give thanks to the Almighty for the abundant blessings showered on us to serve the marginalized people. Next, we convey our deepest thanks to the Most Rev. Dr. Joseph Mar Thoma Metropolitan and the Bishops of the Episcopal Synod of the Mar Thoma Church who give valuable support and guidance to CARD. We extend our sincere thanks to the President, Rt. Rev. Thomas Mar Timotheos Episcopa, for the advice, suggestions and insights. Our warm thanks to the General Body and the Governing Board members of CARD for their suggestions and involvements in the every functioning of the organization. We always remember the great and noble service of the former Director of CARD Rev. K. Y. Jacob, the Treasurer Mr. Thomas Jacob, the secretaries of the Mar Thoma Sabha Rev. Oommen Philip and Rev. K. G. Joseph with lots of gratitude and love. We are thankful to the all Clergies and other leaders of the church, members and parishes who have helped for the programs of CARD. We are also thankful to the Central and different State Governments, KNH, HCDI, North America Europe Mission Board and other national and international developmental agencies and other well-wishers for entrusting us with the program implementations and financial support. We thank our internal & external Auditors for the timely audit of accounts. We are grateful to all CARD staff for their committed involvement in the activities of CARD.

CONCLUSION

The Christian Agency for Rural Development (CARD) has completed yet another year of rendering meaningful services to the people for empowering the marginalized strata and community into a better life. As a Non-Government Organization and a non-profitable agency, CARD has played a vital role in implementing many developmental projects with the help and support of state and central governments, national and international organizations, local self-governments in the areas of agriculture, health, education and other developmental activities. We were able to maintain a strong link with the mission and commitment of the Mar Thoma Church to the people through these programs and projects. We have been very keen in accomplishing the objectives as the social wing of the Mar Thoma Church, along with keeping transparency and accountability to the Church and the authorities. We are working towards a future where poverty, injustice and irregularities, no longer exist and all people will be able to enjoy the abundant life of sustainable developments. This is our 41st year of the developmental interventions and we are planning on innovative actions and programs for the coming years. Let's join our hands to help others and focus to sustain the needs of other creations of God. Thank you very much all of your prayers and supports for our development efforts and initiatives.

Submitted to His Glory
BY



Rev. Abraham P Varkey
Director, CARD



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കിഫ്ബി; പൂലിമുട്ട് നിർമ്മാണം: പഠനം തുടങ്ങി



അഞ്ചുവർഷം കഴിഞ്ഞിട്ടും പൂലിമുട്ട് നിർമ്മാണത്തിന് പഠനം തുടങ്ങി. കിഫ്ബിയിൽ പൂലിമുട്ട് നിർമ്മാണത്തിന് പഠനം തുടങ്ങി. കിഫ്ബിയിൽ പൂലിമുട്ട് നിർമ്മാണത്തിന് പഠനം തുടങ്ങി. കിഫ്ബിയിൽ പൂലിമുട്ട് നിർമ്മാണത്തിന് പഠനം തുടങ്ങി.



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പു: 5 **ശാസ്ത്ര സാങ്കേതിക സമിതി യോഗം**



പൂലിമുട്ട് നിർമ്മാണത്തിന് പഠനം തുടങ്ങി. കിഫ്ബിയിൽ പൂലിമുട്ട് നിർമ്മാണത്തിന് പഠനം തുടങ്ങി. കിഫ്ബിയിൽ പൂലിമുട്ട് നിർമ്മാണത്തിന് പഠനം തുടങ്ങി.

കൊയ്തിന് മെത്രാപ്പോലീത്തയും ഉത്സവമായി വിളവെടുപ്പ്

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Tue, 19 December 2017 deepika.epap.in/724654228

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Mathrubhumi 08.03.2018

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കൃഷിവിജ്ഞാന കേന്ദ്ര 'കാർഡിന്' പുരസ്കാരം



കൃഷിവിജ്ഞാന കേന്ദ്ര 'കാർഡിന്' പുരസ്കാരം. കൃഷിവിജ്ഞാന കേന്ദ്ര 'കാർഡിന്' പുരസ്കാരം.

Tue, 19 December 2017 deepika.epap.in/724654228

Child Support Programme

1 Jeevan Mukthi Child Focused Community Development (CFCD) Project, Waynad, Kerala

Child community development and its implementation can be attained through multi-dimensional interventions and approaches by the developmental organizations and government bodies. Sustainable development for the targeted tribal groups function by focusing on different fields such as health intervenes, improved educational strategies, livelihood management, and other varied indigenous infrastructures

CARD CFCD project Wayanad, has been started since the year 2011 among 2000 tribal families with in an intentioned framework of objectives and schedules of implementation for the upliftment of the under developed tribals in the rationale of social, cultural, economic as well as literal strand. The project has been commenced with the outlook of recognition of poor, social stigma for a definite sub community, lack of basic comforts, deprived health ambience



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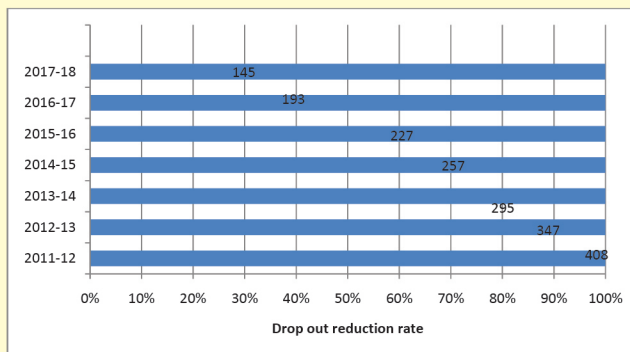
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among mother as well as child, nonexistence in realizing about contemporary facts, needing social integrity and acceptability. Furthermore, a lethargic community being insensible as well as irresponsible for better tomorrow as they were never dreamt of living in an upright prominence. During the initial years, the mentioned set of circumstances were marked as the indicators for accomplishment and thereby put forwarded several actions needed to sustain it as well for its subsistence.

