

2024–2025 ANNUAL REPORT

ASSOCIATION FOR CHRISTIAN THOUGHTFULNESS

*Every story shared is a life
touched. This year, your
support made all the
difference.*



VISION:

Creating Synergy for City Transformation

MISSION:

Empowering Organizations, Communities and Individuals resulting in networks that care for marginalized & vulnerable communities through

- Education,
- Health care,
- Counseling services,
- Leadership Development

In the name and spirit of Jesus Christ

BOARD AND THE CEO



Mr. Adrian Gabriel Lopez
Chairman



Ms. Mary John
Treasurer



Ms. Shanthi Anna Kurien
Secretary



Mr. Bathuwel David Umale
Member



Ms. Neeta Minz
Member



Mr. Vivian Salvador Fernandes
Member



Ms. Monika John
Member



Mr Selvan Xavier
Member



Dr Alita Ram
CEO

We are deeply grateful to our board members for their unwavering commitment and strategic vision that guides our mission forward.

Your dedicated oversight, thoughtful counsel, and steadfast support enable us to create lasting impact in the communities and individuals we serve.

Through your leadership, we continue to transform lives and build a stronger, more equitable future for all those who depend on our work.

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EXECUTIVE SUMMARY

The year 2024 - 25 has been a landmark year for ACT, marked by deepened community impact, strengthened partnerships, and a significant organizational milestone - "50 years of faithful service".

Throughout the year, ACT has continued to build resilient communities and transformed lives through its multifaceted programs in health, counseling, youth leadership, gender equity, and psychosocial support.

Joy of Jubilee, Celebrating 50 Years: this year, ACT celebrated its 50th Anniversary under the theme "Joy of Jubilee." It was a momentous occasion to reflect on five decades of unwavering commitment to justice, compassion, and community transformation.

We had the privilege of inviting and honoring our partners, supporters, donors, funders, and well-wishers, whose invaluable contributions have sustained and strengthened our mission. It was a time of joyful celebration, meaningful reflection, and forward-looking visioning for the years ahead.

We are grateful to God for His faithfulness over the last 50 years.



COMMUNITY TRANSFORMATION

Through the CHIRAAG program, ACT focused on under-resourced communities, addressing urgent needs such as sanitation, health awareness, and access to government entitlements. Along with our partners ACT focused on:

- Medical camps were conducted to promote physical health.
- Entitlement registration camps were held to assist individuals in acquiring vital government documents such as AADHAR, PAN, AYUSHMAN Bharat (health insurance), and E-Shram cards, enabling them to access welfare benefits and security schemes.
- Door-to-door campaigns raised awareness on health, hygiene, stress, and safety.
- 2250+ families and 14,100+ individuals were impacted through these efforts.

COUNSELING & PSYCHOSOCIAL SUPPORT

ACT provided vital mental health and trauma counseling services to individuals from diverse backgrounds, including those from partner nonprofits supporting survivors of abuse, trauma and sexual violence.

- 530+ individuals received trauma-informed, compassionate counseling.
- Group and individual sessions addressed stress, addiction, careers, domestic violence, relationship issues.

YOUTH LEADERSHIP & LIFE SKILLS

The Youth Leadership Training (YLT) and Dare to Be Different initiatives empowered young people to recognize their potential and embrace leadership with responsibility and gender sensitivity.

- 491 youth were trained in leadership and life skills.
- 347 emerging leaders were envisioned toward gender-sensitive mindsets and inclusive action.

WELL BEING OF LEADERDS

Understanding the pressures faced by grassroots leaders, ACT invested in their well-being through focused sessions on emotional, mental, and physical health, though our program for men called Ayushman and program for women called Ahaana.

96 leaders participated in structured well-being and self-care sessions, promoting resilience and restoration.

GENDER SENSITIZATION & TRAINING

Through Training of Trainers (TOTs) and thematic workshops, ACT advanced gender equity and challenged harmful norms.

Trainings included topics on Positive Parenting, Gender Equality, Child Sexual Abuse, POSH (Prevention of Sexual Harassment), Self-care, and Trauma Recovery.

Our team also has been instrumental in translating and contextualizing a manual on Gender Sensitivity for facilitators and are in a process to contextualize a book for children so that they are taught to be aware and gender sensitive from their childhood.

PRISON OUTREACH

Expanding its psychosocial outreach, along with our partners, ACT engaged with individuals in 6 correctional institutions.

1649 individuals in prison settings were reached through support programs that promote healing and reintegration.

LOOKING AHEAD

As we celebrate five decades of impactful service, we are filled with gratitude and renewed vision.

The achievements of 2024 - 25 remind us of the power of collective effort, compassion, and persistent hope. ACT remains committed to expanding its reach, deepening its impact, and walking alongside individuals and communities in their journey toward healing and wholeness.



Dr Alita Ram
CEO



2024 - 2025

IMPACT SUMMARY



2250+

Families



14100+

Individuals



530+

Counselled

Wellbeing of Leaders



58

Women



38

Men

Youth Leadership



347

Youth

Community Transformation

14+

Communities

26+

Medical
Camps

15+

Entitlement
Camps

Gender and Mental Health

491+

Leaders
envisioned
towards gender
Sensitivity

1649+

Mental Health
care for People
in Prisons

Partners

67

Program
Partners



COMMUNITY TRANSFORMATION

Through the CHIRAAG initiative, ACT served the under-resourced communities to address critical issues impacting health, hygiene, and sanitation at individual, family, and community levels. Efforts included facilitating access to government entitlements through on-site registration and awareness camps, conducting medical camps that provided basic health services to underserved populations, and organizing door-to-door campaigns to raise awareness on mental well-being, personal safety, and preventive health care.

REPLICATING LEARNINGS FROM URBAN TO RURAL AREAS: ROSHAN'S STORY OF LOCAL IMPACT

When Roshan began volunteering with ACT in the suburbs of Mumbai, he didn't expect it to change not just his life—but the lives of others far beyond the city.

