





Founder's Message

Dear Vision Partners, Stakeholders & Friends,

Each year I share with you the gigantic strides made by LOLT and with immense gratitude acknowledge your unflinching support each continuing year.

An unstoppable silent revolution which was started by LOLT in 2005 and has so far impacted **38874** lives directly and **80632 community members** indirectly across more than **833 villages** in India, from this year going forward lets as a collective call it the "LOLT MOVEMENT". Your support and inspiration coupled with Team LOLT's dedication are the architects of the LOLT Movement designing the literate future of our youth.

I take this opportunity to introduce you to two of our initial **Anando** beneficiaries who have fulfilled their ambitious dreams through the LOLT Movement - **Ms. Jagruti Baikar** has completed her MBA Finance with a First Class from Mumbai University with 66.06% and **Mr. Prasad Gaikwad** has completed Civil Engineering with a First Class from Mumbai University with 67.09%.

This success has reinforced our belief and the LOLT Movement has in the current therefore expanded Project Anando with 8 new centres in Jalna, Washim, Nandurbar and Raigad Districts in Maharashtra and an additional centre in Seoni District in Madhya Pradesh.

With immense pride I share with you that our **Anant Programme** presented its maiden venture-**Kalpataru**, a **musical** in association with **Flowering Tree Inc**, and **Artscape Production** on 22nd April in Mumbai and 24th April in Pune. 25 Anant children were a part of this musical, an adaptation of an ancient Kannada Folk Tale

Now let me take you through the inroads made by our **Project Jagruti** – initiated in 2010 at Tiware, Karjat Taluka, which supports the holistic development of underprivileged rural communities. Project Jagruti reaches communities through three major programmes across Community Centres operating from Tiware, Kadav & Kashele villages in Karjat Taluka, Raigad District & in Pokharan, Thane District. In November 2016, we initiated a new community centre at Kashele, Karjat Taluka, Raigad District to reach out to 40 villages in interior areas. The details of inroads made under Project Jagruti are highlighted separately in the executive summary which is a part of our **Annual Report 2016-17**.

It is only with your unflinching & unconditional support that we could raise ₹ 54,23,732/- for the 2nd consecutive year at the Standard Chartered Mumbai Marathon 2017. It was your benevolence and whole hearted support which made me the 3rd highest fundraiser and I was felicitated on behalf of LOLT by actress & sportswoman Ms. Gul Panag.

May we get all the strength, energy and focus to continue the LOLT Movement and help break the poverty cycle to build a robust and prosperous India.

God Bless you all!!!

Villy Doctor



Founder Trustee Ms. Villy Doctor receiving the Change Icon Award





LOLT Team



LOLT's proud moments in a successful journey of 12 years



LOLT in association with Flowering Tree Inc., USA & Artscape Production, presented Kalpatarua musical with 25 students from the Anant Programme. The students not only performed in this program but also contributed in the music composition and lyrics of the songs. Their performances had the audience fully mesmerized.



Mr. Gautam Hatagale, Washim District, 1st Anando beneficiary to join the Border Security Force as a Buddy.



Ms. Jagruti Baikar, Karjat Taluka: 1st Anando beneficiary to complete her MBA in Finance.



Mr Prasad Gaikwad, Karjat Taluka: 1st Anando beneficiary to complete his BE Degree.



Mr. Swapnil Nalinde, Washim District: ran the Half Marathon at the SCMM 2017 and completed the race in 1 hour 26 minutes



Light of Life Trust: Board of Trustees:

VILLY DOCTOR - Founder & Managing Trustee She is a psychologist, an educationist and a therapist. The former Head - Department of Psychology, Sophia College, Mumbai and former Lecturer of Psychology at St. Xavier's College, Mumbai. She has conducted many stress management and meditation programmes at the Google Headquarters, San Francisco, AOL, New Jersey, the Tata Institute for Fundamental Research, BARC, Infosys Technologies Ltd & at various other institutions. Villy Doctor is also the founder of Satyavati Spiritual Foundation which promotes and teaches meditation through a scientific and systematic technique that helps people move towards good health and total wellbeing. Satya Meditation programmes have been organized at the national and international levels and have benefitted thousands of people across the globe by helping them achieve inner peace and health at the emotional, mental and physical state.





Gayatri Ruia – Trustee A young and dynamic entrepreneur from the Ruia family, Ms. Ruia has applied her entrepreneurial skills in the fields of art and fashion. She is also a Trustee of the Aakar Charitable Trust, which promotes early childhood education, water conservation and water harvesting.



Jitendra Mehta – Trustee ► A leading businessman, Mr. Mehta is the Chairman of Special Projects – Rotary Club Bombay Sea Face. He was also responsible for raising large capital through funds for the people affected by the devastating tsunami across the Asian subcontinent. Mr Jitendra Mehta is the founder member, Chairman & Managing Director of the Mehta Charitable Trust.



Sujal Shroff – Trustee ► A real estate designer and developer, Mr. Shroff is a specialist in boutique, residential and corporate office development. He is a member of the managing committee of the Maharashtra Chamber of Housing, the leading developer body for Mumbai and the state of Maharashtra. He is actively involved in urban planning of Mumbai city.



Manoj Murarka – Trustee ► Runs Batlivala & Karani, a 140 year old financial services company. Spends most of his time engaged in the world of philanthropy and mentoring teenagers. Runs "Aahat", an NGO focused on uplifting handicapped artists in India. His passion is to mentor and drive nonprofit social business and make their business models more sustainable. He is seeking to create a social impact funding organization to maximize impact for uplifting adolescent girls in rural India.



Punit Anand – Legal Advisor → Mr. Punit Anand graduated from Government Law College, Mumbai, in 1989, enrolled with the Bar Council of Maharashtra and Goa the same year. He commenced independent private practice in 1991 with a host of corporate and multi-national clients. Mr. Punit's profession brings him into contact with a cross section of society, the affluent to the not so affluent. As a result, he does a lot of pro bono work and joined LOLT as Legal Advisor in 2009.

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Executive Summary

Light of Life Trust a non-governmental organization established in 2002 and registered under Bombay Public Trust Act, 1950 is founded by Villy Doctor, with a strong belief that roots need to be strengthened and nurtured to grow healthy plants, so, we strengthen our roots, the rural people of India.

Vision: Transform the lives of underprivileged rural communities in India.

LOLT Project

1. Project Anando – (Education): initiated in 2005 with 25 children, the project supports underprivileged rural children to complete their secondary education as well as their all-round development. Over the years, it has impacted 10559 children & 110 teachers directly and 56447 community members indirectly across more than 520 villages. Additionally 540 beneficiaries have been favorably impacted in Thane, through educational activities.

2. Project Jagruti – (Community Development): initiated in 2010 at Tiware, Karjat Taluka supports the holistic development of underprivileged rural communities and has reached out directly to more than 27000 beneficiaries through three major programmes across community centres operating from Tiware, Kadav & Kashele villages in Karjat Taluka, Raigad District & in Pokharan, Thane District as under:

- ▶ Livelihood Training: operational since 2010, provides training to underprivileged rural women, girls & youth to help them attain financial independence. 2632 persons have benefitted from these training programmes since its inception.
- Healthcare: The Medical Mobile Unit is in operation since July 2013 and covers remote areas without adequate health care facilities. Since inception it has reached to 22828 patients & beneficiaries across 65 villages in Karjat Taluka, Raigad District, Maharashtra.
- Environmental Conservation & income generation: initiated in 2015, the program focuses on supporting poor farmers with an additional income through the distribution of fruit bearing plants. So far 2205 farmers from 53 villages in Karjat & Uran Taluka, Raigad District have benefitted and 73145 fruit bearing plants have been distributed.

Major Highlights of the Year 2016 - 17:

- ★ For the 2nd consecutive year LOLT Founder & Managing Trustee Mrs. Villy Doctor was recognized as a Change Icon at the Standard Chartered Mumbai Marathon 2017. This year she was the 3rd highest fundraiser and was felicitated by the acclaimed actress & sportsperson Ms. Gul Panag.
- Four Anando Plus beneficiaries ran the Half Marathon at the SCMM 17, of whom, Mr. Swapnil Nalinde, Washim District completed the race in 1 hour 26 minutes.
- Expansion of Project Anando in Maharashtra State in Jalna, Washim, Nandurbar & Raigad Districts with 8 new centers and in Madhya Pradesh State with 1 new centre.
- Kalpataru, a musical presented by LOLT in association with Flowering Tree Inc. and Artscape Production. 25 students under the Anant programme showcased their result which bore testimony to their rigorous music training, under the Anant programme.
- ★ Project Jagruti A new community centre initiated at Kashele, Karjat Taluka, Raigad District in November 2016 to reach out to 40 villages in interior areas.
- Project Jagruti Inaugurated Ankur Demo Plot with 127 fruit bearing plants at Jeevan Asha Community Centre, Tiware - Karjat with support from All Cargo Logistics Ltd & Lions Club of Bombay Queensway.
- ★ Received support from Union Bank of India Social Foundation, to meet the IT needs of the operations team in Karjat & Alibaug Taluka, Raigad District, Maharashtra State.

