



ANNUAL REPORT 2019

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FOREWORD

Dear Reader

Dear Members

The younger generation of today plays a crucial role in securing our common future. Hence it is important to invest in them and educate them, so that they can live and work responsibly.

Together with you, dear readers, in 2019 we succeeded again in improving the living conditions of hundreds of people in India through education for children, new and permanent houses for homeless families and emergency aid in disaster areas.

The new sponsorship project LIGHT 4 CHILD has met with great acceptance among donors. Within the framework of this education project, which has a duration of 5 years, we have started two new projects in north-east Indian states. We have already donated CHF 48'000 for this school year, thus guaranteeing 210 children an appropriate education.

A new school building in Assam was inaugurated in January 2019 and the school started functioning. The construction works of the third school building Arunachal Pradesh, one of the states in north east India, has now begun, for which we have already spent CHF 75'000.

The construction of 15 shelters for the victims of the flood disaster of 2018 - in cooperation with local partners, charity organizations and benefactors - was a great challenge for us. The heavy rainfall and flooding in this year was a big hindrance to complete the construction work. However we could hand over a few shelters to the needy families and the rest are scheduled to follow in early 2020. We are proud to announce that in the meantime we could complete the 100th house which will be handed over to the family in early 2020. The credit of this achievement can be attributed to the generous support to LIGHT IN LIFE by the well wishers like you.

Overall, the year was very successful for us. **With around CHF 154'265 we were able to support many needy people in India.** For a small association like ours it is not an easy task to raise the money for various projects. But we have achieved our goal with the generosity of our sponsors, donors, patrons and members.

We would like to thank all, those who have supported our work with contributions big and small, for their commitment and trust. We are also particularly grateful to the foundations, companies, local administrations, church communities and our members who generously helped us in 2019.

Please continue helping people to fulfill their dreams for a better life! Your donation can change their lives positively.



Abraham Mathew, General Secretary



Shaji Adathala, President

ACTIVITIES 2019

20.01.2019: INAUGURATION OF THE SCHOOL BUILDING IN PANBARI, ASSAM

The School building in PANBARI, Assam, which was constructed by the support of LIGHT in LIFE with CHF 79'000, was inaugurated on 20th January 2019. During the ceremony six members of LIGHT in LIFE were present including the president.



27.01.2019: PUNARJANI, OPENING CEREMONY OF THE CONSTRUCTION WORK:



As part of the support to the flood victims of 2018, we have launched PUNARJANI a, rehabilitation Project in Kottayam, District of Kerala. Under this project, seven families who lost their house and belongings due to the flood will be relocated and will get new houses. The new houses will be handed over to the families in early 2020.



The former Chief Minister of Kerala, Mr. Oommen Chandy opened the construction phase with a traditional ceremony on 31st January 31. The land for the construction of these houses was donated by a member of our association.

04.02.2019: LAYING THE FOUNDATION STONE OF HOUSE FOR FLOOD VICTIM IN MALA



In cooperation with the association INDO-SWISS SPORTS CLUB in Switzerland, the foundation stone was laid on 4th February 2019 for a house in Kodothukunnu, Mala, Thrissur, Kerala. For this project we have donated CHF 4'285, which is half of the total costs.

Left: Laying the foundation stone and handing over the cheque

10.03.2019: GENERAL BODY MEETING

In 2019, the Executive Committee met three times. Besides, regular telephone conferences were also held with all members of the Executive Committee to discuss project implementation and financing.



The annual general body meeting took place on 10th March 2019 in Zollikon/ZH. At this meeting, the members of LIGHT in LIFE who visited the projects in North East India in January reported over their trip and experiences. At this meeting they also distributed traditional costumes from Northeast India as gifts to all other members (see picture above).



14.04.2019: GET-TOGETHER ON PALM SUNDAY IN TEUFEN

As a token of gratitude, we invited our donors and patrons to come together in Teufen on 14th April 2019 to view projections of our projects and enjoy Indian delicacies and dances. It was a great success and over 120 people attended.



