

ANNUAL REPORT

2015



LIGHT *in* **LIFE**

A CHARITABLE ORGANIZATION — SWITZERLAND

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FOREWORD

Dear Members,

Dear Reader,

A new year has begun, passing by yet another year. We can look back upon the second year of our association with full of joy and pride. Like last year we were able to help many people. Unfortunately, there are still many more people and families who need help to live in dignity.

Our motivation is based mainly on the fact that we feel a responsibility to improve the living situation of many children and adults and to open better future prospects for them. We want to provide help where the need is the greatest. The main focuses of our projects are the district Idukki in Kerala and the state of Meghalaya, in northeast India. Through our charity projects, we want to bring again "Light in Life" for the disadvantaged and physically as well as mentally challenged people in India.

The financial support of our projects was possible through the generous help of private persons, companies, parishes and members of our association. Also a lot of honorary work of our members is behind this success. Partnerships with local agencies also plays crucial role. Together with local charity organizations as well as with the contributions from the beneficiaries, we promote and strengthen the principle of "help for self-help" for a few individual projects.

In the year 2015, we were able to provide financial help with a total amount of CHF 96'632 for various projects in India.

On behalf of the Executive Committee, we would like to thank all those who supported us with ideas, advice and action, as well as financially and thus shown their great trust in us. We would meet the expectations of our donors and spend the donations entrusted to us, meaningfully and purposefully for which the donations are intended to. It is very important for us to mention here that 100% of all donations collected, reach in the hands of the beneficiaries in India.

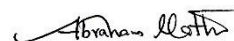
With this report we want to show you what we have achieved and where we have helped in 2015.

Teufen, February 2016



Shaji Adathala

President



Abraham Mathew

General Secretary

ACTIVITIES 2015

26 January 2015: On 26 January 2015, together with the local charity organization "Sahrudhaya Kalavedhi and Library" in Neeleswaram, Kerala, we started the charity projects for the year 2015. At the program convened for this purpose, we have announced the following projects: mobility aids for five people suffering from polio, financial support to two school-going girls for vocational training and financial support for a poor family to renovate a house which was destroyed in fire. In this program we handed over a total amount of CHF 10'000 for these projects. Mr Innocent, Member of the Indian Parliament and Mr Jose Thettayil, Member of Kerala Legislative Assembly, have distributed the charity funds to the beneficiaries.



Above: Opening ceremony with Mr. Innocent, member of the Indian Parliament

04 February 2015:

In cooperation with the Idukki diocese of the Catholic Church, the local National Cadet Corps (NCC) Erattayar and LIGHT in LIFE, we have launched the 2nd part of our charity projects for the year 2015. In this program we have contributed an amount of CHF 29'610 for the project "A roof above the head". Mar Anikuzhikkattil the Bishop of the diocese of Idukki, Mr Roshy Augustine a local Member of the Kerala Legislative Assembly and a few members of LIGHT in LIFE have participated in this program.



Above: Opening Ceremony with Bishop of Idukki



Above: Helping Hands, National Cadet Corps

On 6th June 2015 we had an evening of information and thanks-giving event for our donors and patrons from the region with Indian dance performances, singing and Indian delicacies. Approximately 80 donors / patrons were present and they were very much convinced of the charity works of the association. Their questions were answered by the members of the Executive Committee. They also appreciated the Indian Food.

Executive Board & General Body meeting

In 2015, the Executive Committee met four times and the General Body meeting took place three times. In the year under review, conference calls were also held regularly with all members of the Executive Committee and exchanged ideas and discussed intensively various matters related to the projects.



