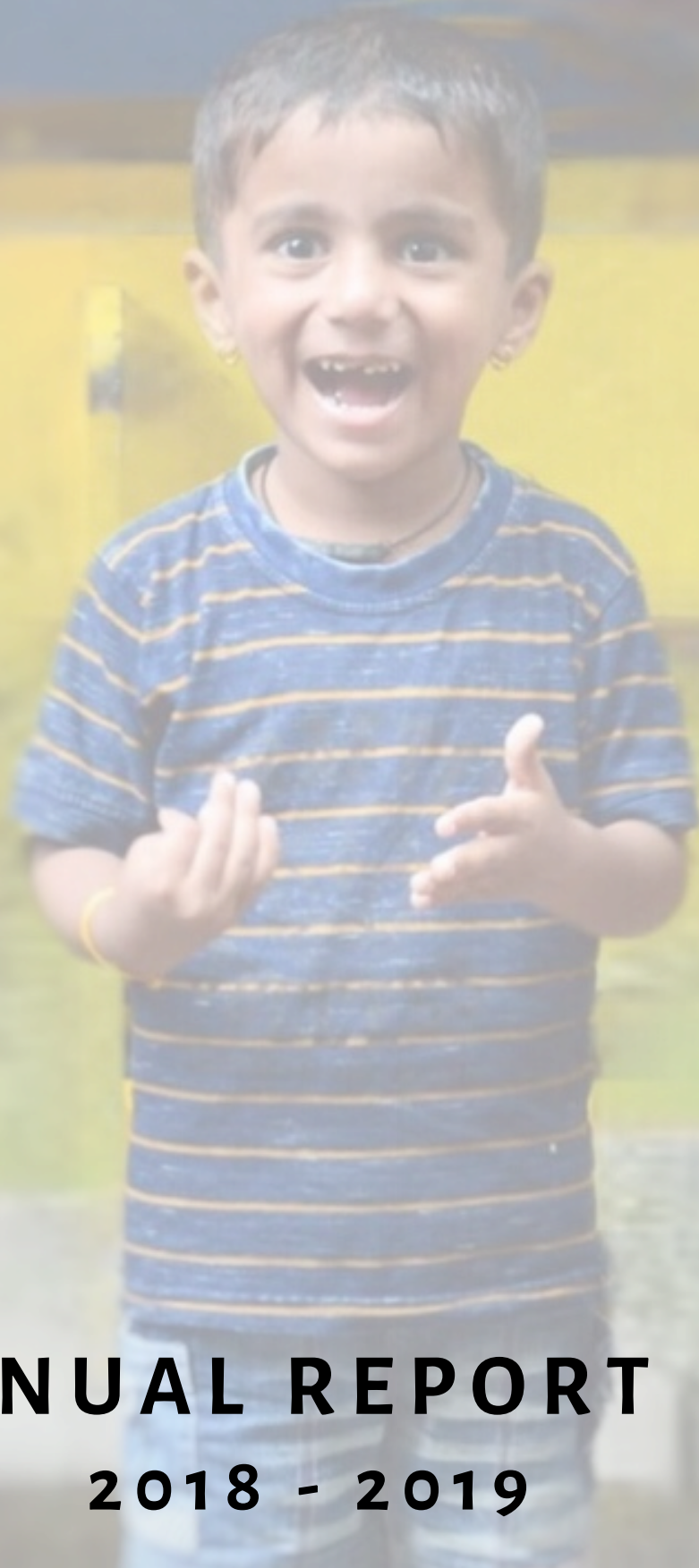


*Our greatest joy comes from seeing our children grow
and remain rooted in the truth.*



Association for Christian Thoughtfulness



ANNUAL REPORT
2018 - 2019



OUR VISION

**"CREATING SYNERGY
FOR CITY
TRANSFORMATION"**



FOREWORD



This annual report showcases the many ways in which ACT worked to bring transformation in the lives of individuals as well as in the community. We are immensely grateful for continued favour seen through new opportunities and recognition of ACT's work by different stakeholders throughout this past year. ACT was able to reach out to more than 1200 direct beneficiaries in 13 communities. The highlight of this work was the expansion of the Community Transformation which empowers community members to access their rights and build resilience in them. Providing mental health services to the neediest and most neglected was another area of commendable work done by the professional, committed and caring ACT team. Integrity in Word and deed was the theme of this year and was truly reflected across the work and in the team.

This Annual Report documents the journey of ACT in providing care and support in the community and its evolution to emerge as a leader with regard to mental health. I invite you to read this report and see where ACT is today – nearly 35 years after its establishment.

We look forward to another year of purposeful action and collective impact.

A handwritten signature in black ink, appearing to read 'Neeta Minz', with a long horizontal line underneath.

Ms. Neeta Minz
Board Member

NOTE FROM THE CEO

Warren Buffet "In looking for people to hire, look for three qualities: integrity, intelligence, and energy. And if they don't have the first one, the other two will kill you."