Above: Moments from „Get-together on Palm Sunday“ in Teufen

14.07.2019: FINANCIAL SUPPORT FOR SCHOOL BUILDING IN ARUNACHAL PRADESH

After finishing the construction of two school buildings in the northeast of India, we have committed to provide financial support for the first phase of the construction of a school building in the state of Arunachal Pradesh.



Picture above: Handing over a cheque to Ref.Fr. Saji, in Teufen, for the construction of a school building in Arunachal Pradesh

On 14th July 2019, members of LIGHT IN LIFE presented a cheque for CHF 75,000 to the representative of FAsCE Rev. Fr. Saji. The first phase of the construction costs a total of CHF 150,000, half of which will be covered by FAsCE India.

18.06.2019: HOUSE INAUGURATION AND HANDOVER OF KEYS IN CHOWARA:



In cooperation with the local charity organization we have built another house in Chowara for a victim of the flood 2018.

18.06.2019: HANDING OVER THE HOUSE TO FLOOD VICTIMS IN MALA

Within five months the house in Mala was completed. LIGHT in LIFE, along with INDOSWISS SPORTS CLUB, local clubs and patrons, also participated in this project. The house was completed under the leadership of the Soccorso nuns in Mala.



Left: LIGHT in LIFE project manager and representative of INDO SWISS SPORTSCLUB at the handing over of the keys of the house

15.08.2019: CELEBRATION OF THE 73RD INDIAN INDEPENDENCE DAY

02.10.2019: 150 YEARS MAHATMA GANDHI



Above: Members of LIGHT in LIFE participated in both events organized by the Embassy of India in Berne

21.07.2019: EMERGENCY AID FOR THE FLOOD VICTIMS IN ASSAM



For the victims of the flood disaster in Assam in mid-July 2019, we have provided emergency aid for medicines, food and clothing amounting to CHF 2'772. The money was transferred to FAsCE India.

Left: FAsCE India distributes food and clothes to the flood victims

12.09.2019: DURING THE VISIT OF THE INDIAN PRESIDENT IN BERNE



Pictures above: Representatives of LIGHT in LIFE were invited during the visit of the Indian President RAM NATH KOVIND at the University of Berne and at the festive reception at the Hotel Bellevue Palace in Berne

The Indian president spoke to students and invited guests in the assembly hall of the University of Berne about Switzerland's special relationship with India. In honour of Mahatma Gandhi, Shri Ram Nath Kovind and University Rector Christian Leumann then planted a magnolia tree on the university grounds (see picture above left). In the evening, the Indian Embassy organized a festive reception at the Hotel Bellevue Palace in Berne, to which representatives of LIGHT in LIFE were invited.

23.09.2019: EDUCATION AID AT ONAM FESTIVAL

In cooperation with the Sahrudaya Library in Mundangamattom, Neeleeswaram at the Onam Festival, we have provided financial support to 10 young people for vocational training.



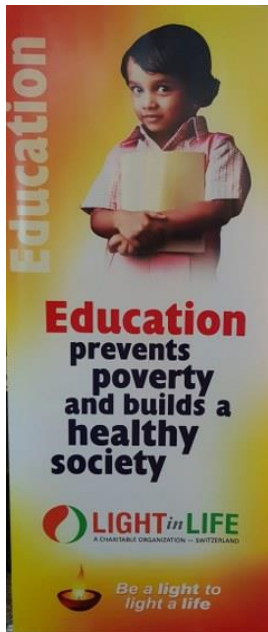
Pictures above: Handing over the grant to Students

FUNDED PROJECTS 2019

1. EDUCATION IS THE FUTURE
2. A ROOF ABOVE THE HEAD
3. REHABILITATION AID FOR FLOOD VICTIMS
4. SPECIAL PROJECT

1. EDUCATION IS THE FUTURE

1. a. LIGHT 4 CHILD: A sponsorship project for Children in North East India



India is one of the most populous countries in the world with more than one billion inhabitants and has the second largest education system. In 2009, education in India was enshrined in the constitution as a fundamental right. Since then, children between the ages of 6 and 14 have been subject to compulsory education. This guarantees them free school education. Nevertheless, many children do not go to school. Many parents refuse to send their children to school because they are needed for housework and work in agricultural fields. Child labour is widespread there. Though tuition is free, parents lack the money needed for school materials such as books, notebooks, writing materials, uniform and food. In this project, with the help of sponsors we support the parents financially.