Over the past two years, Roshan has been actively engaged in ACT's programs that focus on grassroots social transformation. Through his time with ACT, he gained hands-on experience in community mobilization, accessing government entitlements, and using local partnerships to solve everyday problems. But more than tools and training, Roshan found a new way of thinking—one rooted in compassion, action, and sustainable change.

In early 2025, during a trip to his native village, Roshan and his wife found themselves unable to return to Mumbai due to delays caused by the Kumbh Mela. What began as an inconvenience soon turned into an opportunity.

During their extended stay, they met a widow with small children who was living in unsafe and degrading conditions. She had no proper shelter, and no one to turn to. Roshan and his wife, drawing from their experiences with ACT, decided not to look away. Instead, they reached out to the village head and coordinated efforts to start the construction of a house for her.

What followed was unexpected—and beautiful. The woman's in-laws and relatives, who had remained distant until then, began to step in. Government housing support was also secured, easing the financial burden. Most importantly, the community saw what compassion and action could achieve.

What began as one family's effort sparked a ripple effect. Villagers, curious and inspired, began gathering to talk—about needs, challenges, and how to help one another. In just a few weeks, a community group organically formed. What started as a group of 10–12 now regularly draws 15–20 participants.

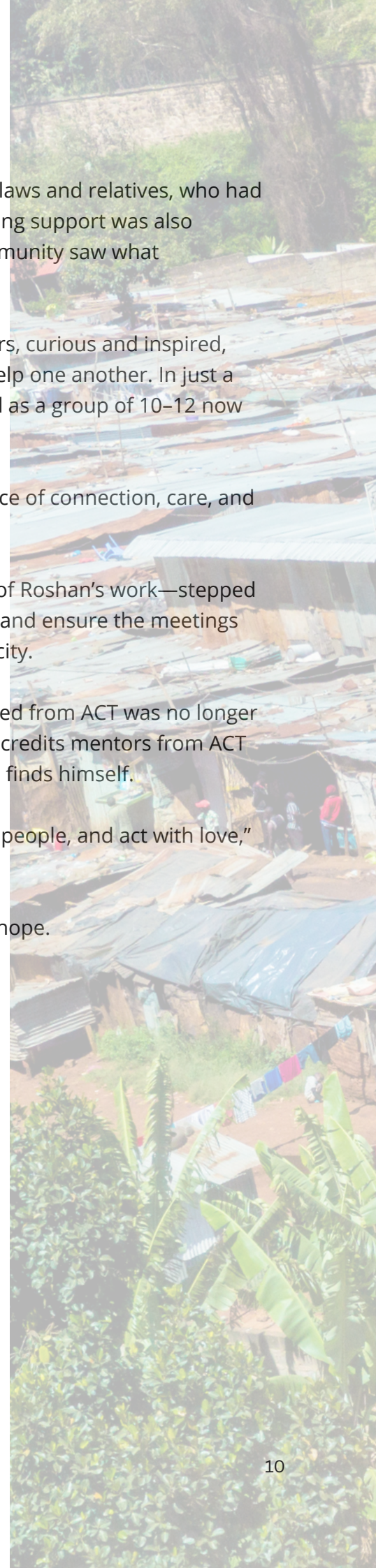
The gatherings became more than meetings; they became a space of connection, care, and collective strength.

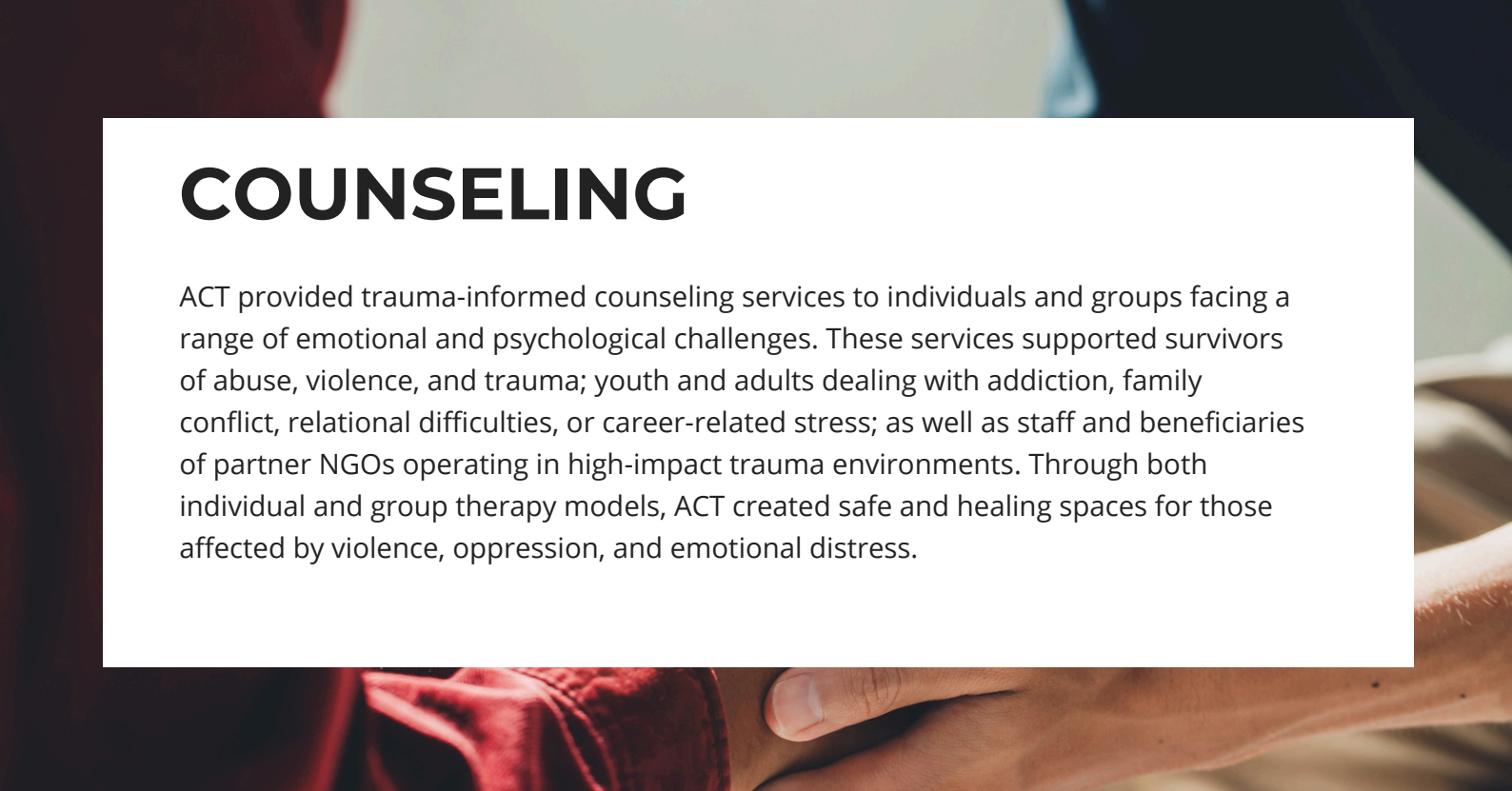
A woman from the village—who had lived in Mumbai and knew of Roshan's work—stepped up to lead the group. Her presence helped solidify the structure and ensure the meetings would continue, even after Roshan and his wife returned to the city.

