

2021 – 2022

ANNUAL REPORT





About ACT

Established in 1973, ACT has been working towards improving the quality of life of underserved communities by promoting social and economic empowerment. The organization initially focused on community development initiatives aimed at strengthening local capacities and improving access to essential services.

In 1992, in response to the emerging HIV epidemic in India, ACT expanded its work to include HIV prevention, awareness, care, and support services for affected individuals and families.

Recognizing the unique challenges faced by women, ACT launched its Women's Empowerment Department in 1998 to support women through targeted interventions, capacity building, and livelihood-focused initiatives.

In 2001, identifying the growing need for life skills education among adolescents and young people, ACT developed an indigenous life skills curriculum comprising 10 modules. The program was implemented among students of Grades 8 and 9, focusing on personal development, decision-making, communication, and emotional well-being.

Over the years, ACT's journey has been shaped by continuous learning and adaptation to the evolving needs of the communities it serves.

Over the past year, ACT's efforts focused on strengthening community resilience in the aftermath of the COVID-19 pandemic. Through community development initiatives and counseling support, the organization worked to empower individuals and communities to rebuild livelihoods, improve emotional well-being, and enhance their capacity to respond to ongoing social and economic challenges.

Through its interception initiatives, ACT also worked towards identifying and reducing risks faced by vulnerable children, with a focus on strengthening protective environments and ensuring timely support and intervention.



This year, ACT launched Aahana, a well-being initiative designed to support women leaders and community workers who have served tirelessly within their communities. The program focuses on emotional well-being, self-care, and personal growth, recognizing the critical role women leaders play in sustaining community development efforts.

The year also marked a new direction for the Samman program, with a stronger focus on addressing gender inequality and Sexual and Gender-Based Violence (SGBV). Through awareness sessions, community engagement, and capacity-building initiatives, the program aims to promote safer, more equitable, and inclusive communities.





Foreword

As we reflect on another year of service and learning at ACT, I am filled with gratitude for the resilience, commitment, and compassion demonstrated by our teams, partners, and communities. Since its establishment in 1973, ACT has continued to evolve in response to the changing needs of society, remaining committed to strengthening vulnerable communities and promoting dignity, equity, and opportunity for all.

Over the years, our work has expanded from community development to addressing critical social concerns including HIV prevention and care, women's empowerment, adolescent life skills education, counseling support, and community well-being. Each phase of our journey has deepened our understanding of the complex realities faced by individuals and families, while reinforcing the importance of community-centered and sustainable approaches.

The past year has been one of rebuilding and renewed purpose in the aftermath of the COVID-19 pandemic. Through our community development initiatives and counseling services, we continued to support individuals and families as they navigated social, emotional, and economic challenges. We witnessed remarkable resilience within communities and were encouraged by the collective efforts towards recovery and empowerment.





This year also brought important new directions in our work. Through our interception initiatives, we strengthened efforts to identify and respond to risks faced by vulnerable children, with the aim of creating safer and more protective environments for them. We also launched Aahana, a well-being initiative for women leaders and community workers who have served tirelessly within their communities. Their dedication often comes at a personal cost, and this initiative seeks to affirm, support, and nurture their emotional well-being and personal growth.

Another significant step forward has been the evolving focus of the Samman program towards addressing gender inequality and Sexual and Gender-Based Violence (SGBV). We recognize that creating equitable and safe communities requires sustained dialogue, awareness, and collective action. Through engagement with children, families, community leaders, and institutions, we are striving to foster greater understanding, inclusion, and respect.

As you read this report, we hope you will see not only the challenges faced by communities, but also their strength, potential, and determination. The progress reflected in these pages would not have been possible without the support of our partners, donors, staff, volunteers, and community members who continue to walk alongside us in this journey.

We remain committed to learning, adapting, and working collaboratively towards building healthier, safer, and more empowered communities.



DR. ALITA RAM
CEO



Vision & Mission

Vision



“Creating Synergy For City Transformation”

Mission

“Empowering churches, institutions & young individuals, resulting in networks that care for marginalized & vulnerable communities through

- Education
- Healthcare
- Counseling services
- Leadership development

In the Name & Spirit of Jesus Christ.

2021 - 2022

Area Of Work

Mental Health



**Health &
Advocacy**



**Youth
Leadership
Development**



COMMUNITY ENGAGEMENT

ACT continued its community engagement initiatives through partnerships with 12 community-based organizations across 12 communities, focusing on health awareness, advocacy, counseling support, and leadership development.

REACH

- Partner Organizations: **12**
- Families Reached: **150 families**
- Total Beneficiaries: **8,299**

Category	Male	Female
Above 18 years	2,906	2,680
Below 18 years	1,443	1,270





KEY ACTIVITIES

- Conducted 12 trainings on health and advocacy for partner volunteers in the FY2021-22
- Conducted a Basic Counselling Course for 12 partner community organizations.
- Continued the Support Partner Program for community leaders through mentoring, personal growth sessions, and a two-day retreat.

SUPPORT PARTNER PROGRAM

- 8 community leaders participated in the program.
 - 20 individual mentoring sessions were conducted by ACT staff.
 - A two-day retreat focused on leadership development and emotional well-being.
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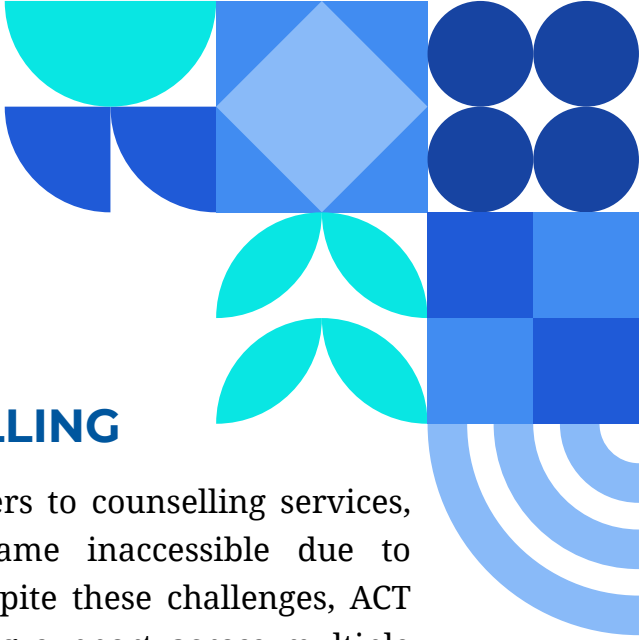
Jyoti

Jyoti, a 7-year-old girl from one of ACT's partner communities, disclosed sexual abuse by a known individual from the neighbourhood during a community outreach interaction conducted amid the COVID-19 lockdown.

