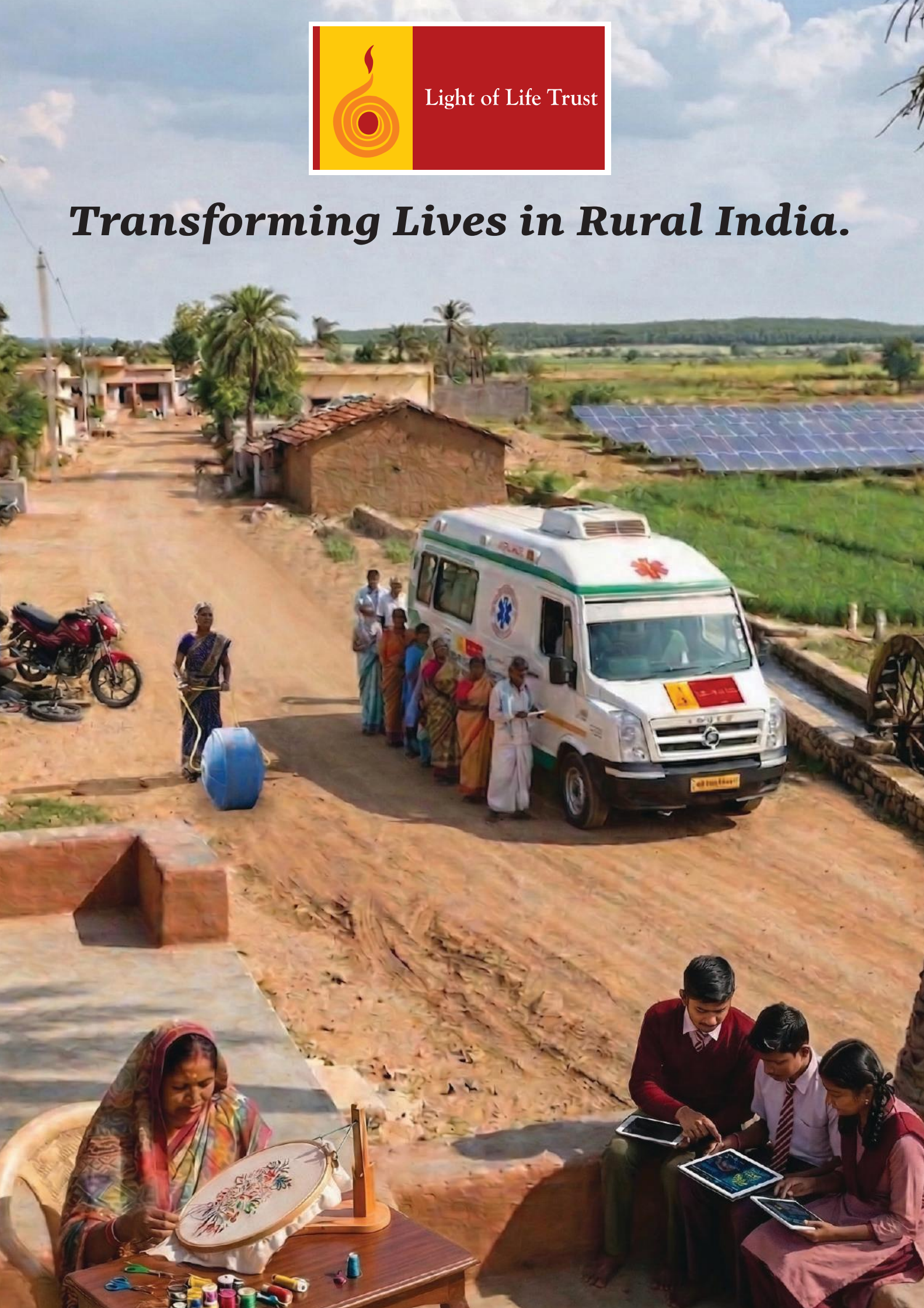
Light of Life Trust

Transforming Lives in Rural India.








PLANT A TREE
INAUGURATION
LIGHT OF LIFE TRUST


Light of Life Trust
Division Jagruti
In Collaboration With
CHILDREN'S HOPE INDIA
Healthcare Unit
Tehsil - Karjat, District - Raigad


JOYEE




કથા કામની અફેલ્પ
અને વામા
ફ્રીલ્પ: 2025



Light of Life Trust

The Founder of Light of Life Trust, Villy Doctor along with a few like-minded people came together and started Light of Life Trust, with the vision to transform the lives of rural communities. It's mission is to break the generational cycle of poverty, one life at a time.

Following a need assessment study of the local community in Karjat, the flagship division Anando was launched in the year 2005 with 25 children in Karjat Tehsil, Raigad District, Maharashtra State, based on the belief that no child should be forced to drop out of school.

In 2009, the second division Jagruti was initiated by establishing a livelihood and skill development programme for women and young adults. In addition primary health care service and an environment conservation programme has also been initiated.

Vision

To transform lives of underprivileged rural communities in India.

Mission

To break the generational cycle of poverty, one life at a time.

PROGRAMMES

- Education
- Livelihood
- Primary Health Care
- Environment

SDG GOALS ALIGNING TO OUR MISSION AND VISION





Ashdin Doctor
Managing Trustee, *Light of Life Trust*

At the Light of Life Trust we believe that each of our rural communities is a seed waiting to grow into a large fruit bearing tree. Just like the crops tended to by the farmers, the villages themselves have the potential to grow and blossom. Fueling the growth of India and creating a cycle of prosperity.

Unfortunately, currently the cycle is that of poverty. Generation upon generation poverty is passed on. All it takes is one child to break the cycle. One child to be educated, to have the skills to earn money and receive the opportunity to showcase their brilliance. Children are the future of the rural communities as well as the future of our nation.

For the adults, vocational skills and livelihood programs help create incomes that far exceed what they used to earn before. Some of these livelihood programs create budding entrepreneurs growing businesses that they could never imagine.

In rural India one of the biggest drains on the family money are illnesses. Sudden illnesses or then chronic diseases that either take the life of an earning member or then are forced to pay bills they cannot afford. At the Light of Life trust we run Mobile Medical Units. Vans that go to the deepest of interiors bringing medical aid. Often preventing medical emergencies before they occur.

Finally, the Light of Life trust supports the backbone of India, it's farmers, through the environment program. Where we distribute fruit trees and teach farmers how to grow and care for their crops using the current best practices. Increasing their yield and their ability to earn money. From yearly losses to profits and growth.

The light of Life trust relies on all of us living in the cities to support our brothers and sisters in the villages. Strategically using the resources donated from individuals and companies to be put to use in growing rural India. Bringing light to their lives. Your support will be tremendously useful to achieving our goal of breaking the cycle of poverty. Without you none of this would be possible.

With Gratitude,



Ashdin Doctor
Managing Trustee
Light of Life Trust

From, the Founder's Desk



Villy Doctor
Founder, Light of Life Trust and Satyavati Spiritual Foundation

Dear Friends,

Tonight's performance is our way of inviting you into the world of Light of Life Trust—a world built on love, commitment and hard work, and on a simple belief: that every child and every family deserves the opportunity to build a better future.

Our mission of "breaking the generational cycle of poverty" has taken us on a remarkable journey through rural India. We began with Anando, focusing on children at risk of dropping out of school. What started with a small group of children has grown into a programme that has helped thousands stay in education and discover possibilities they once believed were beyond their reach.

As we listened and learnt from the communities we served, our work evolved. Anando Plus extended support through higher secondary education, while Anant, created for children with learning challenges, uses art, dance, storytelling and music to help them rediscover confidence and reconnect with learning.

We realised that education alone cannot break the cycle of poverty. Our livelihood and vocational programmes therefore equip young people and women with practical skills—from computers and vocational trades to tailoring, beauty services and other income-generating activities—enabling families to become more self-reliant.

