

ANNUAL REPORT 2018

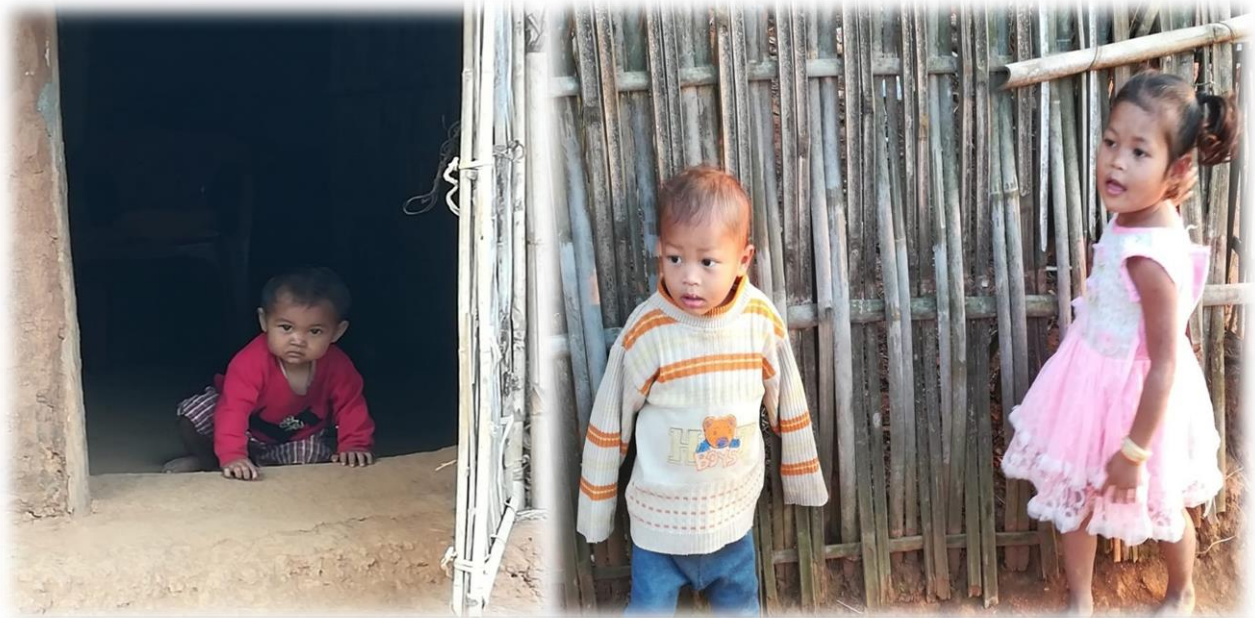


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FOREWORD

Dear Members, Sponsors, Donors and well wishers,

In 2018, the ongoing south west monsoon wreaked havoc in the southern most coastal state of Kerala, the worst natural disaster in decades. It was heartbreaking to see our motherland destroyed beyond comprehension. With over four hundred dead, ten thousands of kilometers of roads and bridges destroyed and over sixty five thousand houses damaged, this has been one of the most tragic natural disasters. In the first and immediate phase of relief work, LIGHT in LIFE worked with the local organizations and our assistance reached the worst affected. In the second phase, our focus shifted to the reconstruction of the destroyed houses and the rehabilitation of the people. With exemplary support from the younger generation of LIGHT in LIFE family and from our well wishers, we were able to raise CHF 85'000 for the victims of the flood disaster.

LIGHT in LIFE gives utmost importance to education. Education helps and gives the human a perspective, which is essential. So we focus our charitable services on a lot of educational projects. We are happy and proud to place on record that our largest projects till date in the field of education are as follows:

- Construction of the first and secondary phases of the school buildings in SOMONPARA, Meghalaya.
- Construction of the school building in PANBARI, Assam.

We also constructed a dispensary, adjacent to the already completed school building in SOMONPARA, thus fulfilling the dreams and needs of the people in that area. We are happy to state that our President along with five of our members flew in for the inauguration of these facilities at their personal expense. Visiting the project site, helped us to understand and realize the genuine needs of the people in that region and how much our project has benefitted them.