Within the framework of this project, we have started two projects in north-east Indian states to provide these children with an appropriate education.

Sponsorship for CHF 300 per year includes school books, uniform, food and overnight stay. This project is specially designed for those children who come from distant places or who have no means of transport. In this project we support 110 children.

Sponsorship for CHF 150 per year includes school books and uniform. It is planned to educate the children from kindergarten onwards. We have taken over the sponsorship for 100 children.

We have committed ourselves to these projects for an initial period of five years. This means that if someone would like to sponsor a child, we would be happy to support the child for five years. However, if someone wants to take over the sponsorship for one year only, LIGHT in LIFE is committed to educate the child for the remaining four years.

For 210 children we spent a total of CHF 48'000 in the school year 2018/2019.

1. b. CONSTRUCTION OF A SCHOOL BUILDING IN AALO, ARUNACHAL PRADESH

After the successful construction of school buildings in Meghalaya and Assam, we would like to present you another project, the construction of a school building in Arunachal Pradesh, the extreme northeast of India. The construction costs of the project in two phases are estimated at approximately CHF 282'000.

We have made the first payment of CHF 75'000 in 2019.



Left: Laying of the foundation stone of the school building in Arunachal Pradesh in July 2019

The construction work is in full swing. We would also like to support the second phase financially, for which we depend on your help.

FAsCE India (Fransalian Agency for Social Welfare and Education) will again co-finance the project and carry out the construction project. FAsCE India, is a non-profit, non-governmental, secular, voluntary organization.



Right: Status of the construction work end of 2019

1. c. FINANCIAL SUPPORT FOR VOCATIONAL TRAINING OR PROFESSIONAL COURSES

Education is an area to which LIGHT in LIFE has always paid special attention. Our aim is to support the education of young people when their parents are unable to provide the necessary resources. We want to provide sustainable help for self-help so that they can find their own means to live. LIGHT in LIFE provides financial support for young children who wish to attend vocational school or school for professional courses after their compulsory schooling.

We have committed ourselves to these projects for 3-4 years, depending on the duration of the training. This means that if someone would like to sponsor a child, we would be happy to commit to the child for 3 or 4 years, depending on the duration of the education. However, if someone wants to sponsor for one year only, LIGHT in LIFE is committed to educate the child for the remaining years.

**For the 2019/2020 school year, we have taken over part of the training costs for 41 young people.
Financial support of LIGHT in LIFE Total: CHF 27'646**

It is important to mention that the full amount of the donation goes to the needy child without any administrative costs for us and our partners in India.

2. A ROOF ABOVE THE HEAD:

Construction of shelter for needy families in Kerala

A solid roof above our heads is a basic need for all of us. In India hundreds of thousands of people live in makeshift houses and huts made of straw, mud and plastic. Many have to get along without a roof above their heads. The flood disaster in Kerala last year also made thousands of families homeless.

LIGHT in LIFE is helping to build simple and stable accommodation with a solid roof and walls that can withstand even the rainy months and hot summers so that they can live in a dignified condition.

The houses are partly financed. 1/3 of the cost is covered by LIGHT in LIFE. The remaining parts are covered by local partners, charity organizations, patrons and by raising own contributions in financial form or by helping families, relatives and friends to build the house.

**THE 100TH HOUSE OF LIGHT IN LIFE IS
SOON TO BE OCCUPIED**



The 100th house (picture above) of LIGHT in LIFE in Mylapra, Pathanamthitta is ready for occupancy at the beginning of 2020. We are proud that with our support already 100 homeless families have received a permanent roof over their heads.