We have also worked with rural communities on environment and agriculture, helping farmers improve their practices and turn unproductive land into productive livelihoods. Through our Mobile Medical Units, healthcare reaches remote villages where even basic medical care can otherwise become a major financial burden. And recognising the need for dignity at the end of life, we have established our first 15-bed hospice.

This year marks another important milestone for Light of Life Trust: our project has been listed and subscribed on the Social Stock Exchange of the Bombay Stock Exchange. This is both an honour and a responsibility, bringing greater rigour, transparency and accountability to our work as we prepare to expand our outreach to Bihar and Jharkhand.

But our journey cannot be sustained by us alone.

I invite you to meet our children, speak with our teams and discover the work that touches your heart. Give us your time, your expertise or your financial support. Every contribution, large or small, can help transform a life.

Together, let us create not just a better tomorrow for rural India, but a more empowered, enlightened and prosperous India.

With gratitude,



Villy Doctor
Founder
Light of Life Trust

OUR LEADERSHIP



Villy Doctor
Founder
Light of Life Trust

Board of Trustees



Mr. Ashdin Doctor
Managing Trustee



Ms. Gayatri Ruia
- Trustee



Mr. Punit B Anand
- Trustee

अश्विनी सतीश भिडे
भा प्र से
महानगरपालिका आयुक्त
बृहन्मुंबई महानगरपालिका

Ashwini Satish Bhide
IAS
Municipal Commissioner
Brihanmumbai Municipal Corporation

Tel. +91-22-2262 0525 (O) | Email mc@mcgm.gov.in | Web. www.mcgm.gov.in

No. MGC/A/ 4293
Date - 25/08/2026

Dear Mrs. Doctor.

Thank you for the warm invitation to your upcoming event on 1st October 2026. The transformative work Light of Life Trust is undertaking across rural Maharashtra and other parts of India is truly commendable. Your dedicated effort toward village transformation is a noble cause and plays a pivotal role in advancing our Hon'ble Prime Minister's vision of a Viksit Bharat.

I extend my heartfelt best wishes to you and your team. May you successfully raise the necessary resources to achieve your inspiring goals.

Regards,

Yours Sincerely,

(Ashwini Bhide)

Mrs. Villy Doctor
Founder, Light of Life Trust
ONE BKC, Bandra-Kurla Complex,
Mumbai.



बृहन्मुंबई महानगरपालिका मुख्यालय इमारत, महापालिका मार्ग, फोर्ट, मुंबई - ४०० ००१.
Brihanmumbai Municipal Corporation Head Office Building, Mahapalika Marg, Fort, Mumbai - 400 001.

Raëll Padamsee's

ACE

Academy for Creative Expression®

Date: 11.09.2026

To,

The Team of Light of Life Trust.

It is truly inspiring to witness the meaningful work undertaken by the **Light of Life Trust** in educating, empowering and creating opportunities for rural communities.

My heartfelt congratulations to the Founder, **Ms. Villy Doctor**, whose vision and dedication have been instrumental in shaping this remarkable journey. I would also like to extend my warm appreciation to my dear friend, **Mr. Ramesh Daswani**, whose commitment to creating meaningful and lasting change I deeply admire.

May the Light of Life Trust continue to be a beacon of hope, transforming lives, empowering communities and creating brighter futures for generations to come.

I wish the entire team continued success and fulfilment in all their wonderful endeavours.

Warm regards,

Raëll Padamsee

Managing Director & CEO

ACE Productions Pvt. Ltd.



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Mrs. Harshita A. Narwekar
MBA, MS (USA)
BMC Corporator
Ward No. 225
15h Sept, 2026

2, Ajanta Apts., 75, S. B. Road,
Colaba, Mumbai - 400 005.
022 2218 1678 / 2216 1639
022 2216 0864
hnarwekar@gmail.com

Dear Villy Doctor,

I am delighted to hear that Light of Life Trust is now listed on the Social Stock Exchange (BSE) .

Thank you for inviting me to the " Melodies of Change " by the very versatile artists Mahalaxmi Iyer and Shriram Iyer, at the Jamshed Bhabha Theatre, Mumbai on October. 1st 2026

Raising funds for Village transformation is a very noble cause and this is the way forward to achieve a VIKSIT BHARAT as desired by our Hon Prime Minister Shri Narendra Modi ji.

I wish you all success for the event and will always offer my support for such Noble causes.



Warm Regards

Mrs. Harshita A. Narwekar
BMC Corporator
Ward No. 225 - Colaba



Light of Life trust was registered on the BSE - Social Stock exchange last year (25-26) and got listed at the Bombay Stock Exchange on 4th of Sept.

The funds raised are for the project on Education in Jharkhand and Bihar.

Our Divisions

ANANDO

Anando Programme
Aims to ensure rural underprivileged school children complete Std X.

Anando Plus Programme
Post Std X students supported and guided to make career choices.

Anant Programme
Creates a platform for selected Anando beneficiaries to Evolve, Enhance and Exhibit their talents.

Anando School Empowerment Programme
Improve Quality of Education in rural schools by working with the school authorities and teachers.

JAGRUTI

Livelihood and Skill Development Programme
Equip underprivileged rural women, girls and unemployed youth through livelihood training programme.

Primary Health Care Programme
Provide services to remote rural villages and tribal hamlets having no access to any kind of medical facilities.

Environment Conservation Programme
The aim is to create sustainable livelihood for small farmers by providing them fruit bearing plant saplings.

AANGAN





Light of Life Trust has launched the AANGAN project (Palliative care) with 16 Beds at the Swami Shraddhanand Hospital Vasai, in collaboration with Bhakti Vedanta Hospital Trust on January 14th 2026.

Desi Hands

a Light of Life Trust initiative

Empowering Rural Women






















Every piece is handmade by women artisans trained and supported by

Light of Life Trust

Production Incharge | Ravi Bhoir | 7774041678 / 9145370013

Stories of Impact



Uday Sonar Joins Paramilitary Forces

Light of Life Trust is proud to announce that our beneficiary from Parditkamor centre, Washim region has successfully been selected in Central Industrial Security Force (CISF). Uday comes from a financially underprivileged background where his parents worked really hard to make ends meet. Uday from the initial stage as a student was interested in competitive examinations and thus worked hard towards the goal. Today he is undergoing training at the CISF Recruitment Training Centre, Arakkonam, Tamil Nadu. LOLT wishes Uday all the best and Jai Hind in service of the nation.

Shama Sidiki Tops the University in Health Sciences

Consistency and diligence is what defines Shama Sidiki who has been a topper of her batch for the past four years. Even this year she has passed the final year examination in Occupational Therapy with outstanding performance. She has secured 1st rank in her college as well as 1st rank in Mumbai University of Health Sciences. Shama's dedication, hard work and strong commitment have brought immense pride to the entire LOLT family. Heartiest congratulations to Shama and we wish her many more milestones and continued success in the future.





Rupali Manwar Recruited In Maharashtra Security Force

Team Washim is proud to share the success of Ms. Rupali Manwar from Wai Center, Washim region in Maharashtra, who has been selected as a Police Constable in the Maharashtra Security Force, Nagpur. Rupali faced significant challenges from a young age. After losing her father at the age of three, she was raised by her mother, a daily wage labourer, who worked hard to support the family. Despite financial hardships, Rupali remained committed to her education and career aspirations. As a beneficiary of Light of Life Trust (LOLT), she received continuous guidance and support throughout her educational journey. Her hard work and determination have now earned her a place in the Maharashtra Security Force, Nagpur. Her achievement is an inspiration to many young people striving to overcome challenges and achieve their dreams.

Rohan More: Another Student of LOLT in Olive Green

Rohan More, a student from Kharavali Center, Mangaon region of Maharashtra has been selected for the Indian Army. This achievement reflects his hard work, determination, and dedication. With continuous guidance and support from Light of Life Trust, Rohan has successfully taken a significant step towards serving the nation. Congratulations to Rohan on this remarkable achievement.