Integrity stems from the Latin word 'integer' which means whole and complete. This implies that integrity requires an inner sense of 'wholeness' and consistency of character. When you are in integrity, people should be able to visibly see it through your actions, words, decisions, methods, and outcomes.



When you are 'whole' and consistent, there is only one you. You bring that same You, wherever you are, regardless of the circumstance. You don't have a 'Work You,' a 'Family You,' and a 'Social You.' You are YOU all the time.

It is becoming harder these days to stay integrated consistently. In a stressful world, working with integrity becomes an extremely trying task because when push comes to shove, the first trait that falls by the wayside is integrity. At work you are a dictator, at home you are a cold and dispassionate spouse and you are a kind and generous soul.

Integrity is one of the fundamental values that we as an organisation try to inculcate within both staff and our beneficiaries. We believe that it is the hallmark of a person who demonstrates sound moral and ethical principles not only at work but also at home.

Having integrity means that what you say and what you do, are in accord. It also means that there is no discrepancy in your life, deed and action both at home and at work.

It also means that your personal, private and public life are in harmony.

As an organisation, we have eschewed the principle of living separate personal and professional lives but have asked each other "How can I make a difference with my learnings from the organisation within my home or neighbourhood?"

Thus, our thematic areas of intervention – Child Protection, Health, Counselling, Advocacy – spill over as essential elements in most team members' personal lives.

As the part of the leadership, I am extremely proud to say that we have grown both professionally and personally as we sharpen each other telling the truth in love so that we can achieve the vision of creating synergy through city transformation.

A handwritten signature in black ink, appearing to read 'Alita Ram'.

Dr. Alita Ram

WE WORK WITH COMMUNITIES



WE WORK WITH SCHOOLS



WE WORK WITH ORGANIZATIONS



AREAS OF WORK



MENTAL & PHYSICAL HEALTH

ADVOCACY & JUSTICE

YOUTH LEADERSHIP SKILLS



Our physical health program is an effective tool to train communities in understanding the impact of the lack of knowledge of safe health practices. Here we tackle aspects of both communicable and non-communicable diseases including topics such as reproductive health.



*A beaming recipient
of the benefits of
health awareness in
Digha*

PHYSICAL HEALTH

HEALTH & ADVOCACY

BENEFICIARIES FOR 2018 - 2019

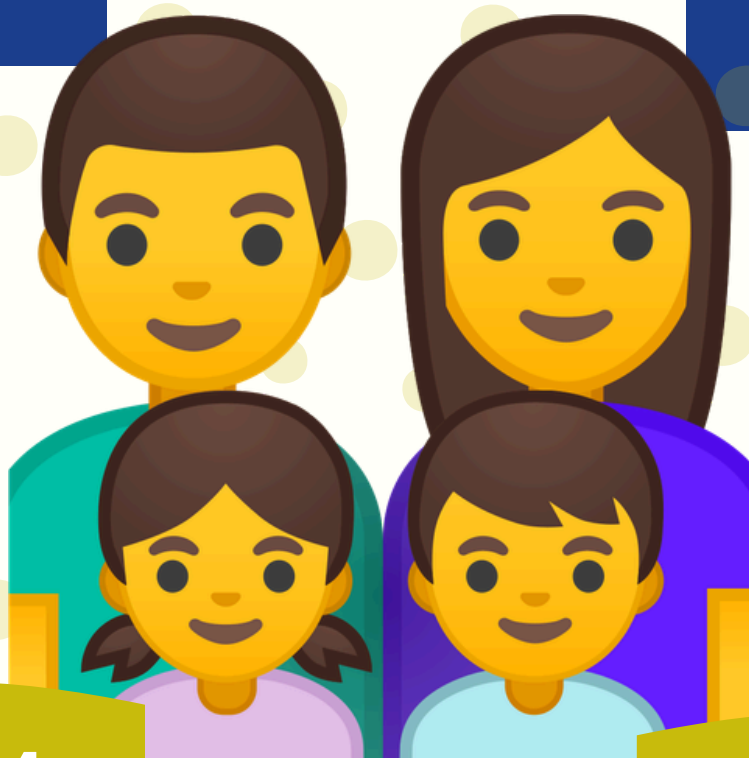
Total 12109

3569

4950

1844

1746



COMMUNITY ADVOCACY

The advocacy program is conducted in partnership with a Justice organization. Here we not only train communities to understand their rights and responsibilities but also advocate for their entitlements from the government and those in authority. We also train the community to identify and deal with all aspects of child sexual abuse and also help the victims approach the appropriate courts to seek redressal and justice.