For Roshan, this was a full-circle moment. The learning he received from ACT was no longer limited to urban spaces—it had taken root in his own village. He credits mentors from ACT team for equipping him to bring about real change, wherever he finds himself.

"I only did what I had learned from ACT—see the need, trust the people, and act with love," Roshan shares.

In a quiet corner of India, one man's learning became a village's hope.





COUNSELING

ACT provided trauma-informed counseling services to individuals and groups facing a range of emotional and psychological challenges. These services supported survivors of abuse, violence, and trauma; youth and adults dealing with addiction, family conflict, relational difficulties, or career-related stress; as well as staff and beneficiaries of partner NGOs operating in high-impact trauma environments. Through both individual and group therapy models, ACT created safe and healing spaces for those affected by violence, oppression, and emotional distress.

BREAKING FREE: ROSHNI'S JOURNEY OF RESILIENCE

Roshni was only 11 when she was trafficked into the sex trade. Years later, marriage gave her five years of freedom as a wife and mother, but conflict's with her mother-in-law led to divorce.

Left alone with two children, a 13-year-old daughter in a hostel and a 5 year-old son Roshni returned to the trade to survive.

A partner organization referred her for counseling where ACT provides its, sparking hope for change. She enrolled in a tailoring program and excelled, but declined a job offer in another city due to fear of the unknown and financial uncertainty.

Through counseling, Roshni learned resilience and self-trust. She has re-enrolled in a new tailoring program. Though the structured environment felt overwhelming at first, Her counselor helped her develop communication and conflict-resolution skills.

A month into training, Roshni discovered she was pregnant. Anxiety and fear of failure returned, but her counselor provided steady support and coping strategies. The nonprofit offered her a stipend to continue training, providing much-needed stability.

Despite remaining in the red-light area, Roshni found moments of calm. Police raids still triggered trauma, but counseling became her safe space to stay vulnerable and honest.

In June 2025, Roshni gave birth to a healthy baby boy. Currently on maternity leave, she continues receiving support from the organization. She remains open to counseling and committed to applying healthy coping strategies.

From exploitation she has emerged a woman of quiet strength and unwavering hope. Roshni's story continues to unfold as she builds resilience and works toward providing for her children.





YOUTH LEADERSHIP & LIFE SKILLS DEVELOPMENT

Through its Youth Leadership and Dare to Be Different programs, ACT empowered adolescents and young adults to discover their unique strengths and identity. These initiatives helped participants build age-appropriate life skills, strengthen decision-making & communication abilities, and grow in leadership capacity along with social responsibility within their communities.

A JOURNEY FROM REGRET TO REALIZATION

When Nilesh joined the Youth Leadership Training (YLT), he was still physically recovering from a recent illness. But it was his heart and mind that needed deeper healing. Struggling with the weight of poor choices and the aftermath of a bike accident caused by peer pressure and reckless behavior, Nilesh was at a crossroads.

During one of the YLT sessions on decision-making and consequences, something shifted. Through role plays and real-life scenarios, he saw his own life mirrored and realized how often he had chosen the easier, more dangerous path. In a moment of honesty, he said, “I wish I had understood this earlier,” but followed it with hope: “I still have time to change.”

Today, Nilesh is committed to making thoughtful decisions and leading his life with intention. YLT didn’t just equip him with tools—it offered him a new direction. And he’s ready to walk it.



WELL-BEING SUPPORT FOR LEADERS

Recognizing the emotional and mental toll that leadership can carry, ACT implemented a Well-being Program to support those in demanding roles. The program focused on helping leaders identify and address their mental, emotional, and physical health needs. It created safe spaces for personal reflection, self-care, and peer connection. By promoting resilience and holistic well-being, the initiative aimed to sustain leaders' long-term effectiveness and personal growth.

EXPERIENCES OF THE PARTICIPANTS'

AYUSHMAN

Through the sessions of the Ayushman Wellness Program, which focused on holistic health and wellness, we were taught to take care of our bodies and minds in a balanced and sustainable way.

It was a valuable learning experience that inspired me to prioritize my health and well-being every day. I made it a point to stay hydrated all the time. I decided to consume 6-7 liters of water per day and incorporated exercises in my daily routine. Having started to take care of myself by drinking 6-7 liters of water every day, I noticed that many of the black marks on my hands began to fade away.

