

ANNUAL REPORT

2017



LIGHT IN LIFE

Tel. +41 71 330 07 69

Postfach 226
CH-9053 Teufen

www.lightinlife.org
E-Mail: info@lightinlife.org

Table of Contents

Preface _____	2
Important Events 2017 _____	3
Projects 2017 _____	5
Our Partners in India _____	11
Financial Statements 2017 _____	12
About us _____	16



Preface

Dear Members, Sponsors, Donors and well-wishers,

Generally it is seen that the people who live below poverty line, who are socially exploited and who are under privileged, should fight themselves to find the means of self-existence. It is the biggest challenge and Light in Life is committed to accept this challenge by supporting them in the best way possible.

There is a lot happening in India in the field of economics as well as social sphere. Even though the government is using enormous resources to improve the living conditions of the poor, the fast increasing demands currently far exceeds the resources. Only a small part of the poor population benefits from these measures. Women and children suffer most from poverty and exploitation in India. We support these people together with local partners. Over the past four years, we have built 79 shelters providing them a roof over their heads, helped hundreds of children through primary education, and helped many young children to get a job by supporting them in their higher education.

In cooperation with the Catholic Church we were able to support the construction of a school building for 510 children in the North Eastern Indian state of Meghalaya. **Including this in 2017, we were able to spend a total of CHF 110,000.- on various projects in India.**

It is important to mention here that the donation in full is invested in the projects without any deduction of even a single cent for administrative costs. This is feasible because these costs are borne by the members of "Light in Life".

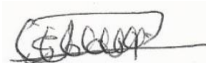
At this point we would like to thank all our donors. Without you all this would not have been possible. Together, we have been able to do a lot and to give poor people a chance to build a promising future. But we still need to travel a lot to attain this goal. For that we need your support as in the past. Let us accompany together the less privileged people of India and give them a bright future in which they can determine their own lives.

Together with you we can bring many people the "light in life".



Abraham Mathew

General Secretary



Shaji Adathala

President



Important Events 2017

05. January 2017

Inauguration of school building:

The first phase of the new school building of SFS School, Meghalaya was blessed by Most Rev. Andrew R. Marak and inaugurated by Rev. Fr. George Panthanmackel, in the presence of Mr. Shaji Adathala, the President of Light in Life and Mr. Stephan Braddock, Sponsor and advisor of Light in Life.



02. February 2017: Project Roof over head:

Two families were given financial support to build shelters in Pathanamthitta, Kerala.

13. March 2017

Financial Help for the Kerala State Electricity Board to electrify 400 houses in the tribal areas of Edamalakudy, Idukki District, Kerala.

31. May 2017: Education Help

Financial Support to the institution Mother & Child in Thodupuzha, Kerala for the education of children of socially and sexually exploited women.

31. May 2017: Meghalaya school 2nd Phase

Also on this day a cheque was given to Rev. Fr. Jacob for the construction of the second phase of the school building of the SFS School in Meghalaya.



CHF 50'000.- handed over to Fr. Jacob, Meghalaya
on 31st May 2017

31. May 2017: Project Roof over head

A cheque was given to Rev.Fr. George Kuzhippaly for the construction of seven houses in the tribal areas of Idukki district, Kerala.

31. May 2017: Education Support

Another cheque was given to the Sahrudaya Librarry for the education of 14 poor children in the primary and secondary classes.

25. August 2017: Support for Education

Supported the children of the Mar Thoma Centre for Rehabilitation and Development, in Thelliyoor, Kerala, for the food and education of the inmates.

Executive & General body Meeting

In 2017, the executive-committee and the general body met four times. In this year, regular telephone conferences were held with all members of the Executive Board for an intensive exchange of ideas and project-related discussions.

Projects 2017

1. A roof over your head:

Construction of shelter for needy families in Kerala

In India, hundreds of thousands of people live in temporary houses or huts made of straw, mud, plastic and tin, and the roof covered with corrugated iron sheet or tarpaulin. Even many people do not have a roof over their heads. In particular, the monsoon causes great damage. "Light in Life" helps to build a simple but stable shelter, which also withstands the rainy months and the hot summer.