Our advocacy expert mobilizing the community
on their issue of sanitation

HEALTH & ADVOCACY



A JOURNEY OF TRANSFORMATION

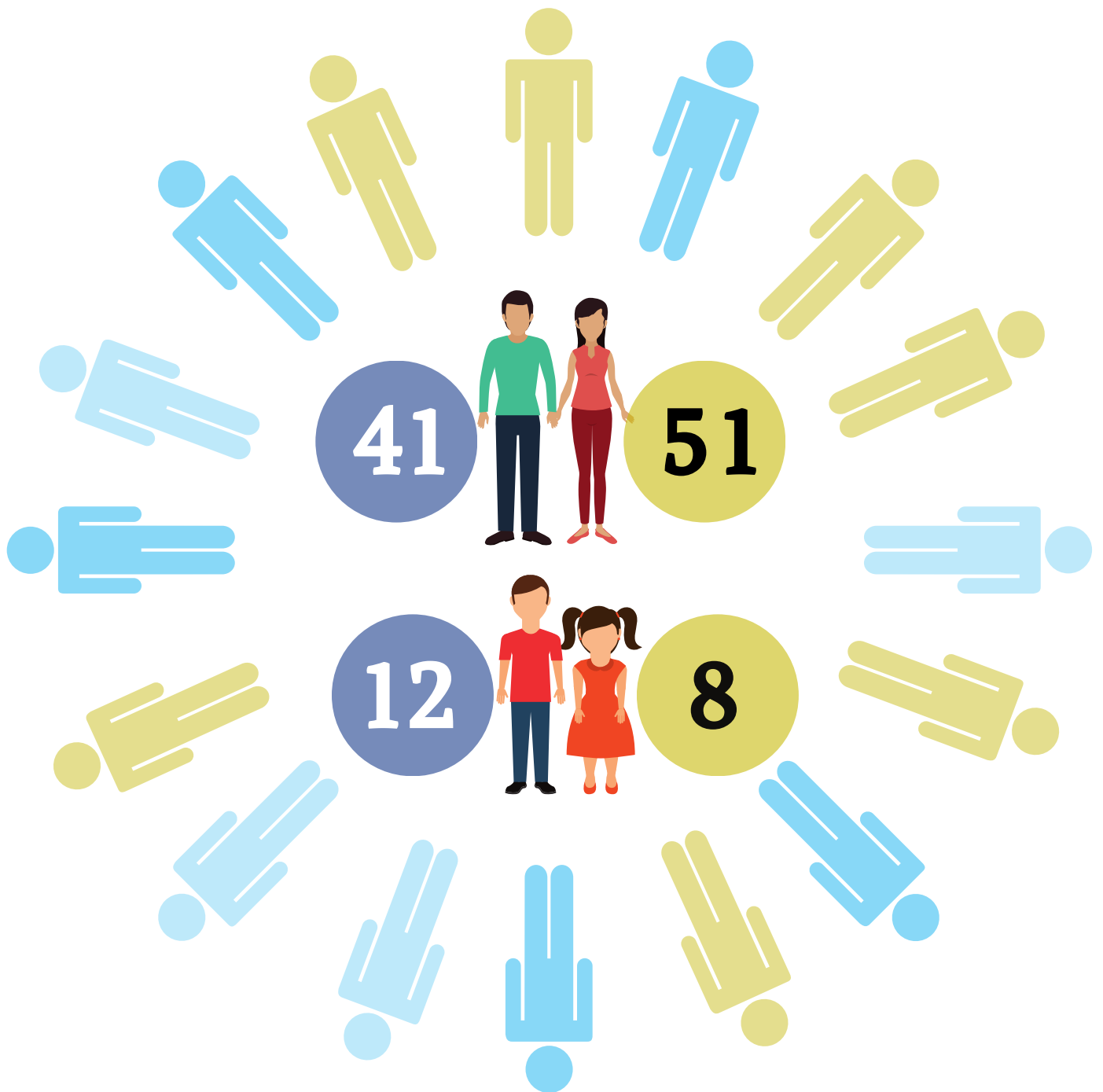
Drunk and livid with rage, Suresh, a 35-year-old alcoholic, staggered along the streets of Mumbai, threatening to kill passers-by with his knife. Hysterically sobbing and fearing for her life, his wife Anjali along with a few concerned neighbours, turned to the police who arrested Suresh. They kept him in custody for a week during which he sobered up cold-turkey. However, this was short-lived as he relapsed after a few days and began physically abusing his wife. This, along with accusations of an affair, broke Anjali and deeply affected her emotional health. Distressed and at the end of the line, she asked the health educator who visited her weekly for advice on what to do regarding her husband's alcoholism. Alcoholism is a common but serious issue in Suresh's locality but through ACT and its local partner, intervention took place and Suresh was directed to the nearest Alcoholics Anonymous centre. Initially, Suresh adamantly refused to attend meetings saying he did not need any help, but finally accepted the support of the group and started attending meetings. Much to his surprise, he began to enjoy them and became a regular, quitting alcohol soon after. Suresh even started to write a book documenting his struggles with alcohol and addiction. It has been six months since Suresh last had a drop of alcohol and his life has dramatically changed for the better. He now has a steady job and enough money to take care of his household. His son, who would earlier hide from him, now runs into his arms. They are grateful for all that ACT and its local partner have done—Suresh for being freed from his addiction, and his wife for now having the husband of her dreams.