In 2018 we were able to support eighteen families with a house each. In the current year, we have extended our support to various projects worth CHF 192'000, thus bringing "Life to the light" to hundreds of adults and children in India.

We strongly believe and know that none of this would have been possible without the generous contributions from individuals, parishes, congregations, companies and foundations. We extend our heartfelt thanks and gratitude to all our donors, our members and especially the younger generation for their commitment, trust and generous help.



Shaji Adathala, President



Abraham Mathew, General Secretary

ACTIVITIES 2018

Participation in the PRAVASI-BHARATHIYA DIVAS on January 9, 2018



„LIGHT in LIFE“ members with the Indian ambassador H.E. Mr. Sibi George at the PBD in Bern

The Indian embassy in Bern, Switzerland celebrated the Pravasi Bharatiya Divas (Non Resident Indian Day) on 9th January 2018. We witnessed active participation of the Indians living all over Switzerland including LIGHT in LIFE members. It was held at the India House at Bern, where the Ambassador to Switzerland, H.E. Mr. Sibi George welcomed the gathering.

Financial Assistance for Education:

We provided financial support for fifteen children from grades one to ten. LIGHT in LIFE handed over CHF 1'486.50 (INR 100'000) to SAHRUDHAYA, in Neeleshwaram, Kerala, a non- profit organization.

Clothing Collection for the Refugee Camp at Kurdistan:



The Kurdistan Aid came into being two years ago, initiated by the committed citizens from the areas of Teufen and Bühler and the Catholic Church of Teufen Bühler Stein. Like last year, in close cooperation with the Catholic Church of Teufen, the clothing collection for the refugees in camps in Northern Iraq was a huge success.

ACTIVITIES 2018

69TH INDIAN REPUBLIC DAY CELEBRATION IN BERN



LIGHT in LIFE members at the celebrations of the Indian Republic day on February 2, 2018 in Bern with the Indian Ambassador HE Mr. Sibi George

BOARD- AND GENERAL BODY MEETING

We place on record four board meetings and general body meetings each for the year 2018. In the current year, regular telephone conferences were held with all the board members regarding our projects, funds and other charitable programs. We are happy to say that in our flood disaster relief program discussions, the younger generation of LIGHT in LIFE also participated enthusiastically.

General Body Meeting and Family Day on August 11 and December 16, 2018



ACTIVITIES 2018

General Body Meeting



New Members for LIGHT in LIFE

In 2018, three new members joined LIGHT in LIFE. At the general body meeting on 11 August 2018, LIGHT in LIFE welcomed three families into its fold. We are happy to have you with us and let us join hands in lighting more lives around the world.

PERSONALITY DEVELOPMENT PROGRAM IN KUNJITHAI, PARAVUR



LIGHT in LIFE has been organizing Personality development programs for the youth in Kunjithai, Paravur, Kerala for two years. These programs are conducted biannually. This program contributes in many ways to the development of the children's own personality. The children learn to understand themselves better, as well as those around them. It promotes their self confidence to a great extent. The beneficiaries from this program are from the economically backward families.

ACTIVITIES 2018

REHABILITATION OF PEOPLE AFTER THE FLOOD DISASTER



With over four hundred dead, ten thousands of kilometers of roads and bridges destroyed and over sixty five thousand houses damaged, this has been one of the most tragic natural disasters. The damage is estimated at several billion Swiss francs.



As soon as the catastrophe became known, we started a fundraising campaign. In the first phase, LIGHT in LIFE donated INR 1.5 million (converted CHF 21'425) directly to local organizations in Kerala as immediate aid for the urgently needed relief supplies.

Aid package for a total of 6 million Indian rupees (CHF 85'700)

In the second phase, we would like to complete fifteen houses with local partners, aid organizations and patrons by the end of next year. The cost per house is estimated at CHF 10'000. LIGHT in LIFE grants an equivalent of CHF 4'285 per house and the total cost share for 15 units amounts to CHF 64'275. We supported the flood victims with a total of INR 6 million (CHF 85'700) for both phases and the construction has already commenced.