Sr No	Name of the Project / Programme	Taluka/District	No. of Beneficiaries			
A. Project Anando						
		Karjat	565			
		Alibaug	271			
		Mangaon	197			
		Washim	420			
A.(i)	Anando Programme	Nandurbar	280			
		Jalna	420			
		Worli	42			
		Kuria	120			
		Sub Total (A. i)	2315			
		Karjat	403			
		Alibaug	156			
		Mangaon	215			
A.(ii)	Anando Plus Programme	Washim	245			
		Nandurbar	66			
		Jalna	300			
		Sub Total (A. ii)	1385			
		Karjat	145			
A.(iii)	Anant Programme	Alibaug	159			
		Mangaon	42			
		Sub Total (A. iii)	346*			
A.(iv)	School Empowerment Programme	Karjat	2059			
A.(IV)	School Empowerment r rogramme	Uran	1419			
		Sub Total (A. iv)	3478			
B. Project Jagruti						
B. (i)	Jeevan Asha Community Centre	Karjat	706			
B. (ii)	Medical Mobile Unit	Karjat	6927			
B. (iii)	Environment Conservation Programme	Karjat & Uran	2205			
B. (iv)	Jeevan Asha Community Centre	Thane	995			
	Sub Total (B)		10833			
	Grand Total (A + B)		18011			

LOLT - Projects & Programmes 2016 - 17

*Anant children are included in the Anando Project.



Anando beneficiaries with supporter Ms. Rita Steinau Chance of Life, Germany at the Lokkruti Centre, Mohili, Karjat

Light of Life Trust Certification:

- Renewal of Registration with Foreign Contribution Regulation Act, 1976.
- Renewal of the accreditation with Credibility Alliance.
- Empanelled with Tata Institute of Social Sciences.
- Registered under Section 80 G under Income Tax, 1961.
- Renewal of MKCL affiliation for MSCIT training under Project Jagruti.
- Light of Life Trust, USA is registered as a 501(c)(3) Non Profit Organization.

Certificate Of Accreditation
CREDIBILITY ALLIANCE
Is Pleased To Declare That
LIGHT OF LIFE TRUST
in the State of
Adheres To The Desirable Norms Prescribed For Good Governance Of Voluntary Organisations
Certificate Registration No. CA/40/2016 Valid From 16/12/2016 to 15/12/2021
1 Jayantlumor Elmawar (
CHAIRPERSON Central Accorditation Consultation



Mr. Dnyaneshwar Tarawade, Assessor, Credibility Alliance with the LOLT team and Anando beneficiaries.



First generation learners need support and guidance to break out of the vicious cycle of poverty & illiteracy.

Light of Life Trust, through its Project Anando, initiated in 2005, works towards uplifting underprivileged rural secondary school children by reinstating/sustaining them in schools and equipping them with skills to become independent and productive citizens. The goal is not just literacy but all round development of each child through our 3E Approach, i.e. Educate, Empower & Equip for Employability, thus empowering the beneficiaries to embrace life changing decisions, by choosing appropriate career paths.



Project Anando: Model & 3 E Approach



Concentrating on all round development, every child is given the requisite support.



Project Anando : Major Components



Educational Material Distribution



Career Guidance Programme



SFSEP Programme (English & Mathematics)



Annual Cultural Programme



Weekend Empowerment Workshop



Celebration of Special Days



Parent Melava. (Annual gathering for parents)



Parent Meeting & Training



Anant - Music Programme (Dance, Tabla & Vocal)



Anando Plus - supports children to pursue career



School Empowerment Programme

Project Anando: Beneficiary Overview

District	Total number of Centers	No. of Schools	No. of direct beneficiaries	No. of indirect beneficiaries	No. of villages		
Maharashtra State							
Raigad	15	38	1033	3654	197		
• Karjat Taluka	8	24	565	2260	114		
• Alibaug Taluka	4	11	271	394	41		
• Mangaon Taluka	3	3	197	1000	42		
Washim	6	15	420	2100	81		
Jalna	6	22	420	2100	89		
Nandurbar	4	4	280	1400	23		
Mumbai (Worli)	1	4	42	220	NA		
Madhya Pradesh State							
Seoni District	2	3	120	600	17		
Total	34	86	2315	10074	407		

Overall Reach:

In the year 2016 -17, Project Anando reached out to 2315 children through 34 centers across 6 districts in the states of Maharashtra and Madhya Pradesh.

Standard wise and gender wise distribution for the year 2016 - 17

District	V	III	Ľ	X	Σ	K	To	tal	Boys	Girls	Grand
District	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	%	%	Total
Maharashtra State	Maharashtra State										
Raigad	117	175	173	190	158	220	448	585	43.36	56.63	1033
• Karjat Taluka	60	108	115	123	69	90	244	321	43.18	56.81	565
• Alibaug Taluka	25	42	41	40	49	74	115	156	42.43	57.56	271
• Mangaon Taluka	32	25	17	27	40	56	89	108	45.17	54.82	197
Washim	80	73	58	81	39	89	177	243	42.14	57.85	420
Jalna	59	84	79	139	29	30	167	253	39.76	60.23	420
Nandurbar	78	72	21	22	38	49	137	143	48.92	51.07	280
Mumbai (Worli)	13	12	4	3	3	7	20	22	47.61	52.38	42
Madhya Pradesh State											
Seoni	0	0	35	25	31	29	66	54	55	45	120
Sub Total	347	416	370	460	298	424	1015	1300			
%	45.5	54.5	44.57	55.42	41.27	58.72	43.84	56.15	43.84	56.15	2315
Total	76	53	83	30	72	22	23	15			

Out of the total beneficiaries, 56.15% are female and 43.84% are male.

Programmes at a glance





Education Material Distribution



Weekend Workshop





Rainy Picnic



Parent Meeting



Home Visit



Parent Training



Bal Kala Mahotsav



Mahacharcha

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Sr. No.	Taluka/ District	No of students	Pass	Fail	Not attended	Pass %	00-34	35-44	45-59	60-74	75 Above
1	Karjat	159	141	16	2	90.00	16	32	55	45	9
2	Alibaug	123	119	4	0	97.00	4	16	54	37	12
3	Mangaon	96	91	4	1	96.00	4	1	47	37	6
4	Jalna	59	54	4	1	94.00	4	3	9	26	16
5	Washim	131	119	8	4	94.00	8	8	30	45	36
6	Nandurbar	88	80	0	8	100.00	0	7	24	45	4
7	Worli	10	8	2	0	80.00	2	0	6	2	0
	Total	666	612	38	16	93.00	38	67	225	237	83

Light of Life Trust SSC Results

666 students appeared for SSC examination 2016 – 17 out of which 612 (93%) students successfully cleared the exam, 38 students were unsuccessful and 16 students did not appear for the exam. Out of the 612, overall pass students, 83 students secured distinction, 237 children secured 1st class, 225 secured 2nd class and 67 students secured pass class.

Light of Life Trust top ranking students in SSC

Sr. No.	Name of Student	Centre	District	Name of School	%
1	Pooja Babasaheb Bansode	Gevrai Bazar	Jalna	Shivaji High School	94.00
2	Diksha Vilas Bhagt	Manora	Washim	S.P.M High School	91.60
3	Rani Mahadev Tayde	Shelu Bazar	Washim	Yashvant Vidyalay	89.80
4	Pratiksha Mohan Manwar	Wai	Washim	Yashvant Vidyalay	88.00
5	Anisha Bhagat	Wai	Washim	Yashvant Vidyalay	87.60



Ms Pooja Bansode



Ms Diksha Bhagat



Ms Rani Tayde



Ms Pratiksha Manwar



Ms Anisha Bhagat

Case Study

Name of the Student	Dinesh Ishwar Padavi
Centre & District	Somaval Centre, Nandurbar
Std	IX
Selection Criteria	Tribal Child
Problem Identified	Academic Problems
Intervention	Counseling and Group work
Outcome	Confident in attending classes.

Description: Dinesh is a handicapped child without a left hand. His family is aware that he has good potential but they were not focusing on his academics and schooling. The social worker counselled his parents and made them understand that he has a good future despite the handicap. The social worker shared the examples of 2 teachers who are handicapped and working as Government teachers, of which, one teacher is working in the nearby village. This sharing made the parents more positive about the future of their child, as this would also lessen their problems. On the other hand, Dinesh was made aware of the reservations for the handicap and counselled him as also supported him to resolve the various hurdles before him like - transportation which was resolved by providing him with a bicycle, and making his friends teach him how to ride it. Once he was confident of riding it he was supported in obtaining permission to ride it to school and SFSEP classes. He began attending classes regularly and showed remarkable improvement and furthermore was soon made a leader. His progress is being tracked continuously.

Name of the Student	Namrata Ganesh Ghasmare
Centre & District	Borli Centre, Alibaug
Std	Х
Selection Criteria	Single Parent Child
Problem Identified	Drop out due to health issue
Intervention	Counseling, Home visit
Outcome	Improvement in health

Description: Namrata was enrolled in Project Anando in Std VIII. In this year it was observed that she was suffering due to pain in her joints. Her family is uneducated and have a number of superstitious beliefs, and were refusing to get her treated by a medical doctor, leading to her pain increasing to such a point, that she was unable to walk thus making her homebound, and unable to attend school or any other Anando activities. Both her parents and herself, underwent indepth counseling sessions before they were convinced of getting a doctor's advise on the problem. They were accompanied to the doctor in Alibaug city and with treatment she showed remarkable progress. Her physical strength has returned and she has now started attending school, workshops and SFSEP classes regularly. The social worker continues monitoring her health to ensure her full course of medication is followed and that she is able to attend school without difficulty.