FUNDED PROJECTS 2015

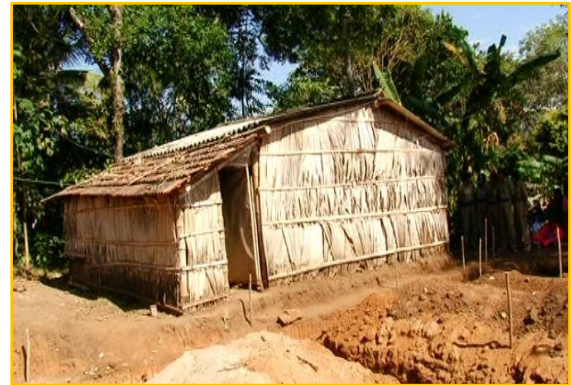
1. A ROOF ABOVE THE HEAD

Millions of people, who need our help, live in makeshift little huts built of straw and coconut palm leaves under inhumane conditions. Another millions of people live without a roof above their heads. They feel devastated and helpless with no roof over their heads, without steady income and with their small children. LIGHT in LIFE helps to build a simple, stable and sustainable shelter that can withstand the rainy months and the hot summer.

LIGHT in LIFE, in collaboration with the local Catholic diocese, has built shelters for such homeless people. The houses were partly financed: 1/4 of the costs were covered by LIGHT in LIFE.

In the year under review we built 21 shelters for homeless people in Idukki.

Cost taken by LIGHT in LIFE: CHF 29'610



Above: Lived so far in this Shelter



Above: Newly constructed solid Houses

FUNDED PROJECTS 2015

2. MOBILITY AID

People who are physically challenged often have the feeling that they are a burden to their family. They can no longer support themselves or others. Their situation will often be exacerbated by the poverty of the family. Since they have no income, they have no money for food, clothing and education. There are only a few government supported programs, but are often not known to those affected.

In order to alleviate the effects of the disability, the association is engaged to help physically challenged people with mobility aids (3-wheel scooters accessible for physically challenged people). We give financial help and training facilities to strengthen the remaining life with mobility and the manual skills of those affected, so that they can organize and finance their lives without outside help.

In the year 2015, LIGHT in LIFE donated five 3-wheel scooters to five physically challenged people with which they help themselves and support their own families financially.

In the year 2015, LIGHT in LIFE spent CHF 4'290 on this project.



Above: Mr. Innocent, Member of the Indian Parliament in New Delhi, handed over the converted 3-wheel motor scooters to 5 needy people on 26 January 2015



Handicapped accessible converted 3-wheel motor scooter

3. SUPPORT FOR EDUCATION AND ITS INFRASTRUCTURE

To build a civilized society and a modern nation, we need qualified manpower. There are thousands of poor young people from rural and tribal areas in India, who for financial reasons are not able to pursue vocational training or to complete higher education. LIGHT in LIFE supports these students with financial resources. We strongly believe that this support will shed some light in their life to secure a better future for them and their families.

a. Financial support for children for vocational or higher education

b. Financial support for school uniforms, school utensils, etc.

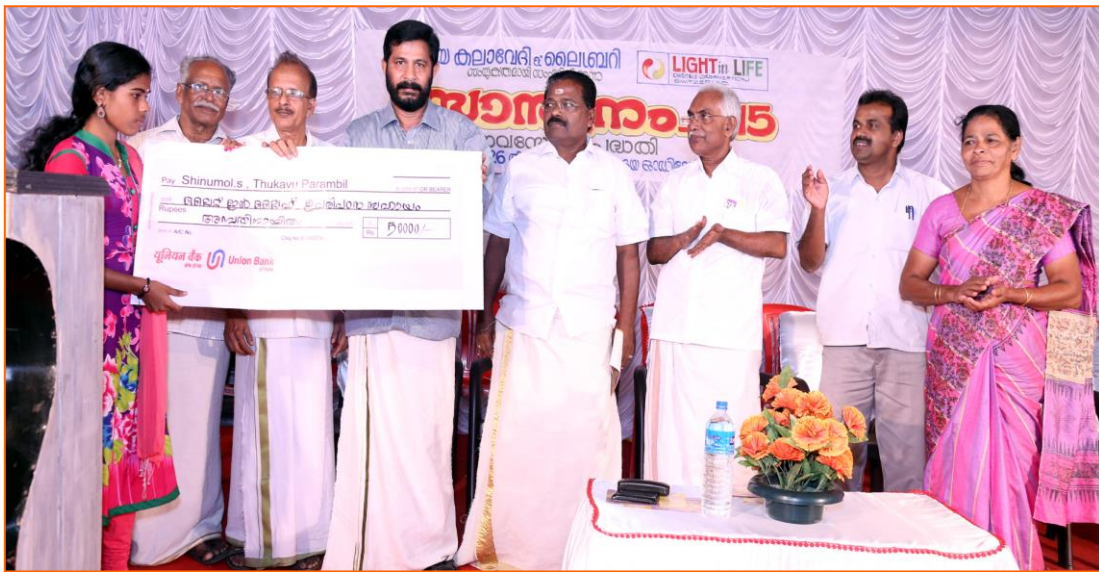
c. Financial support for the construction of a school building in Meghalaya State, North East India