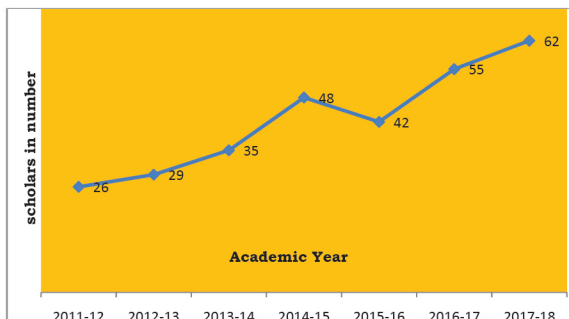
Education

- **Supplementary education centers:**

Supplementary education centers have been functioning there for the past operational years. At project level, **9** on-going centers with the guidance from indigenous tutors with in the village is working effectively towards an academic progress with an enrolled students strength of 160 scholars.



Representation of school aged drop during the operational years (2011-18)
CARD CFCD Project,Wayanad



Academic result representation of SSLC scholars- CARD CFCD
Project,Wayanad

- **Digital literacy centers cum digital resource center:**

Digital literacy centers in the villages are contributing towards a significant change among the population with an enrolment of 190 persons, including elders as well as students. The staff at the project office and digital literacy centers is regularly communicating among the villagers, who are also finding these resource centers as helpful in accessing new schemes, policies, programmes associating with reservations and categories at government level. The project also provided them the awareness on E banking and ATM (money withdrawn service).



- **Hand craft event for youngsters:**

Hand craft event for exploring extra talent among youth in order to open a better road to build indigenous career as well as for better earning.

- **Quiz competitions & career counseling for HS & HSS scholars:**

Quiz competitions on non schooling days has been conducted for children at SEC level, in association with the library unit, for better learning, knowledge gaining and to awaken societal sensitivities. Career counseling for scholars preparing for higher studies were also conducted for the summer vacation to ease them with the process of choosing their own career and plan their future with confidence and without complication.

- **‘Kilikoottam’-summer vacation camp for schoolchildren:**

It is a summer vacation camp for school children to boost their overall personality. The project facilitates to gather the children with the intention of life skill and life style development. This camp is also a

motivation for curricular activities and conducting quiz competitions and debates from their curriculum. The project also organizes cultural and sports competitions for the children.



Health

- **Nutritional supplement distribution for malnourished children:**
60 children belonging to the age group 0-18 reported with severe malnourishment, diagnosed through regular medical checkup and house visit, and those children also has been included with the Nutritional supplement distribution program.
- **Healthy baby competition for tribal child aged 6-12months:**
Sensitizing mothers on nursing care, importance of breast feeding, hygiene practices for and during motherhood and related facts etc. are the leading focus this program.
- **Breast cancer detection camp-data collection associated with DMO-Wayanad Dist.:**

To assess the level of breast cancer among tribal women as well as its risk reduction among the particular group, a detailed study was organized with the association of district medical office-Wayanad along with the cooperation of particular PHCs and local ASHA-health activists in the project's operational locale.

To assess the level among tribal women concerning the disease breast cancer as well as its risk reduction among the particular group, a



detailed study has organized with the association of district medical office-Wayanad as well as cooperated with the particular PHCs in the project's operational locale for adding local ASHA-health activists to the programme.

- **Indigenous food fest -engaging villagers with locally available natural resources:**

Indigenous food habit of the tribals are vivid and diverse even among the sub caste of a specified community. To assess and utilize the different natural resources used as food as well as to get an insight into their feeding habits and underlying nourishment issues, a food fest was organized at project level, encouraging villagers to bring out the local food and natural ingredients used in tribal cuisine.

- **Kitchen garden promotion program**

A kitchen garden for all courtyards is a task for CFCD project and has been successfully implemented, engaging villagers as well. 100 beneficiaries have utilized this program in the current year and are allied with the agricultural department at local level.

- **Medical assistance program for anemic mothers was held belonging to the Paniya tribal community.**



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Child rights protection & promotion

- **Child right day observance:**

International Child Right Day was observed on Nov.20th in association with law and enforcement department. The beneficiaries of the project, especially children were enlightened on child rights. The idea that children need to be protected and cared were promoted by gathering children of project area with child right day placards and slogans.

Livelihood

- **Aqua culture programme:**

Aqua culture programme at Cheeyambam village of project area implemented with the cooperation of LSGD and local Fisheries Dept. 3 different type of edible fish –catla, Rohu, Mrigal were cultured and harvested.

- **Goat village:**

The beneficiaries were reimbursed through particular microcredit by ‘contributing one goat’ for the goat village program and 20 persons benefitted from the project area during this year. Sustainable management of livelihood among the tribal community was attained with better capacity building as well as micro credit in agro and livestock management program.