Name of the Student	Ajay Sanjay Rathod
Centre & District	Shendurjana Centre, Washim
Std	IX
Selection Criteria	Single Parent Child
Problem Identified	Child has dropped out of school
Intervention	Home visit, Counseling
Outcome	Reinstated in school

Description: Ajay is a single - parent child. His father expired when he was one year old. After his demise Ajay's mother returned to her father's home where he gave her a room to live in. His mother works as a farm laborer but is weak and thus unable to work regularly. Post Diwali holidays Ajay did not return to school. The social worker visited Ajay's home and understood that he had gone to work with one of his maternal uncles and would return five months later. On realizing that if he did not return he would miss his Std IX exam, his maternal uncle accepted that his mother had made a mistake by sending him in this manner. Despite various efforts by his maternal uncle and the social worker Ajay still did not return to school for many months. The social worker finally connected with his mother, and had a long discussion with her, about the importance of Ajay attending school, and completing at least his basic education. His mother finally agreed to send him back, and hence Ajay returned to school. The social worker is in continuous contact with Ajay to ensure he attends school, the workshop and SFSEP classes regularly and does not drop out once again.

Name of the Student	Pintu Moga Tadavi
Centre & District	Vanyavihir Centre, Nandurbar
Std	Х
Selection Criteria	Tribal Child
Problem Identified	Migration
Intervention	Counseling & Relation bonding
Outcome	Appeared for the SSC exams

Description: Pintu's parents regularly migrate to Gujarat in search of employment every year as no opportunities exist in their local area. Since Pintu was in Std X this year, the social worker was more alert and began to track their plans in advance. The team started counselling them two months before they migrated and suggested that Pintu stay with relatives after noting the crucial year that he was in. His parents were willing to keep him back but were worried about who would bear his expenses. Part time work was found for Pintu, from which, he would meet his expenses. His relatives were convinced to keep him with a condition, that he would help them in doing their household chores. He was assured of regular contact with his parents through the social worker's cell phone and that he would be able to join his parents as soon as his SSC exam was completed. Pintu & his family made this decision on the advice of the LOLT team and he was able to appear for his SSC exam, without any stress whatsoever. He joined his family post the exam.

Highlights 2016 - 17

 Expansion of centers under Project Anando in Maharashtra – 2 centers each in Jalna, Washim, Nandurbar & Raigad District and in Madhya Pradesh – 1 centre in Seoni District as under :

District	Centre/Taluka		
In Maharashtra State			
Jalna	Watur Centre, Partur Taluka		
Jama	Bhatepuri Centre, Jalna Taluka		
Washim	Shendurjana Centre, Manora Taluka		
washini	Pardi Takmor Centre, Washim Taluka		
Nandurbar	Rajvihir Centre, Taloda Taluka		
	Valheri Centre, Taloda Taluka		
Raigad	Chowk Centre, Karjat Taluka		
	Khalapur Centre, Khalapur Taluka		
In Madhya Pradesh State			
Seoni	Amajari Centre, Kuria Taluka		

- All Anando beneficiaries were provided with a Marathi English pocket dictionary in this academic year as
 part of the education material provided every year with an objective to strengthen their performance in English.
- Nandurbar District
 - The annual cultural event **Bal Kala Mahotsav** was organized for the Anando beneficiaries in Nandurbar District for the first time since its inception in 2009 with full support from parents, school authorities & village authorities.
 - The concept of late night parent meetings at the village level was introduced in Nandurbar to ensure & strengthen support from parents in the Anando intervention.

Student Friendly Supplementary Education Programme (SFSEP)

- Extensive use of Teaching Learning Material (TLM): A wide range of TLM was created by the SFSEP teachers and students together comprising of charts, flash cards, 3D & 2D shapes, puzzles, drawings and much more. This ensured attention, interest and active participation of students leading to academic growth and a boost in self-confidence.
- "गणित गप्पा आणि इंग्रजीची गाणी"

Songs on Maths concepts written and composed by SFSEP teachers, English poems composed in different tunes; singing performances of these English Maths songs, Maths models & exhibition – an event organized by the teachers and students of Khopoli Centre, Khalapur Taluka, Raigad District to create an interest and enthusiasm amongst the children to learn subjects like Maths and English creatively.



• Skills for Adolescents Programme : in collaboration with Lion's Quest - A 3 day residential training program on 'Social and Emotional Learning for Adolescents' was organized for the entire Anando team of 45 social workers and 6 Project Heads at Jeevan Asha Community Centre, Karjat in September 2016.

Anando Plus

Partnered in Alibaug & Washim



This program aims at supporting Anando students post Std X (SSC) to make appropriate career choices based on their aptitude, capabilities and interest either to pursue higher education or undertake vocational training. Efforts are made to network with local educational institutes to give special considerations and/or generate financial support through scholarships for the needy children.

Overall Impact:

Amongst the Anando Plus beneficiaries, who are earning:

- 45.6% earning less than ₹ 5000 per month
- 27.7% earning between ₹ 5001 to ₹ 7000 per month
- 22.6% earning between ₹ 7001 to ₹ 10000 per month
- 04.2% earning more than ₹ 10000 per month

Details of beneficiaries, for the year 2016 - 17

		No of Beneficiaries										
District / Taluka	11th	n Std	12tł	n Std	1 Diploma/ITI		MCVC		In process of graduation		Other	
	М	F	M	F	M	F	M	F	М	F	M	F
Raigad	90	69	98	87	4	18	24	15	159	73	85	85
• Alibaug Taluka	23	24	15	18	0	3	2	1	25	19	13	13
• Karjat Taluka	37	29	71	56	0	4	0	3	98	29	38	38
• Mangaon Taluka	30	16	12	13	4	11	0	0	36	25	34	34
Jalna	55	25	55	46	3	6	2	0	15	69	6	18
Nandurbar	8	0	0	14	1	4	0	0	16	14	2	7
Washim	27	18	38	41	0	8	2	1	41	43	6	20
Sub Total	180	112	191	188	8	36	6	5	231	199	99	130
Total	29	92	3'	79	44		1	1				
		726				43	30	22	29			
Grand Total						1385						

Out of total 1412 beneficiaries, 726 are in higher secondary (Std XI & XII) - majority are in the Arts stream (318) followed by Commerce (207), Science (146) and Diploma/ ITI / MCVC (55). In addition 469 students are pursuing graduation and 217 are pursuing technical/post graduate/professional courses.





Anando Plus -	- Programmatic	Overview
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Sr. No	Particulars	No of sessions	Status			
А	With Students					
(i)	College pre-admission guidance session	38	\checkmark			
(ii)	Career Guidance Sessions (SSC & HSC students -	38	\checkmark			
	center wise 1 session)					
(iii)	Exposure visits	10	\checkmark			
(iv)	Educational Material Distribution	06	\checkmark			
(v)	Weekend Workshops	192	\checkmark			
(vi)	Need based counseling / Home visits	1204	\checkmark			
(vii)	Yuva Mahotsav	06	\checkmark			
В	With Parents					
(i)	Parent meeting/group meeting/parent counseling	Regular	\checkmark			

HSC Result (2016 - 17)

Sr. No	Taluka/District	No of Students	Pass	Fail	Not Appeared	%
1	Karjat	128	101	25	2	80.00
2	Alibaug	36	36	0	0	100.00
3	Mangaon	29	29	0	0	100.00
4	Jalna	104	84	13	7	88.00
5	Washim	84	72	9	0	88.00
6	Nandurbar	14	13	1	0	93.00
	Total	395	335	48	9	87.47

LOLT's HSC Toppers

Sr. No.	Name of Student	Stream	District	%
1	Vipul Hisalake	Commerce	Raigad (Karjat Taluka)	81.69
2	Rahul Alane	Arts	Washim	81.53
3	Divya Mundlik	Commerce	Jalna	79.00
4	Vinayak Shedge	Commerce	Raigad (Alibaug Taluka)	77.85
5	Hemant Kumbhar	MCVC	Nandurbar	75.84



Vipul Hisalake



Rahul Alane



Divya Mundlik



Vinayak Shedge



Hemant Kumbhar

Highlights of the year 2016 -17

- Eight Anando Plus students are now employed at Light of Life Trust 4 in Karjat, 1 in Head Office, 3 as SFSEP teachers in Nandurbar, Jalna & Worli, respectively.
- All Anando Plus Std XI & XII beneficiaries were provided with education material to support their higher education.
- YUVAMAHOTSAV was organized in all the districts across Maharashtra State for Anando Plus students with a focus on the importance of higher education.
- Reinstatement of 15 Anando Plus students in the education/technical stream after a long gap with the efforts of the Anando Plus team.
- Text book donation campaign for a Text Book Library was successfully conducted in all the districts by the Anando Plus beneficiaries, who are a part of the Task Force set up in each location.
- In Alibaug Taluka some students got the opportunity to appear for UPSC entrance exam through Shivprobodini UPSC exam centre. One of the student cleared the exam and secured free admission in the institute which charges ₹ 80,000/-.
- Vandana Koli from Nandurbar District is an HSC LOLT ranker student. Her family was not able to financially support her higher education. Effective networking by the LOLT team lead to her getting admission in BCA on a freeship.
- Four Anando Plus beneficiaries participated in the Half Marathon at the Standard Chartered Mumbai Marathon 2017 and successfully completed the run of 21 Kms. Mr. Swapnil Nalinde from Washim District ran the 21 kms in 1 hour 26 minutes and was ranked 18th at the event.
- Built strong networks with local business houses/institutions like Tata Power Call Center, medical shops, malls, hospitals, BPO centers etc. for job placement of Anando beneficiaries as per their needs, aptitude, and capabilities.



Capacity Building Session



Education Material Distribution



Exposure Visit



Career Guidance



Task Force Training



Yuva Mahotsav

They make us proud!!