3. REHABILITATION OF THE FLOOD VICTIMS IN KERALA

In one of the most tragic natural disasters of the century in Kerala, several hundred people died and thousands of houses were damaged. Immediately after the catastrophe became known, we provided financial aid equivalent to CHF 21'420 and distributed food, clothes, bed sheets and hygiene articles to the flood victims with the help of volunteers.

In the 2nd phase, the rehabilitation of 15 families was our main focus. In cooperation with local partners, charity organizations and benefactors, we are building 15 houses for the victims. The estimated cost of one house is CHF 10'000. The share of LIGHT In LIFE per house is CHF 4'285, which is in total CHF64'275 for 15 houses.

Total rehabilitation cost when exchanged in Swiss Franc is CHF 85'695.



Above: new homes for the victims of the flood disaster

PUNARJANI PROJECT:



PUNARJANI is a rehabilitation project of LIGHT IN LIFE, in cooperation with charity organizations such as MANOFA (Florida), DELMA (Delaware), NEMA (New England), WISMA (Wisconsin), KAC (Chicago), KCF (UK), NSS College Alumni Palakkad, and GLOBAL GIVING, for the victims of the flood disaster of 2018, which includes the construction of seven houses for the victims. The land for these seven houses was donated by a member of our association.

In the year 2018-2019, we have financially supported the PUNARJANI PROJECT with a total amount of CHF 41'837.

The construction work is almost completed and the houses will be handed over to the families at the beginning of 2020.