When the family initially approached the police, they faced resistance in filing a complaint. ACT staff and community workers supported the family through the legal process, connected them with local support systems, and encouraged them to pursue the case. An FIR was eventually filed, and the accused was arrested.

Following the incident, the family experienced threats and pressure to withdraw the complaint. Continued support from community workers and local women's groups helped the family access protection and emotional support. The family later relocated for the child's safety and continues to remain connected with the support team.

The names of individuals and specific locations in this story have been changed to protect the privacy and safety of those involved.



TRAUMA COUNSELLING

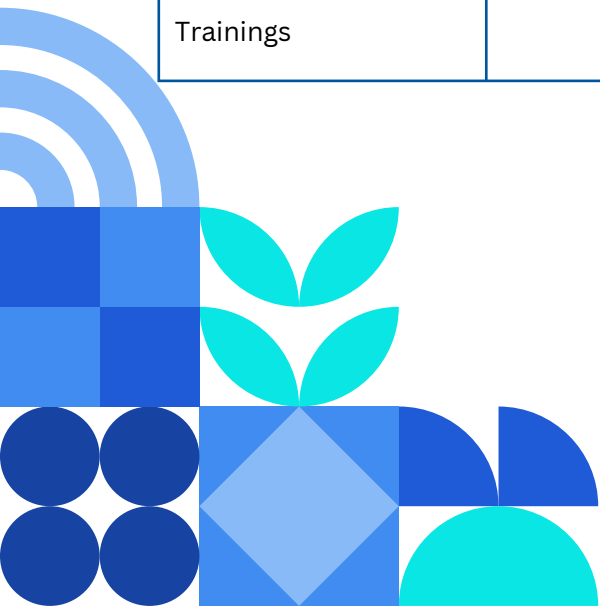
The COVID-19 pandemic created significant barriers to counselling services, especially within government homes that became inaccessible due to restrictions and limited digital infrastructure. Despite these challenges, ACT continued to provide trauma-informed counselling support across multiple partner settings.

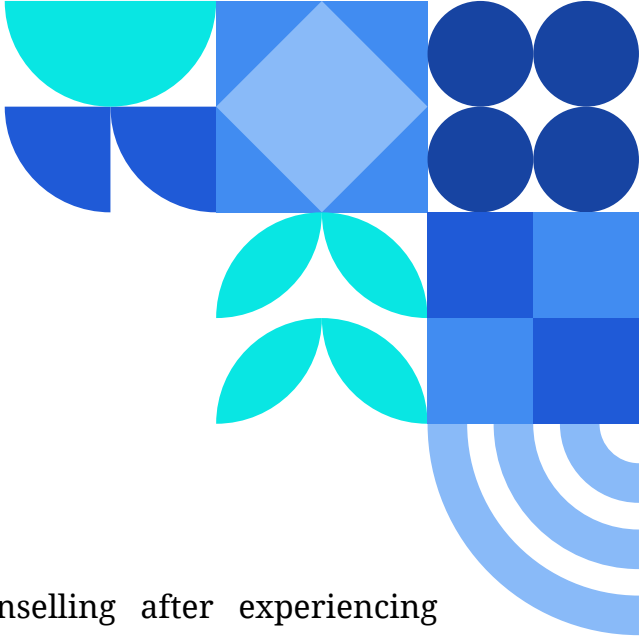
Counselling support continued through the Child Welfare Committee (CWC), where ACT counsellors also contributed to discussions and decision-making processes concerning children in need of care and protection.

Services were provided in collaboration with organizations including JA, Savera, Shalom, iSanctuary, St. Catherine's, and Sahaasi Embers.

BENEFICIARY DETAILS

Service	Female Above 18	Female Below 18	Male Above 18	Male Below 18
Individual Counselling	84	68	1	6
Group TF-CBT Sessions	9	22	0	0
Trainings	17	0	5	0





SARA

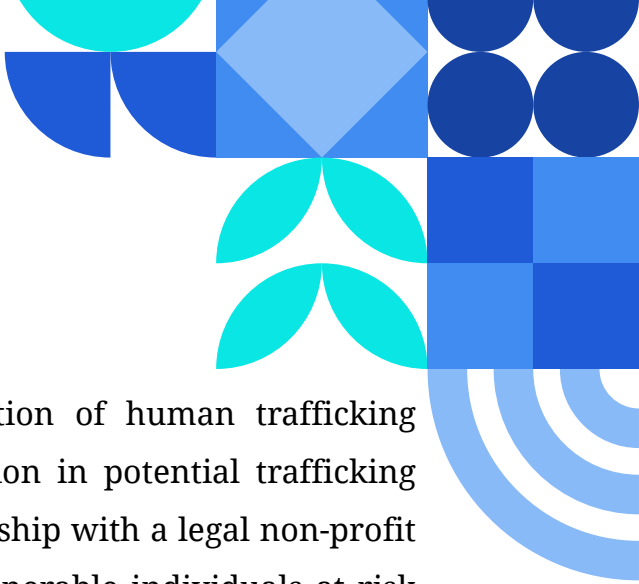
Sara, a 15-year-old girl, was referred for counselling after experiencing prolonged sexual abuse by her biological father. Due to the family's financial struggles following his arrest, she initially wanted to withdraw the legal case. Through trauma-focused counselling sessions, Sara was helped to understand her rights, recognize the impact of abuse, and process her trauma symptoms, including fear, sleep disturbances, and anxiety.