I am grateful to the organizers and speakers who put together this training session and shared their knowledge with us.

I am especially thankful for the awareness and techniques that we learnt from them to take care of ourselves. Their dedication and expertise made this training session truly valuable

(Participants' from Ayushman - Program for Men leaders)

AHANA

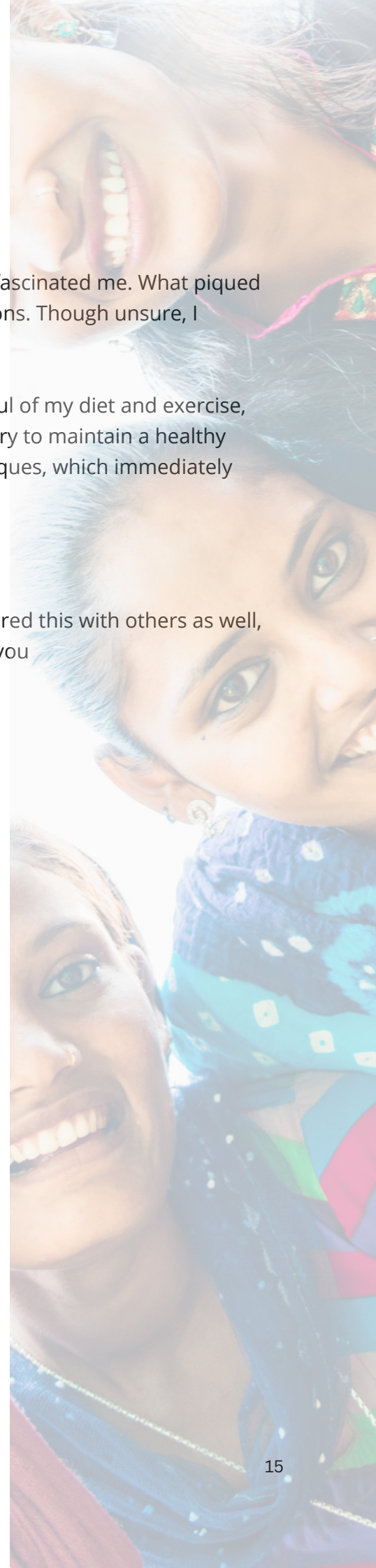
Ahaana Wellness Training, about which I heard from ACT team, fascinated me. What piqued my interest was the idea of blood tests and various health sessions. Though unsure, I decided to join the program.

Post attending the Ahaana Program, I have become more mindful of my diet and exercise, especially considering my age. I have reduced sugar intake and try to maintain a healthy weight. Whenever I feel stressed, I practice the relaxation techniques, which immediately revitalise me.

I often remind myself of these lessons to stay positive.

Joining Ahaana has been a wonderful experience, and I have shared this with others as well, who are now eagerly waiting for the next batch to begin. Thank you

(Participants' from Ahaana - Program for women leaders)





“SAMMAN” - GENDER SENSITIZATION

“Samman” - ACT’s gender initiative actively promoted dialogue and awareness around gender equity at the community level. Through Training of Trainers (ToTs), individuals were equipped to lead conversations on gender roles, respect, and equality within their local contexts. The program focused on fostering gender-sensitive behavior, challenging harmful cultural norms, and encouraging both men and women to recognize and uphold each other’s dignity and rights. Children were also sensitized early, helping them grow into responsible adults with a deeper understanding of gender equality.

PARTICIPANTS’ EXPERIENCES

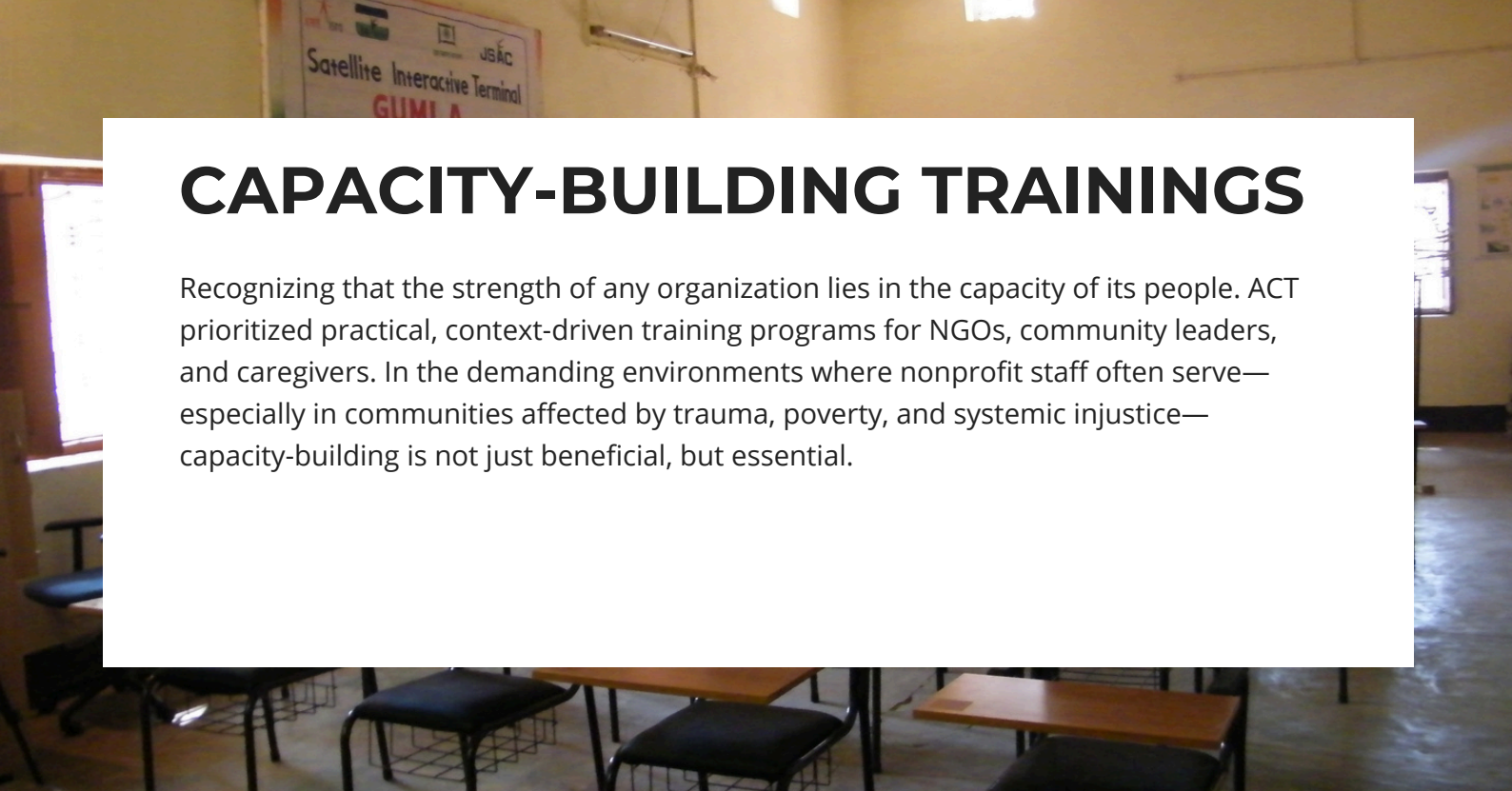
“The training has deepened my understanding of the teachings. I realize that the violence and discrimination we see today also occurred in the past. We can bring about change and transformation in our families and communities. I’ve become aware of my weaknesses, and I hope to overcome them.”