Sneha Pashilkar Qualifies Cost and Management Accountant (CMA) Examination

It gives us immense joy and pleasure to announce that one of our beneficiary Ms Sneha Pashilkar has qualified the CMA examination with flying colours. Sneha joined in 2013, as an 8th grade student in the Anando Plus centre, Karjat. Over the years her academic progress has been consistent starting from SSC (82.60%), HSC (73.60%) and finally B. Com (7.66 CGPA). With a clear vision and set targets she has qualified and soon will be a practising Cost and Management Accountant. Light of Life Trust wishes Sneha a hearty congratulations and all the success in life. others.

Light of Life Trust - IMPACT

Villages Reached
1971

Transformed Lives
809112

DIVISION JAGRUTI
491914 Beneficiaries

Livelihood & Skill Development
Direct: **25101**
Indirect: **213267**

271745 Fruit Bearing Saplings Planted

Environment Conservation
Farmers Reached: **10283**
Indirect Beneficiaries: **61698**

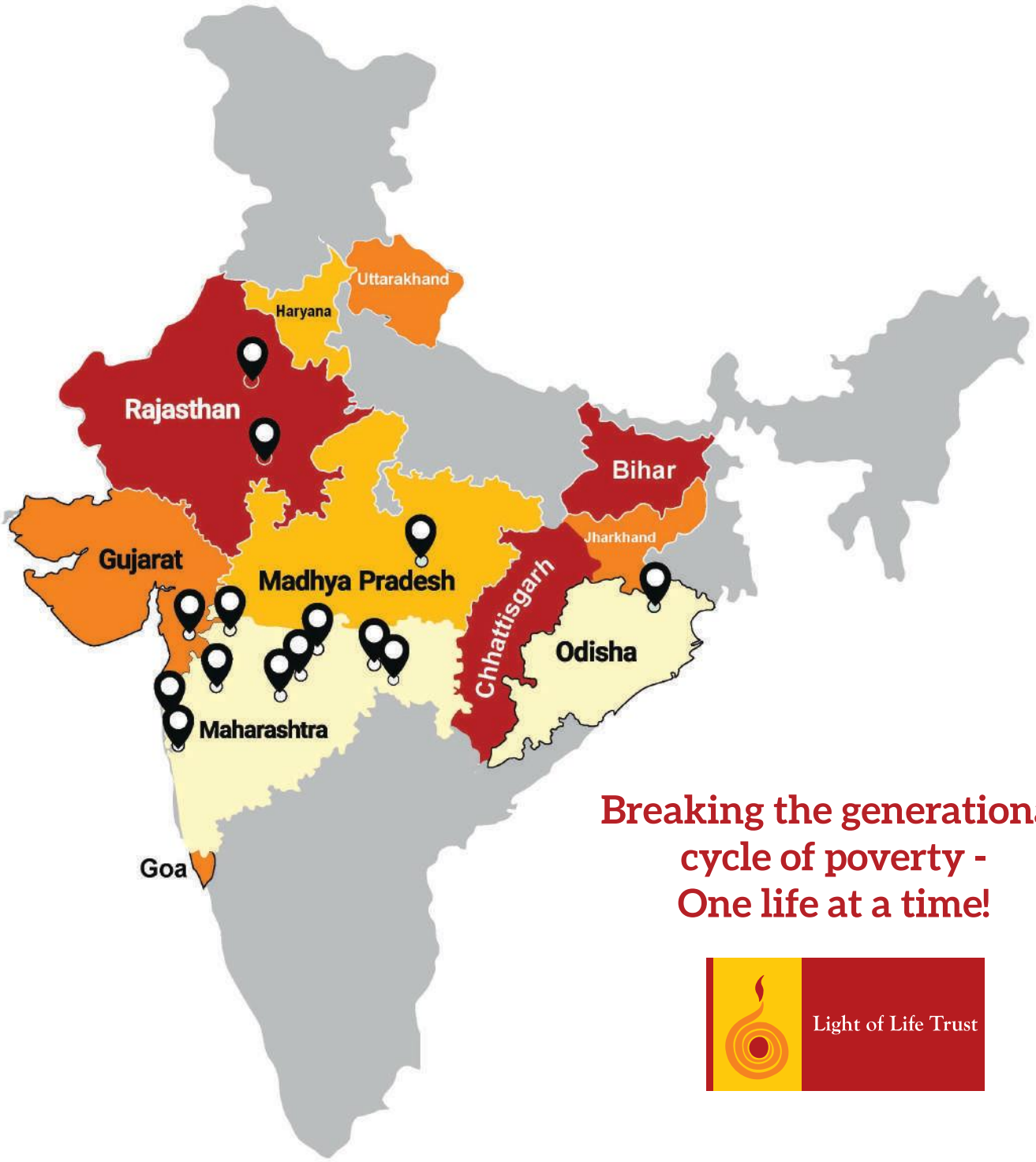
Primary Healthcare
Patients & Beneficiaries
275574

DIVISION ANANDO
235341 Beneficiaries

Anando
Direct: **24131**
Indirect: **144786**

Anando School Empowerment Programme
Teachers: **1873**
Students: **52399**

LOLT Presence



Breaking the generational cycle of poverty - One life at a time!

Light of Life Trust

Light of Life Trust, an NGO established in 2002 and registered under Bombay Public Trust Act, 1950, is founded by Villy Doctor, with a vision to transform the lives of underprivileged rural communities.

Organization's Commitment to
SUSTAINABLE DEVELOPMENT GOALS (SDGs)
The organisation has pioneered two divisions that reflect its commitments to SDGs formulated by the United Nations



Village Transformation in Rural India:
A Holistic Approach to Sustainable Development

Ramesh Daswani,
CEO Light of Life Trust

India's villages are home to nearly 65% of the country's population, yet millions continue to face challenges in education, healthcare, livelihoods, and environmental sustainability. Bridging the rural-urban divide is essential not only for social equity but also for India's long-term economic growth and resilience.

At Light of Life Trust (LOLT), we believe that sustainable change can only be achieved through an integrated, community-led approach. Our Village Transformation model focuses on four interconnected pillars that empower communities to become self-reliant and resilient.



1. Education: Building the Foundation for Change

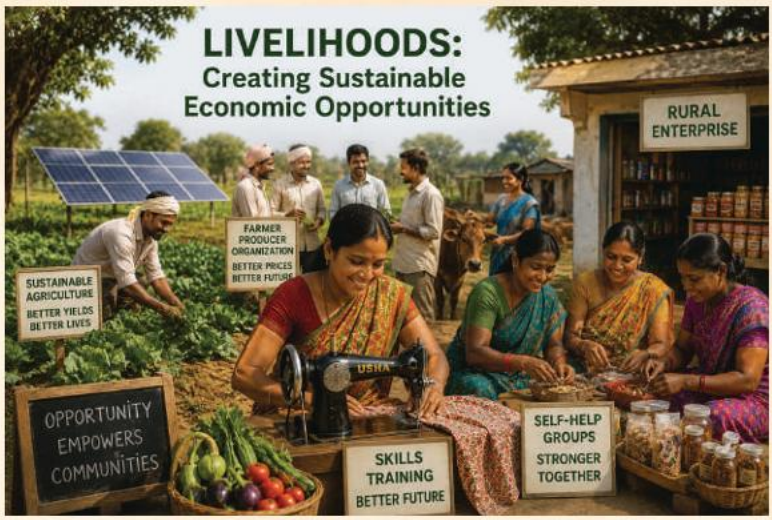
While school enrolment has improved, learning outcomes in rural India remain a concern. Many children lack foundational literacy and numeracy skills, and dropout rates remain high, especially among girls.

LOLT works to strengthen government schools through teacher training, remedial education, early childhood development, digital learning initiatives, and scholarships. By actively involving parents and communities, we help create an environment where every child has the opportunity to learn and thrive.

2. Livelihoods: Creating Sustainable Economic Opportunities

Agriculture, the primary source of income in rural India, is increasingly vulnerable due to climate change, water scarcity, and limited market access. Migration of youth to cities further weakens village economies.

