

2023-2024



ANNUAL REPORT

**ASSOCIATION FOR
CHRISTIAN
THOUGHTFULNESS**



VISION

“Creating synergy for city transformation”

OUR AIM

Develop networks with other organizations to -

- Envision and empower communities for social action
- Equip young people to make positive lifestyle choices
- Establish counseling services for vulnerable women and children.

2023 -2024



ABOUT US

Driven by Passion, Sustained by Purpose: Our Journey at ACT

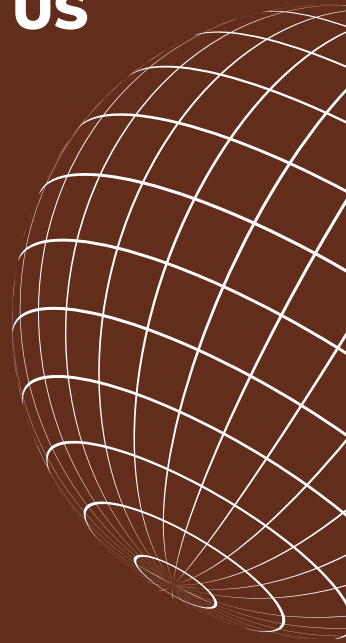
Since 1973, the Association for Christian Thoughtfulness (ACT) has been deeply committed to walking alongside the poor and marginalized—empowering communities to become socially and economically self-reliant. Over the past four decades, our mission has remained clear: to nurture lasting transformation rooted in dignity, ownership, and hope.

At ACT, passion is the heartbeat of our work. It is the force that fuels our commitment, energizes our teams, and brings meaning to everything we do. Passion not only drives our work—it connects us to the people we serve. It keeps us grounded in our belief that real, lasting change is possible when communities are supported with care, respect, and opportunity.

As we step into our 50th year, we continue to draw strength and inspiration from our founder, Mr. Viju Abraham. His vision continues to challenge us to stay rooted in faith, committed to justice, and bold in our service.

From humble beginnings—working directly in just a couple of communities—ACT has grown into an organization that now works with and empowers over 20 communities. Our journey has not been without its challenges, but each step has been marked by growth, reflection, and renewed purpose.

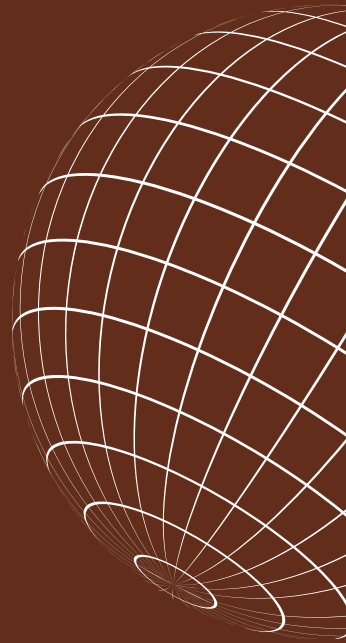
A significant turning point came in the 1990s when we recognized that true sustainability lies in empowering communities to lead their own development. This shift—from conducting development for communities to facilitating development with them—has defined our approach ever since.



We typically engage with communities for a period of 3–5 years, focusing on leadership development, systems strengthening, and self-governance. Today, we are proud to share that nearly 40% of the communities we've worked with continue to carry forward the vision we co-created. Many have evolved into independent organizations, actively contributing to the well-being of the wider city.

Our work is built on the belief that we are better together. Transformation does not happen in isolation—it is a collective journey. We are grateful for the partnerships, networks, and individuals across India who share this vision and walk with us.

As we reflect on our past and look ahead to the future, we remain committed to our core values. The path is long, often winding, but filled with stories of resilience, courage, and hope. With continued support and collaboration, we believe that together—we can continue to move mountains.





Mr. Viju Abraham
Founder of ACT

May 13th 1944 - April 17th 2023



Dear Friends, Partners, and Supporters,

It is with great respect and gratitude that I present to you the highlights of our work over the past year. This year has been both challenging and transformative, and it has reaffirmed the value of our mission and the strength of the communities we serve.

Through our Community Partnership Program, we have reached 15,329 individuals, including 263 persons with disabilities, across 14 communities in Mumbai, Navi Mumbai, and Thane. These numbers represent not just statistics, but lives touched, connections made, and opportunities created.

Throughout the year, we conducted more than 100 targeted interventions—including health awareness sessions, medical camps, and seminars on government schemes and legal entitlements. These initiatives were designed to address both immediate needs and long-term structural challenges within the communities.

At the core of our approach is our commitment to community-driven change. By training and mentoring local volunteers, we have built a strong foundation of grassroots leadership. These individuals are now agents of change in their own neighborhoods, raising awareness on vital topics such as public health, mental well-being, child safety, and social entitlements.

Of course, our work is not without its challenges. Engaging communities around health and emotional well-being, and navigating delays in government response, require sustained effort, empathy, and resilience. However, each barrier we face only strengthens our resolve and reinforces the importance of our continued presence on the ground.