FUNDED PROJECTS 2015: SUPPORT FOR EDUCATION

a. Financial support for young people for vocational or higher education

We support young people in vocational training so that they can later feed and support their families. These are apprenticeships to build as electrician, plumber, etc. or for education in nursing, hotel management, engineering, bachelor degree courses, etc. The duration of these studies are 3-4 years. With a vocational training we help young people to become independent and their financial supports are realized through sponsorships. We are at the disposal of anybody who wants any information about the individual students which can be requested and viewed from us at any time.

LIGHT in LIFE spent CHF 12'752 on this project in 2015



26 January 2015: Handing over financial aid to students for vocational training



FUNDED PROJECTS 2015: SUPPORT FOR EDUCATION

b. Financing of school uniforms, school utensils etc. for children, especially for Adivasi children (tribals).

The tribal people of the Indian subcontinent (Adivasi) are among the most disadvantaged population groups in India. They account for 8% of the total population. They belong to many different tribes. Traditionally they live predominantly in the Mountain forests, feed on forest products and the yields of their small fields. Their Livelihoods are increasingly threatened e.g. by massive deforestation and the encroachment of the non-Adivasi.

No food, no education, no future. Poverty leaves many people in India without a bright future. An estimated 1/3 of the total population in India lives in poverty, the majority of whom live in the rural and distant part of the country. As is often the case, it is the children who suffer the most. Their parents can hardly feed them or provide them with basic education.

**Support for Adivasi children in Girijyothi U.P. School, Maryoor
Support with uniforms and utensils in the year under review CHF 4'767.**



c. Financial help for the construction of a school building in Meghalaya State, North East India

Meghalaya is one of seven states in northeast India. The area is remote and economically backward, with mountains and several rivers. More than 80% of the population lives scattered in over 5'000 villages. The ecclesiastical organizations are very much committed to the education of the children in these areas. Their voluntary workers have done an enormous amount of persuasion among the population until the parents of the children have understood the importance of education. They would have preferred their children to go for any job to increase the meager family income. After their intervention, now many children want to attend the school, often walking several kilometers through dense forests on foot to reach the next school.

The condition of the schools in the remote areas is also catastrophic. Usually the Schools do not have solid roofs and walls. A school building is damaged by a hurricane during Easter 2015 and was completely destroyed. We have supported them financially with an amount of CHF 45'000 to reconstruct the school building in the first phase. In cooperation with FAsCE India, the local sponsor of the project and LIGHT in LIFE the construction works of the 1st phase of the school building have started in the meantime

Out of the CHF 66'000 promised, we have already paid the first installment of CHF 45'000.

FAsCE, Fransalien Agency for social Care and Education in India (FAsCE India) is a nonprofit, non-governmental, secular, voluntary organization, registered in 2005 to 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



FUNDED PROJECTS 2015: SUPPORT FOR EDUCATION



The destroyed school building

FUNDED PROJECTS 2015: SUPPORT FOR EDUCATION



Above: Start of construction of the new School Building

4. SPECIAL PROJECT 2015: "AID FOR KURDISTAN" IN COOPERATION WITH THE CATHOLIC CHURCH IN TEUFEN

In close cooperation with the Catholic Church Teufen / AR, we have organized collection of clothes for a refugee camp in Kurdistan, which was a great success.