Our interventions promote climate-resilient farming, water conservation, skill development, and access to financial services. We support Self-Help Groups and Farmer Producer Organizations, while encouraging women-led enterprises in areas such as food processing, handicrafts, and livestock management, enabling families to build sustainable sources of income.



3. Healthcare: Ensuring Access and Awareness

Rural healthcare systems often suffer from inadequate infrastructure and limited access to quality services. Maternal and child health challenges, malnutrition, and preventable diseases continue to affect vulnerable communities.

LOLT strengthens community health networks by conducting health camps, supporting maternal and child healthcare, promoting nutrition and hygiene, and creating awareness about non-communicable diseases and mental health. We also facilitate access to government health schemes and healthcare institutions.

4. Environment: Protecting Natural Resources

Environmental degradation and climate change directly impact rural livelihoods and food security. Depleting water resources, soil erosion, and erratic rainfall patterns pose serious challenges to farming communities.

Our environmental initiatives include watershed development, rainwater harvesting, afforestation, sustainable land management, and promotion of renewable energy solutions. We also encourage community-led natural resource management and revive traditional ecological knowledge.

Addressing Complex Challenges Through Partnerships

Village transformation is a long-term process that faces challenges such as fragmented governance, inadequate infrastructure, social inequalities, climate vulnerability, and limited human resources. Lasting change cannot be achieved by any single organisation.

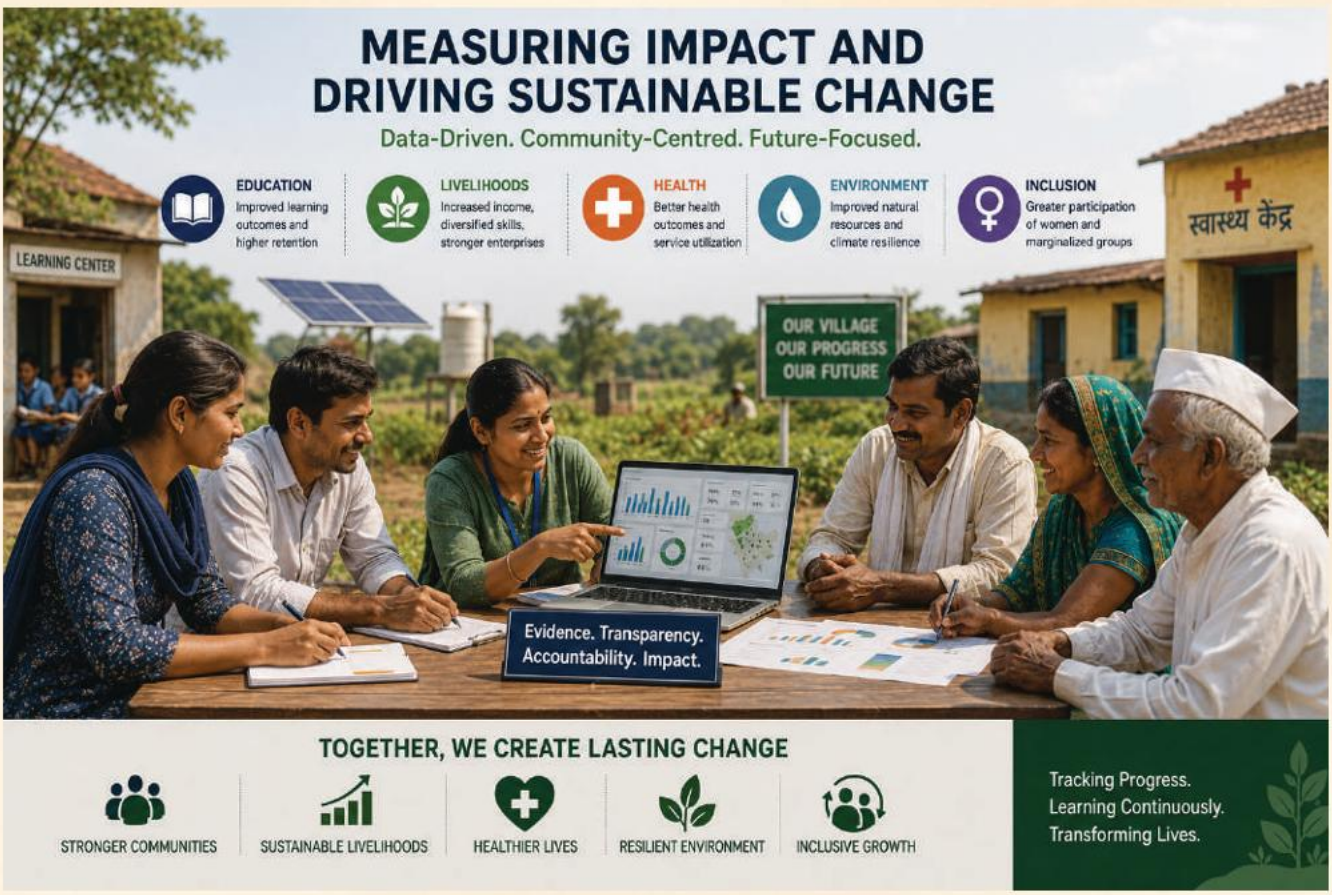
LOLT works through a collaborative model that brings together communities, government agencies, and corporate partners. We leverage government schemes, build strong community institutions, and invite long-term CSR partnerships that provide funding, innovation, market linkages, and employee engagement opportunities.

Measuring Impact and Driving Sustainable Change

Our commitment goes beyond implementing activities—we focus on measurable outcomes. We track improvements in educational performance, household incomes, healthcare access, environmental restoration, and women's participation in decision-making and economic activities.

Village transformation is not about imposing external solutions; it is about unlocking the immense potential that already exists within rural communities. With the right partnerships and sustained efforts, India's villages can become centres of resilience, opportunity, and inclusive growth.

Light of Life Trust invites government agencies, corporate partners, and civil society organisations to join us in building replicable, sustainable models of village transformation and creating lasting change for rural India.



Special Thanks to Our

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Bank of India
Relationship beyond banking

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A Visionary Rotarian, Social Entrepreneur and Champion of Community Service

Rtn S.Jayaraman

Rtn. S.Jayaraman - A Rotarian since 1991. A distinguished community service leader and electronics & communication graduate, Subramaniam Jayaraman has been instrumental in large-scale social initiatives. Recognized as a Distinguished Alumnus by the Coimbatore Institute of Technology, he has pioneered projects in education, healthcare, and CSR partnerships. Always looking for opportunities to help the needy.

SIGNIFICANT PROJECTS:
Since 2001 March to 2004 March, piloted the COMMUNITY LEARNING CENTER project of AZIM PREMJI FOUNDATION Setting up Computer Learning Centers in 165 Schools in Karnataka.