Name of the Student	Gautam B. Hatagale
Centre & District	Mantha Centre, Jalna
Support Provided	Guidance & Motivation
Outcome	Selected as Buddy in BSF

Description: Gautam is an Anando beneficiary of Mantha center, Jalna District. He was enrolled when he was in Std VIII. There are five members in his family comprising of his grandmother, father, mother, elder brother and himself. They have some land however all that is produced there



is used only for the family's consumption. His father does labour work on daily wages to fulfil the basic and educational needs of the family. Gautam had decided in Std VIII that he would join the Army. After passing HSC with a first class, he appeared for the B.S.F exam, and was selected. Now he has joined the B.S.F at a remuneration of ₹ 20,000/- pm. He has made his entire village & LOLT proud.

Name of the Student	Puja Sanjay Nimkar
Centre & District	Kinhiraja Centre, Washim
Support Provided	Guidance & Motivation
Outcome	Electrician, MSEDCL

Description: Puja was enrolled as an Anando beneficiary in 2009. Both her parents are not educated and are farm laborers. Their work is seasonal in nature, and hence their income is uncertain. She successfully completed her SSC, and decided to take admission in a two year Diploma in Electrician



Trade at the local Govt. ITI. She completed the course, and additionally also completed the mandatory one year apprenticeship in Pune. Puja applied for the post of electrician at MSEDCL, passed the competitive exam and has now joined at a remuneration of ₹ 9,000/- pm. She attributes her achievement to LOLT without whose support, and guidance, she would not have been able to achieve her goal.

Name of the Student	Abhishek Anil Bhoir
Centre & District	Chondi Centre, Alibaug
Support Provided	Sponsorship & Guidance
Outcome	Joined the Navy

Description: Abhishek was enrolled in LOLT in the year of 2007 - 08. He belongs to a poor family where his father is handicapped and his mother, a fish seller is the only earning member. His elder sister dropped out from school to support the family. A hard working boy, he was always positive and



focused on achieving his goal. He secured 62% in SSC and despite no family support took admission in a Diploma Course in Agriculture at the Killa Agriculture College in Roha. He completed the course and joined a government run nursery on contract. He also appeared for his HSC exam as an external student and secured 68%. He went on to complete his Degree in agriculture whilst continuing to work. Last year he also passed his Navy entrance exam and joined the Navy as a "Lashker-first". He has also started his own nursery with a loan from the bank. Abhishek has good potential and his hard work makes him successful in the work he does.

Name of the Student	Liladhar Pandurang Ulwa
Centre & District	Chondi Centre, Alibaug
Support Provided	Sponsorship & Guidance
Outcome	Employed

Description: Liladhar was enrolled as an Anando beneficiary in 2006. He was one of LOLT's first batch students in Alibaug. His family migrated from Karnataka in search of employment. He is a single - parent child and his mother was working at a stone quarry on daily wages. At that time his family had no



educational awareness and additionally their financial situation was very critical. With the support and guidance from LOLT, he secured 86% in SSC. The continuation of his education was in question, due to his adverse family situation. However he determinedly took a firm step, and completed his HSC whilst working at the same time. He continued his education by enrolling for a Degree in Chemical Engineering and even though it was a tough road, he continued with determination & grit. Last year, he successfully completed his Degree with 70%, and is now employed with a private company.

Anant Programme

in Partnership with:



Initiated in 2008 the Anant Programme is a collaborative Arts Education Programme between Flowering Tree Inc., USA and Light of Life Trust. A unique programme, it provides a platform for students to develop skills and expertise in the performing arts. Dedicated music and dance teachers, along with the social worker staff form a strong dual pronged team, which nurtures and guides students to overcome the challenges to their aspirations. It inculcates amongst the students discipline, self-confidence, freedom of self-expression and the ability to work with others towards a definitive goal. Practice, preparation & polishing of performances, is a traditional time tested format, for the observation of self & others. Anant develops skillful, empathic, and engaged young people, ready to meet the challenges and joys of life.

Anant : Program (Karjat, Alibaug & Mangaon Taluka)								
District /	Center	Dance		Vocal (si	Vocal (singing)		Instrumental (Tabla)	
Taluka		Girls	Boys	Girls	Boys	Girls	Boys	
	Alibaug	12	6	11	2	0	6	
A 1º1	Walke	17	0	10	0	-	-	
Alibaug	Nehuli	17	3	8	1	-	-	
	RZP School Walke	13	7	12	7	-	-	
Mangaon	Kharavali		-	14	3	5	15	
	Karjat	9	2	4	0	1	7	
	Kondiwade	11	5	7	2	1	12	
Karjat	Khopoli	6	6	4	1	0	4	
	Diksal		-	9	0	5	9	
	Mohili	7	8	-	-	-	-	
Sub - Total		92	37	79	16	12	53	
Total		129		95		65		
Grand Total				28	9			

Anant Program: Overview

Anant Plus: Program (Karjat, Alibaug & Mangaon Taluka)								
District /	Center	Dance		Vocal (si	Vocal (singing)		Instrumental (Tabla)	
Taluka		Girls	Boys	Girls	Boys	Girls	Boys	
Alibaug	Alibaug	6	1	3	0	0	4	
moaug	Choundhi	4	0	5	0	0	4	
Mangaon	Mangaon	-	-	-	-	0	2	
Wiangaon	Goregaon	-	-	-	-	0	3	
Karjat	Karjat	2	0	2	0	-	-	
	Kondiwade	6	0	-	-	0	1	
	Khopoli	7	4	-	1	1	1	
Sub - Total		25	5	10	1	1	15	
Total		30		11		16		
Grand Total				57				

Anant Programme - Key Activities overview:

A	No. of Sessions conducted			
Activities	Tabla	Singing	Dance	
Regular classes	298	235	121	
Internal Exam: Theoretical and Practical Performances	2	2	2	
Celebration of special days like Gurupournima	1	1	1	

Anant Programme - Other activities overview:

Activities	No. of achieved activities
Participation of beneficiaries in external competitions	12
Formal exams, conducted by Gandharv Mahavidyalay (Visharad)	18
Screening of the performances by experts	6
Exposure visit	1
Need based Home Visits	33
Parent Meetings	13

Anant Programme - Events and special initiatives:

Events	No of beneficiaries participated
Kalpataru, a musical	25 students participated from Karjat, Alibaug and Mangoan Taluka.
Bal Kala Mahotsav	83 students from Alibaug Taluka, 95 students from Karjat Taluka and 30 students from Mangoan Taluka participated in the Bal Kala Mahotsav held in this year
Standard Chartered Mumbai Marathon 17	12 Anant students participated in the SCMM 17
Yuva Mahotsav	30 Anant plus students participated in Yuva Manhotsav held in Karjat, Alibaug & Mangaon Taluka
Special Initiatives	
Diwali Pahat (Capacity Building Programme) organised at Alibaug centre	37 students from Alibaug Center participated in the event.
Tabla workshop	22 students participated in the one day workshops organized twice a year.
Anant teacher's capacity building monthly sessions with Flowering Tree Inc.	All the Anant teachers participated in the monthly sessions via skype with Mr. Christopher Mcleod, Founder Director Operations, Flowering Tree Inc., USA. In all 11 sessions were completed in this year.
Cross zone visits	6 cross zone visits (cross learnings for teachers and building student's interest level) were organized in Alibaug, Mangaon and Karjat Taluka.
Exposure visit to Avartan Gurukul, Pune.	3 Anant Plus students and 2 Anant teachers went for an exposure visit to the Avartan Gurukul in Pune.

Success Stories

Name of the Student	Mahadevi Waghmare
Centre & Taluka	Karjat Centre, Karjat

Description: Mahadevi Waghmare is a dance class Anant Plus student from Karjat Taluka. In 2015 she had discontinued her Bachelor's Degree in Arts (Bharatnatyam) for multiple reasons. However with focused counselling she resumed her education this year at Nalanda Dance Academy, Mumbai. She now regularly attends all events organized at LOLT, and furthermore motivates other Anant students too. She played the lead role in Kalpataru, a musical production by



Anant students, in April 2016. Her confidence level as also skills have increased manifold and can be seen in her performances.

Name of the Student	Gayatree Amle
Centre & Taluka	Chondhi Centre, Alibaug

Description: Gayatree is a singing class Anant Plus student from Alibaug Taluka. She was a quiet and disinterested child who was ready to drop out of school at the time of enrollment. With the support of the LOLT team she has completed her graduation and is now working in Pune. She has taken on the responsibility of supporting her younger brother to complete his education. As an Anant student she displayed potential of becoming a good singer and



accordingly was nurtured by the Anant team. She now regularly performs in an orchestra, as well as at other stage shows. She plays a vital role in Kalpataru, a musical performed by Anant students and further also lends her voice for all the songs in the programme.

Name of the Student	Ketan Gavli
Centre & Taluka	Khopoli Centre, Karjat

Description: When Ketan first joined the dance classes he used to dance off beat. After a lot of practice he could still manage only one or two beats at a time. He is truly interested in dance, and hence the Anant teachers have constantly motivated him and made him practice as often as possible. This year Ketan participated in a solo dance competition and won the 1st prize. Additionally, this year, he also took part in the Bal Kala Mahotsav 2017 and performed a solo dance on a Marathi song 'Manmandira' in Bharatnatyam style, which was an outstanding performance, and the judges gave him many compliments for the same. Ketan also participated in the State Level Competitions at Sarsan, and Khopoli city, where he won a consolation prize. Ketan is a part of the cast of Kalpataru - a musical and is proud to be associated with this production.