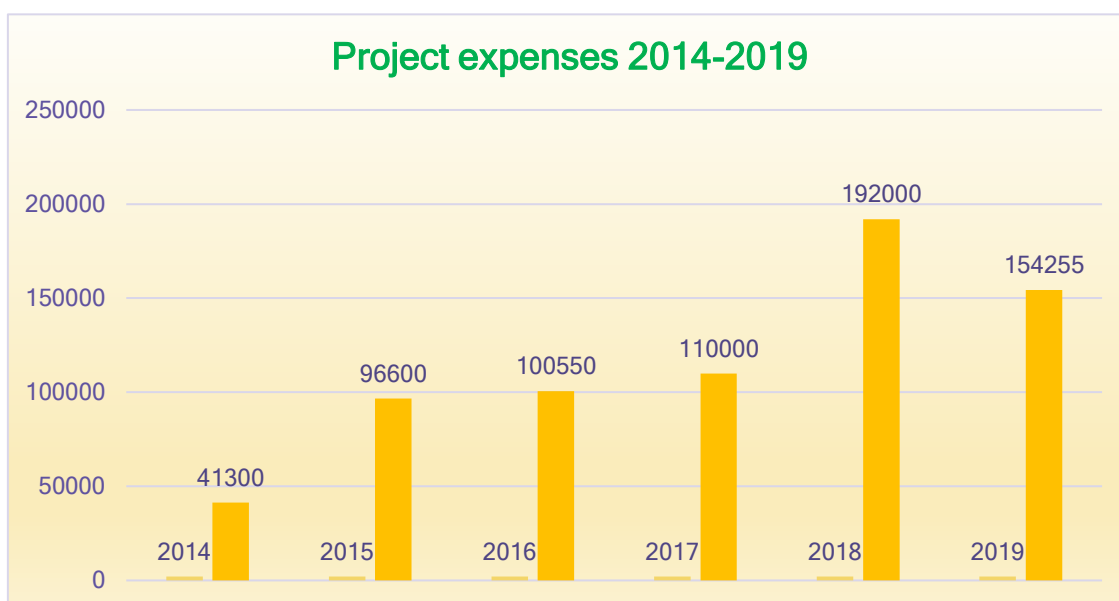
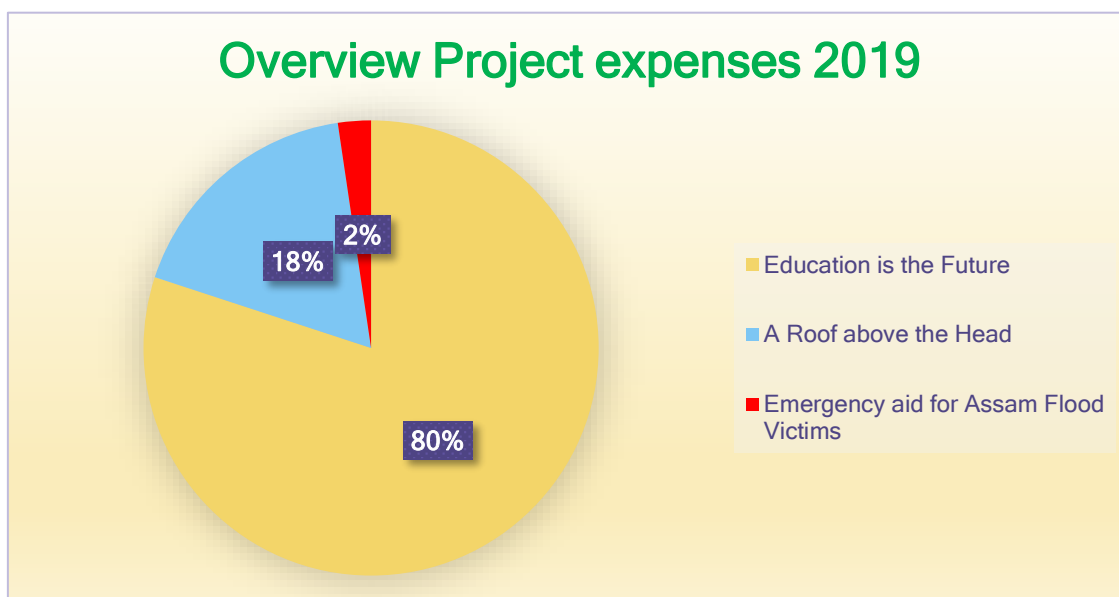
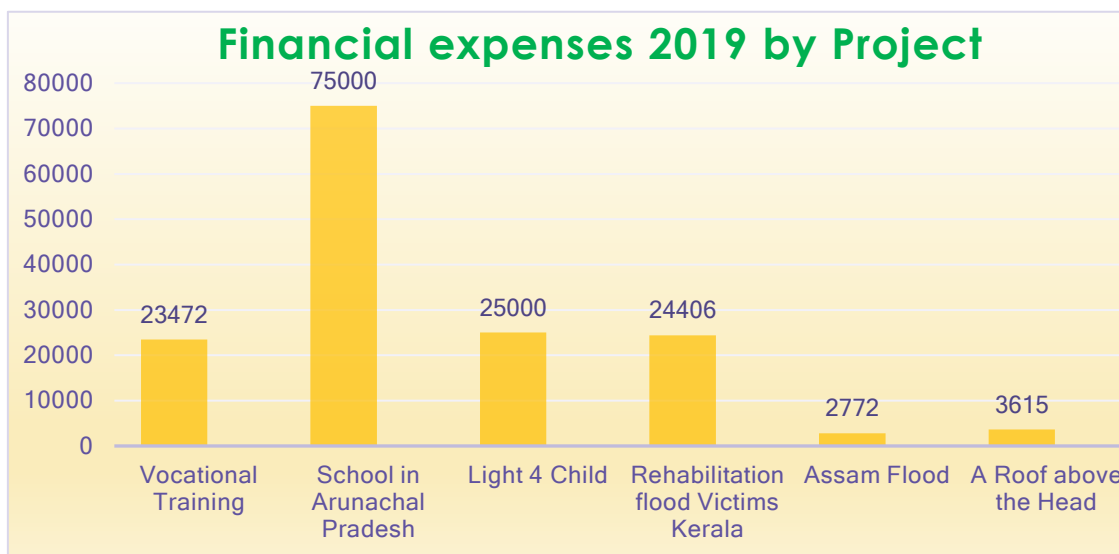
*Left:
7 PUNARJANI houses
are ready to move in*

SPECIALPROJECT 2019: PERSONAL DEVELOPMENT PROGRAMM



As in the previous year, we conducted personality development programmes for young people in Kunjithai, Paravur, Kerala. These courses are conducted twice a year. It offers many impulses for the development of their own personality. The teenagers learn how to deal well with others and with themselves and to increase their self-confidence. Especially young people from poor families benefit from this course.