We are deeply grateful to all those who make this work possible—our dedicated team, our committed volunteers, our partners, and our donors. Your support empowers us to continue bridging gaps, strengthening communities, and advocating for equity and dignity. As we look to the future, we do so with a clear sense of purpose and a steadfast commitment to advancing our mission.

Thank you for your continued trust and partnership.

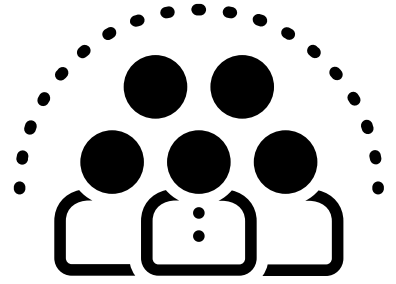
With sincere regards,



Dr. Alita Ram
CEO

2023 - 2024

COMMUNITY ENGAGEMENTS



Total Number of Communities

15

We focus on training communities to improve physical and mental well-being while empowering them to understand and advocate for entitlements and rights. Through education and practical support, we aim to build healthy, informed, and self-reliant communities capable of leading their own sustainable development.



1 PHYSICAL HEALTH PROGRAM

Our physical health program serves as a powerful tool to educate communities about the consequences of inadequate knowledge regarding safe health practices. It addresses both communicable and non-communicable diseases, with a strong emphasis on reproductive health.



2 MENTAL HEALTH PROGRAM

We train mental health workers to educate communities about both common and severe mental health disorders, promoting early recognition and access to appropriate treatment. This awareness helps to break down misconceptions, leading to a significant reduction in stigma and discrimination associated with mental health.



3 ADVOCACY AND JUSTICE

Our advocacy program is carried out in collaboration with a justice organization. Through this partnership, we empower communities by educating them about their rights and responsibilities, while also supporting them in advocating for their entitlements from the government and other authorities. Additionally, we provide comprehensive training on all aspects of child sexual abuse, guiding communities in prevention, response, and support for survivors. We also assist victims in seeking legal redress and justice through the court system, ensuring their voices are heard and their rights protected.



4 YOUTH LEADERSHIP AND LIFE SKILLS

This program has been a transformative experience for many young boys and girls, helping them understand their self-worth and avoid being pulled into the cycle of low self-esteem, poor decisions, and addiction—factors that often lead to confusion and vulnerability. By conducting the program in the communities, and shelter homes, we have created safe and supportive spaces that empower young people to make confident and positive life choices.



5 TRAINING

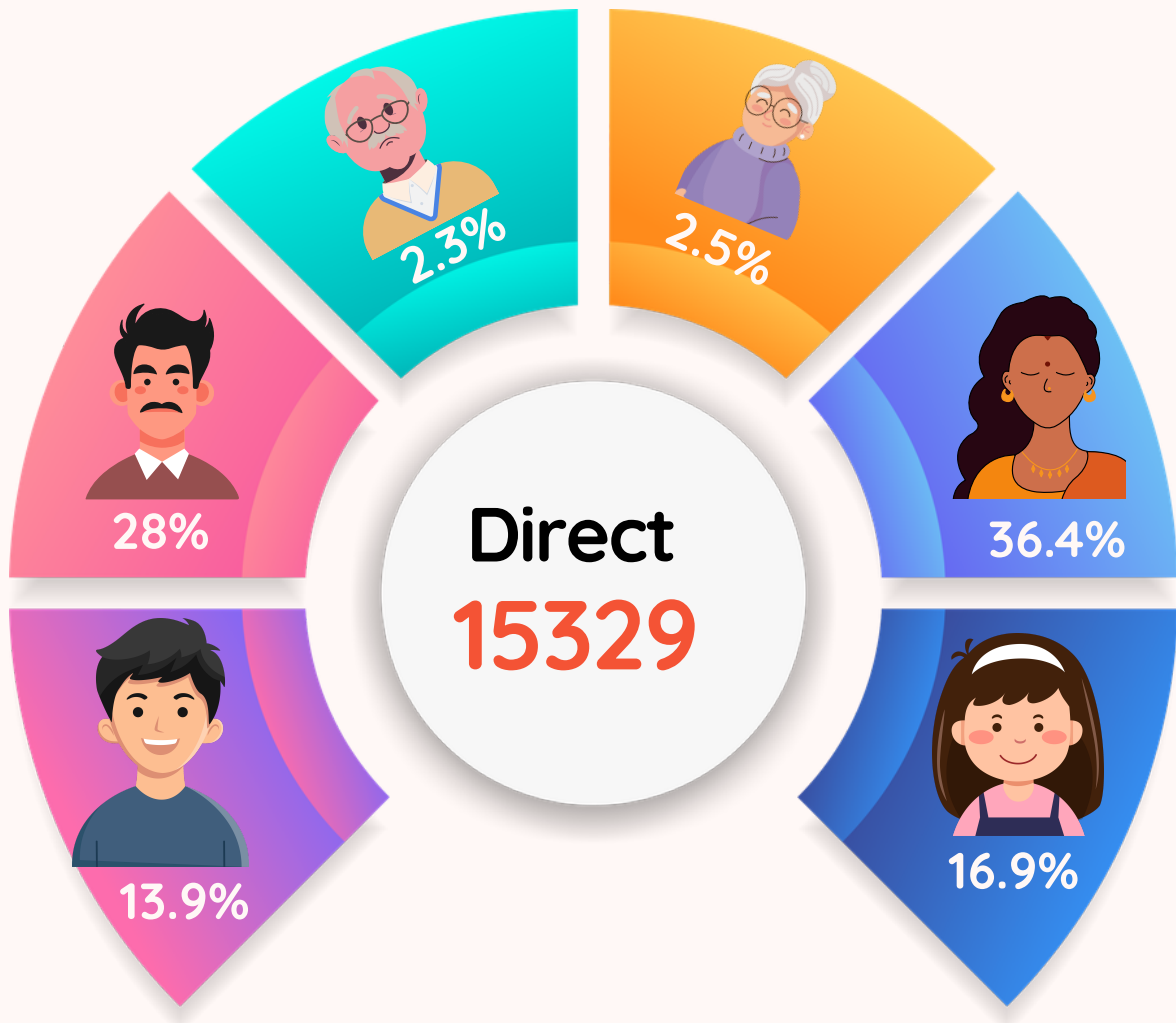
This comprehensive program is the cornerstone of ACT and sets us apart. As a training and capacity development organization, we focus on empowering communities and partnering NGOs. Our training sessions are conducted regularly to ensure continuous growth and impact. We have developed specialized curricula for both basic and advanced counseling, as well as health promotion, and work closely with CBOs and NGOs throughout the city to deliver these programs effectively.