Over time, she became more comfortable expressing her emotions and discussing her experiences. The counselling process also helped her understand that many of her reactions were linked to trauma and that recovery would take time and support.

By the end of the sessions, Sara reported improvements in her emotional well-being and decided not to withdraw the case.

The names of individuals and specific locations in this story have been changed to protect the privacy and safety of those involved.





INTERCEPTION

The Interception Project focuses on the prevention of human trafficking through early identification and timely intervention in potential trafficking situations. The initiative is implemented in partnership with a legal non-profit organization with the objective of intercepting vulnerable individuals at risk and supporting legal action against perpetrators.

The project is currently being piloted at a major railway terminal, with plans to expand to other high-risk transit points such as bus depots and railway stations based on the learning and outcomes of the pilot phase.

The intervention adopts a preventive and collaborative approach by identifying vulnerable individuals, assessing risks, providing immediate support where required, and coordinating with relevant authorities and partner organizations.

PROJECT TIMELINE

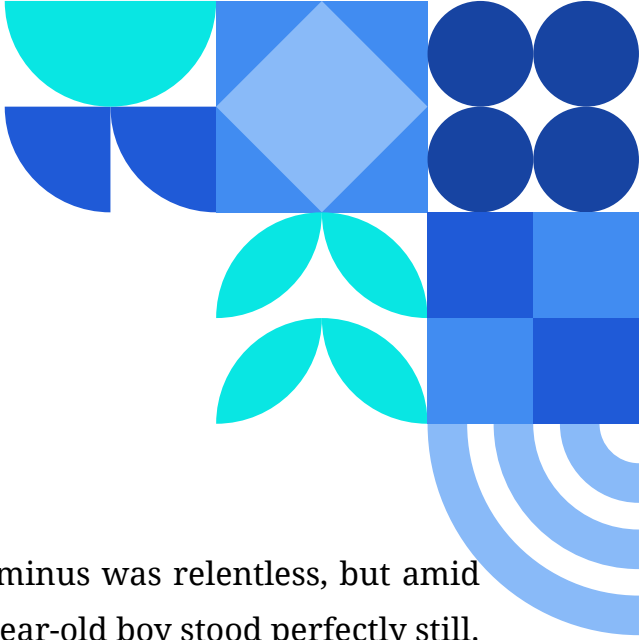
Project Initiated: 9 November 2021

CASE INTERVENTIONS

- Documented Interception Cases: 15
- Additional Cases Reached Through Field Interventions: 28

The project has highlighted the importance of early intervention, coordination among stakeholders, and the presence of trained personnel at transit locations to prevent exploitation and trafficking.





AMAN

The midday heat at Mumbai's Lokmanya Tilak Terminus was relentless, but amid the swirling sea of rushing commuters, a fourteen-year-old boy stood perfectly still. Empty-handed, wearing dusty clothes, and looking up at the towering station architecture with wide, disoriented eyes, he immediately caught the attention of the station's vigilant transit safety team. To the untrained eye, he was just waiting. To field officers Rahul and Priya, he was a textbook red flag.

Approaching him with calm smiles, they gently intercepted him. "Hello there," Priya said softly. "Are you lost? Who are you waiting for?"

The boy swallowed hard. "I'm Aman. I'm waiting for a friend from my village, Sajid. He's coming to pick me up."

Over the next few minutes, the officers engaged Aman in casual conversation, but his story quickly began to fracture. He claimed he had traveled alone from Bihar for a holiday, yet he had absolutely no luggage. He said Sajid lived nearby but couldn't name the neighborhood. When asked to call him, Aman panicked. "His phone is switched off. I spoke to him at 4:00 AM. He knows I'm here."





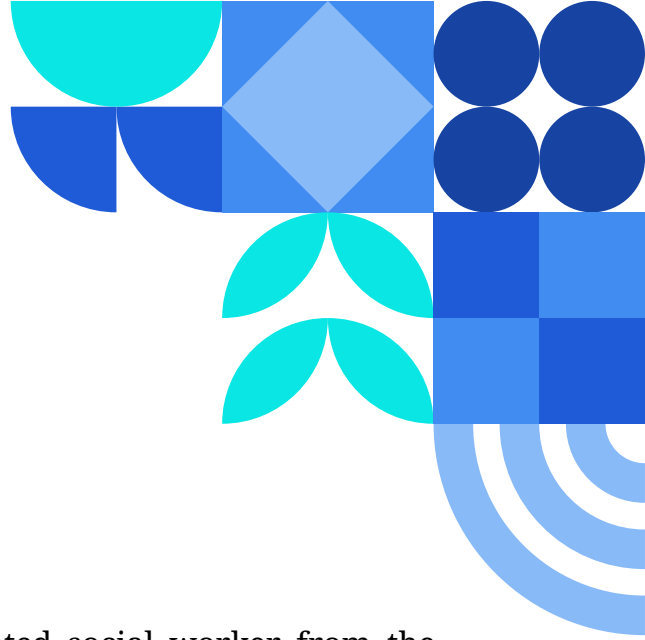
Recognizing the classic signs of a runaway caught in a potential trafficking web, the officers guided Aman away from the chaotic exit gate and into the quiet safety of the station's counseling room. Away from the crowd, with a glass of water in front of him, the boy's wall of defense finally crumbled into tears.

The truth poured out. Aman hadn't come for a holiday. Three days prior, he had slipped 2,000 rupees out of his father's wallet and fled. A local youth had promised him a life of easy money—a job at a textile dyeing factory paying 4,000 rupees a month, with free food and housing. Sajid was supposed to board the train with him but backed out at the last minute, leaving a frightened child to navigate a 1,500-kilometer journey alone. He had arrived at 2:00 AM and was currently waiting for Sajid's older brother to claim him.

Priya sat close to him, her voice grave but gentle. "Aman, do you know what human trafficking is?"

As she explained how easily young boys are trapped in forced labor and stripped of their freedom, Aman's face went pale. The dream of independence vanished, replaced by the terrifying reality of what almost happened. "I want to go home," he whispered. "But my phone is dead. I don't remember the number."