Through IPDP Trust, ensures midday meals for 12,500 schoolchildren daily and supports food distribution for 1,000 needy individuals daily and 1200 Lunches to Patients Visiting Sunday Village Clinic at T.Begur for the Past 20 Years
Also helped AKSHAYA PATRA on a 2 months assignment to "Conceptualize and implement" a Fund Raising Event when President Kalamji visited them.
Handled a Major initiative to Reach 27500 refurbished computers with OS installed to 103 Technical Institutions and 400 Government First Grade Colleges in Karnataka.
Reached so far 6000 Portable Solar Lights to Tribal Families in Karnataka and Tamilnadu.
Helped as an Expert trainer to help 3000 Final Year Engineering Students with many soft skill components around Karnataka.
Also involved with 'The City Tab' the first community news tabloid as Editor.
Produced ' Telecom Directory' to provide information about technologies available in India and technocrats connected with.
Since 2008 for 3 years conceptualized and ran a weekly Radio program every Friday for Rotary Dist 3190 through AIR FM 102.9. Also conceptualized and roducing a Monthly TV program for Rotary Dist 3190 in DD Channel Chandana.
As Part of Rotary TEACH Initiative, involved in Providing E learning Systems to Government Schools. Involved in Providing over 15000 refurbished computers through Sankya Vidhya Foundation.
Took Administrator Role in Rotary Orchards Chaitanya Senior Citizen's home for 3 years and helped to make it Operational.
Recently Helped a NGO to get Rs1.65 Crores support for Endosulfen Victims Rehab and another NGO Rs1.25 Crores for Type 1 Diabetes support.
Helped Humanitarian Homes Bangalore, A Destitute Home in Bangalore with 600 inmates to get Rs2 Crore Support for Building additional Floor to accommodate 200 More women Destitute.
Took Leadership Role in Rotary Sankalp Online Teaching initiative to help 4 Lakh Students Studying In Government Schools and Colleges raising substantial Funds and Useful Connects.
Provided 750 Hearing Aids for Seniors and Children through Samvaad Foundation.
Organisations involved with:
Nayana Jyothi Trust (www.nayanajyothi.org)- Founder Trustee.
Sri Ramana Free Clinic Trust-Founder Trustee (www.sriramanafreeclinictrust.org)
Vishranthi Home for Senior citizens, (www.vishranthitrust.org)-Advisor
Samvaad institute of Speech and Hearing –(Samvaad Foundation)
Rotary Avoidable Blindness Foundation
NDSO (www.ndsoindia.com)
Karunai Ullangal-Advisor
Danirasa Foundation-Chennai.-Advisor
Pranav Foundation, Bangalore-Advisor

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Since 1945

Melodies for Change

Light of Life Trust



MAHALAKSHMI IYER

LIVE IN CONCERT

featuring SHRIRAM IYER

Initiative for Village Transformation

Venue : Jamshed Bhabha Theatre, NCPA
Date : Thursday, 01st Oct 2026, 6:30 p.m.



VILLAGE TRANSFORMATION: BUILDING A SELF-RELIANT, SUSTAINABLE AND INCLUSIVE RURAL INDIA

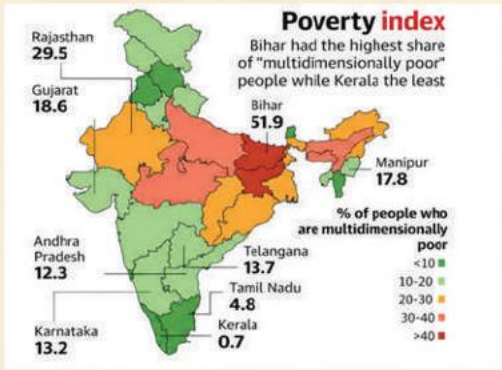
Universal University
The future is here

Brig GPS Cheema (Veteran), Chair CSSS, UAi
Ms Saradashree Pal, ESG Officer, UAi

"The soul of India lives in its villages." – Mahatma Gandhi

Introduction

When India gained independence in 1947, it faced immense challenges—widespread poverty, low literacy, inadequate healthcare infrastructure, and an economy primarily dependent on agriculture. Over the decades, the country has transformed into one of the world's fastest-growing economies, a global technology hub, and a leader in information technology, pharmaceuticals, and space exploration.



Today, India boasts world-class infrastructure, a rapidly expanding digital economy, and one of the world's largest higher education systems with 1,338 universities. Literacy, financial inclusion, and access to essential services have improved significantly. Yet an important question remains: Has development reached everyone equally?

The answer lies in India's villages. Nearly two-thirds of India's population continues to live in rural areas. Villages remain the backbone of the nation's economy, producing food, preserving traditional knowledge, and supporting millions of livelihoods. Despite decades of progress, many rural communities continue to face challenges in education, healthcare, employment, environmental sustainability, and access to opportunities.

India today possesses the resources, technology, institutions, and knowledge needed to address these challenges. The real issue is no longer the absence of solutions but ensuring that they reach those who need them most. Village transformation is therefore not merely a rural development agenda—it is a national imperative. As India moves towards becoming a developed nation by 2047, transforming villages into centres of opportunity, innovation, and sustainability will be crucial.

Current Status of Rural India

Rural India stands at an important turning point. Significant improvements have been made in roads, electricity, banking, telecommunications, and digital connectivity. Yet several structural challenges continue to affect community well-being.

Education: While access to schools has expanded considerably, issues such as learning outcomes, digital literacy, teacher availability, and employable skills continue to limit opportunities for rural youth.

Healthcare: Healthcare infrastructure has improved, but quality services remain inconsistent in many areas. Preventive healthcare, maternal and child health, nutrition, sanitation, mental health, and specialist medical care require continued attention.

Livelihoods: Agriculture remains the primary source of income for millions, but shrinking landholdings, climate variability, and limited livelihood diversification contribute to underemployment and migration.







Environment: Climate change, water scarcity, soil degradation, and biodiversity loss increasingly threaten rural communities, highlighting the need for sustainable resource management.



Social Inclusion: Women and economically disadvantaged communities often continue to face barriers to education, employment, and decision-making. Inclusive development must ensure equal access to opportunities for all.

Understanding Village Transformation

Village transformation extends far beyond infrastructure development. A truly transformed village is one where quality education is accessible, healthcare is reliable, livelihoods are sustainable, women actively participate in leadership, natural resources are protected, and technology serves as an enabler of inclusive growth.

Traditional development largely followed a top-down approach, where programmes were designed externally and implemented within communities. While this delivered measurable progress, lasting transformation requires community ownership, local leadership, capacity building, and collaboration among multiple stakeholders. Sustainable development occurs when communities become active partners rather than passive beneficiaries.

Universal AI University: Redefining Higher Education

Universal AI University believes that education should extend beyond classrooms and contribute directly to society. As Artificial Intelligence reshapes industries and economies, technological advancement must be accompanied by ethical leadership and social responsibility.

The University's approach integrates Artificial Intelligence, sustainability, innovation, and community participation to address real-world challenges. Through experiential learning, students develop professional skills while gaining an understanding of India's rural realities. This philosophy positions education as a catalyst for inclusive and sustainable development.

Centre of Excellence for Social, Sustainable and Spiritual Development

At the heart of Universal AI University's outreach is the Centre of Excellence for Social, Sustainable and Spiritual Development, which promotes a holistic approach to development by integrating sustainability into education, research, community engagement, and institutional practices.



The Centre believes that true development must balance economic growth with social well-being, environmental responsibility, ethical leadership, and spiritual awareness. It encourages students, faculty, and stakeholders to engage actively with societal challenges while fostering empathy, responsibility, and purpose-driven leadership.

By bridging academic learning with real-world impact, the Centre nurtures socially conscious leaders capable of driving meaningful and sustainable change. It also strengthens the University's vision of transforming villages through knowledge, innovation, collaboration, and responsible use of technology.

Building Partnerships for Sustainable Change

Sustainable village transformation cannot be achieved in isolation—it requires collaboration among academia, government, NGOs, industry, and local communities. Recognising this, Universal AI University has partnered with Light of Life Trust and Hena Happiness Foundation to drive meaningful and measurable social impact.

These partnerships focus on education, healthcare, environmental sustainability, livelihood enhancement, and community empowerment. By combining academic expertise with grassroots experience, they ensure that development initiatives are practical, scalable, and community-centred, demonstrating how collaborative efforts can create lasting change.

Women at the Centre of Transformation

Women play a vital role in shaping families, communities, and local economies. Empowering women through education, skills, and employment creates benefits that extend across generations.

Through its community initiatives and partnerships, Universal AI University has promoted digital literacy, skill development, and livelihood generation among women. More than 50 women have directly benefited from these programmes, gaining opportunities for income generation, financial independence, and leadership. Women's empowerment is therefore not only a social objective but also a key driver of sustainable rural development.

Creating Livelihood Opportunities

Economic empowerment is central to village transformation. In collaboration with its partners, Universal AI University has created pathways for skill development, entrepreneurship, and employment, generating livelihood opportunities for more than 100 villagers.