Impact

Total Reach :

45,971



Indirect

30642

Informed communities are empowered communities



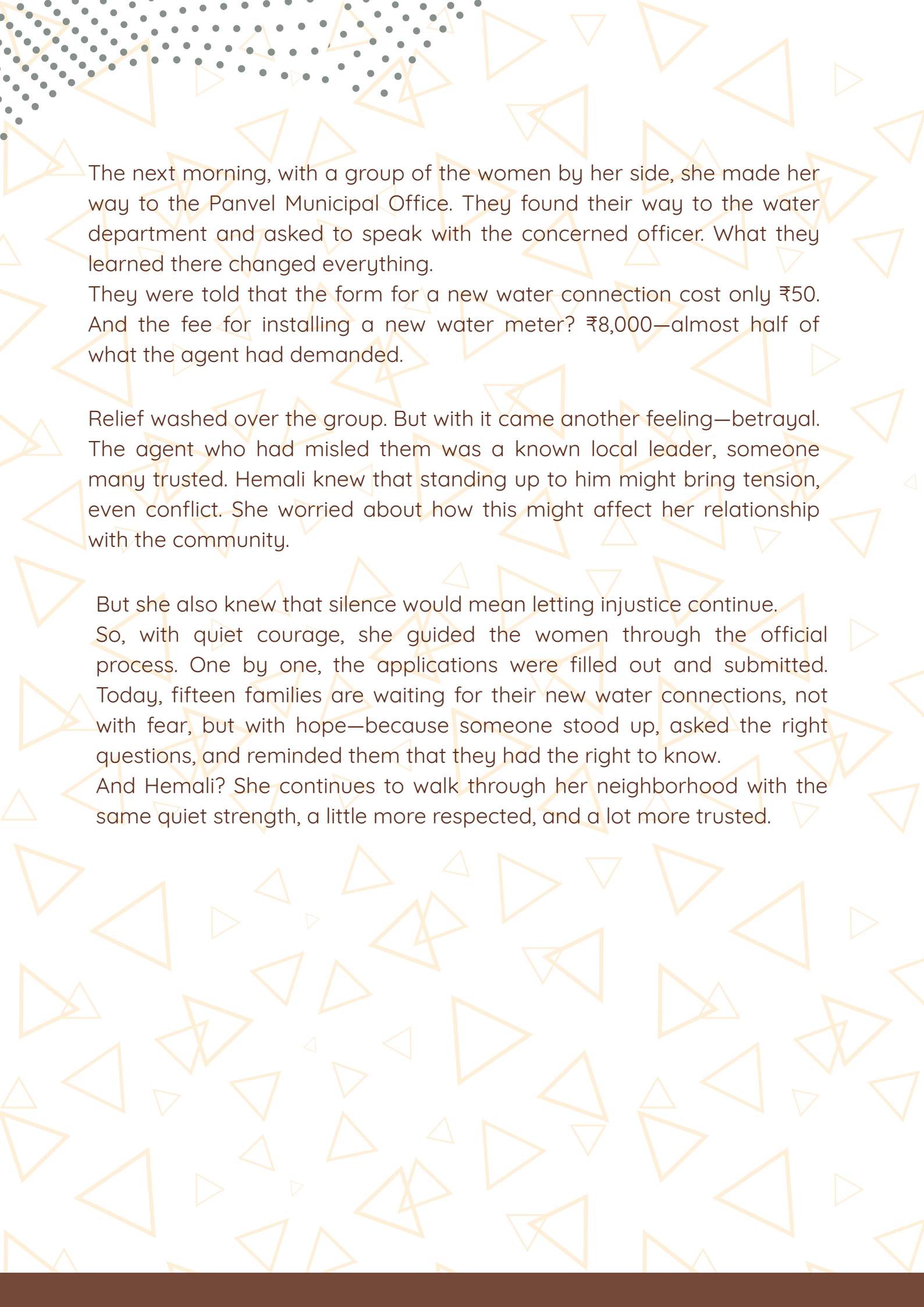
Hemali's Stand

For the past 15 years, Hemali had called Panvel her home. Known in her neighborhood not just as a resident but as someone people could count on, she had become a quiet force in the community—always ready to help.