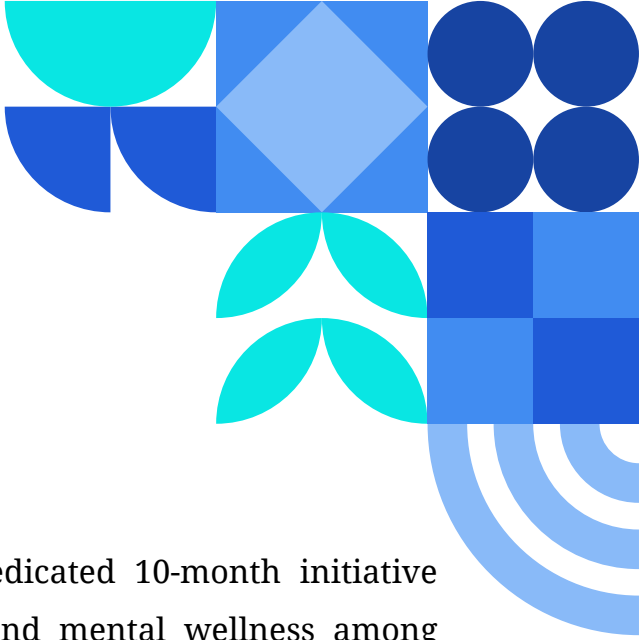
The team immediately contacted Meera, a dedicated social worker from the local Railway Childline Trust. Meera arrived within minutes, plugged in Aman's phone, and dialed his father, Mansoor.

The voice on the other end was thick with tears. Mansoor had been searching frantically for three agonizing days. "Please, do not let him out of your sight," the father begged. "He doesn't know Mumbai. I am sending his uncle, Parvez, who lives in the city, to fetch him right now."

After completing the necessary protective documentation, Aman was safely handed over to Childline to await his uncle. He was bound for home, not a factory floor saved simply because someone took the time to notice a child standing alone.

The names of individuals and specific locations in this story have been changed to protect the privacy and safety of those involved.





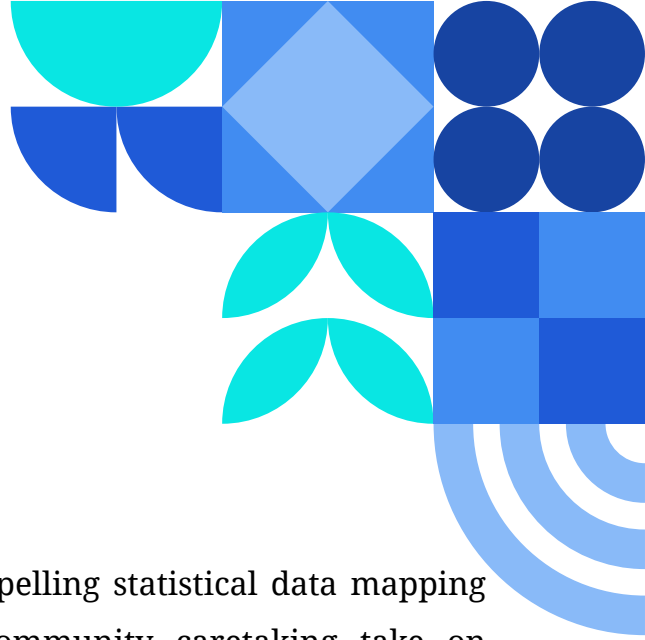
AHAANA

The Ahaana Emotional Wellbeing Project is a dedicated 10-month initiative designed to cultivate deep emotional resilience and mental wellness among women who anchor Mumbai's grassroots communities. The program specifically serves the wives of community leaders, women organization heads, and female professionals leading local community programs. Because of the nature of their work—compounded by the lasting socio-economic aftermath of the pandemic—these women frequently endure prolonged physical and mental exertion, severe workload imbalances, and secondary traumatic stress. Project AHAANA intervenes by providing structured psycho-social care, clinical health assessments, and a sustainable peer-support network to help them mitigate burnout and thrive.

MOBILIZATION AND ORIENTATION

The project commenced with an intensive, city-wide digital orientation program that successfully brought together 55 women representing diverse community groups across Mumbai. This inaugural session served as a critical baseline, introducing the core philosophy of Project AHAANA: that community transformation is unsustainable without the personal, emotional, and physical wellbeing of its leaders.