“When I heard about this program, I never thought it would be helpful and challenge me to do something for women. However, as I reflect about the women in our community, they cannot do much on things that they are suffering. I have decided to continue to teach women to stand up for themselves.”

“I learnt we were created equal. In Gender equality there is no difference between us. I should respect women as the creator created us in his own image. I have to apply it in my life and teach others in my community.”

“Before the training, my thoughts were different with regards to women. After going through the training, my thinking has changed towards masculinity and women. Moving forward, I want to apply what I have learned in my practice.”

“As a woman, I carried many fears inside me that held me back from participating in competitions or stepping forward. But through this training on transforming masculinities and gender equality, I’ve learned that I need to challenge my weaknesses, rise above my fears, and move forward with courage. I want to use this growth to serve and work for the deprived people.”



CAPACITY-BUILDING TRAININGS

Recognizing that the strength of any organization lies in the capacity of its people, ACT prioritized practical, context-driven training programs for NGOs, community leaders, and caregivers. In the demanding environments where nonprofit staff often serve—especially in communities affected by trauma, poverty, and systemic injustice—capacity-building is not just beneficial, but essential.

ACT's training team conducted a series of workshops designed to strengthen the emotional, relational, and operational effectiveness of individuals and teams working at the grassroots. These sessions offered participants not only critical information but also hands-on strategies and psychosocial tools they could implement in their daily work. The trainings provided safe spaces for reflection, peer learning, and real-life application ensuring that knowledge is translated into lasting impact.

Key topics covered included:

Parenting and Positive Discipline: Equipping NGO staff and community members to model and teach non-violent, constructive parenting practices.

Child Sexual Abuse Awareness and Prevention: Training individuals to identify signs of abuse, understand reporting mechanisms, and build safe environments for children

Gender Equality and Sensitivity: Promoting respectful, inclusive attitudes and challenging gender-based discrimination within communities and organizational culture.

Self-Care and Emotional Regulation: Addressing burnout and emotional fatigue among NGO workers by teaching practical self-care strategies.

POSH (Prevention of Sexual Harassment at the Workplace): Helping NGOs build safe, accountable, and legally compliant workplaces.

Trauma-Informed Care and Resilience: Empowering staff and caregivers to respond compassionately to survivors of trauma, while also developing their own resilience and boundaries.

These capacity-building efforts have enabled partner organizations and individuals to lead more holistically, support communities more effectively, and cultivate safer, more resilient environments for the people they serve.



HIGHLIGHTS

COMMUNITY OWNERSHIP AND INITIATIVE:

Community partners played a pivotal role in identifying local challenges and proactively leading interventions. They addressed root causes—such as health issues linked to the nearby dumping ground and the impact of unemployment on access to healthcare—by organizing regular medical camps and advocating for sustainable solutions.

COLLABORATIVE ENGAGEMENT:

ACT fostered open dialogue with community leaders, encouraging a constructive approach to problem-solving. This participatory model empowered partners to co-implement programs, ensuring relevance and long-term impact.

STRATEGIC OUTREACH THROUGH CAMPS:

Medical and entitlement camps served as critical touchpoints for deeper community engagement. These efforts not only addressed immediate needs but also helped mobilize door-to-door awareness drives, encouraging residents to take ownership of their well-being.

USE OF VISUAL TOOLS FOR AWARENESS:

Flip charts and other visual aids proved highly effective in educating communities on key issues, including tuberculosis, non-communicable diseases, vector-borne illnesses, mental health, and prevention of child sexual abuse.

ACCESS TO GOVERNMENT ENTITLEMENTS:

Many individuals who previously lacked proper documentation were able to obtain essential government IDs and welfare cards through our entitlement camps. These included AADHAR cards, PAN cards, Ayushman Bharat health cards, widow pensions, E-Shram cards, domestic worker cards, Voter IDs, ration cards, and access to government's monthly income schemes for women.