Highlights

Light of Life Trust, in partnership with Flowering Tree, Inc. USA presented Kalpataru - a musical, performed by the Anant Plus and Anant students on 23rd April 2016 at Swatrantyaveer Savarkar Rashtrya Smarak, Mumbai & on 24th April 2016 at Symbiosis Vishwabhavan Auditorium, Pune.



Kalpataru, a Musical is an ANANT-ARTSCAPE production. It is an adaptation of an ancient Kannada folk tale and is the first presentation, a "Rang Pravesh" for the students of Anant who have undertaken years of continuous study and preparation, including months of intensive rehearsal under the direction of Ms. Kamalika Guha Thakurta, Founder, Artscape, to bring this performance to the stage.

Kalpataru the story of a girl becoming a tree, her magical powers, her living in a different era including the modern time & the lives of the two sisters and a prince change in unexpected ways as they respond to the demands of their life, was performed with soulful songs, dances & drama, by the Anant children. Needless to say that the Anant children had the audience mesmerized throughout the performance.





Other major achievements:

- Initiated Anant Programme with 39 students from Std V VII of the R. Z. P. School, Walke, Murud Taluka, Raigad District
- 100% results in exams conducted by Gandharv Mahavidhalay.
- On 20th February 2017 Anant plus students from Khopoli center presented a dance performance at the Shiv Chatrapati program. The organizers appreciated the performance by presenting them with a trophy.
- Tabla students attended two workshops, conducted by Pandit Ramdas Palsule, Tabla maestro, and his senior disciple, Ganesh Sir from Pune under the Aavartan Gurukul, at the Jeevan Asha Community Centre, Tiware.





Partnered by:

School Empowerment Program

Ingenuity In Motion logistics ltd.

Mr. Keyur Majmudar

School Empowerment Programme initiated in 2012, aims to enhance quality of education imparted in rural secondary schools through training of teachers in effective classroom processes & modern teaching techniques and encourage active participation of all stakeholders including parents and community to ensure the existence of a cohesive support system for children to complete their basic education.

Beneficiary overview:

Sr. No	Regions	Beneficiary Details		
Sr. 100	Regions	No of schools covered	No of teachers benefitted	No of students benefitted
1	Karjat	8	52	2059
2	Uran	6	44	1419
	Total	14	96	3478

Program Implementation Overview

Sr. No	Activity	Karjat	Uran
1	School visits	174	152
2	Meeting with teacher	67	92
3	Teachers training	1	1
a	Teacher's capsule training at school level	1	NA
b	Subject base teachers training	0	2
С	Review meeting and felicitation program	0	1
4	Classroom observation visits	8	10
5	Demonstrative home visits	11	8
6	Student Action Forum meetings	18	24
7	Training for members of Student Action Forum	0	1
8	Parents meeting	7	13
9	SMC/SMDC meeting	3	14
10	Case work by the APC and the teachers 0		100





Project Jagruti

in Partnership with:



Project Jagruti aims to empower rural disadvantaged communities through Livelihood Training, Primary Health-Care and Environment Conservation programmes and has since inception reached out to 27665 beneficiaries across 259 villages from Karjat Taluka, Raigad District, Maharashtra State.

Sr. No	Programmes	Regions	Number of	No of villages
			beneficiaries	covered
А	Livelihood Training			
i	Sewing & Tailoring	Karjat	159	21
ii	Beautician		91	16
iii	Computer Training		150	27
iv	Agricultural, Kitchen gardening, Landscaping Training		196	23
v	Jewelry Making		13	4
vi	Flower Making		9	4
vii	Health Attendant Training	Karjat & Alibaug	52	23
viii	viii Unarmed Security Guard Training Karjat		13	9
ix	ix Services of Home Water Purification Systems		16	11
x	Journalism		7	4
Sub Total – 1 (i)		706	142	
В	Mobile Medical Unit			
i	Patients	Karjat	4823	
ii	Beneficiaries		2104	
	Sub Total – 2		6927	48
С	Environment Conservation Programme			
i	Fruit bearing plant distribution to farmers	Karjat	1150	6
		Uran	1055	47
	Sub Total - 3		2205	53
	Grand Total (A+B+C)		9838	243

In this year Project Jagruti reached out to 9838 beneficiaries across three major programmes covering 243 villages. The livelihood training programmes impacted 706 beneficiaries whilst the Mobile Medical Unit covered 6927 patients & beneficiaries through various programmes. The Environment conservation programme in its second year reached out to 2205 farmers.



Success Stories

Jeevan Asha Community Centre : Tiware, Karjat, Kashele, Kadav

Livelihood Training: The Jeevan Asha Community Centres in Tiware, Kadav & Kashele villages equip underprivileged rural women, girls & unemployed youth through livelihood training programmes thereby enhancing their income generating skills leading them to attain financial independence.

Name	
1 vanne	

Karuna Haribhau Vhola

She lives in a remote village - Borivali approximately 25 kms from Karjat. She had studied up to Std VII. She completed the Jewellery making course and has been able to convert the learnings into income successfully creating great financial support for herself and her family. She has earned ₹ 8000/- through orders received from individuals.



Name Mahesh Jadhav



He is a student of the MSCIT June 2016 batch. He has now started a small shop at Neral Bus stand providing services like printing, photo copy, online work and Aadhar card etc.

Name Saurabh Gosavi

He is a 21 year old man, living at Ambernath. He completed his diploma in Agriculture and then enrolled for the Landscape & Lawn Development course in 2016. He worked as an LOLT volunteer for the Environment Conservation Programme and helped in the distribution program of fruit - bearing plants. He was supported to set up his own plant nursery with 20,000 seeds.



Name Anita Raju Chavhan



A 40 year old has studied upto Std III and was working as a construction site labourer earning a minimal wage. The LOLT team convinced her to enrol for the Sewing & Tailoring course. She is currently enrolled for the advanced tailoring course and is now earning upto ₹3000/- per month by taking tailoring orders.

Highlights of the year:

- Totally 706 beneficiaries were trained through 10 Livelihood Training Programmes offered at the community centre.
- New livelihood training programmes introduced :
 - Unarmed Security Guard Training Course
 - Water Technician Program.
- Inauguration of Jeevan Asha Community Centre in Kashele Village on 17th November 2016.
- Under Bank of India's Star Swarozgar Yojana 92 farmers were trained in goat rearing and vegetable cultivation.
- Renewal of MKCL affiliation for computer training. 75 students undertook MSCIT training in this year through the centres in Tiware & Kadav.
- Setting up of Sewing & Tailoring Unit first order completed of 72 shirts for Pintu Dresses in Karjat.
- Selected women from the jewellery making course have been undertaking job related assignments and now are earning upto ₹ 2000/- per month.

Placement of trained beneficiaries :

- Out of the 80 women trained through the sewing & tailoring programme, 56 women now have their own tailoring machines and have become self-reliant. Six women are working in tailoring shops.
- Six trainees trained through unarmed security guard training programme have been successfully placed. One trainee has been selected for the Fire Brigade Training and one trainee is now working as a Bouncer.
- Out of the 15 trainees who were trained under the health attendant training programme, six trainees have secured jobs at local level.



Medical Mobile Unit



Primary Health Care: Medical Mobile Unit provides primary health care services to remote rural parts and tribal hamlets around Karjat Taluka having no access to any kind of medical facilities.

Overview of reach:

Sr. No.	Activity	No of sessions conducted	No of Schools / villages	No of Patients	No of Beneficiaries
1	Health camps at Anganwadis	44	41	603	NA
2	Health camps at Schools	47	38	1454	NA
3	Health camps for villagers	85	48	548	NA
4	Hemoglobin screening camp	29	29	401	NA
5	Dental screening camp	4	NA	311	NA
6	Cardiac screening camp	1	NA	206	NA
7	Eye screening camp	25	NA	1300	NA
8	Hygiene, sanitation, water & it's importance in schools & villages	28	28	NA	1052
	Dental awareness session	30	25		-
9	National nutrition week celebration in schools	12	12	NA	740
10	First aid box distribution	21	21	NA	NA
11	Sexual and reproductive awareness day in school	1	1	NA	216
12	Breast feeding week awareness in villages	5	5	NA	96
Tota		332		4823	2104

Success stories

Name & AgeMrs. Anusuya Damu Mhasne, 70 YearsVillageAmbot village

During the village level health camp conducted in Ambot village she was detected with vision problems in September 2016. She was called to the Lotus Eye Hospital screening camp conducted in collaboration with LOLT's MMU for a screening with the ophthalmologist and was detected with cataract. She lives alone and hence could not undergo the surgery immediately.



The LOLT medical social worker counselled and convinced her to undergo the surgery, as she would be able to see better, as also be able to look after herself better. She was also convinced to stay with her daughter, post the surgery, so that she could be look after. She underwent cataract surgery for her right eye on 13th October 2016. She is ecstatic at getting her vision back, & finds comfort in being independent once again.

Name & AgeMs. Krupali Dyaneshwar Masane 7 YearsVillageAmbot village

Krupali attended MMU's R.Z.P. school health camp on 21st Feb 2015 at Ambot. She was detected with torticollis & was hence referred for surgery & treatment. The LOLT team continuously followed up with the family for over a year, before they decided to take her to the D. Y. Patil Hospital, Nerul, where initially she was given physiotherapy which unfortunately did not show results. Finally they decided



to get a surgical correction done as advised earlier. She was operated on 25thAugust 2016 and she is now able to lead a near normal life.

in Partnership with:

Environment Conservation Programme



Environment Conservation Programme: Providing poor farmers with additional source of income by giving them fruit bearing plants like Mango, Cashew, Lemon etc.