MENTAL HEALTH

There are three facets of our program involved in mental health:

- Training lay-counselors to provide basic counseling to the vulnerable population within the community. The beneficiaries vary from boys struggling with an adolescent crush to women facing domestic abuse and violence.
- Working in partnership with rescue and rehabilitation organizations to provide the psycho-social components of the rehabilitation process of victims of trafficking and sexual abuse. We also provide different forms of therapy by trained counselors- our wish is to see the girls reintegrated into society.
- We train mental health workers to increase awareness on common and severe mental health disorders to various communities so that there is identification and treatment of such cases. As a result of this awareness, stigma and discrimination is significantly reduced.





Total
Number
120

BENEFICIARIES
2018 - 2019

COMMUNITY COUNSELLING

COMMUNITY COUNSELLING

The Mediator Role of ACT

Beauty in diversity is what is evident when the youth meeting at Kishan Nagar takes place today.

But just last year it was a different scenario, when the sparse attendance at these meetings was extremely disheartening for the local leaders.

ACT intervened and conducted a survey of the locality while trying to understand why the youth were disinterested in attending these meetings. While conducting the survey, the ACT staff met with community and youth leaders to discuss and understand the problems they were facing when it came to engaging with the community.

The survey findings stated that the leadership in the community were oblivious to the issues faced by the youth. This resulted in community elders changing their directive approach to a more facilitative form of communication.

It has been a joy to watch the increased attendance not only at the meetings but in all the activities of the community. More and more young people now have a voice and say in their community.



YOUTH LEADERSHIP SKILLS



This program has been an eye-opener to many young boys and girls in understanding their self-worth. We conduct this program in schools, communities and shelter homes and have seen how instrumental it has been in influencing the young people to make right choices.

ACT is primarily a training and capacity-development organization for communities and other partner NGOs. We have developed a curriculum for counseling – both basic and advanced levels. We have also developed a database of NGOs in the city.

LIFE SKILLS

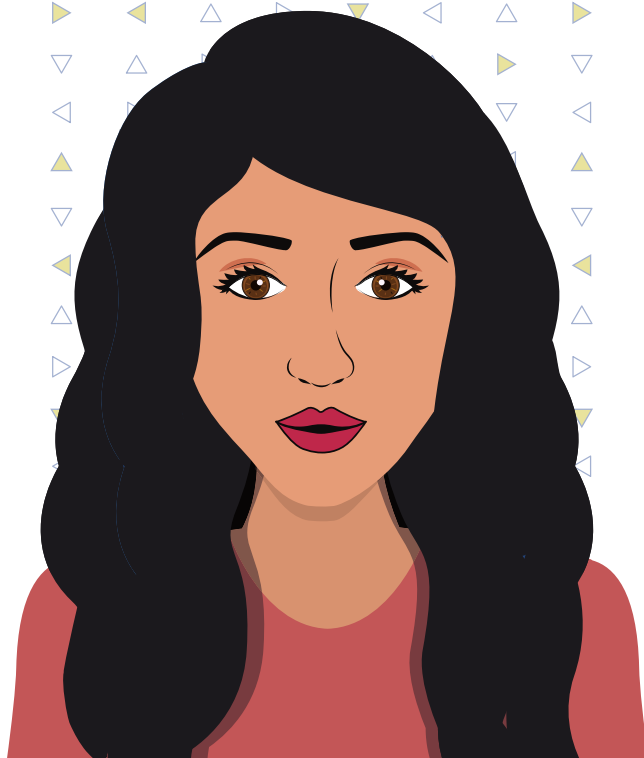
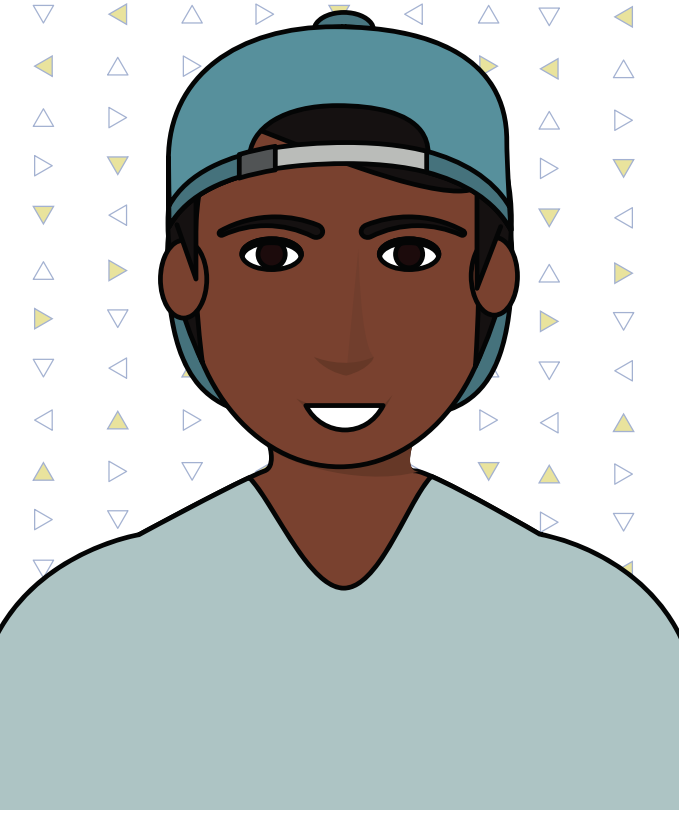
2018 - 2019

TOTAL BENEFICIARIES

1870

1520

350



SCHOOL COUNSELLING

Sunny is a 11 year old boy studying in one of the schools in South Mumbai. He was first referred to the counsellor by the Principal when he was in the 5th grade.