ACTIVITIES 2018

1 DECEMBER 2018:

**BENEFIZKONZERT ZUGUNSTEN
EINES SCHULBAUS IN ASSAM**



LIGHT in LIFE organized a fundraiser event, a concert to raise funds for a school house at PANBARI, ASSAM, NORTH EAST INDIA. The event was held at Küsnacht, Zurich.



The event was a great success. Around Six hundred and fifty people were enthralled in the musical bliss by the well known Indian violinist Manoj George and his band. Delicious Indian delicacies were served much to the happiness of the guests, satiating their taste buds.

FUNDED PROJECTS 2018

PROJECTS 2018

1. EDUCATION IS THE FUTURE: FINANCIAL AID FOR EDUCATION

Though free and compulsory education is provided as a fundamental right to children between the ages of six and fourteen, tens of thousands of children in India don't have access to education. Geographic constraints and financial difficulties make it even worse for children from poor families. Many of these families are on a hand to mouth existence and find it difficult to send their children to school.

LIGHT in LIFE helps the children of such families to access school education, vocational training or professional courses. Providing education and upgrading of the existing school facilities and infrastructure in the tribal areas of SOMONPARA, Meghalaya and PANBARI, Assam are the two major projects of LIGHT in LIFE.

- A. CONSTRUCTION OF A SCHOOL COMPLEX IN PANBARI, ASSAM, NORTH EAST INDIA.**
- B. CONSTRUCTION OF THE 2ND PHASE OF THE SCHOOL COMPLEX IN SOMONPARA, MEGHALAYA.**
- C. LIGHT4CHILD: CHILDREN'S PATRONAGE PROJECTS IN NORTHEAST INDIA. (Education of children from kindergarten is planned)**
 - a. Sponsorship CHF 300 per child/year including school books, uniform, food and overnight stay.
 - b. Sponsorship CHF 150 per child/year without overnight stay.
- D. FINANCIAL SUPPORT FOR PROFESSIONAL OR HIGHER EDUCATION**
 - a. Cost of vocational training (duration 3 years) CHF 800/year.
 - b. Cost of professional studies (duration 4 years) CHF 1'200/year.

2. A ROOF OVER YOUR HEAD: Construction of houses for the needy families in Kerala:

In India, hundreds of thousands of people live in makeshift houses and huts made of straw, mud, plastic and tin. And many don't have this too. LIGHT in LIFE helps build simple and stable houses that can withstand the extreme weather conditions in India.

3. RECONSTRUCTION AID FOR THE 2018 KERALA FLOODS

Financial support was extended totaling to Six million Indian Rupees (CHF 85'700).

FUNDED PROJECTS 2018

EDUCATION IS THE FUTURE

ST. FRANCIS DE SALES SCHOOL IN PANBARI, ASSAM

Construction of a school building with eight class rooms/ staff room/ Principal's office/ office space in Panbari, Assam, North East India.

After the successful construction of the school building in Meghalaya, North East India, we shifted our focus to the construction of a school building in a remote location in Assam. This has now become a reality. Six of our members were present at the inaugural ceremony at Assam, India.



LIGHT in LIFE members in front of the Assam school House just before the inauguration

FUNDED PROJECTS 2018

EDUCATION IS THE FUTURE

ST. FRANCIS DE SALES SCHOOL IN PANBARI, ASSAM

1. Phase: Total Area:	736.44m ²
Estimated Cost 1. Phase	CHF 150'000
Share LIGHT in LIFE for 1. Phase	CHF 75'000

Assam is a North East state in India with a population of 31.2 million. The capital city is Dispur, a suburb of Guwahati. More than 200 tribal communities live here. Eight per cent of the population here engage in agricultural activities. Those who look for greener pastures move to cities and end up in slums. These families survive mainly on child labor. This becomes a vicious circle where there is no way out without help.

PANBARI is a village with farmers and uneducated villagers. As there are no middle and high schools nearby, the children have to commute long distances to pursue education. The churches here are very committed to the education of children, using it as an effective means against child exploitation.



LIGHT in LIFE supported this important and needed service by the missionaries to improve the educational standards and in turn the living conditions of the people. The construction of the School Building is almost complete. LIGHT in LIFE conducted a musical fundraiser with renowned and famous music artists from India, which was a huge success.