Beyond employment, these initiatives strengthen local economies, reduce migration pressures, encourage self-reliance, and improve the overall quality of life. Every livelihood created represents a step towards building resilient and prosperous rural communities.

AI Literacy: Democratizing the Future

As Artificial Intelligence transforms industries and economies, ensuring equitable access to digital knowledge has become essential. Rural and underprivileged communities, particularly women, risk being excluded from this technological revolution if digital skills remain inaccessible.

To address this challenge, Universal AI University, in partnership with the Hena Happiness Foundation, has launched AI literacy programmes that introduce women to the fundamentals of Artificial Intelligence and emerging digital technologies. By presenting AI in a simple and practical manner, these programmes build confidence, digital awareness, and curiosity among participants, many of whom are engaging with advanced technologies for the first time.







Gramin AI Yojana: Technology for Village Transformation

To further promote digital inclusion, Universal AI University launched the Gramin AI Yojana, bringing Artificial Intelligence directly to rural and tribal communities.

The programme demonstrates how technology can support everyday life by improving farming practices, healthcare awareness, education, safety, and access to government welfare schemes. Through student-led workshops and community engagement, complex AI concepts are translated into practical solutions relevant to village life.



SMART Project: Learning Through Service

The SMART (Societal Causes Management Aptitude and Responsibility Temperament) Project is Universal AI University's flagship rural immersion programme and a compulsory graded module for all undergraduate and postgraduate students. Conducted in partnership with the Light of Life Trust for the past eight years, the project enables students to engage directly with rural and tribal communities while addressing challenges related to education, healthcare, livelihoods, and the environment.

Guided by the Triple Bottom Line—People, Planet, and Profit, the SMART Project combines classroom learning with experiential education. Students gain practical exposure to grassroots realities while contributing to sustainable development initiatives, nurturing empathy, leadership, and responsible citizenship.







Enactus UAi: Student Innovation Creating Real Impact

Universal AI University further strengthens its commitment to rural development through **Enactus UAi**, where students use entrepreneurship and innovation to solve real community challenges. Recognised with the Emerging Innovator Award at the Enactus India National Exposition 2024, these initiatives demonstrate the transformative potential of youth-led action.



Project KIAH has reached over 1,500 women through menstrual health awareness and improved access to affordable sanitary products.

Project Panah empowers rural women by creating sustainable livelihood opportunities through handcrafted products, promoting financial independence and community resilience.





Project Roop advances environmental sustainability by encouraging eco-friendly alternatives to single-use plastics and has helped remove over 200 kilograms of plastic waste through awareness campaigns and clean-up drives.

Project Ikshana improves access to eye-care services through screening camps and awareness programmes, benefiting hundreds of students, elderly citizens, and underserved communities.

Together, these projects reflect Universal AI University's belief that education should extend beyond classrooms to create measurable and lasting societal impact.





Conclusion

By integrating Artificial Intelligence, sustainability, innovation, and community participation, the University is helping build self-reliant, resilient, and future-ready villages. The transformation of India's villages is ultimately the transformation of India itself. Through collaborative action and responsible use of technology, we can ensure that development becomes truly inclusive, sustainable, and beneficial for every citizen—leaving no one behind.

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Mrs. Kalpana Sanjay Padode
Director, Campus Management
Vijaybhumi University

Kalpana Sanjay Padode is a woman who has always believed that life's greatest purpose lies in building — businesses, institutions, communities, and above all, families. A small-town girl with boundless ambition, she has spent over two decades turning conviction into impact, and quiet determination into loud, lasting change.

Entrepreneur & Institution Builder

In 2004, Kalpana founded Home Food Catering Services, a cloud kitchen that grew from a modest investment of ₹5 lakhs and 12 employees to a 65-person operation serving over 4,500 meals a day to educational institutes and corporates. Today she serves as Secretary, CDE at IFIM Institutions and JAGSoM, and as Director, Campus Development & Infrastructure at Vijaybhoomi University — India's first Liberal Professional University.

Changemaker & Social Visionary

Kalpana is the founder of Kanyathon, a charity marathon she launched in 2011 to empower the girl child. What began with 200 runners and modest donations has grown into a movement — 14,000+ participants, ₹1 crore in revenue in 2026, and a footprint spanning Bangalore, Greater Mumbai, BITS Pilani, Jammu, and soon, Roswell, Atlanta. She also spearheaded fundraising for the reconstruction of a government school in Jamrung, Karjat in 2021, and volunteered as Director, Youth Affairs at Rotary Bravehearts.

Education

A first-division graduate of Panjab University and post-graduate in English Literature from Kurukshetra University, Kalpana further honed her entrepreneurial acumen with a Diploma in Women Entrepreneurship from IIM Bangalore.

"Life is continuously being hungry — because I believe in building
and creating something worthy."

At the heart of it all is her family — her greatest achievement and her truest north. A proud mother of an NLU Delhi graduate and a Stanford University graduate whose name is etched in Stanford's Hall of Fame, and a life partner to the visionary founder of Vijaybhoomi University, Kalpana has always understood that behind every extraordinary person stands someone who believed in them first. She is also a devoted grandmother, and believes deeply that happy families are the foundation of strong societies and powerful nations.

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Transformation of a Z.P. School

Portia Putatunda
Educator, Social Entrepreneur, And Founder Of
The Planet Spiti Foundation

About the Author

Portia Putatunda is an educator, social entrepreneur, and founder of the Planet Spiti Foundation, dedicated to bringing quality, holistic education to children in the remote Spiti Valley of Himachal Pradesh. A former journalist, she left urban life to work in one of the world's highest inhabited regions at nearly 14,000 feet. Working under extreme high-altitude conditions, she has created an innovative model of education that blends academics with life skills, sustainability, local culture, and self-reliance. Her work continues to empower underserved mountain communities while carrying forward a legacy of compassion and service.

Learning at 14,000 Feet: Reimagining Education in Spiti Valley

High in the Trans-Himalayan region of Himachal Pradesh lies Spiti Valley, a cold desert situated nearly 14,000 feet above sea level. For more than five months each year, heavy snowfall cuts off villages from the rest of the world. With sub-zero temperatures, thin air, and limited infrastructure, education in such conditions demands extraordinary resilience and innovation.

It is here that the Planet Spiti Foundation, led by Portia Putatunda, is quietly transforming the way education is imagined and delivered. In collaboration with the Rewa Buddhist Model School near Kaza, the foundation has supported more than 500 children over the past six years, many of them first-generation learners from remote Himalayan villages.

The initiative is built on a simple yet powerful belief: education in remote regions must grow from the local environment and realities of everyday life. Instead of replicating urban schooling models, learning is deeply rooted in community, sustainability, and practical life skills.

Classrooms extend far beyond four walls. Children learn about wool rearing and experience the journey from raw wool to handmade products. They create rag dolls and learning materials, work with clay and pottery, and develop creativity through traditional crafts. Practical skills such as soap-making and candle-making teach self-reliance and problem-solving while addressing real needs within the boarding school.

Sustainability forms an integral part of learning. Students transformed more than 1,000 discarded plastic bottles into a life-size yak sculpture, turning waste into art and learning the principles of recycling and environmental responsibility. A drinking water station built entirely from scrap materials further reinforced the idea that innovation often emerges from resourcefulness rather than abundance.

Even gardening becomes a lesson in resilience in the harsh Himalayan climate, introducing children to food systems and ecological balance. At night, the pristine, unpolluted skies of Spiti become an open-air astronomy classroom where children observe stars, constellations, and seasonal changes in the sky.

What makes this initiative remarkable is not only its philosophy but also the environment in which it operates. With temperatures dropping to -39°C and villages remaining isolated for months, every aspect of schooling presents a challenge. Yet the model continues to thrive through community participation, adaptability, and a deep understanding of local needs.

At its core, the initiative focuses on three interconnected goals: providing early childhood education in remote villages, promoting skill-based experiential learning, and preserving the cultural and environmental knowledge systems of the Himalayas.