He had stolen a classmate's birthday chocolates furtively while the other students were still in the library. He would also indulge in emotional outbursts at various times like throwing things belonging to others in the dustbin.

Hence he was found to be repeatedly aggressive and difficult to manage in school. When referred he was already on medication for ADHD. Our counsellor found the child to be fidgety, blaming others, smiling inappropriately. When she asked him the reasoning behind taking the chocolates without permission he casually mentioned that he just felt like eating them. He seemed to lack impulse control.

Our Counsellor spent time building rapport and understanding Sunny who felt that he was being targeted both by the teachers and by his peers. He used to tell the counsellor that if anyone torments him he would fight back. Our Counselor began training him in anger management techniques. She also used various stories to help the child understand the consequences.

On his promotion to the 6th grade he continued to be defiant and stubborn. After many sessions of discussions with the counsellor he began to comprehend that his response was inappropriate. This realisation made him apologize to the concerned teachers. These are huge strides of progress that we have begun to perceive in Sunny's emotional health. He is now in the 7th grade and both his parents and teachers are delighted at his progress.

TRAUMA COUNSELLING

Meena, now thirty-five years old has had a life full of hardship and distress. A hopeful job search brought her to Mumbai but ended abruptly when she was sold into the sex trade after being betrayed at the hands of a friend from her village.

Meena was rescued and taken in by an organisation where she was given a home and provided for. Full of pent-up emotions with not a soul to share with, she ran away and returned to the only place she knew as home- the brothel.

She was rescued again but this time by another organisation. She was taken to their training centre where she was taught how to stitch bags as a vocation to enable her to earn a livelihood.

With her determination and drive to live a better life, she became highly skilled at this task. With nothing but five years of trauma to her name, Meena received counselling from ACT to cope with life outside of her past. Her self-esteem had hit rock bottom and her anger had reached a deafening crescendo, but through the multiple counselling sessions with the ACT counsellor, Meena has been able to overcome these issues and now has a healthy relationship not only with her husband and family, but also with herself. The trauma counselling intervention has helped her to adjust to life outside of the brothel.

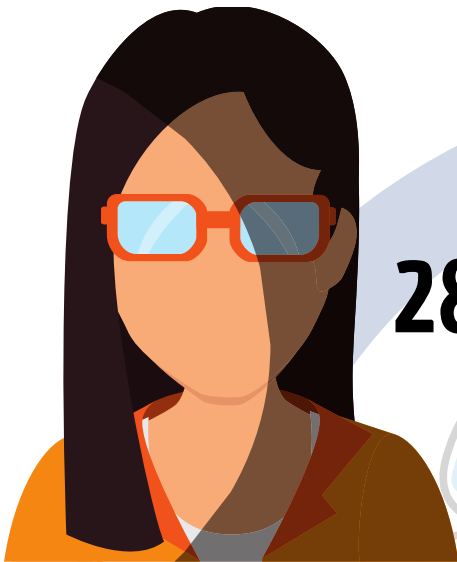
Meena is now employed at a factory in the suburbs which is a safe zone for rescued women. She is now a full time employee and lives a life of dignity and pride.