LIGHT in LIFE donated a total of CHF 75'000 in 2018 for the first phase of this project in Assam. We extend our heartfelt thanks and gratitude to the generous people and institutions in Switzerland.

FUNDED PROJECTS 2018

LIGHT 4 CHILD

SPONSORSHIP PROJECTS FOR CHILDREN IN NORTHEAST INDIA

Education is something very close to LIGHT in LIFE. It is an important factor for the development of a society and in turn, the nation. Primary education for all – is the goal of our nation and we want to play an important part to reach this goal. We have implemented various education projects since our inception and would now like to increase them.

As part of this project, we would like to start two new projects in **North East India**, where not all the children have the opportunity to receive basic education.

a. Sponsorship for the 1st Project costs CHF 300/year including school books, uniform, food and stay.

This project is designed for the children coming from distant places and remote areas with no means of transportation. These children are given the opportunity of residential education in the school premises.

b. A sponsorship without stay costs CHF 150/year.

We have a five year commitment to this project. To throw more light on this, if you want to sponsor, you could sponsor for a full five year period or you could do partial sponsorship too for a period from one to four years. LIGHT in LIFE will sponsor the child for the remaining years.

We proudly state that the entire monetary contributions received will benefit the needy children and nothing will be taken by us or partners for any administrative expenses whatsoever.



LEFT: LIGHT IN LIFE members handing over the cheque for CHF 21'000 to FAsCE India

FUNDED PROJECTS 2018

EDUCATION IS THE FUTURE

MEGHALAYA SCHOOL PROJECT SECOND PHASE COMPLETED



We completed the construction of a school building in SOMONPARA, Meghalaya in a time span of 3.5 years. It is the largest construction project by LIGHT in LIFE. Construction of the school building began in August 2015. The financial support from LIGHT in LIFE created a positive dynamic energy.

The required construction materials had to be transported from remote and distant places, thus increasing our costs considerably. The severity of monsoons in this region led to the interruption of construction for several months. On 5th January 2017, the completed school building was officially inaugurated and opened by The Most Rev H.E. Andrew R. Marak, the Bishop of the Catholic diocese of Tura, Meghalaya, in the presence of LIGHT in LIFE President Mr. Shaji Adathala and LIGHT in LIFE patron and advisor Mr. Braddock.

The construction of the second phase began in early 2017. The construction work proceeded smoothly. It was completed in 2018.

Our monetary contributions for the second phase of the school building including of the washroom/toilets facilities was CHF 79'000.

With pride and joy, we place on record that this project brought light into life and a new ray of hope for a brighter future for the people of that region.

FUNDED PROJECTS 2018

Dispensary in Somonpara, Meghalaya



LIGHT in LIFE members in front of the Dispensary in Somonpara, Meghalaya



Basic medical care and a first aid centre had always been the need and dream of the Somonpara population. Somonpara lacked above facilities and in the event of an emergency they had to travel a minimum of 40 kilometers.

With the support of the Teufen community and the catholic church in Teufen, we constructed a medical facility close to the school building to benefit the Somonpara population.

Total Cost: CHF 15'000

FUNDED PROJECTS 2018

A ROOF ABOVE THE HEAD

Rehabilitation of the flood victims of Kerala, India

Join Hands
TO REBUILD HOMES
AND LIVES IN KERALA



പുനർജ്ജനി ഭവന നിർമ്മാണ പദ്ധതി

When the flood disaster in our motherland was made known, LIGHT in LIFE started collecting funds and it was a huge success. In the first phase, LIGHT in LIFE donated INR 1.5 million (CHF 21'425) directly to the local organizations in Kerala as an immediate help.

In the second phase, we intend to construct fifteen houses built in association with local partners, aid organizations and benefactors.



Along the same lines, a housing project for seven families in the badly damaged Idukki district, Kerala has already commenced. This project is named "PUNARJANI". The land for the construction of these houses was donated by a member of LIGHT in LIFE. LIGHT in LIFE has already donated CHF 30'000 (INR 2'100'000) towards the construction of these homes.

We intend to complete the construction by the end of 2019.