- **Vegetable cropping:**

10 members in 2 JLG groups belonging to Kavadam and chitaloorkunnu village were technically assisted by the agricultural department for vegetable cultivation.

- **Vocational education for youngsters:**

For youngsters concerned with financial issues and to tide over this, coaching classes were provided for interested scholars in driving and tailoring. 10 candidates benefited with this program.

Capacity building

- **Yearly renewal and registration of concerned Village Development committees:**

Annual general body meeting and election for new leaders and executive members was done for every annual year in order to manage and put forth transparency in governing system. Project has engaged 38 villages and formed village development samithys, which is registered under societies registration act and is renewing yearly as per the norms.

- **Inter project visit:**

An inter project visit was organized for the associating with Mitraniketan, Trivandrum-KVK, KarunaSai organization, Kanyakumari etc. for exploring varied expertise.



Tribal "Food Mela" at Chekadi, Wayanad, Kerala



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2 CARD Lok Biradari Child Focused Community Development Project, Odisha

LOK BIRADARI CFCD Project is working in 17 villages of Kalahandi district of Odisha. The 17 target villages are heterogeneous in nature. These communities are occupied by tribal and non-tribal community (ST/SC/OBC) mostly following Hindu religion. People mainly depend on agriculture to meet their basic needs.

As per the plan of the project activities and the approved budget the project along with the community participation, implemented various activities to reach the target during the year. Despite some limitations the project tried level best taking the challenges to achieve the goal. Concerning the holistic and sustainable development of the community the project implemented the following:-

Education:

Conducted a Cultural programme for 500 children and gave them platform to enhance their talents.



Two parent's meetings cum training programmes were conducted to make parents aware to guide their children in a better way for holistic development.

22 adolescent girls from project villages were given four-month tailoring training this year.

Conducted one Grahini training for adolescent girls on life skill, health, nutrition and hygiene and family life.

Distributed bed sheet to 320 poor and needy children of the target villages.

Health and Nutrition

Health check-up and medicine provided to poorest of the poor children of the project villages throughout the year.

Created awareness among the community people by conducting two awareness programme on health and sanitation

A community health check-up camp was organized at Ghantupadda village. Provided health check-up services and medicine to 66 patients and tried to sensitized community people on health issues.

Rendered required health services and medicines to senior citizens and physically challenged people of the target villages throughout the year.

100 mosquito net distributed to needy children to prevent malaria





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Community organisation

Nine trainings successfully organised for the women Self-help-groups to empower them to function effectively.

Conducted one awareness cum training programme on Govt. Schemes.

10 training on various topics was conducted successfully to provide adequate knowledge to the CHILDREN'S PARLIAMNET members for better functioning.

One training on various beneficial schemes available for the physically challenged was conducted.

To sensitize the community people on various important events the project observed the following important days:-

- Independence Day
- World Environmental Day
- Republic Day
- Children's Day
- Teacher's Day
- Women's Day

Livelihood Intervention (on farming)

Organised two trainings for farmers and Trained 190 farmerson new techniques and methods for better cropping.



Two trainings on organic farming were conducted for farmers.

Distributed improved variety seed (Swarna paddy) to 130 farmers

50 farmers were taken for exposure visit to Orissa Livelihood Mission (OLM), Bolangir district a project running by state govt. Of Odisha.

Deepened 10 farm ponds for the purpose of farming and 80 families were benefitted from this activity.

Deepened threewells for the purpose of irrigation.

Livelihood Intervention (off farming)

One family of Rajapada village benefited with carpentry program.

189 families of 18 Self-help-groups got assistance for goat rearing.

Six families got support for promoting petty shops in their respective villages

One family of Rajapada village got financial assistance to start a cloth store.

19 Adolescent girls from 6 villages got support to purchase sewing machines.

One family of Khairmal village got assistance to purchase the equipment for the promotion of Raj Mistry/Mason.

One family of Bagilupada has started welding works through the project aid.

A family of Khairmal village has purchased a cow with the financial assistance given by the project.





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CARD – KNH

Capacity Building Training Programme

CARD has conducted to Capacity building training programme for key staff of various KNH aided projects.

3 days training organized at wayanad for child sponsorship related subjects. Mrs. Komal Waghmare (Sponsorship Co-ordinator KNH) also lead the sessions. Another training was organised at Ernakulam with the support of HCDI Pune. This programme was intended for upgrading staff capacity on financial management system.





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RURAL EDUCATION

ST. THOMAS HIGHER SECONDARY SCHOOL

In the academic year 2017-18, there are 1149 students, 38 teachers and 21 non-teaching staff and the school provides efficient education facilities from nursery to class 12th. The result of the last academic year was very appreciable and there was 100% results in plus two examination and 92 percent in the SSLC examination.

The school is equipped with different facilities such as library, laboratory, sports, games and smart classes that enable the students to utilize a good environment in their curricular and extracurricular activities.





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The school has 8 buses for conveyance of students from the remotest areas. The School promotes moral values, and celebrates National festivals, Independence Day, Republic day, Children's day, Mothers day, etc.

SARVODAYA VIDHYALAYA SHANTHI NAGAR

The School at Shanthi Nagar is governed Under the Gram Gyothi Educational society which is located in a slum, at Shanthinagar . Sarvodaya School provides Educational services for 142 students. 6 teachers are imparting their services.