Beneficiary Overview:

Year	Taluka	No of beneficiaries	No of plants	No of villages covered
2015	Karjat	590	37170	28
2015	Uran	1000	2000	3
2016	Karjat	465	30225	19
2010	Uran	150	3750	3
Grand '	Total	2205	73145	53

Highlights / Impact:-

- World Environment Day was celebrated with 45 farmers participating in the pit digging campaign initiated at Dhotrewadi.
- 83% plants planted in 2015 have survived which is predominantly due to the multiple activities and programmes being organized for the farmers, to ensure care for the plants are continuously undertaken.
- 53 Village Representative Committees have been formed, and are functional till date.
- Inauguration of the Ankur Demo Plot where 127 fruit bearing plants have been planted at Jagruti, Tiware and will serve as the experimental ground for farmers to learn from.

Success stories

Name	Shankar Pandu Hindola
Village	Dhotrewadi

A 52 year old farmer from Dhotrewadi received 65 saplings in 2015. His interest in nurturing them was enhanced due



to the various visits and training imparted by the LOLT agriculture team. All his 65 plants have survived, and he is looking forward to reaping the benefits from them soon.

Name	Bhika Balu Thombare
Village	Hiryachiwadi

He is a 64 year old farmer, living at Hiryachiwadi. All his plants have survived. He is taking full efforts to take care of his plants. He has also done the fencing



of the area. In his village there is scarcity of water sources, however he has ensured that all his plants are watered, and does not hesitate to carry the water from any source possible. He does all the work manually. He has now become a group leader and mentors other farmers too.

Project Jagruti - Pokhran, Thane



Sr No	Programs	No of beneficiaries	Slum communities covered
A	Education Initiatives		
i	Personality development, vacation camps,	127	5
	career guidance, aptitude tests		
В	Livelihood Training Program		
i	Short term courses	22	3
ii	Computer training center	46	5
iii	Nurses' attendant training	14	3
iv	Beautician training	19	3
V	Sewing & tailoring programme		393
Sub Total (B)140		5	
С	Health & Sanitation		
i	General medical check up camp	130	5
ii	Eye check-up camp	96	5
iii	Awareness session on adolescent health	16	3
iv	Health awareness session on health & hygiene	23	3
V	Basti cleanliness drive	50	3
Sub Total (C) 315			
D	Community Development Activities		
i	Celebration of special days (Children's day,	162	3
	Women's day, Environment day)		
ii	Film viewing	23	3
iii	Annual day celebration	228	3
	Sub Total (D)	413	
	Total	995	5

Success Stories

Name	Bharti Dumati
Centre & District	Pokhran, Thane

She has passed her SSC exam. She successfully completed the Sewing and Tailoring course offered at the Thane Centre. She is now working independently and is earning a monthly income up to ₹3500/-.



Name	Shivani Vijay Kudiya	
Centre & District	Pokhran, Thane	
She completed the Basic Computer Course and has joined		

Computer Course and has joined Aagarbatti factory in Kalher, where she is working as an Accountant, and earns ₹ 6000/- per month.

Resource Mobilization

Young Mentor Programme : Light of Life Trust formally introduced the Young Mentor Programme in 2014, with the prime focus of supporting Project Anando by connecting ROSY BLUE rural children with urban children, individuals and corporates, and thereby bridging the gap between urban and rural India. During this reporting year several visits were organized for the urban students of the participating schools, to LOLT centers, in Alibaug and Karjat Talukas.

Cathedral & John Connon School

One of the first schools to partner with LOLT, the students visited LOLT's Karjat and Alibaug center on multiple occasions and have raised funds for Project Anando successfully, by participating in the SCMM 2017. This year the students were involved in the following:

- A 2 day residential programme where students participated in various activities like village mapping and survey of each household, cleaning of agricultural plot, interaction with Anando beneficiaries, celebrating Friendship day and plantation of fruit bearing trees.
- 75 students from Grade 12 visited Kondivade village and interacted with Anando beneficiaries under the Socially Useful Productive Work banner (SUPW) and participated in various activities like resource mapping of the village, baseline survey of beneficiaries, plantation of fruit bearing trees in Kondivade village, street play for bringing awareness about hygiene and cleanliness.



Household survey



Planting fruit bearing trees



Social worker briefing students

NSS Hill Spring International School

Project Anando - Worli centre was supported by NSS Hill Spring International School for the academic year 2016 – 17 from the funds raised by its students through fundraising activity in the SCMM 2016. From July 16 to January 17 the students of the school conducted various activities at the Worli centre as a part of their CAS related requirements.









MORE THAN DIAMONDS

YMP - International Participation



Ms. Alisha Filippi of UK, was the first international participant under this programme. She was involved in teaching students at the LOLT centres in Kondiwade (Karjat), and Worli (Mumbai).

In her own words – 'The word that describes my experience is overwhelming. It was one of the hardest things I've ever done and in the process learned a lot about myself. Never knew how a little work put in by me could receive so much appreciation. Helping the Anando beneficiaries is the most rewarding thing I have ever done in my life. This experience has changed me and made me less selfish and a lot more caring.'

Corporate Connect

GlaxoSmithKline

Employees from GSK engaged with Anando beneficiaries from Worli once a week to teach them Mathematics, English and Computers. The employees also celebrated Christmas by inviting the Worli children to their office for a party.

Johnson & Johnson

A total of 20 employees and 5 children attended the one day visit to Light of Life Trust's Karjat centers. The objective of the visit was to sensitize the employees to the situation of the rural underprivileged children and the problems they face, in educating themselves.







Events



Deep India

The perfect jugalbandi of the santoor's melodious tunes blending seamlessly with the peppy beats of electronic music, was experienced on the evening of December 15th 2016 at the NCPA, TATA Theatre with maestro Rahul Sharma and Grammy award winner Eric Mouquet, courtesy Light of Life Trust. The audience was spellbound by the magic of the two masters, and they thoroughly enjoyed the performance.





Standard Chartered Mumbai Marathon 2017

- LOLT Founder Trustee Villy Doctor was the 3rd highest Change Icon this year. •
- Anando Beneficiaries Rupesh Pandhekar, Darshan Kalsait, Prakash Kaluram Jadhav & Swapnil Ganesh Nalinde ran the half marathon at the SCMM 2016. Swapnil was among the Top 20 in his category.
- Young Leaders from Cathedral and John Connon School helped LOLT to raise funds through their pages during the SCMM 17



Riya Jasani was among the top ten Young Leader **Fundraisers**



Roshni Goela



Jai Kishan Saha



Sharanya Ruia



Aryan Jalan



Anya Jain











Tanisha Rathi Arman Bansali



Trishina Kriplani



LOLT Capacity Building Programmes

Achieving excellence through capacity building with a focus on leadership development, communication, internalization of organization's vision & mission: A two day workshop for LOLT Project Heads by **Mr Gangadhar Joshi, Former Director, Symbiosis Institute of Operations Management (SIOM)** and **Principal Consultant , Gangadhar Joshi & Associates, Pune** in the month of May 2016 at the Jeevan Asha Community Centre, Tiware.



Leadership development by Mr. Gangadhar Joshi

Annual Review & Capacity Building Programme: Manthan XII was organized between 27th July 2016 to 29th July 2016 at the Rambhau Mhalgo Prabodhini, Uttan, Bhayander. Ms. Mayuri Palwankar, HSBC took a session on Team Management.



Founder Villy Doctor Launching Anando weekend workshop manual



LOLT Team in Team building activity



Social and emotional learning for adolescents by Lions Quest International supported by Lions Club of Queensway

Social and emotional learning for adolescents: A 3 day residential workshop was organized for all social workers and LOLT Project Heads in collaboration with Lions Quest International at the Jeevan Asha Community Centre, Tiware in the month of September 2016. The workshop was supported by Lions Club of Queensway.
Light of Life Trust - Outstanding achievers of the year.



Best Team Member – Mr Rajesh Bhoir, Jagruti Team



Outstanding Team: Washim Team



Emerging Team: Nandurbar Team



Special Acknowledgement – Anant Team

Our Donors

Project Anando - Corporate Donors

Corporate Donors – National	Purpose
Abida Builders	Project Anando General
Akar Prakar Art	Event-Deep India Project Anando Child Sponsorship
Antelec Ltd.	Project Anando Child Sponsorship
All Cargo Logistics Ltd.	School Empowerment Programme, Uran Taluka
Arcadia Shipping Limited	Project Anando General
Asian Star Company Ltd.	Project Anando General
United Way of Mumbai	Standard Chartered Mumbai Marathon 2017
Vakil & Sons Pvt. Ltd.	Event - Deep India
Bajaj Finance Ltd.	Project Anando - Anando Plus, Washim District &
	Alibaug Taluka
Biddle Sawyer Limited	Project Anando, Worli Centre, Mumbai District
Batlivala & Karani Securities Pvt. Ltd.	Project Anando General
Bharat Petroleum Corporation Ltd.	Project Anando Child Sponsorship
Blur Thunder Advisors	Project Anando, Anando Plus
Dimensional Properties Pvt. Ltd.	Project Anando General
E-City Real Estate Pvt. Ltd.	Project Anando General
First Source Solution Limited	Event - Deep India
Gumpro Drilling Fluids Pvt. Ltd.	Project Anando Child Sponsorship
Hitendra Narang & Sons	Event - Deep India
J.B. Chemicals Pharmaceuticals Ltd.	Project Anando Child Sponsorship
Jewellery Joy	Project Anando General
Lucky Industrial Corporation	Project Anando General
Mumbai Port Trust	Project Anando Child Sponsorship
Precision Wires India Ltd.	Event - Deep India
Parmeshwari & Sons	Event - Deep India
Prabhudas Lilladhar Financial Service Pvt. Ltd.	Project Anando General
The Phoenix Mills Ltd.	Standard Chartered Mumbai Marathon 2017
Sopan O & M Company Pvt. Ltd.	Project Anando Child Sponsorship
Symphony International	Event - Deep India
Sun Industries	Project Anando General
Tache Jewelry Pvt. Ltd.	Project Anando General
Tushaco Pumps Pvt. Ltd.	Project Anando General
United Way of Mumbai	Standard Chartered Mumbai Marathon 2017
Vakil & Sons Pvt. Ltd.	Event - Deep India