FUNDED PROJECTS 2018

A ROOF ABOVE THE HEAD

HOME FOR THE NEEDY IN KERALA

With a home each, LIGHT in LIFE was able to support eighteen families in 2018 with a roof over their heads. One third of the cost is given by LIGHT in LIFE. The rest of the cost was taken care of by the local partners and organizations, patrons and the beneficiaries. Contribution by the beneficiary brings in a sense of understanding and gratitude for them.

These houses offer the beneficiaries support, stability and security and give them a new lease of life.

We are pleased to state that from the inception of LIGHT in LIFE till date, we have built 99 “Dream Homes” for the homeless in India.



Above: old House



Above: new House



Left: Shaji Adathala, handing over the key of a House

PROJECT PARTNERS IN INDIA

Our team work and exchange of information with our local partners where we carry out projects is conducive for its successful implementation. The experience of our local partners with the local conditions is vital too. They in turn use their local network to work effectively. Our projects have always gathered huge public support.

Our successful implementation of the projects can be attributed to our consistent and regular reporting methods and onsite visits.

Projects in Kerala

The catholic Diocese of Idukki

The catholic Diocese of Idukki, Kerala is the main partner for our project **“A Roof above your Head”**. This diocese involves in various social service activities including healthcare, education and social work regardless of any socio-religious differences.

Sahrudhaya Kalavedhi and Library

Sahrudhaya Kalavedhi and Library in Neeleswaram, Kerala is a library that promotes art and social assistance. The members work voluntarily and organize many useful projects for the poor.

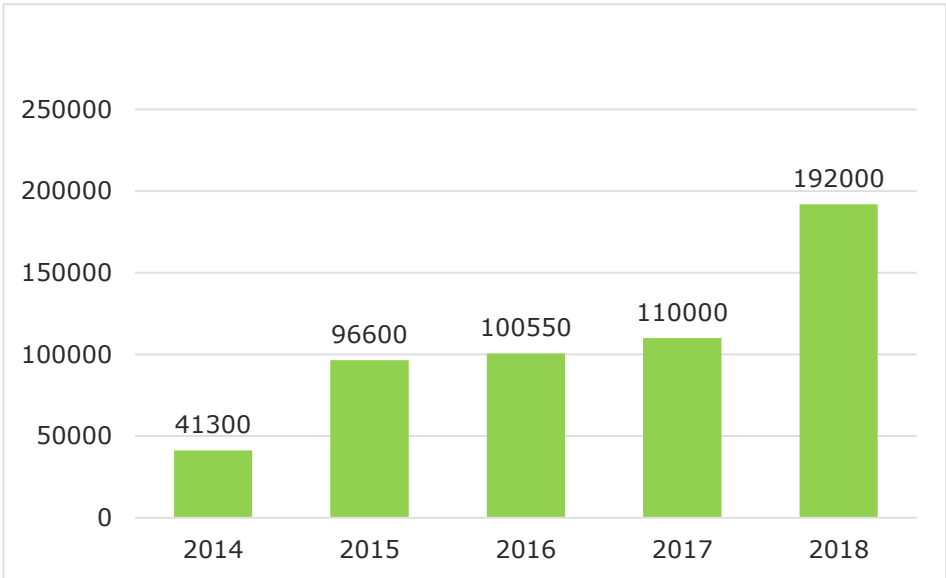
Projekts in Meghalaya and Assam

Fransalien Agency for social Care and Education in India (FAsCE)