EASOW MAR THIMOTHEIOS MEMORIAL HOSTEL

The Easow Mar Timotheos Memorial Hostel for boys takes care of 14 poor students from District Alirajpur, M.P. The children from poor background are supported by well-wishing members of Mar Thoma Church. A warden takes care of the students. The students provided with free boarding, lodgings, uniform and educational materials. Master Assam Tomar our hostel student scored 85% marks in the board exams and is eligible to obtain laptop from chief minister.





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Health programmes

CARD Suraksha Project (HIV/AIDS), Kottarakkara

Suraksha project mainly focusing in the prevention and control of HIV/AIDS among commercial sex workers with the support of National AIDS Control Organization (NACO) and Kerala State AIDS Control Society (KSACS). CARD Sureksha Project working in 8 different sites of Kollam district includes, Kottarakara, Punalur, Piravanthoor, Anchal, Kadackal, Veliyam ,Perumpuzha and Kulathupuzha. The Project goal is to Halt and Reverse the HIV/Virus. During the project period we have contacted more than 533 commercial sex workers and provided our services including Behavioural Change Communication (BCC), Counselling, STI treatments, ICTC and VDRL testing, creation of enabling environment and Community mobilization. During this Project year we are given following core Services, (in number) ICTC testing 807, RMC(STI) total food fall 1651 ,VDRL testing 472, & Condom distribution 85699.



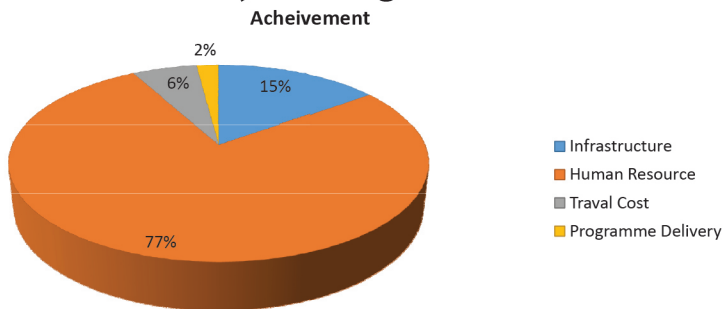
Advocacy meeting with Auto drivers at Kottarakkara



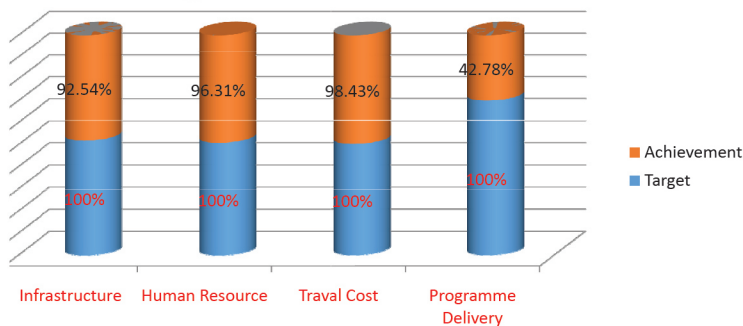
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Targeted population : 500
 New identification during the period : 41
 Drop out during the period : 8
 Total HIV positive identified : 2

Suraksha Project Budget Utilization -2017-18



Budget Utilization -2017-18



Major Achievement during the Project year 2017-18

In every two year the Suraksha Project has been facing the External Evaluation process conducted by National AIDS Control Organization (NACO). During the past years after the Evaluation process we got only the 'C' grade and gradually our project's performance may increased and got 'B' grade in the External Evaluation 2016. The last External Evaluation conducted on February 2018 ,and we got 'A' grade with good score .

In last Evaluation as usual we got 100% Mark in Finance

We got 86.7% mark in the Evaluation (Over all performance)



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Agriculture & Food security

CARD-KRISHI VIGYAN KENDRA, PATHANAMTHITTA

Sankalp Se Siddhi : KVK Organized Sankalp Se Siddhi – A new India movement programme .The programme focused on new India pledge with a determination to attain clean, poverty free, corruption free, terrorism free, communalism free and casteism free India. This movement paved the way for doubling the agriculture income by 2022, for which the government is committed and the citizens are called up on to pledge to adopt insurance for crops to secure income, adopt organic farming and soil health card for the health of the soil, to adopt high yielding seeds and planting materials, to adopt integrated agricultural system, to do value addition of agricultural produces and to facilitate secure and proper storage of food grains.
252 farmers participated in the programme.





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World Soil Day:

Prof.P.J.Kurian, Hon'ble Deputy Chairman, Rajya Sabha inaugurated the function. Rt.Rev.Thomas Mar Timotheos, President, CARD chaired the function. 150 farmers participated in the programme.



Swachhta Hi Sewa (Swachh Bharat Mission)

As part of Swachh Bharath Abiyan programme KVK organized Swachhta Hi Sewa programme from 15th September 2017 to 2nd October 2017. During the period, 6 Programmes organized in 7 villages and 207 persons participated.

Farmers Day

As part of the programme “Kutti Karshaka Mela” is organized at KVK under MUKULAM 2017. During the occasion Special Children were honored for their outstanding work as part of OLC project. Smt.Annapoorna Devi, District Panchayath president inaugurated the programme. Rev.K.Y.Jacob, Director, CARD presided over the function. Sri. C.J. Kuttappan, Chairman, Kerala Folklore Academy delivered the keynote address. Various cultural programmes of students were conducted 100 persons participated.