"Light in Life" built houses for homeless people again in 2017 under the leadership of the Catholic diocese in Idukki / Kerala. The houses were partly financed: 1/4 of the costs were covered by "Light in Life". The remaining parts are taken over by the diocese of Idukki, local community and by the contribution of the beneficiary in the financial form or material and/or manual assistance of the families, relatives and friends.

In the year under review we realized a total of 7 accommodations. The family is thus given new perspectives, hope and the prospect of a secured life.

Share of "Light in Life": CHF 13,377.00



2. Education - a future opportunity

Support for training

We are firmly convinced that education is one of the most important prerequisites for development. Education opens a young man to take his own life in his hands. Our goal is to promote the education of young people when their parents are unable to provide the necessary resources. It often takes little effort to give young people the chance of a better future and a secure livelihood. An apprenticeship is therefore an investment for life.

a. Financial Support for Mentally challenged children

Light in Life spent this year an amount of CHF2'230.00

The main objective of this project is to contribute for the improvement of the living conditions of people with disabilities. People with a physical or mental disability in India often feel like they are a burden on their family. Their situation is often aggravated by the poverty of the family. There are only a few state funding programs, but those people in need are often unaware of such programs. For this reason, we give great importance to improve the living conditions of socially disadvantaged and mentally and physically challenged children in India. In this year we supported the special education program of MCRD, Thelliyoor, Kerala, an institution for mentally challenged children, by supporting them for their annual expenses with CHF 2'230.00 (INR 150'000).

b. Support primary education from Class 1 to 10

In cooperation with an another charity organization "Sahrudhaya Kalavedhi & Library" in Mundangamattom, Kerala, we supported 14 needy children of various primary schools from the **1st to the 10th grade with CHF 1'486.00 (INR 100'000.00).**

c. Financial support for higher education

Light in Life spent this year an amount of CHF10'435.00 for higher education

Despite the economic development of India, a large part of the population still lives in poverty. Though the situation of the poorest people has improved slightly in recent years, a lot of humanitarian aid is still needed.

In 2017, we were able to support a total of 14 children with a financial contribution of CHF 10,435.00 (INR 700,000.00).

**d. School project in Somonpara in the north-east Indian state of Meghalaya:
Financial aid of "Light in Life" in 2017: CHF 75'000.00 (INR 50`00000.00)**

There was no good and affordable way to provide adequate education for poor children in and around Somonpara. There are no proper school buildings for public primary and secondary schools in these villages. Most children do not even have the opportunity to attend even primary schools. The Catholic parish in the village has increased the hopes and expectations of the people in the villages, in which they are very committed to the education of children.



A school building made of a bamboo and palm-leaf roof (see pictures below) has been completely destroyed after the storm over Easter 2015. The village urgently needed a school with solid walls, a stable roof and the necessary infrastructure to meet future needs.

In April 2015, the construction of the school building began. In carrying out the project, they also faced many difficulties. The required building materials had to be transported from far away places, which additionally increased the costs of the building. The bad road conditions, the bad weather, the unavailability of the material and the goods at the project sites, the disturbances by extremists etc. have also delayed the work. Because of the heavy monsoon, the construction work had to be interrupted for several months. At the end of 2016, the work of the first phase was successfully completed



On January 5, 2017, the first part of the school building was officially inaugurated and solemnly blessed by the Bishop of Tura Andrew R. Marak, in the presence of "Light in Life" President Shaji Adathala and "Light in Life" patron and advisor Mr. Braddock.

The school currently has 510 children and about 20 teachers. The new school building has 9 rooms (7 classrooms, 1 office and 1 teacher's room), a hall in the basement and a separate toilet block for girls and boys. In view of the new school building with the good infrastructure and quality of education, many children have registered for admission to the school.

The successful implementation of the first phase of the school in Somonpara, has addressed the needs of the people here, especially the children. "Light in Life" supports this important project which has brought "light into the lives" of people and a ray of hope for a bright future.