The story of education in Spiti Valley demonstrates that meaningful learning does not depend solely on infrastructure or resources. It thrives where there is commitment, creativity, and a willingness to learn from the land and its people. At 14,000 feet, Planet Spiti Foundation is proving that education, when rooted in context and community, can flourish even in the world's most challenging environments.

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- Scholarships for meritorious & underprivileged students.
- Sponsorship for local students for education; Curtin University programme for Gadchiroli locals.





SKILL & LIVELIHOOD

- Training and capacity-building initiatives for local youth and women to improve employability.
- Livelihood opportunities through skill development in tailoring, bamboo product making, and agriculture.
- Lloyds Vanya - A garment unit for skilling and employing local women.
- Skill Development Centres for local youth across all locations.

LLOYDS METALS



HEALTH

- Lloyds Kali Ammal Hospital is beacon of hope for locals in Gadhciroli.
- Medical camps, eye check-up camps, and distribution of free medicines in villages near operational sites.
- Upgradation of local healthcare infrastructure and ambulance support.

COMMUNITY WELFARE

- Promotion of sports and cultural activities in local communities.
- Support during emergencies, such as floods or medical crises, through relief distribution.
- Lloyds Metals is committed to creating shared value for communities, ensuring that our growth translates into regional progress and social well-being.





RURAL INFRASTRUCTURE DEVELOPMENT

- Construction of roads, borewells, and sanitation facilities in surrounding villages.
- Electrification support for underdeveloped areas.





Rupantaran: How a School's Rebirth in Uttarakhand Hills is Rewriting Futures

When Government Schools Transform, a Generation Rises

Geetika Joshi
Education Officer, Nainital and Nodal Officer for Project Rupantaran.

Nainital, May 2026 – Tucked in the quiet hills of Talla Ramgarh, 35 km from Nainital, stands a school that was once a symbol of neglect. Broken windows, leaking roofs, No computers for children, and low quality education that swallowed futures before Class 10. Today, Narayan Swami Government Inter College, Talla Ramgarh tells a different story. Smart classrooms hum with activity. Girls who once walked 5 km to school now learn coding. Boys who would have migrated to cities are preparing for competitive exams . This is the rebirth made possible by Project Rupantaran – Uttarakhand's flagship school transformation initiative.

Rupantaran: More Than Paint and Plaster

Rupantaran is not a beautification scheme. It is a systemic reimagining of government schools in remote Uttarakhand. It focuses on 3 pillars:

1. Infrastructure with Dignity – Safe buildings, separate toilets, labs, libraries
2. Learning with Equity – Smart classes, teacher training, NEP 2020 integration
3. Community as Co-owner – SMCs, alumni, and civil society partnerships

Narayan Swami GIC became the pilot lighthouse school for Nainital district attendance rose Class 12th pass % jumped from 75 to 100%. But the real metric? Hope returned to Talla Ramgarh.

The Mumbai Hand in Himalayan Transformation: Light of Life Trust

No government can do this alone. The rebirth of Narayan Swami GIC was powered by Light of Life Trust (LOLT), Mumbai, under the visionary guidance of Shri Ramesh Daswani and his committed team . While governments provide scale, it is committed civil society that provides soul.









Light of life trust contribution Digital Bridge – smart board installation in remote rural school with IPrep inbuilt content to provide global education and ending the digital exile of 200 rural children

Devlopment of state of art fully equipped physics lab in school. Rural students getting an environment which was earlier privilege for high class urban students only

A safe intact roof which was leaking during long monsoons and harsh rainy winters in Uttarakhand

Providing a safe playground which was earlier unsafe and a picnic place for stray animals once.
4. Mr. Daswani's Personal Connect – He adopted the school's science lab, visits annually, and tells students: "Your PIN code is not your destiny."

As Mr. Daswani says, "We don't build schools. We rebuild belief." Narayan Swami GIC today has many students selected for INSPIRE scholarship , girls clearing National merit cum means scholarship and so many other scholarships.

The Two Indias Inside One Classroom: Digital Divide & Infrastructure Gap
The tragedy of Indian education is not lack of talent. It is lack of equal starting lines. Rupantaran is Uttarakhand's **answer: If we cannot take the child to the city, we will take the city's opportunities to the child.**

Why Empowering Government Schools Changes Destinies
1. Scale – 85% of Uttarakhand's children study in govt schools. Transform them, you transform the state.
2. Equity – A Dalit girl in Talla Ramgarh + a boy from Rajaji Puram Lucknow now access the same Byju's smart class through Rupantaran.
3. Migration Reversal – When village schools become aspirational, families don't flee to urban slums. They stay, and hills live.
4. Nation Building – Today's Government school student is tomorrow's soldier, teacher, entrepreneur. An educated hills child guards borders and builds startups.

Narayan Swami GIC student Pankaj, son of a daily wager, says: "Pehle school se bhaagna chahta tha. Ab school ki wajah se sapne dekh raha hoon."

An Appeal: The Time to Pay Back is Now
Uttarakhand's hills gave India soldiers, scholars, and saints. But for decades, we took from these hills – water, timber, tourism – and gave little back to its children.





Rupantaran proves one thing: ₹10 lakh can transform a school. One transformed school can transform 2000 lives in 10 years.

To every corporate leader, every NRI, every successful alumnus of a government school: Your first classroom is calling you back.
1. Adopt a lab like Mr. Ramesh Daswani did
2. Mentor a teacher via video calls
3. Sponsor a smart class for ₹2.5 lakh
4. Give 2 hours a month to teach online

The government has the will. NGOs like Light of Life Trust have the heart. We need you to add your hand.

Because when we light up one Narayan Swami GIC in Talla Ramgarh, we light a path for millions still studying under tin roofs, dreaming of a sky they've never been told is theirs.

Let us not ask if we can afford to transform government schools. Let us ask if we can afford not to.





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Note on Shri Chaitanya Health and Care Trust's journey from Healthcare activities to Rural Development activities over the years.

Dr. K. Venkataramanan, Ph.D.
Director-Projects & Program

Shri Chaitanya Health and Care Trust (formerly known as Sri Chaitanya Seva Trust), established in 1991, has been consistently working towards the holistic development of rural and tribal communities across Thane and Palghar districts in Maharashtra and Mathura in Uttar Pradesh. With a vision of building healthy, self-reliant, and empowered communities, the Trust initially focused on delivering accessible and affordable healthcare services in the Mira Road region of Mumbai before extending its outreach to remote tribal areas through medical camps and community health initiatives.

During its grassroots interventions, the organization identified that poor health outcomes were deeply interconnected with socio-economic challenges such as poverty, water scarcity, unemployment, migration, addiction, and limited educational opportunities.

This insight led the Trust to adopt an integrated rural development approach that extends beyond healthcare. Today, the Trust implements comprehensive interventions in Healthcare, Farmer Empowerment, Water Resource Development, Women Empowerment, Livelihood Support for Landless Families, Rural Education, and Skill Development. Through its holistic "Chain Reaction Model (CRM)," the organization promotes sustainable community transformation by linking health, livelihood, education, and social empowerment to create long-term and measurable impact.

Through its Farmer Empowerment Program, Shri Chaitanya Health and Care Trust promotes sustainable, climate-resilient agriculture among tribal communities through Wadi development, indigenous seed conservation, livelihood enhancement, farmer capacity-building, and market linkages. These interventions have strengthened diversified farming practices, improved agricultural productivity, and enhanced income stability, fostering greater economic resilience among small and marginal farmers.

Recognizing the critical importance of water security, the Trust implemented several Water Resource Development Initiatives, including lift irrigation systems, customized water conservation projects, and farm-level water management structures. These interventions have improved irrigation access, enabled year-round cultivation, reduced seasonal migration, and strengthened food security for vulnerable families.





Women's empowerment has remained central to the organization's development strategy. Through the establishment of self-help groups and village-based production units, women have been provided sustainable livelihood opportunities in bag making, masala processing, festive decorative items, etc. These initiatives have significantly enhanced women's financial independence, confidence, and participation in community decision-making processes.