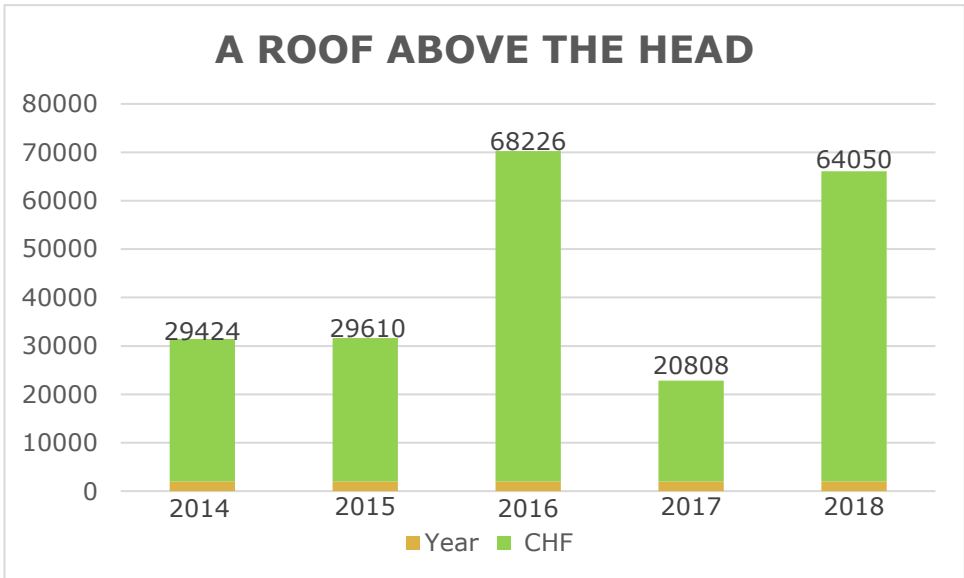
Fransalien Agency for social Care and Education in India is a nonprofit, non-governmental, secular, voluntary, registered organization. They promote integrated development of individuals and communities. FAsCE India, the official social development agency of the MSFS (Missionary of St. Francis de Sales) of the North Eastern Province, is responsible for the educational and social development in that region. Their self-help groups educate women, men and the youth on the importance of education, health and hygiene thus raising awareness.

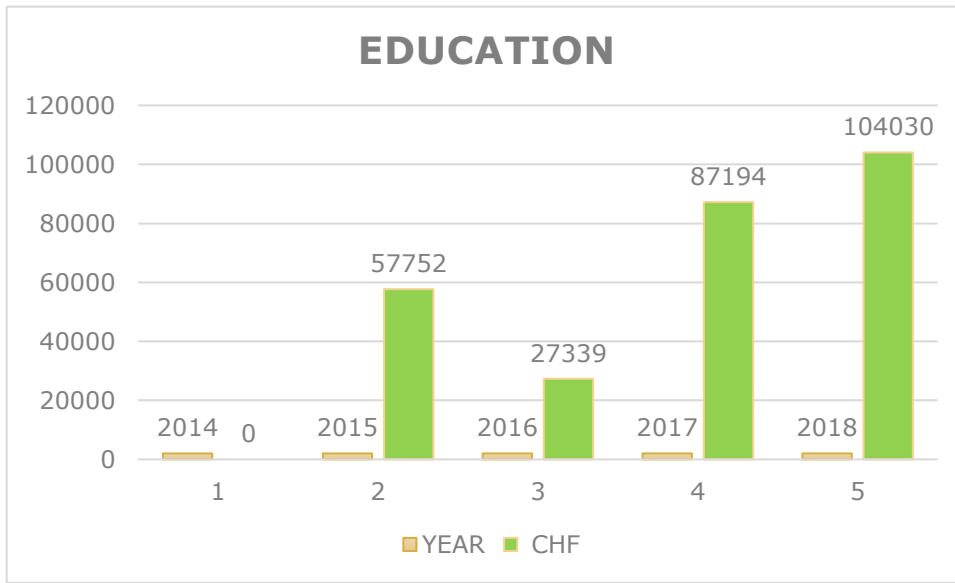
FACTS & FIGURES 2014-2018

PROJECT EXPENDITURE 2014-2018



A ROOF ABOVE THE HEAD





FINANCIAL STATEMENTS

LIGHT in LIFE

Balance Sheet

For the period ended 31 December 2018

	Notes	2018 CHF	2017 CHF
Assets			
Cash and cash equivalents	3	75'661	49'819
Short term receivables	4	450	500
Total Assets		76'111	50'319
Liabilities			
Reserve for charitable projects			
Project Fund - Scooter	5	468	468
Project Fund - House	5	13'736	3'822
Project Fund - Food	5	5'939	5'939
Project Fund - Education	5	19'367	11'217
Project Fund - Education - Light 4 Child	5	(3'150)	-
Project Fund - Kerala Flood 2018	5	15'297	-
Project Fund - Others	5	8'243	4'893
Total Reserve for charitable projects		59'900	26'139
Contribution from members			
Reserve Fund (contribution from members)	6	1'000	5'500
Startup contrition from members	6	11'000	11'000
Total Contribution from members		12'000	16'500
Other Liabilities			
Advance payment received		200	50
Loan payable back to LIL members		865	-
Total Other Liabilities		1'065	50
Total Liabilities		72'965	42'689
Income over expenditure for the period		815	3'605
Net Income over expenditure brought forward		2'331	4'025
Total Liabilities and income over expenditure for the period		76'111	50'319

The notes on pages 3 to 4 form an integral part of the financial statements.