RISE IN COUNSELING SERVICES:

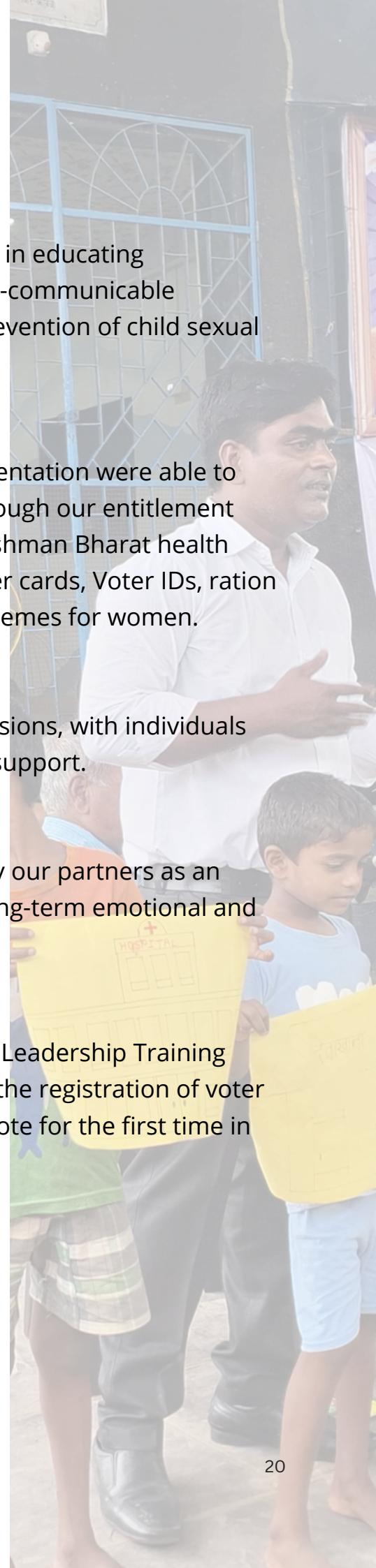
There was a notable increase in private counseling sessions, with individuals willingly approaching ACT and paying for professional support.

STABILITY IN FAMILIES:

Stability in families in the communities was reported by our partners as an outcome of our counseling services, highlighting the long-term emotional and relational impact of consistent psychosocial support.

YOUTH LEADERSHIP AND PARTICIPATION:

More than 300 young people participated in our Youth Leadership Training (YLT) programs. Post-training, several youth facilitated the registration of voter IDs for community members, enabling individuals to vote for the first time in their lives.



SKILL DEVELOPMENT AND LIVELIHOOD SUPPORT:

Vocational training for women and youth resulted in improved livelihoods and self-reliance, equipping participants with practical skills for income generation.

EXPANDED MEDICAL OUTREACH:

In addition to general health camps, specialized camps were conducted in partnership with new collaborators offering dental and orthopedic services to cater to broader health needs in the community.



CHALLENGES

LIMITED PARTICIPATION FROM YOUTH IN PARTNER ORGANIZATIONS:

Despite strong interest, some youth from our partners were unable to attend training sessions due to prior academic or personal commitments, affecting continuity in their leadership development.

BALANCING CONFIDENTIALITY WITH ORGANIZATIONAL EXPECTATIONS:

Managing client information remained a complex challenge. While counsellors are bound by confidentiality protocols, some partner organizations expected access to sensitive client data for planning purposes, creating a tension between ethical practice and organizational needs.

SLOW PROGRESS AMONG TRAUMA-IMPACTED CLIENTS:

Clients dealing with ongoing stressors and historical trauma often showed progress at a slower pace. This placed emotional and professional pressure on counselors, especially when progress needed to be measured in tangible outcomes. However, even small milestones—like passing exams or opening up emotionally—were significant markers of healing and growth.

DELAYS FROM EXTERNAL SERVICE PROVIDERS:

Delayed responses and actions from some partner service providers led to interruptions and delays in delivering timely services to community members.

COMMUNITY RESISTANCE TO SURVEYS AND DATA COLLECTION:

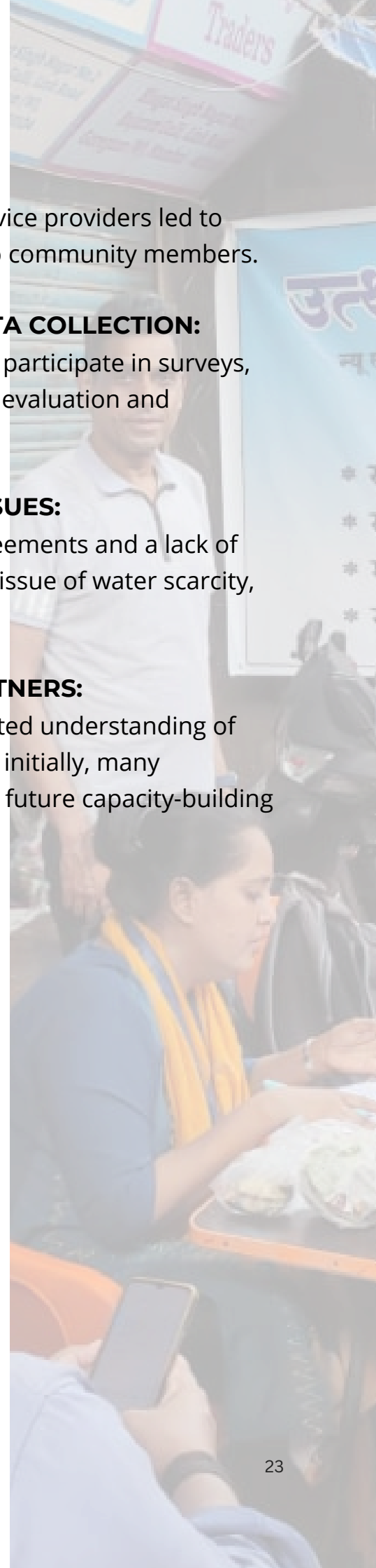
In certain areas, residents were hesitant or resistant to participate in surveys, limiting our ability to collect accurate data for program evaluation and planning.