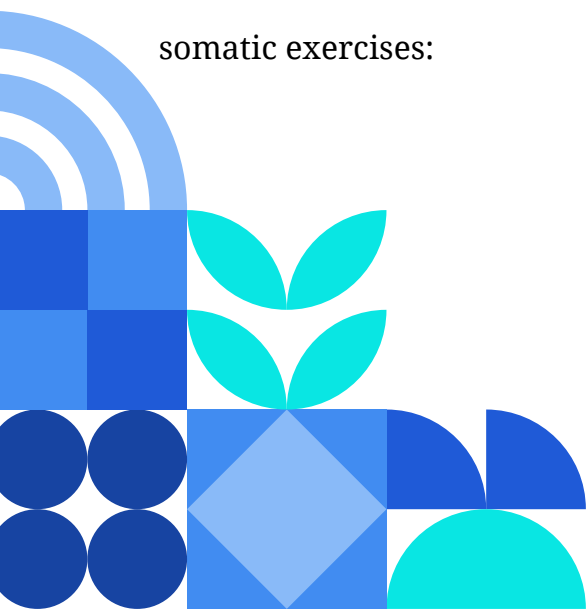


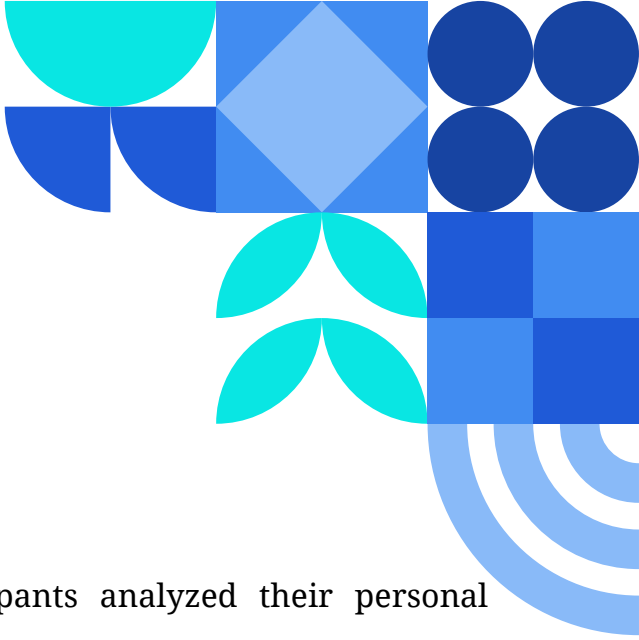
During this orientation, facilitators presented compelling statistical data mapping the disproportionate toll that leadership and community caretaking take on women, particularly when managing public crises. By mapping out the full 10-month curriculum, the team established clear expectations, emphasized the value of long-term personal commitment, and demonstrated how prioritizing self-care ultimately expands their capacity to serve the community effectively.

DEEPENING EMOTIONAL AWARENESS AND SKILL BUILDING

Following the orientation, the project transitioned from high-level awareness into targeted intervention, with a committed cohort of nearly 40 women officially enrolling in the curriculum. The foundational module concentrated heavily on demystifying psychological distress, helping participants identify the nuanced boundaries between everyday stress and clinical burnout.

To ground the concepts in objective reality, the team administered the Perceived Stress Scale via digital clinical forms, allowing each woman to privately evaluate her current mental health baseline. The session blended theory with practical somatic exercises:

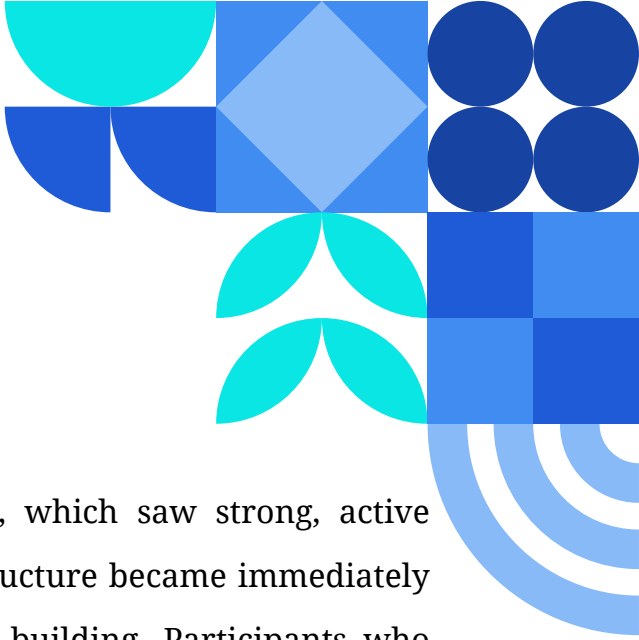


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- **Identification of Coping Mechanisms:** Participants analyzed their personal habits, learning to distinguish between healthy coping strategies and counterproductive, unhealthy defense mechanisms.
 - **Somatic Relaxation Techniques:** Facilitators led interactive workshops on deep-breathing exercises and Progressive Muscle Relaxation (PMR) to provide immediate, accessible tools for nervous system regulation.
 - **Actionable Roadmaps:** The phase concluded with every enrolled participant drafting a customized, realistic self-care plan tailored to her specific daily schedule and family dynamics.

PEER ACCOUNTABILITY AND THE SMALL-GROUP ECOSYSTEM

Recognizing that systemic behavioral change requires continuous social reinforcement, the program structurally divided the larger cohort into four localized, facilitator-led teams. These micro-communities were designed to serve as safe spaces for organic bonding, raw emotional expression, and mutual encouragement.





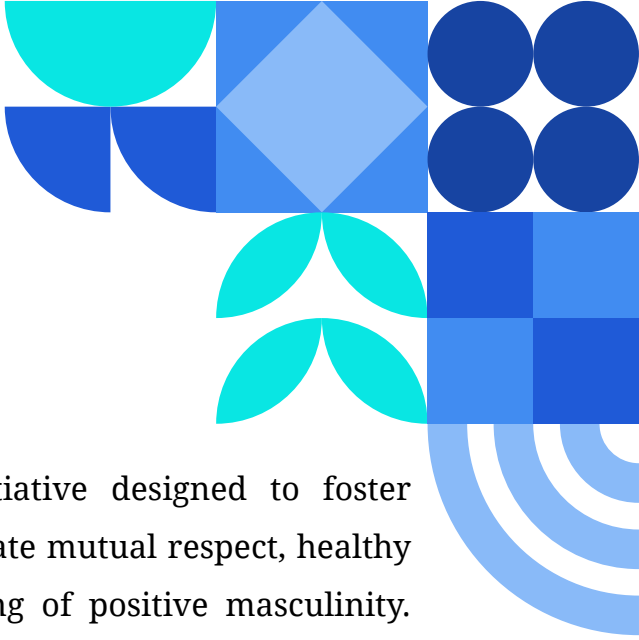
During the initial round of small-group sessions, which saw strong, active attendance across all teams, the benefits of this structure became immediately evident. The environment fostered rapid rapport building. Participants who had already begun executing their customized self-care plans shared early victories, which in turn triggered a powerful ripple effect—inspiring and holding accountable those who had struggled to take the first step. This collaborative ecosystem successfully shifted self-care from an isolated chore to a shared, celebrated community practice.

NEXT STEPS

With the emotional and peer-support foundations firmly established, Project AHAANA is structured to evolve into a holistic health model. The next upcoming phase expands beyond psychological counseling to integrate comprehensive physical care.

Participants will undergo formal physical examinations, diagnostic blood screenings, and targeted dietary counseling sessions. By bridging the gap between clinical physical health and emotional self-awareness, the project ensures that these vital community pillars are fully equipped—both in body and mind—to sustain their invaluable work.