Mahila Kissan Divas:

The main aim to equip the women in societies and leads a discussion about how to increase their income and how it is beneficial to the society. 50 women farmers attended the programme.

Traditional Food Fest and World Food Day

The programme was Celebrated as part of **MUKULAM 2017** at Mar Thoma Sevika Sangam UP School, Manjadi. As part of the programme, an exhibition was organized. Traditional food items and vegetable carving also demonstrated. 7 schools from the district participated.

Kissan Kalyan Karyasala

Kissan Kalyan Karyasala organized Kissan Kalyan workshop for the farmers to increase their income. Programme discussed new way of farming and new technologies and how it can be more beneficial to the farmers.

One Day Programme For Poultry Farmers

One Day programme was conducted for Poultry Farmers at Krishi Vigyan Kendra, Pathanamthitta. Dr. Sency Mathew and Shri. M.G Jayesh leads the classes about how to become good entrepreneur through poultry farming and the programme also discussed about the latest technologies. An exhibition was also arranged during the programme.

Haritha Farmers Club Pullad won Best Farmer Club of Kerala Award of NABARD 2016-2017

Haritha farmers Club, Pullad supported by KVK Pathanamthitta won the best farmer club award given by NABARD. Hon. Chief Minister Shri. Pinarayi Vijayan presented the award to club office bearers.





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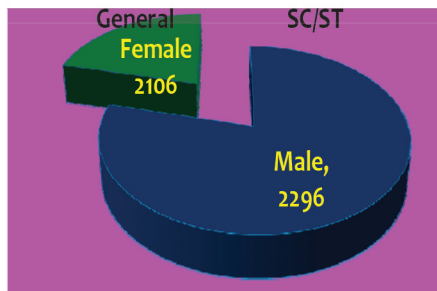
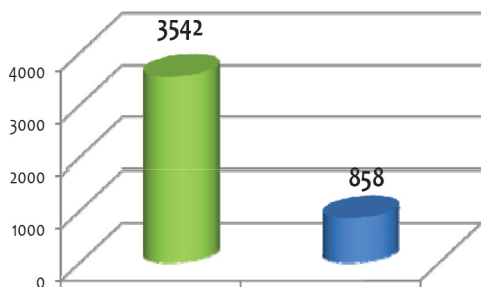
Mukulam 2017

Mar Thoma Sevika Sangam UP School, Manjadi won the Joseph Marthoma ever rolling green trophy of Mukulam 2017 programme. Mukulam is a unique programme initiated by KVK to create awareness on “Biodiversity conservation, food security and climate change” among school children. The main aim of the programme is to provide a platform for students for showcasing their talents in nurturing the nature. The programme also aims to create a competitive spirit in the young budding minds, while exploring their potential in conserving the biodiversity and achieving food security in the best possible manner. Schools having eco-clubs functioning for last two years with 25-30 members and having 5-10 cents of cultivable land formed part of the programme. The programme was initiated during 2010. Since its inception a total of 78 schools and more than 5000 students have been benefitted from the programme



TRAININGS

KVK organized a total of 155 trainings during the period. 4402 participants including 2106 female benefitted from the training programmes. 858 participants belonged to SC/ST category.



Vocational Trainings

KVK organized three days vocational training on Scientific Goat rearing and management practices. The training included sessions on feed and nutrition, housing, disease management and broiler goat rearing techniques. During the programme a farmer to farmer interactive session was also organized. 20 participants attended the programme.

HRD Trainings

HRD trainings on the topic “Excel in Excellence” and GST “Concept and Implementation” was organized on 29th January 2018 and 3rd February 2018 respectively. Mr. Sunil Varghese, Corporate trainer, JCI (India), Zone XX and Mr. K.M. Issudin, the Deputy Commissioner of State Tax led the training programmes.

Famer Field School (FFS)

FFS in apiculture was selected by KVK as an intensive approach for developing a group of honey entrepreneurs. KVK conducted FFS for eight months for providing training to farmers about different aspects of honey production including all the stages from new born to production stage.



Technology assessed

- Sucking pest in cowpea – On Farm Trial (OFT) on assessment of different control measures for sucking pest in cowpea was carried out in 0.8 ha. of different parts of Konni and Perumpetty Panchayaths.
- Cabbage hybrids for off-season cultivation in rain shelter: To solve the problem of poor availability of cool season vegetables during the Onam festival season, performance of three varieties of cabbage viz. NS 183, Green Challenger and Green voyager were assessed. Green voyager was found to be the best suitable variety of the district.



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- Hybrid napier fodder variety: Hybrid napier CO4 was compared with Hybrid Napier Suguna and Hybrid Napier CO5 to assess their potential in the district to solve the problem of lack of availability of high yielding fodder varieties.
- Fly problem in dairy sheds: An OFT was conducted to assess the effectiveness of different technologies for reducing fly problem in dairy sheds at Kottanadu village. In this assessment the effect of application of fly killing solution were compared with the effect of fly catcher and fly mats in reducing fly problems in dairy sheds.
- Dehydration procedure for Garcinia Cambogia: Assessment of dehydration procedure for Garcinia Cambogia was taken up to rectify the unscientific dehydration producers of Garcinia (Kudampuli).
- Processing procedure for rosella extract concentrate: OFT of processing procedure for rosella extract concentrate was taken to stress the importance in conserving local agricultural crops.