Special Projects 2017

a. Light in Life as a partner with Kerala State Electricity Board, Edamalakudy/Idukki

As part of Kerala Government's scheme for the total electrification of households in Kerala, the Kerala State Electricity Board has completed the last part of the electrification in tribal areas of Idukki district. Light in Life took over the electrification of 400 households in the Adivasi tribal colonies in remote areas of Edamalakudy / Idukki. "Light in Life: **spent CHF 7,430.00 (INR 500`000.00) for this project in 2017.**

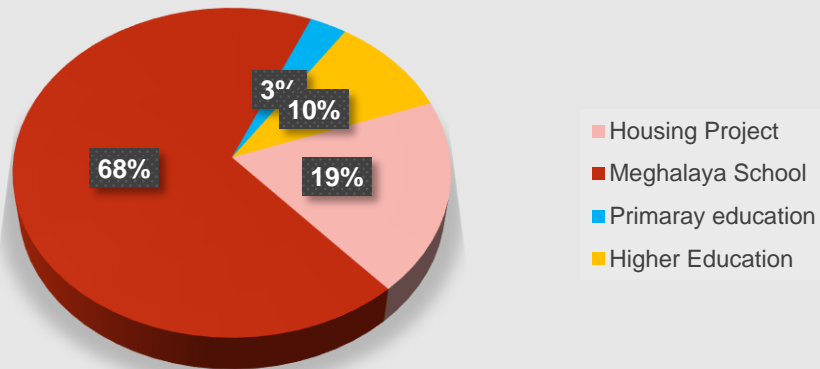


b. Clothes collection campaign for refugee camp in Kurdistan:

In co-operation with the Catholic Church in Teufen / AI, as in the previous year, in 2017 also we have collected and given clothes for a refugee camp in Kurdistan, which was again a great success.



Share of Financial assistance 2017



Our Partners in India

Our cooperation and intensive exchange of information with the local relief organizations is important for the successful implementation of the projects. The experience of our project partners for the local conditions and needs is an important factor. They, in turn, use their network to local authorities and other suburban organizations. So our projects find broad support in the public. We are responsible for the successful implementation of projects and accompany the implementation through regular reporting and site visits.

Project in Kerala

Catholic Diocese, Idukki

Our main partner of our project "A roof over the head" in Kerala is the catholic diocese in Idukki, Kerala. The diocesan social service unit is involved 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 in developing the entire region.

Sahrudhaya Kalaavedhi and Library

Sahrudhaya Kalaavedhi and Library in Neeleeshwaram, Kerala is a library that additionally promotes art and social assistance. The members work voluntarily and organize various charity projects for the poor and needy people.

Project in Meghalaya

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

Fransalia Agency for Social Care and Education (FAsCE) in India is a nonprofit, non-governmental, secular, voluntary organization registered in 2005 to promote the integrated development of individuals and communities. FAsCE India, the official social development agency of the MSFS (Missionary of St. Francis de Sales) Northeast India Province, is entrusted with the educational and social development of the region. Through self-help groups, women, men and young people are educated and sensitized about the importance of education, health and hygiene. Important needs are education and improvement of existing school facilities to accommodate the increasing number of children applying for admission. To achieve this goal, they need external support and collaboration from sponsors and well-wishers.

Financial Statements 2017

LIGHT in LIFE

Balance Sheet

For the period ended 31 December 2017

	Notes	2 017 CHF	2016 CHF
Assets			
Cash and cash equivalents	3	49 819	55 200
Short term receivables	4	500	400
Total Assets		50 319	55 600
Liabilities			
Reserve for charitable projects			
Project Fund - Scooter	5	468	468
Project Fund - House	5	3 822	15 472
Project Fund - Food	5	5 939	8 168
Project Fund - Education	5	11 217	3 476
Project Fund - Others	5	4 693	4 130
Total Reserve for charitable projects		26 139	31 714
Contribution from members			
Reserve Fund (contribution from members)	6	5 500	5 500
Startup contrition from members	6	11 000	11 000
Loan payable bank to LiL members		-	3 361
Total Contribution from members		16 500	19 861
Advance payment received		50	-
Total Liabilities		42 689	51 575
Income over expenditure for the period		3 605	2 776
Net Income over expenditure brought forward		4 025	1 249
Total Liabilities and income over expenditure for the period		50 319	55 600