One warm afternoon, a group of women from the neighborhood came to her, their faces drawn with worry. They spoke of a growing concern—soon, their water supply would be cut off. To get a new connection, they'd been told by a local agent that each family would have to pay ₹15,000. For families surviving on daily wages, that figure felt like an impossible mountain to climb.

As Hemali listened, a memory sparked. She had once attended a training on the Right to Information Act, where she had learned something powerful: citizens had the right to ask questions, to seek clarity about public services, and to challenge what didn't seem right. Encouraged by that thought, Hemali decided to act.

As Hemali listened, a memory sparked. She had once attended a training on the Right to Information Act, where she had learned something powerful: citizens had the right to ask questions, to seek clarity about public services, and to challenge what didn't seem right. Encouraged by that thought, Hemali decided to act.



The next morning, with a group of the women by her side, she made her way to the Panvel Municipal Office. They found their way to the water department and asked to speak with the concerned officer. What they learned there changed everything.

They were told that the form for a new water connection cost only ₹50. And the fee for installing a new water meter? ₹8,000—almost half of what the agent had demanded.

Relief washed over the group. But with it came another feeling—betrayal. The agent who had misled them was a known local leader, someone many trusted. Hemali knew that standing up to him might bring tension, even conflict. She worried about how this might affect her relationship with the community.

But she also knew that silence would mean letting injustice continue. So, with quiet courage, she guided the women through the official process. One by one, the applications were filled out and submitted. Today, fifteen families are waiting for their new water connections, not with fear, but with hope—because someone stood up, asked the right questions, and reminded them that they had the right to know. And Hemali? She continues to walk through her neighborhood with the same quiet strength, a little more respected, and a lot more trusted.

Caring for the community, building a
healthier tomorrow.



Medical Camp

Breaking Free: Dilip's Journey to Health

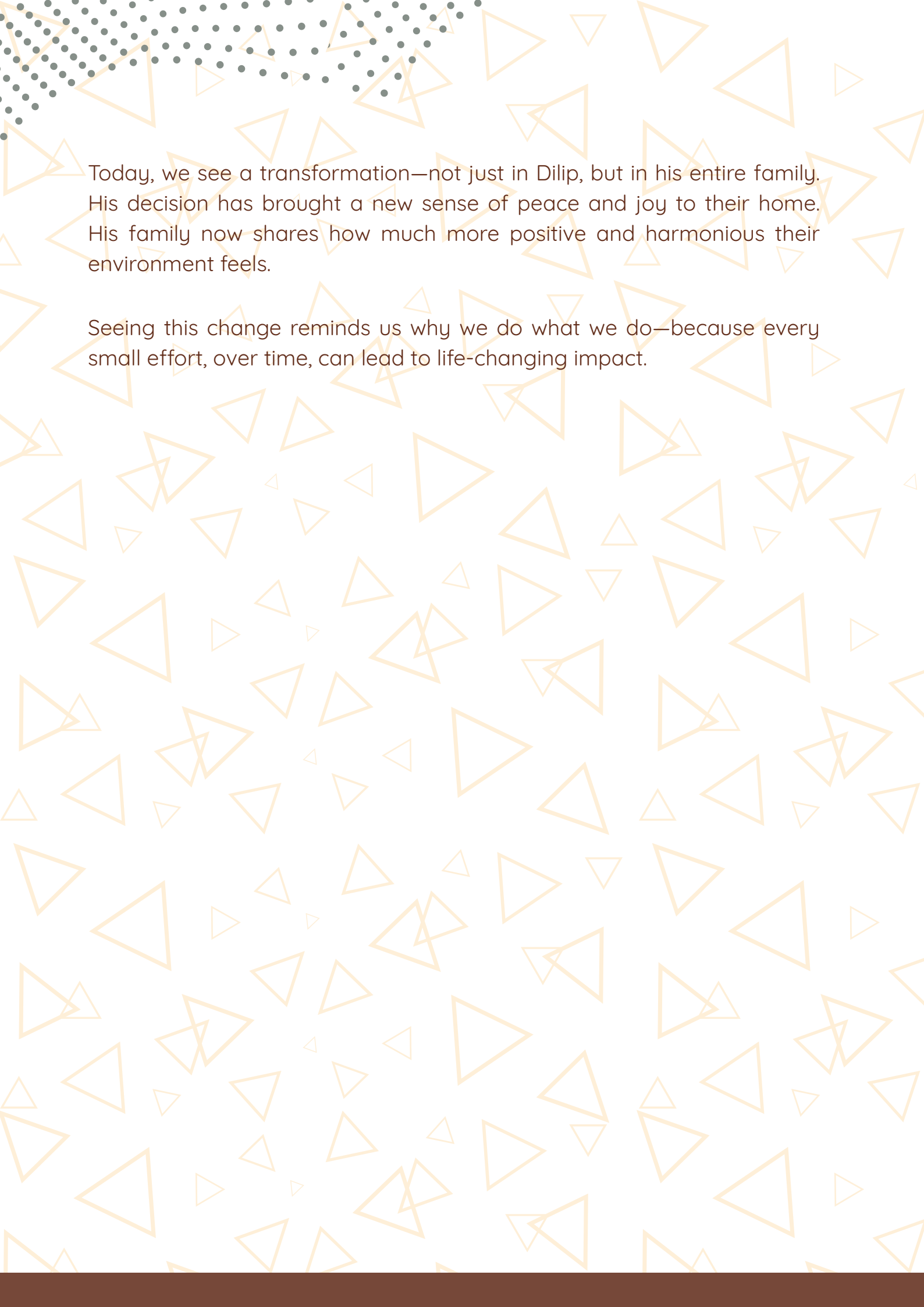
I have been working in the Basti for the past 10 years. During the pandemic, we supported our community by distributing groceries to families in need. This not only helped people during a difficult time but also allowed us to build connections and become more known in the neighborhood.