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Livelihood activities

CARD - Mar Thoma Vocational Training Centre, Haripad

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



CARD Pampa Umbrellas, Thulappally.

CARD work started in Pampavally area was on 1988. Initially the project was supported by ICCO Netherlands and closed on 2001. CARD has started an income generation unit for the livelihood activities of the marginalized women. The umbrella making unit named Pampa Umbrellas started on 1999. Five women working in the unit on piece work basis.





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CARD Gramolpannam, Thiruvalla

Koythum Vithayum 2017

With the notion of promoting organic agricultural management among tribal, CFCD project has put in live paddy and raggi cultivation through the community system cooperatives as the reaping of 10 acres ripened paddy and sawing of 8 acres raggi cropping has done with the auspicious presence and blessing of Most Rev. Dr. Joseph Mar Thoma Metropolitan and the personnel's from allied governmental sectors.



Inauguration of Organic Rice sale by Mar Thoma Metropolitan at Maramon Convention Centre

Success Story

Goat rearing Programme for SHGs

RAJAPADA VILLAGE, ODISHA

Promotion of alternative livelihood in rural area is a means to improve the living standard of poor people. Rajapada is one of the tribal dominated village among the project villages. In raja pada most of the families are living below poverty line and struggling in respect of their livelihood. Concerning all these factors project promoted livelihood activity in the village. Hence to strengthen this village and to bring them into main stream of the society our project not only trained them on IGP programmes, but also encouraged them to start animal husbandries through Self-help-groups. ARATI SHG is one of them with 10 members. The project supported this group for goat rearing and they were given one goat for each member. With this IGP programmes 10 families were benefited and they are taking care of goats and expanding their livestock.



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Success Story



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Success Story of Suryakanti Chhatra

KHAIRMAL VILLAGE, ODISHA

Unemployment among youth in rural area is a major problem, for making them self-reliant project took initiative to provide them various vocational trainings. Hence for girl's, project started a Tailoring training at project office. Suryakanti Chhatra a 19-year-old girl, completed her 10th std. She hails from a very financially unprivileged family. There are 6 members in her family. Earning of her father was not enough to meet their daily basic needs. Due to financial difficulties she dropped her studies. By the support of the project she got four month tailoring training and also, she was supported to purchase a sewing machine. Now she has become self-reliant and very much helpful to her family. Now she is earning Rs.2500 – 3000 per month. This is the addition income to the family which reduces the stress of her father and they are living a happy life. She is very much happy and thankful to the project for the kind support. Apart from the knowledge she got from training conducted by the project, now she is trying to get more skills in respective work from outside.

Case Study

CARD CFCD Project
Nadavayal Wayanad, Kerala

FINGER MILLET FARMING Bring hope to farmers

Wayanad is famous for rice production, but today the traditional crops are extinguished. So CFCD project tried to bring back the traditional way of cultivation. In olden days, finger millet is one of the important cultivation of tribal society. Finger millet is also known as bankrupt grain. It helps to improve nutritional level. Most of the tribal are living in Wayanad comparatively other districts in Kerala. They were faced malnutrition, makes infant mortality and financial problems. So finger millet cultivation helps to improve their nutritional level, economic status and standard of living. Considering these factors they were interested in finger millet cultivation. In 2017 with the help of “Krishi Bhavan” and under the guidance of JLG, they were started finger millet farming across eight acres.

As the part of the CFCD project by CARD Nadavayal, the colony members cultivated finger Millet, it as an experiment. The farming started first at the colony named Chekady at Pulpally Panchayath



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and Kavadam at Kaniyanpatta Panchayath There were 2 acres of land at Kavadam and 4 acres of land at Chekady for cultivation.

It was started on 2017, it is not a loan based project. It is under the joint liability group .The profit from the crop will be distributed to the farmers. Mr. Mallan takes all responsibilities and guides the farmers for the good cultivation of finger Millet. He takes all the decisions regarding to the cultivation. The season of Finger Millet cultivation is December to May. The farmers adopt various security measures like electric line and other safety measures to protect the cultivation field from wild animals.

Finger Millet requires day temperatures of 30 degree Celsius to 34 degree Celsius and 22 degree Celsius to 25 degree Celsius nightly temperatures for optimal growth along with good sunshine.

It thrives best in the areas where annual rainfall is about 100cm.black soil with good drainage can also be considered for this crop cultivation as it tolerates somewhat water stagnation. Following the crop rotation is very important in finger Millet cultivation and its results in good yields and minimizes the inorganic fertilizer application as well.

Objectives

- To reduce malnutrition among tribal
- To promote traditional cultivation
- To increase their economic status and standard of living
- To develop self sufficiency

Health benefits of finger millet

It is an excellent source of natural calcium which helps in strengthening bones for growing children and aged people. Regular consumption of Finger millet is good for bone health and keeps diseases such as osteoporosis at bay and could reduce risk of fracture. Its consumption helps in relaxing body naturally. It is beneficial in conditions of anxiety, depression, Insomnia. It is also useful for migraines. It is recommended for conditions of blood pressure, liver disorders, and asthma and heart weakness.