Institutional Donors – National	Purpose
Ion Foundation	Project Anando Child Sponsorship
Koshi & Dialdas Charitable Trust	Project Anando General
M.S. Virani & N.M. Virani Trust	Project Anando General
Shriyans Prasad Charitable Trust	Project Anando - Anando Plus
Monprit Jyoti Trust	Project Anando Child Sponsorship

Project Anando - Individual Donors (above ₹ 25,000/-)

Individual Donors - National	Purpose
Mr. Abdul Shaikh	Project Anando General
Mr. Anand Singh Mehta	Project Anando General
Ms. Anahita Nishith Sanghavi	Project Anando - Anando Plus Programme
Mr. Anisa J Sayyed	Project Anando General
Mr. Archana Bhimjiani	Project Anando Child Sponsorship
Mr. Arun Punamchand Doshi	Project Anando General
Mr. Ashish Jain	Project Anando - Anando Plus Programme
Mr. Ashok Kumar Pandey	Project Anando Child Sponsorship
Mr. Ashok Sethi	Project Anando Child Sponsorship
Mr. Aspi Sorabji Khambata	Project Anando General
Mr. Deepak Saroop Uttamsingh	Project Anando - Anando Plus Programme
Mr. Dinesh Jamnadas Jesrani	Project Anando General
Mr. Goutam Dutta	Project Anando Child Sponsorship
Ms. Hemruchi Shah	Project Anando - Anando Plus Programme
Mr. Hament Ahuja	Project Anando Child Sponsorship
Mr. Jeswant Nair	Project Anando Child Sponsorship
Ms. Ketaki Gupta	Project Anando Child Sponsorship
Mr. Keyur Mihir Majmudar	School Empowerment Programme, Karjat Taluka
Mr. Krishna Goradia	Project Anando - Anando Plus Programme
Ms. Laxmiben Shah	Project Anando General
Mr. Madhursinha Jamnadas Jesrani	Project Anando General
Mr. M Sudhakar Reddy	Project Anando Child Sponsorship
Mr. Marazban Phiroz Limki	Project Anando - Anando Plus Programme
Ms. Monica Lehner	Project Anando General
Mr. Mukund Pai	Project Anando Child Sponsorship
Ms. Namrata Asudani	Project Anando Child Sponsorship
Mr. Parasram Daryani	Project Anando General
Mr. Ramaswamy Mahadevan	Project Anando Child Sponsorship
Mr. Ramnik G Shah	Project Anando Child Sponsorship
Mr. Rayomand Homi Irani	Project Anando General
Mr. Saleem Mohammad Quereshi	Project Anando General
Ms. Smita Uday Pathak	Project Anando General
Ms. Soona Machhi	Project Anando - Anando Plus Programme
Mr. Suresh Bagwani	Event - Deep India
Ms. Vasudha Nagarkar	Project Anando Child Sponsorship
Mr. Vidyut Jayantilal Shah	Project Anando Child Sponsorship
Mr. Vishnu Prasad	Project Anando General
Mr. Vivek Grover	Project Anando General
Mr. Yeshwant S. Bellare	Project Anando General

Individual Donor – International	Purpose
Mr. Nariandas Nandwani	Event, Deep India
Mr. Paresh Shah	Project Anando Child Sponsorship
Ms. Rashmi Bansal	Project Anando Child Sponsorship

Corporate Donor – International	Purpose
IGATE Global Solutions Limited	Project Anando Child Sponsorship
Prix Italia SRL	Project Anando General
United Way of Mumbai	Standard Chartered Mumbai Marathon 2017

Institutional Donor – International	Purpose
Chance of Life, Germany	Project Anando Child Sponsorship
Flowering Tree Inc., USA	Anant Programme
Global Giving Foundation INC.	Project Anando Child Sponsorship
Light of Life Trust, USA	Project Anando General
Share & Care Foundation	Project Anando Child Sponsorship

Project Jagruti – Our Corporate Donors

Corporate Donors – National	Purpose
Avvashya CCI Logistics Pvt.Ltd.	Project Jagruti - Environment Conservation Programme,
	Karjat & Uran Taluka
Voltas Ltd.	Jeevan Asha Community Centre, Pokharan, Thane District

Institutional Donor - National	Purpose
Shree Shankarlal Pokarna Charity Trust	Project Jagruti – Sewing & Tailoring Training Programme
Lions Club of Bombay (Queensway) Charity Trust	Project Jagruti – Ankur Demo Plot

Institutional Donor – International	Purpose
	Project Jagruti - Health Attendant Training Programme,
Chance of Life, Germany	Beautician Training Programme, Sewing & Tailoring
	Training Programme
Children's Hope India, USA	Project Jagruti - Medical Mobile Unit
Rivera Stiftung, Germany	Project Jagruti – Computer Training Centre –
	Tiware & Kadav

Project Jagruti – Our Individual Donors

Individual Donors	Purpose
Shree Shankarlal Pokarna Charity Trust	Project Jagruti - Unarmed Security Guard Training Set Up

Young Mentor Program – Corporate Donors

Donors	Purpose
Johnson and Johnson Pvt. Ltd.	Young Mentor Program

DETAILS OF DISCLOSURES as per Credibility Alliance Norms

Organization registered as -	Trust
Are the documents available to public on request?	Yes
Does your vision and mission reflect in programme and activities	Yes
Is there any litigation, by any party, pending against the organization?	No
Is there any pending litigation, by the organization against any party?	No
Are there any serious audit notes (in auditor's report) on any material point?	No
Are there any material transactions involving conflict of interest between a Board or	No
Staff member and the Organization?	110
Are your Annual Reports disseminated to Key Stakeholders (latest year)?	Yes
Please write how accounts of your organization constructed, on cash or accrual basis?	Accrual
Are the Accounts of the organization audited by a Chartered Accountant?	Yes
Do you have a Personnel Policy (policies related to employees/Staff, such as Employee Recruitment,	Yes
Employee Conduct, Salary & Benefits etc.).	100
Are organization's staff / personnel policies made available to all staff members?	Yes
Does your organization provide the following report to anyone on request? List of	Yes
Board Members/ Trustees; Annual Activity Report; Audited Financial Statements	100
Are any of the Board Members related to one another by blood or marriage	No

Board of Trustees

Sr. No	Name	Position on the Board	No of Board Meetings	Remunerations & Reimbursement in ₹
1	Ms. Villy Doctor	Founder & Managing Trustee	4	Nil
2	Ms. Gayatri Ruia	Trustee	1	Nil
3	Mr. Sujal Shroff	Trustee	4	Nil
4	Mr. Jitendra Mehta	Trustee	2	Nil
5	Mr. Manoj Murarka	Trustee	4	Nil

Designation and remuneration of the highest and lowe	st full time employees: (PA)
a. Highest: CEO remuneration higher than ₹80,000/-	b. Lowest: Office Assistant remuneration higher than ₹2500/-

There is 'zero' remuneration or reimbursements paid to the Board of Trustees during this reporting period.

Staff Details: (as of March 31, 2017)

Gender	Paid (Part Time)	Paid (Full Time)	Unpaid Volunteers
Male	27	75	20
Female	22	35	25

Distribution of Staff According to Salary Levels (as of March 31, 2017)

Slab of gross monthly salary (in Rs.) plus benefits paid to staff	Male Staff	Female Staff	Total Staff
<2500	32	28	60
<7000	50	17	67
<15000	12	03	15
<30000	05	06	11
<50000	01	02	03
<80000	02	01	03
Total	102	57	159

LOLT Audited Statement of Accounts 2016 - 17

AGRAWAL ASHOK & ASSOCIATES

Chartered Accountants

Phone: 022-2886-1905 501-A, Alaknanda, Dattani Park, Kandivali East, Mumbai- 400101.