However, even after that, I felt a desire to do more—to reach and impact more lives in a deeper way.

In 2022-23, we came to know about ACT and joined their efforts in the community, focusing on health awareness, advocacy, and counseling. One of our key focus areas was raising awareness about Non-Communicable Diseases (NCDs).

It was during one of our health awareness visits that our community workers met Dilip and his family. Dilip was paralyzed and also struggling with a tobacco addiction. As our team shared information about cancer and the harmful effects of tobacco, something clicked. To our joy, Dilip made the decision to quit tobacco. It was a powerful moment for us—and from that point on, we were intentional about building a strong and supportive relationship with his family.

The early days were not easy. It was difficult to stay in regular contact with Dilip—whether it was for conversation, or casual visits. We knew that quitting tobacco wasn't just a mental decision—it came with real physical challenges. But our community workers remained committed. For nearly seven to eight months, they continued to visit, encourage, and support him through the ups and downs of his journey.



Today, we see a transformation—not just in Dilip, but in his entire family. His decision has brought a new sense of peace and joy to their home. His family now shares how much more positive and harmonious their environment feels.

Seeing this change reminds us why we do what we do—because every small effort, over time, can lead to life-changing impact.

Together against TB—informing,
educating, and protecting our
neighborhoods.



When Care Meets Crisis: Bhoomi's Path to Recovery

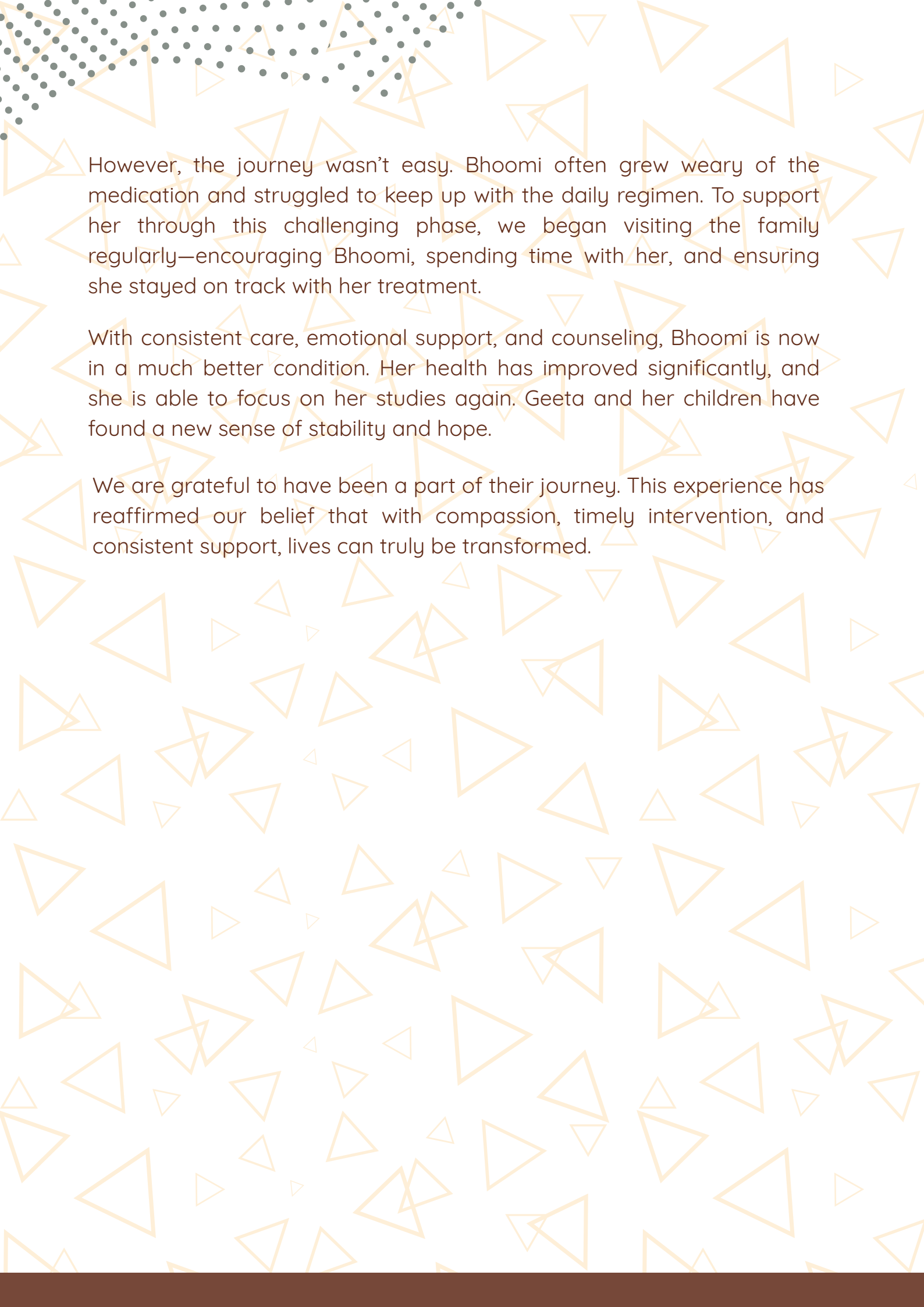
Geeta, a 43-year-old widow and housemaid, lives in a small rented room with her three children—Bhoomi (18), Shivam (15), and Sagar (12). All three children are still studying. Life has been a constant struggle for Geeta, especially in the aftermath of the Covid-19 pandemic, which worsened her already dire financial situation.