The CARD (Christian Agency for Rural Developments) agency promotes cultivation of Finger Millet. Most of the people in the tribal colony are engaged in this cultivation and this experiment cultivation develops the standard of living of tribes. But due to elephant attacks farmers suffer many losses in finger Millet farming.



Thomas Mathew & Associates Chartered Accountants



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

04-08-2018

AUDITOR'S REPORT

We have audited the attached Balance Sheet of CARD, (CONSOLIDATED ACCOUNTS) MAR THOMA SABHA OFFICE, THIRUVALLA as at 31st March 2018 and Income and Expenditure Account for the year ended on that date, annexed thereto. These Financial Statements are the responsibility of the CARD - Mar Thoma Sabha Office, Thiruvalla. Our responsibility is to express an opinion on these financial statements based on our audit.

We conduct our audit in accordance with auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining on a test basis, evidence supporting the amounts and disclosures in the financial statements. Our audit also includes assessing the accounting principles used and significant estimates made by Management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

1. We have accepted Statements of Accounts audited by other qualified auditors wherever applicable.
2. We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit.
3. In our opinion, proper books of accounts have been kept by CARD - Mar Thoma Sabha Office, Thiruvalla so far as it appears from our examination of those books.
4. The Balance Sheet and the Income and Expenditure Account dealt with by this report are in agreement with the books of account.
5. In our opinion and to the best of information and according to the explanation given to us, the accounts give a true and fair view:
 - (i) In the case of the Balance Sheet, of the state of affairs of the CARD - Mar Thoma Sabha Office, Thiruvalla as at 31st March 2018.
 - (ii) In the case of Income & Expenditure Account, Excess of Expenditure over Income, for the year ended on that date.



For Thomas Mathew & Associates
Chartered Accountants

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

1st Floor, C.V.P. City Tower, T.K. Road, Thiruvalla, Kerala- 689 101, Phone: 0469 - 2743114, E-mail: aswasa@yahoo.com


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CARD, MARTHOMA SABHA OFFICE, THIRUVALLA CONSOLIDATED (ANNEXURE - A) RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2018


RECEIPTS	Rs.	Ps.	PAYMENTS	Rs.	Ps.
To Opening Balances:			By CARD GENERAL ACCOUNT		
Cash & Bank Balances	1,81,84,199.30		General Payments	33,01,929.51	
			CDU Expenses	23,80,455.60	
			FC Expenditure	1,28,94,976.75	1,85,77,361.86
" CARD GENERAL ACCOUNT					
General Receipts	25,89,776.00		" KSK GENERAL	60,60,067.00	64,55,846.00
CDU Income	27,64,482.00		" SARVODAYA VIDHYALAYA, SANTHINAGAR	4,25,214.00	4,21,053.80
FC Income	1,91,45,021.08	2,44,99,279.08	" MARTHOMA SCHOOL ROOPAKHEDI	58.00	
			" ST THOMAS SCHOOL, KSHIPRA	1,50,13,085.00	1,74,47,622.00
" KSK GENERAL	60,60,067.00		" CARD PHOTOSTAT,	92,686.00	1,16,225.00
" SARVODAYA VIDHYALAYA, SANTHINAGAR	4,25,214.00		" GRAMOLPANNAM	24,41,956.56	24,87,460.00
" MARTHOMA SCHOOL ROOPAKHEDI	58.00		" CARD PAMPA UMBRELLAS	8,10,885.00	7,55,311.00
" ST THOMAS SCHOOL, KSHIPRA	1,50,13,085.00		" DEPARTMENT OF RESEARCH & STUDY	12,43,188.00	12,31,230.00
" CARD PHOTOSTAT,	92,686.00		" CARD HARIPAD UNIT	21,79,158.00	20,78,288.25
" GRAMOLPANNAM	24,41,956.56		" SARVODAYA VIDHYALAYA, ARIJUN NAGAR, ITAWA	3,615.00	3,511.00
" CARD PAMPA UMBRELLAS	8,10,885.00		" CARD THIRUVALLA, RAJIV GANDHI NATIONAL CRECHE SCHEME	NIL	NIL
" DEPARTMENT OF RESEARCH & STUDY	12,43,188.00		" KRISHI VIGYAN KENDRA, THELLIYOOR	3,51,25,573.95	2,97,37,817.30
" CARD HARIPAD UNIT	21,79,158.00		" EASOW MAR THEMOTHIOS MEMORIAL HOSTEL, KSHIPRA	5,18,484.00	4,31,439.00
" SARVODAYA VIDHYALAYA, ARIJUN NAGAR, ITAWA	3,615.00		" CARD BETTER HOME, MARTHOMA BUILDING THIRUVALLA	1,28,623.00	1,57,306.00
" CARD THIRUVALLA, RAJIV GANDHI NATIONAL CRECHE SCHEM	NIL		" CARD PREMAKULAM CFCD PROJECT	NIL	NIL
" KRISHI VIGYAN KENDRA, THELLIYOOR	3,51,25,573.95				
" EASOW MAR THEMOTHIOS MEMORIAL HOSTEL, KSHIPRA	5,18,484.00		" Closing Balances:		
" CARD BETTER HOME, MARTHOMA BUILDING THIRUVALLA	1,28,623.00		Cash & Bank Balances	2,68,25,600.68	
" CARD PREMAKULAM CFCD PROJECT	NIL				
			TOTAL	10,67,26,071.89	10,67,26,071.89

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


For THOMAS MATHIEW & ASSOCIATES CHARTERED ACCOUNTANTS



Rev. Abraham P Varkey
Director



Thomas Mathew, B.Com
Chartered Accountant.