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

LIGHT in LIFE

Income and Expenditure account
For the year ended 31 December 2017

	Notes	2 017 CHF	2016 CHF
Project expenses:			
House		(20 809)	(68 226)
Food	5	(2 230)	(4 968)
Education	5	(87 194)	(27 339)
Total Project Expenses		(110 233)	(100 533)
Release of reserves against projects:			
House	5	20 809	68 226
Food	5	2 230	4 968
Education	5	87 194	27 339
		110 233	100 533
Fund Raising event			
Net profit on Fund Raising event		-	16 008
Profit transferred to "Project Fund - House"		-	(16 008)
		-	-
Other Income / Expense			
Donation received from members	6	5 300	-
Yearly subscription from members		550	550
Interest income		1 059	998
Foreign exchange gain / (lose)		(3 143)	1 542
Total Other Income / Expense		3 766	3 090
Administration expenses			
IT expenses		(100)	(276)
Bank charges		(60)	(37)
Others		(1)	(1)
Total Administration expenses		(161)	(314)
Income over expenditure for the period		3 605	2 776

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

LIGHT in LIFE

Notes to the Financial Statements
For the year ended 31 December 2017

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 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:

		2017 in CHF	2016 in CHF
	Currency		
Raiffeisenbank Appenzell, 9050 Appenzell, Switzerland	CHF	40 471	21 294
Raiffeisenbank Appenzell, 9050 Appenzell, Switzerland	USD	6 938	19 801
Kotak Mahindra Bank, Kerala, India	INR	2 411	13 546
Transit account of Treasurer - Gordie Manapparambil	INR	-	559
Total		49 819	55 200

4. Short term receivables

	2017 in CHF	2016 in CHF
Annual contribution from members (CHF 50 per member)	500	400
Total	500	400

LIGHT in LIFE

Notes to the Financial Statements
 For the year ended 31 December 2017

5. Development of reserve for charitable projects

	Balance Brought Forward From 2016 in CHF	Donations Received 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	31 714	104 657	(110 233)	26 139

	Balance Brought Forward From 2015 in CHF	Donations Received 2016 in CHF	Projects Paid 2016 in CHF	Balance 2016 in CHF
Project Fund - Scooter	469	-	-	469
Project Fund - House	(1 652)	85 350	(68 226)	15 472
Project Fund - Food	8 172	4 964	(4 968)	8 168
Project Fund - Education	15 815	15 000	(27 339)	3 476
Project Fund - Others	-	4 130	-	4 130
Total	22 804	109 444	(100 533)	31 714

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, 11 February 2018



Shaji Adathala
 President



Gordie Manapparambil
 Treasurer

About us

Executive-Committee 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 coordinator/ AG
Joby Mangalath	Auditor, Wittenbach/ SG



"Light in Life" was founded in 2013 as a recognized non-profit association based in Teufen / AR

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

Our goal is to provide sustainable humanitarian assistance to needy people living below the poverty line, especially those with mental or physical disabilities, poor children and those 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 association and exempt from taxes.

LIGHT IN LIFE

Postfach 226

CH-9053 Teufen AR

Switzerland

Tel: +41 71 330 07 69

www.lightinlife.org

E-Mail: info@lightinlife.org

Bank Details:

Postfach:226, 9053 Teufen / AR, Switzerland

IBAN (USD): CH77 8102 3000 0050 4904 0

IBAN (CHF): CH21 8102 3000 0050 4907 8

SWIFT Code: RAIFCH22

Bank Address: Raiffeisenbank Appenzell, 9050 Appenzell, Switzerland

Project Reference: (Name of the Project)