OUR PROJECT PARTNERS

Projects in Kerala

Diocese of Idukki, Kerala, India (www.idukkidiocese.org)

Co-sponsor and undertaker of the project "A roof above the head" in Kerala is the diocese of Idukki, Catholic Church, Kerala.

The social service of the diocese is active in various development activities in the region, including health care, education and social work, regardless of any socio-religious differences. People are grateful for the selfless work of the Church for the development of the whole region.

NCC (National Cadet Corps)

The **National Cadet Corps** is the youth wing of Armed Forces with its Headquarters at New Delhi, Delhi, India. It is open to school and college students on voluntary basis. The National Cadet Corps in India is a voluntary organisation which recruits cadets from high schools, higher secondary, colleges and universities all over India.



Sahrudhaya Kalaavedhi and Library

Sahrudhaya Kalaavedhi and Library in Neeleshwaram, Kerala is a Library which also promotes culture and charity. The members work voluntarily and organize various charity projects for the poor people.

Project in Meghalaya

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 organization, registered in 2005 to 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.

Immediate needs are the education of poor tribal children and the improvement of existing School facilities to accommodate the increasing number of children applying for admission. To achieve this goal, they need the external support and cooperation.



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
Joby Mangalath	Auditor



„Be a Light- to light a Life”

FINANCIAL STATEMENT

Light In Life

Post Box 226, CH 9053 Teufen /AR

Financial Statements – 31 December 2015

Teufen, 27 February 2016

FINANCIAL STATEMENT 2015

Balance Sheet

For the period ended 31 December 2015

	Notes	2015 CHF	2014 CHF
Assets			
Cash and cash equivalents	3	40,198	54,017
Short term receivables	4	350	50
Advance payments	5	105	105
Total Assets		40,653	54,172
Liabilities			
Reserve for charitable projects			
Project Fund - Scooter	6	468	1,022
Project Fund - Housing	6	(1,652)	557
Project Fund - Food for hungry	6	8,172	8,389
Project Fund - Education Support	6	15,815	18,400
Project Fund - Others	6	-	8,600
Total Reserve for charitable projects		22,803	36,968
Contribution from members			
Voluntary contribution		5,500	5,500
Startup contrition from members		11,000	11,000
Total Contribution from members	7	16,500	16,500
Advance payment received	8	100	150
Total Liabilities		39,403	53,618
Income over expense for the period	9	696	554
Net Income over expense brought forward		554	-
Total Liabilities and income over expense for the period		40,653	54,172

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

FINANCIAL STATEMENT 2015

Income and Expense account

For the year ended 31 December 2015

	Notes	2015 CHF	2014 CHF
Project expenses:			
a Thee wheeler Scooter	6	(4,290)	(5,178)
b Housing	6	(29,611)	(29,424)
c Food For Hungry	6	(4,979)	(6,762)
d Education Support	6	(57,752)	-
Total Project Expenses		(96,632)	(41,364)
Release of reserves against projects:			
a Thee wheeler Scooter	6	4,290	5,178
b Housing	6	29,611	29,424
c Food For Hungry	6	4,979	6,762
d Education Support	6	57,752	-
		96,632	41,364
Other Income			
Yearly subscription from members		550	550
Interest income		260	17
Foreign exchange gain		88	146
Total Other Income		898	713
Administration expenses			
IT expenses		(172)	(65)
Bank charges		(32)	(64)
Others		2	(30)
Total Administration expenses		(202)	(159)
Income over expense for the period		696	554

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

FINANCIAL STATEMENT 2015

Light In Life

Notes to the Financial Statements
For the year ended 31 December 2015

1. Establishment and General operations

The Non-Profit Organization was established in Teufen, Canton Appenzell Ausserrhoden (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 Ausserrhoden (AR)" and for the 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 President, the above said 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 finance support, are presented to the Committee for Approval. Project Manager passes over the approved projects to Treasurer for payment with all supporting documents
- The members make a yearly subscription and the operating expenses are met from this contribution.
- The start-up contributions and the voluntary contribution 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 current accounts with banks, as follows:

	Currency	2015 in CHF	2014 in CHF
Raiffeisenbank Appenzell, 9050 Appenzell, Switzerland	CHF	25,311	51,674
Raiffeisenbank Appenzell, 9050 Appenzell, Switzerland	USD	7,309	2,343
Transit account of Treasurer - Gordie Manapparambil	INR	535	-
Transit account of President - Adathala Shaji	INR	7,043	-
Total		40,198	54,017

4. Short term receivables

	2015 in CHF	2014 in CHF
Annual contribution from members (CHF 50 per member)	350	50
Total	350	50

FINANCIAL STATEMENT 2015

Light In Life

Notes to the Financial Statements
For the year ended 31 December 2015

5. Advance payments

	2015 in CHF	2014 in CHF
Basic Hosting Light in Life	62	52
Advance payment LiL Domain	43	53
Total	105	105

6. Development of reserve for charitable projects

	Balance Brought Forward From 2014 in CHF	Donations Received 2015 in CHF	Other Movements 2015 in CHF	Projects Paid 2015 in CHF	Balance 2015 in CHF
Project Fund - Scooter	1,022	3,737	-	(4,290)	469
Project Fund - Housing	557	18,802	8,600	(29,611)	(1,652)
Project Fund - Food for hungry	8,389	4,762	-	(4,979)	8,172
Project Fund - Education Support	18,400	55,168	-	(57,752)	15,815
Project Fund - Others	8,600	-	(8,600)	-	-
Total	36,968	82,468	-	(96,632)	22,804

	N/A	Donations Received 2014 in CHF	Other Movements 2014 in CHF	Projects Paid 2014 in CHF	Balance 2014 in CHF
Project Fund - Scooter		6,200	-	(5,178)	1,022
Project Fund - Housing		29,981	-	(29,424)	557
Project Fund - Food for hungry		15,151	-	(6,762)	8,389
Project Fund - Education Support		18,400	-	-	18,400
Project Fund - Others		8,600	-	-	8,600
Total		78,332	-	(41,364)	36,968

Appenzell Ausserrhoden, 27 February 2016



Shaji Adathala
President



Gordie Mahapparambil
Treasurer

AUDIT REPORT

Joby Abraham Mangalath

Im Zentrum 2a

9300 Wittenbach

Wittenbach

27.Feb.2016

Audit Report: Light In Life, Teufen 2015

General Body

Light In Life

With ref. to the audit of the financial statements of Light In Life, Teufen, a charitable organization, for the year ended 2015.

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

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

Thanking you for the same

With Best Regards



Joby Abraham Mangalath

ABOUT US

The association pursues exclusively humanitarian, social and charitable purposes. All our members work voluntarily without remuneration. We give our financial support directly to the affected people and without any bureaucratic hindrances.

Our goal is to provide sustainable humanitarian support for people in need who live below the poverty line, especially mentally or physically challenged people, children from poor families and people who are devastated. Also the association is particularly committed to train and educate young children enabling them to find their own livelihood.

LIGHT in LIFE is recognized as a non-profit organization and shall be considered for tax exemption by the Canton of Appenzell Ausserrhoden in Switzerland.

Light in Life - A charitable organization
 Post Box 226
 CH-9053 Teufen AR
 Switzerland
 Tel. +41 71 330 07 69
 info@lightinlife.org, www.lightinlife.org

Account Holder:

LIGHT IN LIFE

P.B.NO:226, 9053 Teufen / AR, Switzerland

IBAN (For USD): CH77 8102 3000 0050 4904 0

IBAN (For CHF): CH21 8102 3000 0050 4907 8

SWIFT Code: RAIFCH22

Bank address: Raiffeisenbank Appenzell, 9050 Appenzell, Switzerland

Project Reference: (Name of Project)