FACTS & FIGURES



FINANCIAL STATEMENT



LIGHT *in* LIFE
Postfach 226, CH 9053 Teufen / AR

Financial Statements – 31 December 2019

LIGHT *in* LIFE

Balance Sheet

For the period ended 31 December 2019 and 31 December 2018

	Notes	2'019 CHF	2'018 CHF
Assets			
Cash and cash equivalents	3	91'307	75'661
Short term receivables	4	1'050	450
Total Assets		92'357	76'111
Liabilities			
Reserve for charitable projects			
Project Fund - Mobility	5	468	468
Project Fund - House	5	20'380	13'738
Project Fund - Food	5	3'167	5'939
Project Fund - Education	5	148	19'367
Project Fund - Education - Light 4 Child	5	30'235	(3'150)
Project Fund - Kerala Flood 2018	5	2'814	15'297
Project Fund - Others	5	7'745	8'243
Total Reserve for charitable projects		64'955	59'900
Contribution from members			
Reserve Fund (contribution from members)	6	13'000	1'000
Startup contrition from members	6	11'000	11'000
Total Contribution from members		24'000	12'000
Other Liabilities			
Advance payment received		200	200
Loan payable back to LIL members		-	865
Total Other Liabilities		200	1'065
Total Liabilities		89'155	72'965
Income over expenditure for the period		56	815
Net Income over expenditure brought forward		3'146	2'331
Total Liabilities and income over expenditure for the period		92'357	76'111

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

LIGHT in LIFE

Income and Expenditure account
Year 2019 and 2018 for the Period from 01 January to 31 December

	Notes	2'019 CHF	2'018 CHF
Project expenses:			
House		(15'452)	(17'586)
Food	5	(2'772)	-
Education	5	(98'472)	(83'031)
Education - Light 4 Child	5	(25'000)	(21'000)
Kerala Flood 2018 - Relief	5	-	(23'614)
Kerala Flood 2018 - House (rehabilitation)	5	(12'569)	(46'465)
Total Project Expenses		(154'265)	(191'696)
Release of reserves against projects:			
House	5	15'452	17'586
Food	5	2'772	-
Education	5	98'472	83'031
Education - Light 4 Child	5	25'000	21'000
Kerala Flood 2018 - Relief	5	-	23'614
Kerala Flood 2018 - House (rehabilitation)	5	12'569	46'465
Total Release of reserves against projects		154'265	191'696
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	13'000	23'500
Allocation of member's donation:			
Transfer to reserve fund		(13'000)	-
Allocated to Kerala Flood 2018		-	(18'000)
Allocated to House		-	(4'000)
Allocated to Education		-	(1'000)
Allocated to Reserve Fund		-	(500)
Total Donation from members after appropriation		-	-
Bank/Cash related income/(expenses)			
Bank charges		(132)	(121)
Interest income		596	197
Foreign exchange gain / (lose)		(1'107)	286
Total Bank/Cash related income/(expenses)		(643)	362
Administration income/(expenses)			
Yearly subscription from members for expenses		700	700
IT expenses		-	(79)
Others		(1)	(168)
Total Administration income/(expenses)		699	453
Income over expenditure for the period		56	815

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 period ended 31 December 2019 and 31 December 2018

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:

	Currency	2019 in CHF	2018 in CHF
Raiffeisenbank Appenzell, 9050 Appenzell, Switzerland	CHF	57'386	46'312
Raiffeisenbank Appenzell, 9050 Appenzell, Switzerland	USD	33'921	7'118
Kotak Mahindra Bank, Kerala, India	INR	-	22'231
Total		91'307	75'661