LACK OF UNITY IN ADDRESSING COMMUNITY ISSUES:

One of the communities struggled with internal disagreements and a lack of collective ownership, especially regarding the pressing issue of water scarcity, making it difficult to initiate effective solutions.

GAPS IN UNDERSTANDING BY COMMUNITY PARTNERS:

In some cases, community partners demonstrated limited understanding of local issues and challenges. While this slowed progress initially, many expressed a willingness to learn—opening the door for future capacity-building initiatives.



PLANS 2025-26

In the year ahead, ACT is committed to expanding its reach and deepening its impact through the following strategic goals:

Partner Engagement: Collaborate with at least 50 partner organizations through various community development initiatives.

Gender Sensitivity: Reach over 3,500 children with gender equality and sensitivity education. Grow influencers who would advocate for gender equality in communities

Elder Care: Expand our program for the elderly, focusing on managing stress and promoting mental well-being.

School Counseling: Strengthen our work with children through regular school-based counseling services.

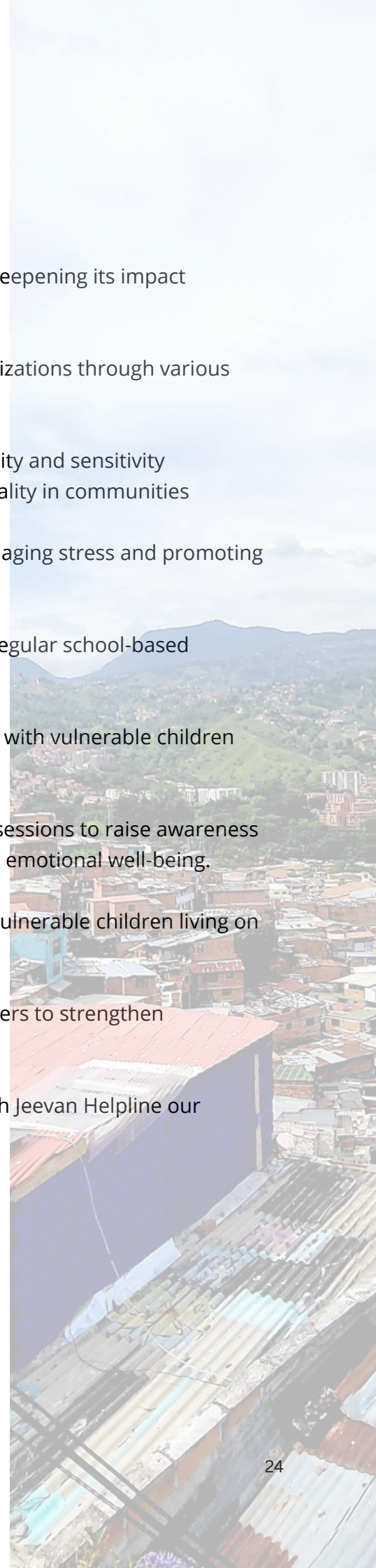
Community-Based Support: Partner with organizations working with vulnerable children and women to provide holistic support.

Training & Capacity Building: Conduct workshops and training sessions to raise awareness and build capacity on key issues such as trauma, child safety, and emotional well-being.

Street Outreach: Explore partnership opportunities to support vulnerable children living on the streets.

Leadership Engagement: Engage with local leaders and influencers to strengthen community-led initiatives.

Jeevan Helpline: Continue to serve individuals in distress through Jeevan Helpline our dedicated suicide prevention support service.



GRATITUDE

As we reflect on the past year, we are filled with gratitude for our staff, board members, partners, and well-wishers whose collective commitment has enabled us to reach people and communities with compassion and purpose. Your unwavering support makes our work not only possible but meaningful.

ACT remains deeply rooted in its mission and vision to serve, uplift, and walk alongside the most vulnerable. We believe we are called to serve, and it is through your partnership that this calling takes shape in tangible ways.

To all those who have stood with ACT over the past 50+ years, helping shape and strengthen our programs, we offer our heartfelt thanks. Your faith in our journey has helped us remain grounded in our values while adapting to the evolving needs of the communities we serve.

We deeply appreciate every insight, feedback, and critical reflection shared by our stakeholders. These thoughtful contributions have challenged us to grow, helped us evaluate our progress, and inspired us to continuously improve all so we can serve better, and stay true to the heart of our work.

As we look ahead, we are committed to working alongside stakeholders to create synergy for transformation building together toward a future marked by dignity, equity, and hope.

With sincere gratitude,
Team ACT





COMMUNITY TEAM



COUNSELING TEAM



FINANCE AND ADMINISTRATION TEAM

PREVENTION OF SEXUAL HARASSMENT (POSH) COMPLIANCE

Association for Christian Thoughtfulness, remains fully compliant with the Prevention of Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013, and we have robust policies and mechanisms to ensure a safe, respectful work environment for all employees.

Our organization maintains an active Internal Complaints Committee with trained members who are equipped to address any concerns that may arise.

We are pleased to report that during the financial year 2024-25, no cases of sexual harassment were reported at any of our workplace locations.

This reflects our ongoing commitment to fostering a culture of dignity, respect, and zero tolerance for harassment of any kind.