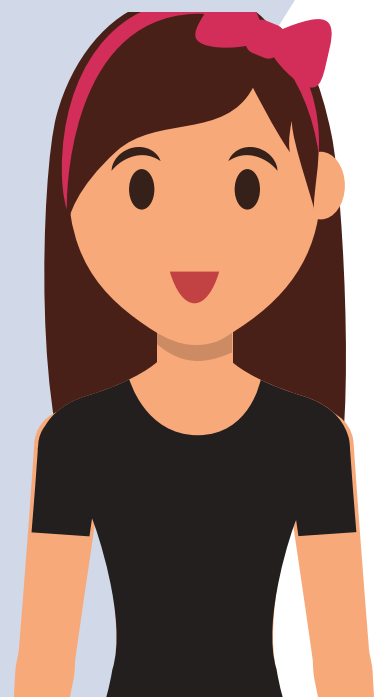
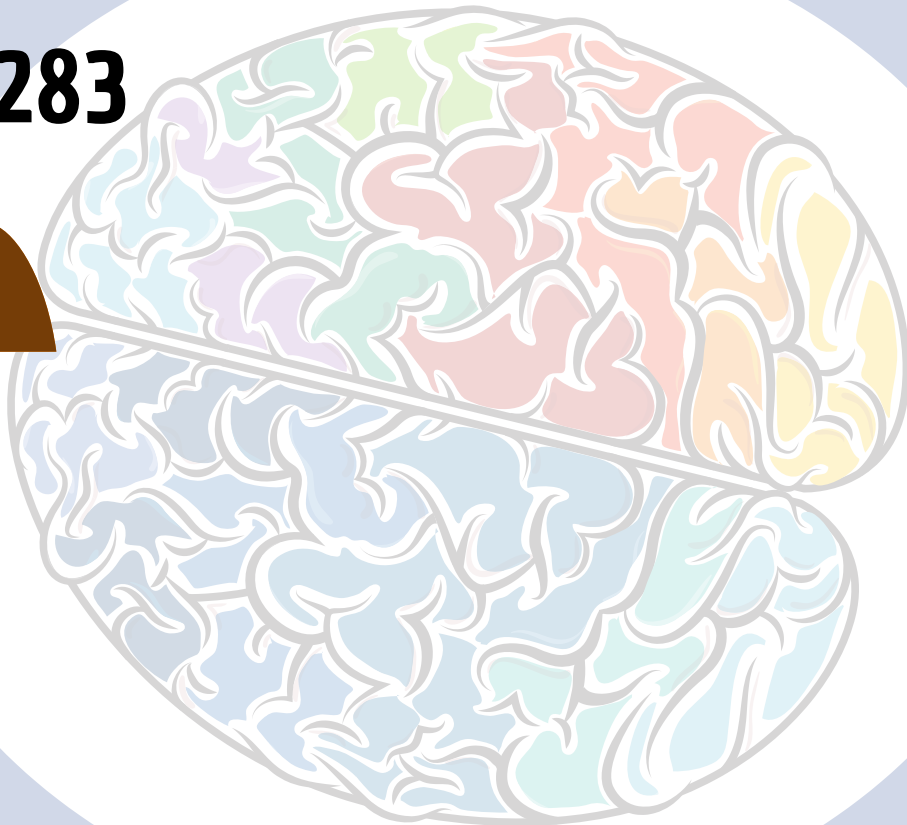
TRAUMA COUNSELLING

BENEFICIARIES

2018 - 2019



283



249

Total Number
532

BOARD OF DIRECTORS

Sr. No.	Name of the Board Member	Position in the Board	Age	Gender
1	Mr. Vivian Fernandes	Chairman	58	Male
2	Mr. Bathuwel Umale	Treasurer	56	Male
3	Mr. Adrian Lopes	Secretary	66	Male
4	Mr. Viju Abraham	Member	70	Male
5	Ms. Mary John	Member	68	Female
6	Ms. Neeta Minz	Member	56	Female
7	Ms. Shanthi Kurien	Member	61	Female
8	Mr. David Luke	Member	57	Male

- The members of the governing body are not related to one another by blood or marriage.
- None of the Board members have received remuneration or have used ACT's resources for their personal benefit.

STAFF REMUNERATION

Slab of gross monthly salary (in INR Plus benefits paid to staff)	Male Staff	Female Staff	Total Staff
< 2500	0	0	0
< 7000	0	0	0
< 15000	1	0	1
< 30000	3	4	7
< 50000	3	4	7
>/ 50000	1	2	3

PAID STAFF

Full-time: 18

Part-time: Nil

Contract- Nil

Consultant: 5

Daily Wager: Nil

Number of Volunteers: 39

DONATIONS

A. LOCAL

<u>Name of Donors</u>	<u>Total</u>
Abhijeet Tivade	74,000
Dr Anantaraj	32,000
Upasana Ravi	5,000
Shinnie Steven	20,000
Rabina James	20,000
Adi Naidu	1,400
Ruth Joshi	45,000
Egumsing Nsarangbe	5,000
Dr Jacob	20,000
Team Infosale	5,000
Annie Kurian	10,000
Total	2,37,400

<u>Name of Donors</u>	<u>Total</u>
Abundant Grace Fellowship	2,000
Ammada Trust	50,000
Grace and Truth Ministries	5,000
Total	57,000