FINANCIAL STATEMENTS

LIGHT in LIFE

Income and Expenditure account
 For the year ended 31 December 2018

	Notes	2018 CHF	2017 CHF
Project expenses:			
House		(17'586)	(20'809)
Food	5	-	(2'230)
Education	5	(83'031)	(87'194)
Education - Light 4 Child	5	(21'000)	-
Kerala Flood 2018 - Relief	5	(23'614)	-
Kerala Flood 2018 - House (rehabilitation)	5	(46'465)	-
Total Project Expenses		(191'696)	(110'233)
Release of reserves against projects:			
House	5	17'586	20'809
Food	5	-	2'230
Education	5	83'031	87'194
Education - Light 4 Child	5	21'000	-
Kerala Flood 2018 - Relief	5	23'614	-
Kerala Flood 2018 - House (rehabilitation)	5	46'465	-
Total Release of reserves against projects		191'696	110'233
Fund Raising event			
Net profit on Fund Raising event		28'319	-
Profit transferred to "Project Fund - House"		(28'319)	-
Total Fund Raising event		-	-
Donation from members			
Total donation received from members	6	23'500	5'300
Allocation of member's donation:			
Allocated to Kerala Flood 2018		(16'000)	-
Allocated to House		(4'000)	-
Allocated to Education		(1'000)	-
Allocated to Reserve Fund		(500)	-
Total Donation from members after appropriation		-	5'300
Bank/Cash related income/(expenses)			
Bank charges		(121)	(60)
Interest income		197	1'069
Foreign exchange gain / (lose)		286	(3'143)
Total Bank/Cash related income/(expenses)		362	(2'144)
Administration income/(expenses)			
Yearly subscription from members for expenses		700	550
IT expenses		(79)	(100)
Others		(168)	(1)
Total Administration income/(expenses)		453	449
Income over expenditure for the period		815	3'605

The notes on pages 3 to 4 form an integral part of the financial statements.

FINANCIAL STATEMENTS

LIGHT in LIFE

Notes to the Financial Statements

For the year ended 31 December 2018

1. Establishment and General operations

The Non-Profit Organization was established in Teufen, Canton Appenzell Auser rhoden (AR) on 09 November 2013 for the purpose of conducting various social service activities.

2. Significant accounting policies

(a) Basis of preparation

These financial statements have been prepared for the submission to the Canton Appenzell Auser rhoden (AR) and for other interested parties.

(b) Other points around accounting are:

- Donations received from external donors are first recorded to the dedicated project accounts in Balance Sheet. Only on approval from the project manager and the President, the above mentioned amount will be released to the Income and Expenditure Account. Administration expenses are not financed from this fund.
- All applications received by "LIGHT in LIFE" for financial support, are presented to the Committee for approval. Project Manager passes over the approved projects with the supporting documents to the Treasurer for payment.
- The members make a yearly subscription and the administration expenses are met from this contribution.
- The start-up contributions and the voluntary contributions made by the members are kept separately in balance sheet to meet any unforeseen circumstances with the permission of the General Body.