REGISTRATION NO. : E-20474 (BOM)	
NAME OF THE PUBLIC TRUST : LIGHT OF LIFE TRUST	
FOR THE YEAR ENDING : 31ST MARCH, 2017	
a)Whether accounts are maintained regularly and in accordance with the provisions of the Act and the rules	YES
b)Whether receipts and disbursements are properly and correctly shown in the accounts;	YES
c)Whether the cash balance and vouchers in the custody of the manager or trustee on the date of audit were in agreement with the accounts;	YES
d)Whether all books, deeds, accounts, vouchers or other documents or records required by the auditor were produced before him;	YES
e)Whether a register of movable and immovable properties is properly maintained, the changes therein are communicated from time to time to the regional office, and the defects and inaccuracies mentioned in the previous audit report have been duly complied with;	YE
f)Whether the manager or trustee or any other person required by the auditor to appear before him did so and furnished the necessary information required by him;	YES
g)Whether any property or funds of the Trust were applied for any object or purpose other than the object or purpose of the Trust;	NC
h)The amounts of outstanding for more than one year and the amounts written off, if any;	NI
i)Whether tenders were invited for repairs or construction involving expenditure exceeding Rs.5000/-;	NI
j)Whether any money of the public trust has been invested contrary to the provisions of Section 35;	NO
 k)Alienations, if any, of the immovable property contrary to the provisions of Section 36 which have come to the notice of the auditor; 	N.A
I)All cases of irregular, illegal or improper expenditure, or failure or omission to recover monies or other property belonging to the public trust or of loss or waste or money or other property thereof, and whether such expenditure, failure, omission, loss or waste was caused in consequence of breach of trust or misapplication or any other misconduct on the part of the trustees or any other person while in the management of the trust;	N.4
m)Whether the budget has been filed in the form provided by rule 16A;	NC
n/Whether the maximum and minimum number of the trustees is maintained;	YES
o)Whether the meetings are held regularly as provided in such instrument;	YES
p)Whether the minute books of the proceedings of the meeting is maintained;	YES
gWhether any of the trustees has any interest in the investment of the trust;	NO
r)Whether any of the trustees is a debtor or creditor of the trust;	NC
s)Whether the irregularities pointed out by the auditors in the accounts of the previous year have been duly complied with by the trustees during the period of audit;	YES
t)Any special matter which the auditor may think fit or necessary to bring to the notice of the Deputy or Assistant Charity Commissioner	NONE
u)Income and The Liabilities in respect of Income-Tax and Contribution to Charity Commissioner have been accounted for on Cash Basis	
M/S AGRAWAL ASHOK & AS	Accountant
and the second sec	AGRAWAL Proprieto No. 034436

E mail at: agrawalashok_ca@rediffmail.com

SCHEDULE - VIII [Vide Rule 17 (1)]

LIGHT OF LIFE TRUST Registration No.E-20474 (Mumbai) BALANCE SHEIT AS ON 31ST MARCH, 2017

PREVIOUS YEAR (Rs.)	FUNDS & LIABILITIES	Rs.	Rs.	PREVIOUS YEAR (Rs.)	PROPERTY & ASSETS	Rs.	Rs.
	Trust Funds or Cotpus:				Immovable Properties [At Cost]:		
23,831,905.19	23,831,905.19 Balance us per last lialance Sheet Addition during the year	23,831,905.19 18,042,806.70	41,874,711.89	2,575,724.00	At Uttan As per last Balance Sheet		2,575,724,00
	Other Earmarked Funds:			4,824,610.00	At Karjat As per last Balance Sheet		4,824,610.00
116,600,168.21	(Created under the provisions of the Trust Deed or scheme or out of the Income) As per Schedule "A" Annexed		95,173,528.50	420,811.00	Leasehold Land As per last Balance Sheet		420,811,00
	Loans (Secured or Unsecured): From Trustees From Others		M).	10,224,044.30	Building Jeevan Asha Community Centre As per last Belance Sheet Add: Additions during the Year Less, Depreciation	10,224,044.30 1,022,404.40	06,920,002,9
872,848.00 86,200.00	Liabilities: For Expenses For TDS	317,717,41 167,186,00		803,923.00	803.923.00 Lokkruti Community Centre - Mohili - Karjat Add: Additions during the Year Less: Depreciation	803,923.00 80,392.30	723,530.70
2 A	Provident Fund	10,050.00 84,694.00	579,647.41		Investments:		
					Note: The Market value of the above investments is Rs.		
	freements and Economiditures A constants			3,891,802.42	Fixed Assets: As per Schedule "B" Annexed		3,943,878.42
1,981,293,86		1,981,293.86			Loans (Secured or Unsecured); Good/Doubiful		
	<u>Add:</u> Surplus as per Income & Expenditure Account	55,775.02	2,037,068.81		Loan Scholarships Other Loans		

628,017.00	52,172,00	2,778,486.50	114,186,087.09	139,664,956.61
362,135.00 559,520,00 36,362.00	52,172.00	2,778,486.50	351,842.45 14,139,938.50 7,492,724.04 92,089,654.30 111,867.80	11
Advances: Deposit Income Tax deducted at source Loars & Advances to Staff	Prepaid Insurance	1,288,584.45 Interest Accrued 34,074.00 Other Income	Cash & Bank Balances: 218,317.41 (a) Bank Balance 218,317.41 In Current Accounts 044,155.48 In FCRA Accounts 05,289.03 In FCRA Accounts 025,289.03 In FCRA Accounts 174,174.80 (b) With the Manager (Cash in Hand)	TOTAL (Rs.) :
180,920.00 479,529.00 274,341.00	47,144,00	1,288,584.45 1,288,584.45 34,074.00 C	5,218,317,41 (, 5,218,317,41 12,044,155,48 7,025,289,03 93,864,971,30 174,174,80 (,	143,372,415,19 TOTAL (Rs.) :
				139,664,956.61
				. (Rs.) :
				143,372,415,19 TOTAL (Rs.) :

REFER SCHEDULE 'F FOR ACCOUNTING POLICIES AND NOTES TO ACCOUNTS

is and Llabilities and of the TRUST	Sd/-	TRUSTEE	
The above Balance Sheet to the best of our belief contains a true account of the Funds and Liabilities and of the Property and Assets of the Trust. FOR LIGHT OF LIFE TRUST	-/PS	TRUSTER	
As per our report of even date For and on behalf of M/s Agrawal Ashok & Associates	r.Kov. Losonew Chartered Absountants Sd/-	Ashok Agrawal Pruptietor	MFNo.034436 PLACE: MUMBAI DATE 13/09/2017

SCHEDULE - IX [Vide Rule 17 (1)]

LIGHT OF LIFE TRUST Registration No.E-20474 (Mumbai) INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2017

PREVIOUS YEAR (Rs.)	EXPENDITURE	Rs.	Rs.	PREVIOUS YEAR (Rs.)	INCOME	Rs.	Rs.
2,753.00 314,820.00 93,610.00 257,538.00	To Expenditure in respect of Properties: Rates, Taxes & Cesses Security Charges - Jagruti Community Centre Property Tax Salaries	286,170.00 95,840.00 343,153.00	725,163,00	- 602,708.00 2.865.928.95	By Rent By Interest on: On Securities On Loans On Bank Accounts On Bank Hype	- 449,625.00 2 560 065.00	
6,055,939.26	6,055,939.26 To Establishment Expenses As per Schedule "D" Annexed - To Remuneration to Trustees		4,192,212.98	37,172,095,12 8,024,233,27	On Income Tax Refund By Dividend S7,172,095,12 By Donation in Cash or Kind 8,024,233.27 By Donation for Jagruti Project	35,174,938.23 8,776,459.36	4,309,713.00
460.00 57,000.00	To To To To	57,500.00	- 57,500.00	296,894.00	By Grants from Corporates By Income from Other Sources: Event Receipts Other Income	3,348,113.00 594 301 88	43,951,397.59
	 (a) Bad Debts (b) Loan Scholarship (c) Irrecoverable Rents (d) Other Items 			3,800,000,00	j By	4,654,902.00	3,942,414.88
18,031.00 14,520.00 515,434.00 1,225,329.93	18,031.00 (e) Loss on sale of Fixed Asstes 14,520.00 To Miscellaneous Expenses 515,434.00 To Depreciation on Fixed Asstes 1,225,329.93 To Depreciation on Building		744,002.00				4,654,902.00

				TOTAL 56,858,427,47
				53,464,686.41
2,700,000.00	47,280,978	ĩ	55,775.02	56,858,427.47
2,700,000.00				
To Amount Transferred to Reserves or Specific Funds: Child Welfare	To H () (1	As per sometine to Annexed (c) Medical Relief (d) Relief of Powerty (e) Other Charitable Objects	59,031.52 To Surplus Carried over to Balance Sheet	TOTAL
1 15,600,000.00	7-29,250,219.70		59,031.52	53,464,686.41

REFER SCHEDULE 'F' FOR ACCOUNTING POLICIES AND NOTES TO ACCOUNTS

As per our report of even date For and on behalf of M/s Agrawal Ashok & Associates FRN, 129646W Chattered Accountants

-/pS

Ashok Agrawal Proprietor M No. 034436 PLACE: MUMBAI DATE: 13/09/2017

FOR LIGHT OF LIFE TRUST

Sd/- Sd/- TRUSTEE TRUSTEE









Shehnaz Cooper Project Operation Executive Light of Life Trust Annual Report 2016 – 17 Collated by



Rhuta Sonsurkar Executive – Programme Support

REGISTERED OFFICE

181, Digital Planet, Hill Road, Bandra (W), Mumbai - 400 050.
Tel: +91-22-2655 7792
Email: ho@lolt.in

HEAD OFFICE

Market City Resources Pvt. Ltd , Shree Laxmi Woolen Mills Estate, R.R. Hosiery Bldg, Ground Floor, Opp. Shakti Mills, Dr. E. Moses Road, Mahalakshmi, Mumbai - 400 011. • Tel: +91-22-30016600 • Email: ho@lolt.in

Project Anando

SHAH Building, Kawaji Seth Chawl, Behind New Bikaner Sweets, Near MSEB office, Bhisegaon, Karjat (W) Dist - Raigad-410201 Maharashtra. • Tel: +91 - 8412008919

Project Jagruti

Arvand Road, Near Meher Bakery, at Tiware, Post - Posari, Taluka - Karjat, District: Raigad, Maharashtra. • Tel: +91 - 92258 45067

BRANCH OFFICES

Alibaug • Jalna • Mangaon • Nandurbar • Thane • Washim • Worli



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