During one of our routine visits to surveyed house, we arrived at Geeta's doorstep. She welcomed us and began sharing about the various health issues her family had been facing. As we stepped in, Bindu and I noticed that her daughter, Bhoomi, was in a particularly distressed state—weak, visibly ill, and in need of urgent care.

Taking the time to build rapport, we gently listened to Geeta's story. She opened up about her hardships: the emotional toll of raising three children alone and the financial inability to seek medical help for Bhoomi, whose health had been deteriorating for some time.

After comforting her, we provided her with some money so that she could take Bhoomi to a doctor. This small but timely intervention proved to be life-changing. Bhoomi was diagnosed with tuberculosis (TB), a diagnosis that initially left Geeta terrified and overwhelmed.

We reassured her that TB is treatable and that with the right medication and care, Bhoomi could recover fully. We immediately connected her to a government TB hospital where she could access free treatment and medication.



However, the journey wasn't easy. Bhoomi often grew weary of the medication and struggled to keep up with the daily regimen. To support her through this challenging phase, we began visiting the family regularly—encouraging Bhoomi, spending time with her, and ensuring she stayed on track with her treatment.

With consistent care, emotional support, and counseling, Bhoomi is now in a much better condition. Her health has improved significantly, and she is able to focus on her studies again. Geeta and her children have found a new sense of stability and hope.

We are grateful to have been a part of their journey. This experience has reaffirmed our belief that with compassion, timely intervention, and consistent support, lives can truly be transformed.

Wellbeing



Ayushman – A Journey Toward a Long, Healthy Life

"Ayushman" means a long and healthy life, and we have designed this special program for the dedicated leaders who work tirelessly toward community transformation.

One of our earlier initiatives, Aahana, focused on emotional well-being for women. The response was overwhelmingly positive, and many participants expressed a heartfelt desire for a similar experience for their spouses. Recognizing this need, we expanded our vision.

MENTAL HEALTH

At ACT, with over 50 years of experience working at the grassroots level, we have consistently seen that strong, healthy leaders are the backbone of community development. However, these very community leaders often put the needs of others before their own and rarely have the opportunity to focus on their physical or emotional health



With this in mind, we created Ayushaman, a holistic well-being program for community leaders. It is built around three core pillars: Physical Health and Emotional Health,

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Our Role (ACT)

1. Physical Health

- Comprehensive health screenings (e.g., blood tests, weight checks)
- Personalized dietary guidance
- Fitness sessions tailored to individual needs



2. Emotional Health

- Emotional Awareness: Helping leaders understand and identify their emotions, stressors, and triggers. Through guided sessions, they learn to recognize the signs of emotional strain and burnout.
- Emotional Regulation Skills: Teaching practical tools and techniques to manage stress, handle difficult emotions, and maintain inner balance. This includes practices such as mindfulness, breathing techniques, and self-reflection exercises.
- Safe Sharing Spaces: Facilitated group discussions where leaders can share experiences and support each other in a non-judgmental environment.
- Counselling and Support: Access to trained emotional health professionals for personalized support and guidance.

Hope in Action: Ramesh's Story of Change

Ramesh, a thoughtful 13-year-old in the 8th grade, lives with his parents and older brother. His father works in sanitation, and his mother manages the home. During the initial counselling session, Ramesh opened up about feelings of shame regarding his father's occupation, struggles with academics, and some challenges within his home environment. Despite these emotional burdens, what stood out was Ramesh's deep appreciation for his parents—their unwavering support and the sacrifices they've made to ensure he studies in a good school.