DONATIONS

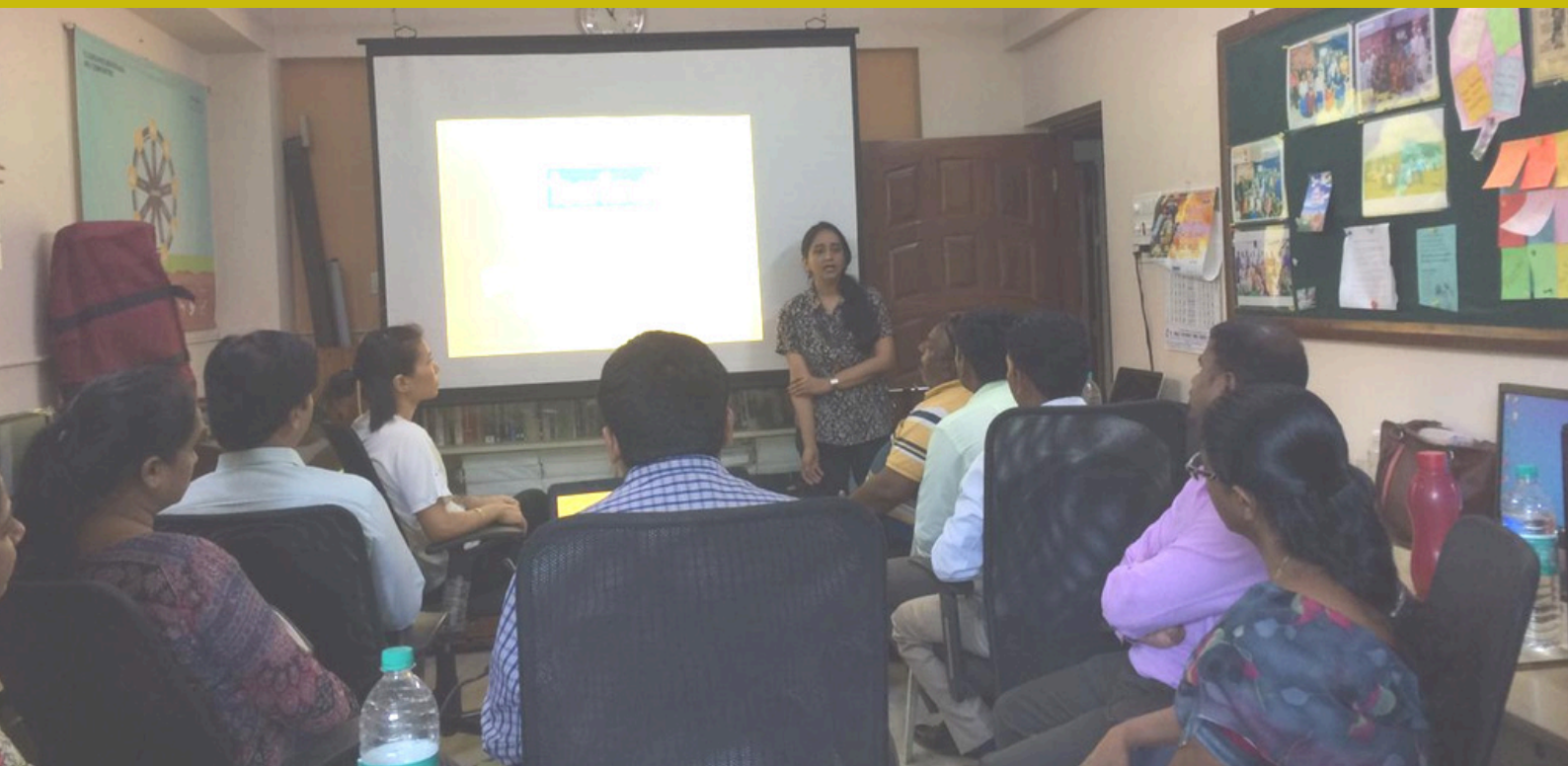
B. FOREIGN

Name of the Donor	Total
Embers International Inc	4,59,822
Foundation for International	17,75,151
Oakseed Ministries International	4,97,473
Tearfund International	64,96,178
Total	92,28,624

ON-GOING TRAINING



We at ACT constantly help our staff to hone their skills through various trainings both in house and external.



STAFF CARE



Staff Picnic at Alibag

Since our staff engage with the most intense and traumatic stories of the society, we do have off-site silent and annual retreats planned every year. During these retreats we encourage our staff to take care of their mind and body by implementing rejuvenating techniques and centering themselves.

FINANCIAL SUMMARY

R. K. KHANNA & ASSOCIATES
CHARTERED ACCOUNTANTS



402, Regent Chambers,
Nariman Point,
Mumbai 400 021

TEL.: +91-22-62244444
E-MAIL: admin@rkka.in
Website: www.rkkhannaassociates.com

INDEPENDENT AUDITOR'S REPORT **TO THE MEMBERS OF ASSOCIATION FOR CHRISTIAN THOUGHTFULNESS**

Opinion

We have audited the accompanying financial statements of **ASSOCIATION FOR CHRISTIAN THOUGHTFULNESS** (the Society), which comprise the Balance Sheet as at 31st March, 2019, the Statement of Income and Expenditure for the year then ended and notes to the financial statements, including summary of the significant accounting policies.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of the Society as at 31st March, 2019 and of its financial performance for the year then ended in accordance with the Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI).

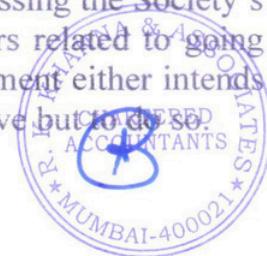
Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by ICAI. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Society in accordance with the *Codes of Ethics* issued by ICAI and we have fulfilled our other ethical responsibilities in accordance with the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation of these financial statements that give a true and fair view of the state of affairs, results of operations of the Society in accordance with the accounting principles generally accepted in India. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Society's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Society or to cease operations, or has no realistic alternative but to do so.



Those charged with governance are responsible for overseeing the Society's financial reporting process.

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also-

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Society's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Society to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.



We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence and where applicable, related safeguards.