SAMMAN

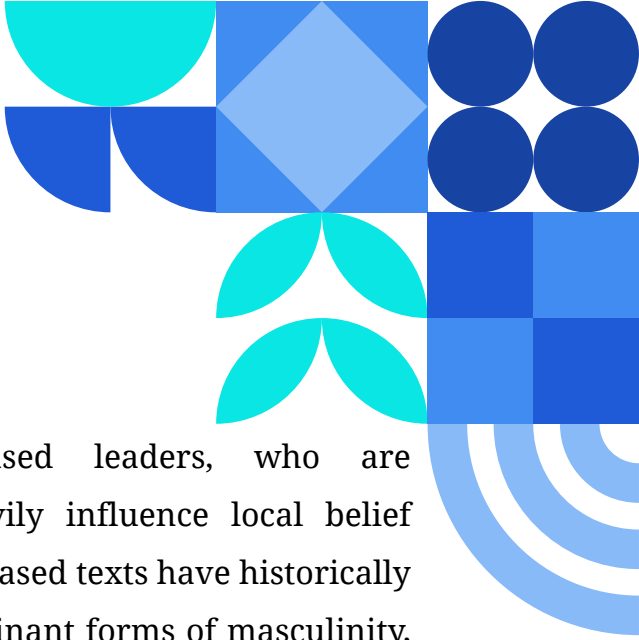
Project SAMMAN is a gender-transformative initiative designed to foster environments where young men and women cultivate mutual respect, healthy relationship dynamics, and a shared understanding of positive masculinity. Globally, one in three women and girls, equivalent to one billion individuals, will experience physical or sexual violence in their lifetime. Because statistics show that the majority of perpetrators of sexual and gender-based violence (SGBV) are men and boys, Project Samman strategically focuses on reshaping individual male behaviors, challenging deeply entrenched social norms, and dismantling the structures that permit violence to persist. By doing so, the project aims to restore relationships across familial, social, and economic spheres, establishing a society rooted in safety and human dignity.

THE ROLE OF 'GENDER CHAMPIONS' AND COMMUNITY LEADERS

At the heart of the project's execution strategy is the mobilization of Gender Champions. These are male and female community volunteers trained to serve as frontline catalysts for social change.

Gender Champions operate within their local neighborhoods to drive individual behavioral changes and challenge toxic social expectations surrounding masculinity.





The program heavily engages community-based leaders, who are predominantly male. Because these leaders heavily influence local belief systems, their interpretations of cultural and value-based texts have historically been used to reinforce patriarchal hierarchies, dominant forms of masculinity, and rigid gender roles. Project Samman works with these figures to shift perspectives, ensuring that community leadership actively denounces SGBV rather than inadvertently justifying violence or shaming survivors.

Rather than launching a direct, confrontational attack on existing cultural gender roles, Project Samman utilizes a nuanced, gender-transformative model founded on human equality and systemic wellbeing.

The approach strategically deconstructs the unequal power, privilege, and social status traditionally assigned to dominant male identities. By shifting the values associated with these roles, the project promotes healthier, non-violent archetypes for what it means to be a man or a leader. This method creates a safe space for men and boys to unpack societal pressures, acknowledging that rigid patriarchal expectations often inflict severe psychological and emotional harm on them as well.

Project Samman aims to trigger a bottom-up behavioral shift that will ultimately influence larger social structures, creating a sustainable ecosystem completely free of gender-based violence.

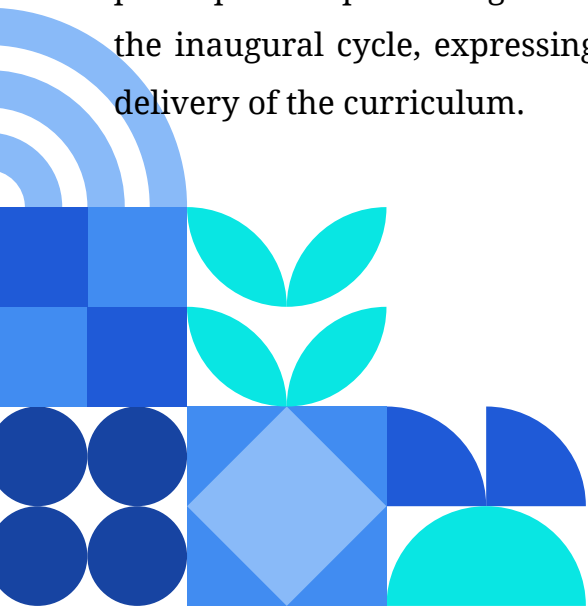


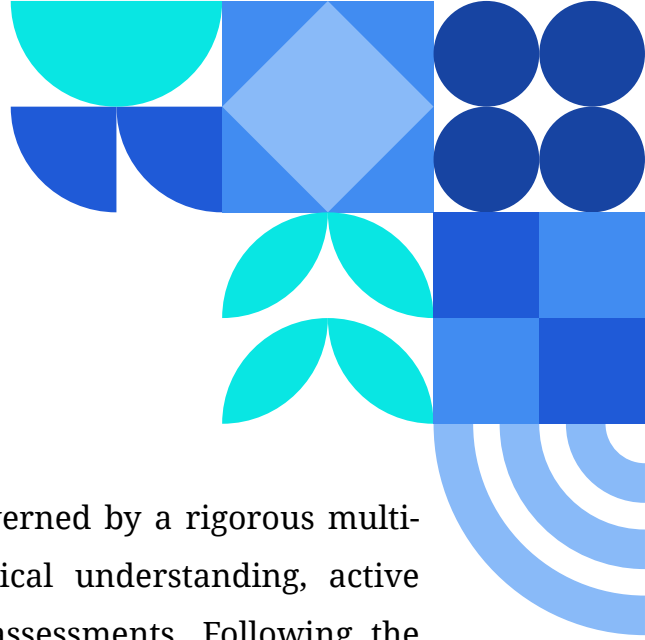


THE BASIC SKILLS COUNSELLING TRAINING INITIATIVE

The Basic Skills Counselling Training program is a strategic initiative developed by ACT in partnership with MTN, specifically designed to equip community organization leaders with the essential skills needed to address prevalent mental health issues effectively. Because grassroots lay leaders maintain the closest, most consistent contact with community members, they are uniquely positioned to drive meaningful change. The primary objective of this program is to catalyze a systemic shift in the perspectives and attitudes of these leaders toward mental health a critical yet historically neglected sector. By intentionally building the internal capacity of various community organizations, the initiative establishes a trained, empathetic network of front line resources capable of providing vital psychological support.