Ramesh is a warm, compassionate, and intelligent young boy. He approaches counselling with sincerity and eagerness, viewing it as a valuable opportunity for personal growth. Over time, the sessions became a safe and encouraging space for him, fostering self-reflection and resilience.

One of the early topics discussed was his difficulty forming healthy friendships at school. Ramesh shared concerns about some mischievous classmates who often disrupted class and troubled teachers. His quiet nature made it challenging for him to respond or assert himself. These experiences led to meaningful conversations around emotional awareness, self-esteem, and navigating peer dynamics.

In one poignant session, Ramesh disclosed an incident where a peer had inappropriately touched him. Although it was done "playfully," Ramesh felt uncomfortable, confused, and ashamed. This moment became a turning point in the counselling process.

He was gently guided to understand that his feelings were valid and that setting boundaries is his right. Through this, Ramesh learned the vocabulary to express emotions like shame, confusion, and sadness, and was empowered with tools to assert himself respectfully and firmly in difficult situations.



Alongside emotional well-being, academic pressures were also addressed. Ramesh often felt anxious during exams and doubted his abilities. Together, we worked on relaxation techniques, time management, and effective study habits. Over time, he began approaching his studies with more confidence and calmness.

Today, Ramesh is not only navigating his academics with greater ease, but he's also become more emotionally aware and self-assured. His journey through counselling has nurtured a strong sense of empathy and understanding. He is now more confident in supporting friends, listening to their struggles, and offering genuine compassion.

Ramesh's story is one of quiet strength—a reminder that with the right support and safe spaces, young people can discover their voice, build resilience, and grow into thoughtful, empowered individuals.

From Brokenness to Belief: Gayatri's Path to Self-Worth

Gayatri, a 14-year-old girl, was referred to counselling following a suicide attempt. Her journey has been marked by deep personal loss and emotional upheaval. Two years ago, she lost her father, and soon after, was placed in the care of her aunt. Unfortunately, the environment was unsafe—Gayatri faced mistreatment and attempted to run away multiple times. After her final attempt, she was placed in a shelter home, where she has been living for the past year.

The turning point came when Gayatri consumed phenyl after a conflict with another girl in the shelter home. Feeling misunderstood, exploited, and overwhelmed by her emotions, she believed she had no control over her anger. This incident led to a period of medical intervention, including antidepressants. Initially, Gayatri was hesitant to engage in counselling. Sessions were difficult—she often became tearful and would try to leave early. She had stopped attending school and was frequently involved in conflicts with other girls.

Despite her initial resistance, the counsellor patiently worked to build trust. Over time, Gayatri began to open up. She was able to process her emotions and gain a deeper understanding of her inner world. The early focus of therapy was on distress tolerance skills, which helped stabilize her emotional state. Psycho-education sessions increased her self-awareness and offered her insights into the patterns of her thoughts, feelings, and behaviors.

A crucial part of Gayatri's healing has been recognizing her emotional triggers and learning strategies to manage them. Growing up with severe neglect and a lack of emotional support, she struggled with attachment and interpersonal relationships. She was easily triggered by others and often responded with impulsivity and aggression.



Today, Gayatri is showing remarkable signs of progress. She has returned to school and is motivated to improve, particularly in subjects she once found difficult. She is learning to build healthier friendships and is better at setting boundaries with her peers. The once emotionally overwhelmed girl now shows signs of emotional resilience and responsibility.

Where once she was stuck in the pain of her past, Gayatri is now beginning to look ahead with hope. Her sleep has improved, her emotional regulation is better, and she has started taking on small responsibilities within the shelter home—a reflection of her growing sense of self-worth and stability.

Gayatri's journey is a powerful reminder of how early intervention, consistent emotional support, and a safe space to heal can transform a young life.

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, 2024, 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, 2024 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)



MOHAMMED OBAID ANSARI
Partner
(Membership No.116304)
UDIN: 24116304BKDMJM4099

Mumbai
Date: 10th May 2024



ASSOCIATION FOR CHRISTIAN THOUGHTFULNESS

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

BALANCE SHEET AS AT 31ST MARCH 2024

	Note No.	As at 31st March 2024		As at 31st March 2023	
		Rupees	Rupees	Rupees	Rupees
FUNDS AND LIABILITIES					
Trust Corpus:					
Per last Balance Sheet			74,32,993		74,32,993
Income and Expenditure Account					
Per last Balance Sheet		3,70,025		14,15,562	
Surplus / (Deficit) for the year		87,06,469		(9,54,709)	
Credits for TDS of earlier years written off		-	90,76,495	(90,829)	3,70,025
Liabilities:					
For Expenses		1,45,157		1,20,200	
For Gratuity	3	-		-	
For Fees received in Advance		-	1,45,157	2,58,720	3,78,920
TOTAL			1,66,54,645		81,81,938
PROPERTIES AND ASSETS					
Property, Plant and Equipment	4		3,40,891		4,52,072
Investments	5		1,23,00,000		47,61,178
Deposits	6		2,00,500		2,25,950
Advances			28,939		41,879
Amount Recoverable			4,46,510		1,38,424
Taxes Deducted at Source			5,09,359		2,35,519
Interest Accrued			2,90,939		98,513
Cash and Bank Balance	7		25,37,506		22,28,404
TOTAL			1,66,54,645		81,81,938