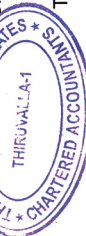
CARD, MARTHOMA SABHA OFFICE, THIRUVALLA

CONSOLIDATED (ANNEXURE - A) INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2018

EXPENDITURE OVER INCOME		Rs.	Ps.	Rs.	Ps.
To CARD GENERAL ACCOUNT					
Expenditure	1,87,51,017.68				
Less: Income	1,83,44,731.75				
			4,06,285.93		3,59,614.00
By KSK GENERAL					
Income				60,60,067.00	
Less: Expenditure				57,00,453.00	
" MALWA CFCD PROJECT (LOCAL ACCOUNT) KSHIPRA					
Expenditure					
Less: Income					
" SARVODAYA VIDHYALAYA, SANTHINAGAR					
Expenditure	4,21,054.00				
Less: Income	2,89,214.00				
		1,31,840.00			10,728.80
" ST THOMAS SCHOOL, KSHIPRA					
Expenditure	1,64,61,311.00				
Less: Income	1,48,51,555.00				
		16,09,756.00			104.00
" KRISHI VIGYAN KENDRA, THELLIYOOR					
Expenditure	2,31,54,694.36				
Less: Income	2,30,53,046.95				
		1,01,647.41			40,965.52
" CARD BETTER HOME, MARTHOMA BUILDING THIRUVALLA					
Expenditure	1,94,990.68				
Less: Income	1,64,123.00				
		30,867.68			87,045.00
" CARD PAMPA UMBRELLAS					
Expenditure	9,81,678.64				
Less: Income	8,84,405.00				
		97,273.64		58.00	58.00
" CARD PHOTOSTAT,					
Expenditure	1,22,908.65				
Less: Income	1,03,149.00				
		19,759.65			18,90,465.07
		23,97,430.31		23,97,430.31	

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

For **THOMAS MATHEW & ASSOCIATES**
CHARTERED ACCOUNTANTS



Thomas Mathew
Chartered Accountant No: 014670

Josaf
Josy Kurian
Treasurer

Abraham P Varkey
Rev. Abraham P Varkey
Director

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CARD, MARTHOMA SABHA OFFICE, THIRUVALLA CONSOLIDATED (ANNEXURE - A) BALANCE SHEET AS ON 31ST MARCH 2018

FUNDS & LIABILITIES		Rs.	Ps.	ASSETS & CLOSING BALANCE		Rs.	Ps.
OWN FUNDS				FIXED ASSETS			
CAPITAL FUND	4,97,51,385.57			CURRENT ASSETS			
RESERVE FUND	36,73,195.00			DEPOSITS			
CONTINGENCY FUND	3,67,554.85			RECEIVABLES & LOANS			
DESIGNATED FUND	11,75,985.00			RECEIVABLES	1,05,61,395.00		
RESERVES & SURPLUS	30,50,941.00			SUNDRY DEBTORS	48,23,893.02		
REVOLVING FUND	18,70,912.00		5,98,89,973.42	LOANS AND ADVANCES	6,29,826.00		1,60,15,114.02
INCOME & EXPENDITURE ACCOUNT			74,69,462.87	CLOSING STOCK			18,94,337.00
CURRENT & OTHER LIABILITIES				INCOME & EXPENDITURE ACCOUNT			
CURRENT LIABILITIES	2,75,37,054.11			INVESTMENTS & CLOSING BALANCES			2,69,10,748.68
SUNDRY CREDITORS	4,93,433.00						
EARMARKED FUNDS	1,50,000.00						
SECURED LOANS	1,13,76,971.00						
LOANS & ADVANCES	13,53,767.00						
STAFF WELFARE FUND	33,35,498.00		4,42,46,723.11				
TOTAL			11,16,06,159.40	TOTAL			11,16,06,159.40

AUDITOR'S REPORT:- As per Report of even date attached.
 For THOMAS MATHEW & ASSOCIATES,
 CHARTERED ACCOUNTANTS IN ANTANTS


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

(0.00)

Rev. Abraham P Varkey
 Director

Josy Kurian
 Treasurer



Our Resource Sharing Agencies



Indian Council of
Agricultural Research
(ICAR) Govt. of India



Kerala Water Supply
& Sanitation Agency,
Govt. of Kerala



National Health
Mission



KNH Germany



National Commission
for Women, Govt. of
India



Holistic Child
Development India
(HCDI) Pune



National Bank for
Agriculture & Rural
Development



Mar Thoma Mission-
Board Diocese of North
American & Europe



Kerala State Aids
Control Society



Act Alliance



Kerala Irrigation Infra-
structure Development
Corporation Ltd. Govt.
of Kerala



Karunya Melbourne,
MTC



Churches Auxiliaries
for Social Action

Vision

Christian Agency for Rural Development works towards a world of communities where poverty and injustice no longer exists and all the people enjoy a life of sustainable relations with each other 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 of India in the process of empowerment by capacity building through education, skill training, advocacy of people's organization and livelihood support programmes that enables them to move towards the direction of a community that enjoys freedom from poverty, protects human dignity, gender equality and environmental sustainability



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CARD

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