The comprehensive capacity-building program spans a six-month duration, balance-structured between three months of theoretical coursework and three months of intensive practical application. Initiated in the early months of the year, the academic phase features a series of eleven interactive theory sessions conducted digitally via Zoom on a weekly basis. To maximize engagement and ensure deep retention of counseling methodologies, facilitators employ diverse experiential learning techniques, including live role-plays, targeted breakout groups, and structured peer discussions. A diverse cohort of nearly forty participants representing various community organizations and cities enrolled in the inaugural cycle, expressing high levels of satisfaction with the relevance and delivery of the curriculum.





Progress and certification within the program are governed by a rigorous multi-layered evaluation framework that assesses theoretical understanding, active session participation, assignments, and formal test assessments. Following the conclusion of the lecture phase in the spring, trainees transition directly into their three-month practicum, where they are required to actively counsel at least one individual using their newly acquired skills. To ensure professional accountability and clinical safety, all practical counseling sessions must be officially logged and submitted to an authorized supervisor. Trainees submit comprehensive written case reports on a monthly basis, receiving structured, actionable feedback from their supervisors to refine their clinical approach and ensure lasting community impact.





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, 2022, 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, 2022 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.



Mumbai
Date: 18th August, 2022

For R. K. KHANNA & ASSOCIATES
Chartered Accountants
(Firm Regn. No.105082W)

MOHAMMED OBAID ANSARI
Partner
(Membership No.116304)
UDIN: 22116304APFQKG6501

ASSOCIATION FOR CHRISTIAN THOUGHTFULNESS

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

BALANCE SHEET AS AT 31ST MARCH 2022

	Note No.	As at 31st March 2022		As at 31st March 2021	
		Rupees	Rupees	Rupees	Rupees
FUNDS AND LIABILITIES					
Trust Corpus:					
Per last Balance Sheet		74,32,993		52,77,078	
Surplus for the year		14,15,562	88,48,555	21,55,915	74,32,993
Liabilities:					
For Expenses			4,149		8,075
TOTAL			88,52,704		74,41,068
PROPERTIES AND ASSETS					
Property, Plant and Equipment	4		3,80,024		3,80,554
Investments	5		15,30,691		49,50,000
Deposits	6		2,25,950		2,25,950
Advances			36,658		33,401
Amount Recoverable			59,123		1,55,147
Taxes Deducted at Source			4,85,976		6,86,638
Interest Accrued			10,604		824
Cash and Bank Balance	7		61,23,678		10,08,553
TOTAL			88,52,704		74,41,068

Notes 1 to 9 form an integral part of Financial Statements

As per our report of even date attached to Balance Sheet

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

For R.K.KHANNA & ASSOCIATES

Chartered Accountants

(Firm Regn. No.105082W)



MOHAMMED OBAID ANSARI

Partner

(Membership No.116304)

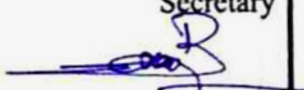
Mumbai;

Date : 18th August 2022




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 2022

	Note No.	2021-22		2020-21	
		Rupees	Rupees	Rupees	Rupees
INCOME					
Donations			1,25,05,596		1,17,09,004
Education Fees			19,21,887		27,45,427
Membership Fees			8,000		8,000
Interest Income	8		2,29,523		2,00,884
Other Income			250		-
TOTAL INCOME			1,46,65,256		1,46,63,315
EXPENDITURE					
Establishment Expenditure	9		16,07,153		13,89,536
Depreciation			1,50,725		1,79,454
Expenditure on Objects of The Trust:					
Education to Community		78,98,592		63,73,090	
Education through Counselling		32,14,792		38,26,520	
Covid Relief		69,040		7,38,800	
Interception Programme		3,09,391	1,14,91,815	-	1,09,38,410
TOTAL EXPENSES			1,32,49,693		1,25,07,400
SURPLUS FOR THE YEAR			14,15,562		21,55,915

Notes 1 to 9 form an integral part of Financial Statements

As per our report of even date attached to Balance Sheet

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

For R.K.KHANNA & ASSOCIATES

Chartered Accountants

(Firm Regn. No.105082W)



MOHAMMED OBAID ANSARI

Partner

(Membership No.116304)

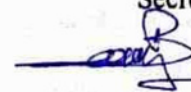
Mumbai;

Date : 18th August 2022




VIVIAN FERNANDES
Chairman


ADRIAN LOPES
Secretary


BATHUWEL UMALE
Treasurer

ASSOCIATION FOR CHRISTIAN THOUGHTFULNESS

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

NOTES 1 TO 9 FORMING AN INTEGRAL PART OF FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST MARCH 2022

NOTE NO. 1

SOCIETY OVERVIEW

Association for Christian Thoughtfulness was registered as a Society under the Societies Registration Act 1960 on 22nd September 1973 to promote development projects aimed at the physical, emotional, social and spiritual development of weaker sections of society and whenever possible to do so by self help projects.

NOTE NO. 2

SIGNIFICANT ACCOUNTING POLICIES

(a) Basis of Accounting :

The financial statements are prepared under the historical cost convention on a going concern and accrual basis and in accordance with the generally accepted accounting principles and are in line with the relevant laws as well as the guidelines and Accounting Standards prescribed by the Institute of Chartered Accountants of India.

(b) Property, Plant and Equipment :

Expenditure which is capital in nature is capitalised at cost, which comprises of the purchase price (net of rebates and discounts) and any directly attributable cost of bringing the assets to their working condition for intended use.

Depreciation has been provided as per written down value method in accordance with Section 32 of the Income Tax Act, 1961. In respect of the assets acquired during the year depreciation as applicable for the full year or half year is applied.

(c) Investments :

Investments are valued at cost. Interest accrued on Investment has been provided for.