3. Cash and cash equivalents

Comprises of interest bearing accounts with banks, as follows:

	Currency	2018 in CHF	2017 in CHF
Raiffeisenbank Appenzell, 9050 Appenzell, Switzerland	CHF	46'312	40'471
Raiffeisenbank Appenzell, 9050 Appenzell, Switzerland	USD	7'118	6'938
Kotak Mahindra Bank, Kerala, India	INR	22'231	2'411
Total		75'661	49'819

4. Short term receivables

	2018 in CHF	2017 in CHF
Annual contribution from members (CHF 50 per member)	200	500
Receivable on fund raising event	250	-
Total	450	500

FINANCIAL STATEMENTS

LIGHT in LIFE

Notes to the Financial Statements
 For the year ended 31 December 2018

5. Development of reserve for charitable projects

	Balance Brought Forward From 2017 in CHF	Donations Received 2018 in CHF	Transfer from General Reserve 2018 in CHF	Projects Paid 2018 in CHF	Balance 2018 in CHF
Project Fund - Scooter	469	-	-	-	469
Project Fund - House	3'822	27'500	-	(17'586)	13'736
Project Fund - Food	5'939	-	-	-	5'939
Project Fund - Education	11'217	91'181	-	(83'031)	19'367
Project Fund - Light 4 Child	-	17'550	300	(21'000)	(3'150)
Project Fund - Flood 2018	-	75'378	10'000	(70'079)	15'296
Project Fund - Others	4'693	3'550	-	-	8'243
Total	26'139	215'157	10'300	(191'696)	59'900

	Balance Brought Forward From 2016 in CHF	Donations Received 2017 in CHF	Transfer from General Reserve 2017 in CHF	Projects Paid 2017 in CHF	Balance 2017 in CHF
Project Fund - Scooter	469	-	-	-	469
Project Fund - House	15'472	9'159	-	(20'809)	3'822
Project Fund - Food	8'168	-	-	(2'230)	5'939
Project Fund - Education	3'476	94'935	-	(87'194)	11'217
Project Fund - Others	4'130	563	-	-	4'693
Total	22'804	109'444	-	(100'533)	26'139

6. Voluntary contribution from members

The donations and the start-up contributions made by the members of LIGHT in LIFE are kept as reserve funds. These funds can be transferred periodically to any of the charity projects of LIGHT in LIFE in case of emergency. This transfer can only be initiated with the permission of the General Body.

Teufen, 10 March 2019



Shaji Adathala
 President



Gordie Mahapparambil
 Treasurer

AUDIT REPORT

Joby Abraham Mangalath
Im Zentrum 2a,
9300 Wittenbach

Wittenbach
10.Mar.2019

Audit Report: Light in Life, Teufen 2018

**General Body
Light in Life**

With Ref. to the audit of financial statement of Light in Life, Teufen, a charitable organization for the year ended 2018

I have checked all the statements and have gone through all the receipts, in accordance to the normal practice.

I here by state that, I am fully satisfied with the proof and statements as seen and provided.

Thanking you for the same

Best Regards



Joby Abraham Mangalath

EXECUTIVE BOARD MEMBERS

Shaji Adathala

President, Teufen/AR

John Areekal

Vice- President, Brüttisellen/ ZH

Abraham Mathew

General Secretary, Bottmingen/BL

Gordie Manapparambil

Treasurer, Egg/ZH

Mathew Thekkottil

Project Manager, Aarau/AG

George Naduvathettu

PRO, Windisch/AG

Joby Mangalath

Auditor, Wittenbach/SG



Shaji Adathala
President



John Areekal
Vice President



Abraham Mathew
General Secretary



Gordie Manapparambil
Treasurer



Mathew Thekkottil
Project Coordinator



George Naduvathettu PRO

ABOUT US

"**LIGHT in LIFE**" was founded in 2013 as a recognized non-profit organization, based in Teufen/AR.

The association pursues exclusively humanitarian, social and charitable purposes. All our members work voluntarily without remuneration. We provide our help directly and unbureaucratically to the people affected.

Our goal is to provide sustainable humanitarian support for needy people living on the fringes of society, in particular mentally or physically handicapped people, children from poor backgrounds and people in need. The association is particularly committed to the training of young people.

LIGHT in LIFE is recognized by the Canton of Appenzell Ausserrhoden as a non-profit organization and is exempted from Swiss taxes.

Contact details

LIGHT in LIFE
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Switzerland
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E-Mail: info@lightinlife.org

Bank details:

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IBAN (CHF):	CH21 8102 3000 0050 4907 8
IBAN (USD):	CH77 8102 3000 0050 4904 0
SWIFT Code:	RAIFCH22