Notes 1 to 9 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 : 10th May 2024



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 2024

	Note No.	2023-24		2022-23	
		Rupees	Rupees	Rupees	Rupees
INCOME					
Donations			2,25,45,156		1,28,87,700
Education Fees			27,30,428		20,72,043
Membership Fees			9,000		8,000
Interest Income	8		5,75,606		3,23,554
TOTAL INCOME			2,58,60,190		1,52,91,297
EXPENDITURE					
Establishment Expenditure	9		21,01,996		18,44,454
Depreciation			1,38,387		1,62,367
Expenditure on Objects of The Trust:					
Education to Community		99,35,410		1,01,62,154	
Education through Counselling		47,87,459		37,41,524	
Educational Fees		1,90,470		-	
Interception Programme		-	1,49,13,338	3,35,507	1,42,39,185
TOTAL EXPENSES			1,71,53,721		1,62,46,006
SURPLUS/(DEFICIT) FOR THE YEAR			87,06,469		(9,54,709)

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)

VIVIAN FERNANDES
Chairman

MOHAMMED OBAID ANSARI
Partner
(Membership No.116304)

ADRIAN LOPES
Secretary

Mumbai;
Date : 10th May 2024

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 2024

NOTE NO. 1

SOCIETY OVERVIEW

Association for Christian Thoughtfulness was registered as a Society under the Societies Registration Act 1960 on 22nd September 1979 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 Society 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**LIABILITY FOR GRATUITY**

Per last year

Addition during the year

Less : Investment held with LIC

31st March 2024	31st March 2023
Rupees	Rupees
36,22,166	34,23,196
2,38,420	1,98,970
38,60,586	36,22,166
(38,60,586)	(36,22,166)
-	-

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

Particulars	Rate of %	W.D.V as at 01.04.2023	Additions during the year	Deletions during the year	Total	Depreciation for the year	W.D.V as at 31.03.2024
Furniture & Fixtures	10%	68,976	1,600	-	70,576	6,978	63,598
Office Equipment	15%	77,395	25,606	-	1,03,001	15,450	87,551
Slide Projector	15%	23,457	-	-	23,457	3,519	19,939
Kitchen Utilities	15%	1,828	-	-	1,828	274	1,554
Computers	40%	1,70,711	-	-	1,70,711	68,285	1,02,427
Computer Software	40%	1,09,703	-	-	1,09,703	43,881	65,822
Total		4,52,072	27,206	-	4,79,278	1,38,387	3,40,891

NOTE NO. 5**INVESTMENT**

Fixed Deposits with Bank

31st March 2024	31st March 2023
Rupees	Rupees
1,23,00,000	47,61,178
-	1,250
-	24,200
500	500
2,00,000	2,00,000
2,00,500	2,25,950
8,73,053	15,32,455
16,59,697	6,95,429
4,756	521
25,37,506	22,28,404

NOTE NO. 6**DEPOSIT**

For Electricity

For Telephone

For Internet

For Premises

NOTE NO. 7**CASH AND BANK BALANCE**

In Savings Accounts

In Current Account

Cash in hand



NOTE NO. 8**INTEREST INCOME**

	2023-24	2022-23
	Rupees	Rupees
On Fixed Deposits	5,19,614	1,98,899
On Savings Bank Account	55,992	97,763
On Income Tax Refund	-	26,892
	5,75,606	3,23,554

NOTE NO. 9**ESTABLISHMENT EXPENDITURE**

Staff Salaries & Allowances	10,48,051	10,57,582
Contribution to gratuity	19,641	22,622
Staff Welfare	60,210	27,661
Christmas Party & Gifts	20,265	-
Staff Training	-	1,500
Rent	3,14,600	2,83,800
Electricity	5,730	4,626
Repairs & Maintenance	59,781	16,321
Website Expenses	18,183	30,347
Telephone & Internet	14,790	11,840
Printing & Stationery	12,633	1,497
Postage & Courier	1,825	1,333
Conveyance	9,234	9,895
Fees and Subscription	22,764	3,730
Meeting Expenses	150	790
Professional fees	2,35,000	1,82,500
Bank Charges	35,609	21,653
General Expenses	98,531	51,758
Audit Fees	1,25,000	1,15,000
	21,01,996	18,44,454

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 : 10th May 2024



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


VIVIAN FERNANDES
Chairman


ADRIAN LOPES
Secretary


BATHUWEL UMALE
Treasurer

A Note to Our Supporters

As we reflect on this past year, we are filled with gratitude for the generosity that makes our work possible. Every milestone we reach is a testament to the power of community and the impact of your support. But our work is far from over.

With your continued help, we can reach even more individuals, create lasting change, and build a stronger future together. We invite you to renew your commitment—or make your first gift—and stand with us in the year ahead.

Every donation, no matter the size, moves us closer to our mission. Thank you for being part of this journey.

Donate Now

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ASSOCIATION FOR CHRISTIAN THOUGHTFULNESS
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