For R. K. KHANNA & ASSOCIATES

Chartered Accountants

(Firm Regn. No.105082W)

A handwritten signature in blue ink, appearing to read "Obaid", with a horizontal line underneath.

MOHAMMED OBAID ANSARI

Partner

(Membership No.116304)

UDIN: 19116304AAAABL7042

Mumbai;

Date: 2nd August, 2019

ASSOCIATION FOR CHRISTIAN THOUGHTFULNESS

Registration No. F-5727(Bombay) Dt22-09-1979

BALANCE SHEET AS AT 31ST MARCH 2019

	Note No.	As at 31st March 2019		As at 31st March 2018	
		Rupees	Rupees	Rupees	Rupees
FUNDS AND LIABILITIES					
Trust Corpus:					
Per last Balance Sheet		56,63,292		64,30,105	
Transfer from Building Fund		11,89,582		-	
Deficit for the year		(17,61,798)	50,91,076	(7,66,813)	56,63,292
Building Fund					
Per last Balance Sheet		11,89,582		11,89,582	
Transfer to Trust Corpus		(11,89,582)	-	-	11,89,582
Liabilities:					
For Expenses			1,772		8,303
TOTAL			50,92,848		68,61,177
PROPERTIES AND ASSETS					
Property, Plant and Equipment	3		7,42,222		10,33,486
Investments	4		21,40,000		41,50,000
Deposits	5		2,25,950		2,25,450
Advances			22,400		17,000
Amount Recoverable			2,75,932		1,25,472
Taxes Deducted at Source			11,57,426		7,70,998
Interest Accrued			69,047		25,529
Cash and Bank Balance	6		4,59,871		5,13,242
TOTAL			50,92,848		68,61,177

Notes 1 to 8 form an integral part of Financial Statements

As per our report of even date attached to Balance Sheet

For R.K.KHANNA & ASSOCIATES

Chartered Accountants

(Firm Regn. No.105082W)



MOHAMMEDI OBAID ANSARI

Partner

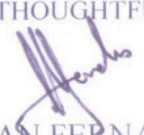
(Membership No.116304)

Mumbai;

Date : 2nd August 2019



For and on behalf of the Managing Committee of
ASSOCIATION FOR CHRISTIAN THOUGHTFULNESS


VIVIAN FERNANDES
Chairman


ADRIAN LOPES
Secretary


BATHUWEL UMALE
Treasurer

ASSOCIATION FOR CHRISTIAN THOUGHTFULNESS

Registration No. F-5727(Bombay) Dt22-09-1979

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2019

	Note No.	2018-19		2017-18	
		Rupees	Rupees	Rupees	Rupees
INCOME					
Donations			95,47,396		82,55,328
Education Fees			39,56,854		43,22,518
Membership Fees			8,000		9,000
Interest Income	7		3,00,519		2,99,861
Other Income			3,055		-
TOTAL INCOME			1,38,15,824		1,28,86,707
EXPENDITURE					
Establishment Expenditure	8		16,67,444		16,82,567
Depreciation			3,74,314		75,810
Expenditure on Objects of The Trust:					
Education to Community		81,80,988		70,09,213	
Education through Counselling		53,24,011		48,67,877	
Education through Seminar		30,865	1,35,35,864	18,052	1,18,95,143
TOTAL EXPENSES			1,55,77,621		1,36,53,519
DEFICIT FOR THE YEAR			(17,61,798)		(7,66,813)

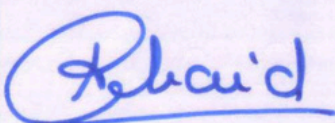
Notes 1 to 8 form an integral part of Financial Statements

As per our report of even date attached to Balance Sheet

For R.K.KHANNA & ASSOCIATES

Chartered Accountants

(Firm Regn. No.105082W)



MOHAMMED OBAID ANSARI

Partner

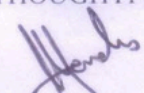
(Membership No.116304)

Mumbai;

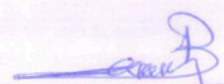
Date : 2nd August 2019



For and on behalf of the Managing Committee of
ASSOCIATION FOR CHRISTIAN THOUGHTFULNESS


VIVIAN FERNANDES
Chairman


ADRIAN LOPES
Secretary


BATHUWEL UMALE
Treasurer



Our Mission

"Empowering churches, institutions and young individuals, resulting in networks that care for marginalised and vulnerable communities through:

- Education
- Healthcare
- Counseling Services
- Leadership Development

in the name & Spirit of Jesus Christ".



Association for Christian Thoughtfulness

ASSOCIATION FOR CHRISTIAN THOUGHTFULNESS

Redg.under the Public Trust Act. 1950 No. F 5727 (Bombay 22-9-79)

80 C, The Kurla Kamgar Housing Society Ltd.,

Kamgar Nagar, S.G. Barve Marg, Kurla (East),

Mumbai 400 024



+91-022-25276321 / 7303224676



info@actnowindia.org



www.actnowindia.org



@actbombay



actindianow