FINANCIALS



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, 2025, 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, 2025 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)



SANJEET P. SINGH

Partner

(Membership No. 157933)

UDIN: 25157933BMNWVQ7993

Mumbai
Date: 16th July 2025

ASSOCIATION FOR CHRISTIAN THOUGHTFULNESS

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

BALANCE SHEET AS AT 31ST MARCH 2025

	Note No.	As at 31st March 2025		As at 31st March 2024	
		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		90,76,495		3,70,025	
Surplus for the year		26,65,527	1,17,42,022	87,06,469	90,76,495
Non Current Liabilities					
Liability For Gratuity	3		-		-
Current Liabilities:					
Outstanding Expenses			63,766		1,45,157
TOTAL			1,92,38,781		1,66,54,645
PROPERTIES AND ASSETS					
Non-Current Assets					
Property, Plant and Equipment	4		4,15,967		3,40,891
Investments	5		1,72,03,026		1,23,00,000
Deposits	6		2,00,500		2,00,500
Current Assets					
Advances			2,51,449		28,939
Amount Recoverable			-		4,46,510
Taxes Deducted at Source			3,32,372		5,09,359
Accrued Interest			4,54,400		2,90,939
Cash and Bank Balance	7		3,81,068		25,37,506
TOTAL			1,92,38,781		1,66,54,645

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)

Sanjeet

SANJEET SINGH

Partner

(Membership No.157933)

Mumbai;

Date : 16th July 2025



Adrian Lopes
ADRIAN LOPES
Chairman

S. Kuri
SHANTI KURIEN
Secretary

Mary John
MARY JOHN
Treasurer

ASSOCIATION FOR CHRISTIAN THOUGHTFULNESS

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

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2025

	Note No.	2024-25		2023-24	
		Rupees	Rupees	Rupees	Rupees
INCOME					
Donations			1,97,46,569		2,25,45,156
Education Fees			26,20,140		27,30,428
Membership Fees			8,000		9,000
Interest Income	8		9,30,107		5,75,606
Other Income			5,610		-
TOTAL INCOME			2,33,10,426		2,58,60,190
EXPENDITURE					
Establishment Expenditure	9		19,96,817		21,01,996
Depreciation			1,09,006		1,38,387
Expenditure on Objects of The Trust:					
Education to Community		1,34,94,225		99,35,410	
Education through Counselling		48,54,936		47,87,459	
Education Assistance		1,89,915	1,85,39,076	1,90,470	1,49,13,338
TOTAL EXPENSES			2,06,44,899		1,71,53,721
SURPLUS FOR THE YEAR			26,65,527		87,06,469

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)

Sanjeet

SANJEET SINGH

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SHANTI KURIEN

Secretary

Mary John

MARY JOHN

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 2025

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 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.



						31st March 2025	31st March 2024
						Rupees	Rupees
NOTE NO. 3							
<u>LIABILITY FOR GRATUITY</u>							
Per last year						38,60,586	36,22,166
Addition during the year						3,67,791	2,38,420
Less : Investment held with LIC						42,28,377	38,60,586
						(42,28,377)	(38,60,586)
						-	-
NOTE NO. 4							
<u>PROPERTY, PLANT AND EQUIPMENT</u>							
Particulars	Rate of %	W.D.V as at 01.04.2024	Additions during the year	Deletions during the year	Total as at 31.03.2025	Depreciation for the year	W.D.V as at 31.03.2025
Furniture & Fixtures	10%	63,598	72,600	-	1,36,198	9,990	1,26,209
Office Equipment's	15%	87,551	89,947	-	1,77,498	19,879	1,57,619
Slide Projector	15%	19,939	-	-	19,939	2,991	16,948
Kitchen Utilities	15%	1,554	-	-	1,554	233	1,321
Computers	40%	1,02,427	21,535	-	1,23,962	49,585	74,377
Computer Software	40%	65,822	-	-	65,822	26,329	39,493
Total		3,40,891	1,84,082	-	5,24,973	1,09,006	4,15,967
						31st March 2025	31st March 2024
						Rupees	Rupees
NOTE NO. 5							
<u>INVESTMENT</u>							
Fixed Deposits with Bank						1,72,03,026	1,23,00,000
NOTE NO. 6							
<u>DEPOSIT</u>							
For Internet						500	500
For Premises						2,00,000	2,00,000
						2,00,500	2,00,500
NOTE NO. 7							
<u>CASH AND BANK BALANCE</u>							
In Savings Accounts						94,885	24,61,274
In Current Account						2,85,894	71,476
Cash in hand						289	4,756
						3,81,068	25,37,506



	2024-25	2023-24
	Rupees	Rupees
NOTE NO. 8		
<u>INTEREST INCOME</u>		
On Fixed Deposits	8,37,330	5,19,614
On Savings Bank Account	65,149	55,992
On Income Tax Refund	27,628	-
	9,30,107	5,75,606
NOTE NO. 9		
<u>ESTABLISHMENT EXPENDITURE</u>		
Staff Salaries & Allowances	10,38,267	10,48,051
Gratuity Premium	21,300	19,641
Staff Welfare	23,690	60,210
Christmas Party & Gifts	-	20,265
Staff Training	-	-
Rent	3,56,620	3,14,600
Electricity	4,617	5,730
Repairs & Maintenance	34,565	59,781
Website Expenses	17,259	18,183
Telephone & Internet	12,190	14,790
Printing & Stationery	7,260	12,633
Postage & Courier	2,122	1,825
Conveyance	10,849	9,234
Fees and Subscription	4,220	22,764
Meeting Expenses	5,000	150
Professional fees	2,33,000	2,35,000
Bank Charges	24,982	35,609
General Expenses	75,877	98,531
Audit Fees	1,25,000	1,25,000
	19,96,817	21,01,996
SIGNATURES TO NOTES 1 TO 9		
For R.K.KHANNA & ASSOCIATES Chartered Accountants (Firm Regn. No.105082W)  SANJEET SINGH Partner (Membership No.157933)  For and on behalf of the Managing Committee of ASSOCIATION FOR CHRISTIAN THOUGHTFULNESS  ADRIAN LOPES Chairman  SHANTI KURIEN Secretary  MARY JOHN Treasurer		
Mumbai; Date : 16th July 2025		

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