4. Short term receivables

	2019 in CHF	2018 in CHF
Annual contribution from members	1'050	200
Receivable on fund raising event	-	250
Total	1'050	450

LIGHT in LIFE

Notes to the Financial Statements

For the period ended 31 December 2019 and 31 December 2018

5. Development of reserve for charitable projects

	Balance Brought Forward From 2018 in CHF	Donations Received 2019 in CHF	Transfer from General Reserve 2019 in CHF	Projects Paid 2019 in CHF	Balance 2019 in CHF
Project Fund - Mobility	468	-	-	-	468
Project Fund - House	13'736	22'096	-	(15'452)	20'380
Project Fund - Food	5'939	-	-	(2'772)	3'167
Project Fund - Education	19'367	78'751	500	(98'472)	146
Project Fund - Light 4 Child	(3'150)	58'385	-	(25'000)	30'235
Project Fund - Flood 2018	15'297	85	-	(12'569)	2'814
Project Fund - Others	8'243	2	(500)	-	7'745
Total	69'900	159'319	-	(154'264)	64'955

	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 - Mobility	468	-	-	-	468
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	-	75'376	10'000	(70'078)	15'297
Project Fund - Others	4'693	3'550	-	-	8'243
Total	26'138	215'157	10'300	(191'695)	59'900

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, 07 March 2020


Shaji Adathala
President

Gordie Manapparambil
Treasurer

AUDIT REPORT

Joby Abraham
Im Zentrum 2a
9300 Wittenbach

Wittenbach
07.Mar.2020

Audit Report: Light In Life, Teufen 2019

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 end 2019

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

I have received the data asked for with explanations from Project Manager and Treasurer of Light In Life. The proof and statements received are to my best understanding. The special emphasis was made to track the project money is received by said individuals

All needed remarks are marked on the bills and for future references.

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

With Best Regards



Joby Abraham Mangalath

OUR PROJECT PARTNERS

For the successful implementation of the projects, our cooperation and extensive exchange of information with local charity organizations are very important. The experience of our project partners, who know the local conditions and their needs very well, plays an important role. They can also use their network with local authorities and other local organizations. Thus our projects find broad support among the public. We are responsible for the successful implementation of the projects and accompany the implementation through regular reporting from our project partners and our periodical on-site visits.

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.

SAHRUDHAYA KALAVEDHI AND LIBRARY, NEELEESWARAM

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.

MOTHER & CHILD SOCIETY, MYLAKOMBU, THODUPUZHA

The Mother & Child Foundation is a registered charitable organization based in Mylakombu, Thodupuzha, Kerala. This institution is dedicated to provide safety and protection to mothers and children in need. It cares for abandoned, unmarried mothers traumatized by society and for the upbringing of orphaned newborns and children until they become independent.

Mother & Child Foundation is registered as a non-profit organization under the Companies act and operates strictly according to the rules and regulations of this law.

PUNARJANI PROJECT

Rev. Fr. Jijo Kurian, who has a lot of experience with various charity projects for victims of natural disasters, is the patron of this project. Together with his associates and the seven families he established a foundation for the smooth running of this project.

DIOCESE OF IDUKKI

The Eparchial Curia, Karimpan, Manipara P.O., Idukki – 685 602, Kerala, India

The diocese of Idukki was erected by His Holiness Pope John Paul II on 02.03.2003.

Mar Mathew Anikuzhikattil was consecrated as its first bishop. The Eparchy is situated in the Eastern part of Kerala covering an area of about 3,000 sq.km.

The diocese extends its service of charity to the needy, the poor and the abandoned. It provides special schools and hostels for the disabled, orphanages for the abandoned children, old age homes for the needy poor people, etc.

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, Switzerland.

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

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

Bank details:

Our Bank:	Raiffeisenbank Appenzell, 9050 Appenzell, Switzerland
IBAN (CHF):	CH21 8102 3000 0050 4907 8
IBAN (USD):	CH77 8102 3000 0050 4904 0