(d) Income Recognition :

Donation Income is recognised as on the date of receipt. Education fees are recorded when the services are rendered. Membership fees is recorded on accrual basis.

(e) Foreign Currency Transactions :

Donations received in foreign currency are recorded at the rates prevailing at the time of realisation.

(f) Retirement benefits :

The Company accounts for gratuity liability, as equivalent to the premium payable to Life Insurance Corporation under the Group Gratuity Scheme.

(g) Provisions :

Provisions are recognised when the Trust has a present legal obligation, as a result of past events, for which it is probable that an outflow of economic benefits will be required to settle the obligation and a reliable estimate can be made for the amount of the obligation.



NOTE NO. 3**IMPACT OF CORONAVIRUS (COVID-19) PANDEMIC**

The outbreak of Coronavirus (COVID-19) pandemic globally and in India is causing significant disturbance and slowdown of economic and other activities. The Society has evaluated the impact of this pandemic on its operations and services, based on the internal and external information available till the date of approval of the financial results and the current indicators of future outlook. In terms of this evaluation, the Society does not foresee any significant risk - medium or long term, to its ability to continue its operations and services.

NOTE NO. 4**PROPERTY, PLANT AND EQUIPMENT**

Particulars	Rate of %	W.D.V as at 01.04.2021	Additions during the year	Deletions during the year	Total as at 31.03.2022	Depreciation for the year	W.D.V as at 31.03.2022
Furniture & Fixtures	10%	85,155		-	85,155	8,516	76,640
Office Equipments	15%	19,960	-	-	19,960	2,994	16,966
Slide Projector	15%	32,467	-	-	32,467	4,870	27,597
Kitchen Utilities	15%	2,531	-	-	2,531	380	2,151
Computers	40%	51,127	53,944	-	1,05,071	31,240	73,831
Computer Software	40%	1,89,315	96,250	-	2,85,565	1,02,726	1,82,839
Total		3,80,554	1,50,194	-	5,30,748	1,50,725	3,80,024

NOTE NO. 5
INVESTMENT

Fixed Deposits with Bank

31st March 2022	31st March 2021
Rupees	Rupees
15,30,691	49,50,000

NOTE NO. 6
DEPOSIT

For Electricity
For Telephone
For Internet
For Premises

1,250	1,250
24,200	24,200
500	500
2,00,000	2,00,000
2,25,950	2,25,950

NOTE NO. 7
CASH AND BANK BALANCE

In Savings Accounts
In Current Account
Cash in hand

30,55,941	9,01,820
30,66,598	1,02,877
1,139	3,857
61,23,678	10,08,553



	2021-22	2020-21
	Rupees	Rupees
NOTE NO. 8		
<u>INTEREST INCOME</u>		
On Fixed Deposits	99,022	1,09,246
On Savings Bank Account	1,00,501	64,216
On Income Tax Refund	30,000	27,422
	2,29,523	2,00,884
NOTE NO. 9		
<u>ESTABLISHMENT EXPENDITURE</u>		
Staff Salaries & Allowances	10,08,826	9,40,817
Contribution to gratuity	20,993	16,222
Staff Training	-	650
Staff Welfare	39,618	-
Rent	1,28,000	1,42,600
Electricity	1,559	1,178
Repairs & Maintenance	5,851	7,129
Website Expenses	6,640	1,250
Telephone & Internet	9,914	6,972
Printing & Stationery	9,546	8,775
Postage & Courier	631	467
Conveyance	12,120	6,352
Fees and Subscription	29,269	5,760
Meeting Expenses	-	555
Program & Activities	-	1,288
Professional fees	1,55,000	1,00,000
Bank Charges	21,116	6,994
General Expenses	47,087	37,527
Hospitality	983	-
Audit Fees	1,10,000	1,05,000
	16,07,153	13,89,536

SIGNATURES TO NOTES 1 TO 9

For R.K.KHANNA & ASSOCIATES
Chartered Accountants
(Firm Regn. No.105082W)

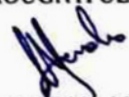


MOHAMMED OBAID ANSARI
Partner
(Membership No.116304)

Mumbai;
Date : 18th August 2022



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


VIVIAN FERNANDES
Chairman


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Secretary


BATHUWEL UMALE
Treasurer



GRATITUDE

Dear Friends, Partners, and Well -wishers,

As we reflect on the journey of our various initiatives and the deep social impact achieved across our communities, our hearts are filled with immense gratitude for the collective effort that makes our vision a reality. We extend our deepest thanks to our generous donors and benefactors, whose financial support serves as the bedrock of our projects, providing the vital resources needed to innovate, sustain long-term programs, and bring hope to the vulnerable. We are equally grateful to our strategic program partners and collaborators—including organizations and various local trusts—who walk this path alongside us, co-creating specialized curricula, combining resources, and building sustainable ecosystems of care that ensure true systemic change. A special note of appreciation goes to our participants, trainees, and frontline 'Gender Champions' who bring our projects to life; your courage in participating in intensive training modules, embracing vulnerable conversations about mental health and positive masculinity, and translating theory into grassroots transformation is the true heartbeat of this movement. Finally, we owe a profound debt of gratitude to our institutional stakeholders, including the government bodies and local authorities whose administrative support and systemic guidance allow our teams to operate safely and effectively, as well as our peer civil society organizations and NGOs whose solidarity, shared field insights, and robust referral networks ensure that our collective community net remains unbroken. Because of your unwavering belief, shared passion, and steadfast commitment to human dignity, communities are becoming more resilient, families are building healthier relationships, and individuals are finding the mental and emotional support they deserve—we are profoundly honored to journey alongside you.

With our highest regards and deepest appreciation,

THE ACT TEAM





DONATE

**"Share Your
Abundance,
Share Your
Love."**

Kindly Scan to Send your donations :



ASSOCIATION FOR CHRISTIAN THOUGHTFULNESS

80 C, The Kurla Kamgar Housing Society Ltd.,
Kamgar Nagar, S.G. Barve Marg,
Kurla (East), Mumbai 400 024.



info@actnowindia.org



actnowindia.org