To support economically vulnerable and landless households, the Trust initiated various Livelihood Development Programs, including tailoring units, snack production centers, welding workshops, flour mills, and rural service enterprises. These initiatives have generated local employment opportunities while strengthening the rural economy.

The Trust has significantly strengthened rural education through initiatives focused on science, mathematics, value-based learning, and community-driven educational support. By providing targeted mentoring and academic assistance to tribal children facing learning barriers, irregular attendance, and limited educational access, the organization has enhanced learning outcomes, school participation, and overall educational development within underserved communities.

Further strengthening community resilience, the Trust launched several Skill Development Programs for youth and adults. Training initiatives in caregiving, agriculture-based technologies, mechanical skills, energy and environment, and vocational trades have enabled rural youth to access employment opportunities and achieve economic self-reliance.

The Trust's de-addiction and behavioral transformation initiatives have significantly addressed alcohol dependency within tribal communities. Through structured counselling, awareness programs, rehabilitation support, and continuous community engagement, numerous individuals successfully adopted addiction-free lifestyles. Many rehabilitated beneficiaries have subsequently emerged as influential community role models, contributing positively to social well-being, family stability, and grassroots development.

To ensure sustainable and scalable community impact, Shri Chaitanya Health and Care Trust has adopted an integrated development model encompassing healthcare, education, awareness generation, de-addiction, youth empowerment, and livelihood promotion. Through its effective "Hub & Spoke" approach, the Trust extends essential services to remote tribal communities with greater accessibility and inclusiveness. Over the past three decades, the organization has positively transformed lakhs of lives by promoting health, dignity, self-reliance, and sustainable rural development, while continuing to strengthen resilient and empowered communities for future generations

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Consultant Physiotherapist and Rehab Specialist

The modern community has prioritized English medium as a preferred & ideal way of education. In metropolitan cities, it has been adopted by the urban community as they have all the resources available. Modern & new technologies are easily accessible in urban parts of India and they get benefited from the same.

In rural areas, the problems arise with poverty, lack of education and its benefits, poor supply of water & lectricity, lack of work opportunities other than farming and generational practices .

The main focus of developing India is education of budding children. In urban areas, children are getting education at top level with all the modern facilities. Students studying in urban areas have easier access to quality educational opportunities, enabling them to pursue higher education, secure employment, and sustain a stable life in metropolitan cities with comparatively fewer difficulties.

Education has become a key factor in rural India too. There are volunteers who are aware that if we work on the young children of our country, then only the future of India is bright. But not everybody gets the chance to work and accomplish what they want. To achieve the same in rural community level, it needs long term commitment of a dedicated team for children education & women empowerment. India's rural community is a valuable contributor to our dream of "VIKSIT BHARAT".

Together with youth of India can our country surge ahead as a sustainable developed economy and have a platform in the global eco - system.



I have come across a Zilla Parishad school in Raigad district that has strived to take concrete steps to achieve this goal. We are aware that the government is giving all the facilities, but all facilities are not reaching properly to the students in villages. Usually, all the government schools are Marathi medium with teachers & staff, but now much more effective work is needed in villages for children.

In 2020 there were only 17 students in the whole school from 1st to 7th std. Teachers had minimum work, classrooms were closed, nobody in the playing area, and the school was about to shut down. But the volunteers from villages decided to change the picture of the government marathi medium school. The main focus was to restart and sustain the school with all modalities so that the children don't need to go outside for education and Adivasi children don't stop education itself. They united villagers, elected foundations, and the whole picture of the school changed.
In 2023 – 17 students
In 2024 – 27 students
In 2025 – 35 students
From Marathi - Semi English

With effective education tools (computers, LCD TV, sports equipment, water purifier, electricity) this was possible. The buildings of the school were reconstructed where needed and painted with educational information. As the books and uniforms are free from the government, the system has to be given in a proper channel with all facilities reaching the students.

The students speak fluent English , get scholarships, and they grow vegetables & fruits in the school premises which are sold on weekly basis by students to villagers and the collection is used for educational purposes again.
This seed of education for village children is done by volunteers and villagers, making it a life-changing movement.

Address - Raigad Zilla Parishad Shala,
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YouTube Channel -
Acharya Vinoba Bhave Vidyalay ,RZP Shala Gapode Budruk .

As a transformation journey,...

from 7 students to 35 students,

A team of well trained teachers who are much interested in learning & teaching to rural students have been instrumental in the endevour. Their hygiene, regular health checkups, cleaning of school premises, healthy Satwik & nourishing food, yearly picnics with parents from school, well celebrated Annual Days & inter-school competitions & more.....engage the children. Besides acedemics the children are encouraged with vocational training
The growth of school & children is truly a blessing to all.

Simultaneously the village group worked on women empowerment, certificate courses are conducted every month so that the women also evolve.

THE PROUD MOMENT FOR VILLAGERS IS THE VILLAGE HAS ACHIEVED 2ND RANK IN MAHARASHTRA FOR MUKHYAMANTRI SAMRUDHHA PANCHYAYAT ABHIYAN SPARDHA IN 2026.

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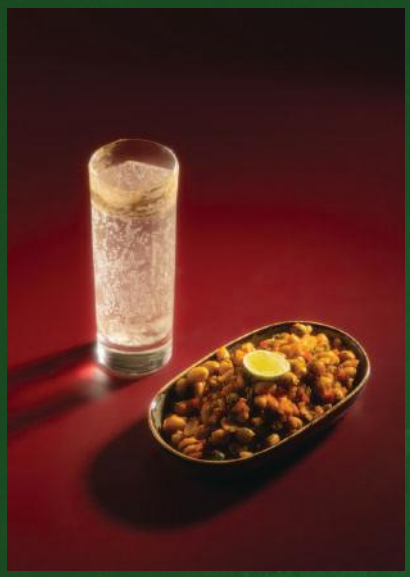


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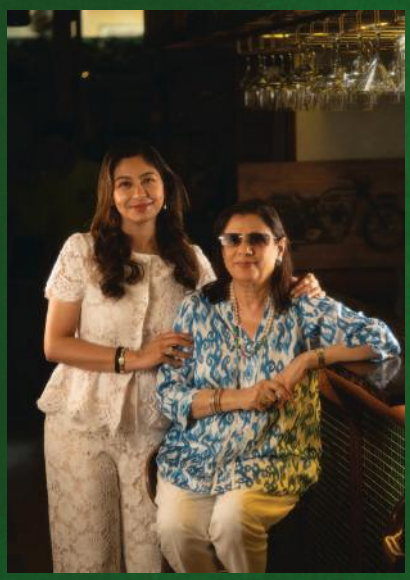
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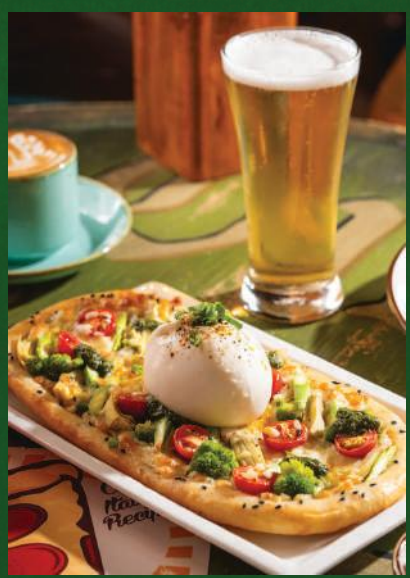


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Bhaktivedanta Hospital and Research Institute (A Project of Shri Chaitanya Health and Care Trust) is a 300 bedded NABH Accredited Hospital which has been rendering various Community Welfare Services since 1992 for the Rural & Tribal population of Thane & Palghar district of Maharashtra and Mathura district of Uttar Pradesh.

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- Pulmonology & Chest Medicine
- Diabetology
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• Ayurveda	• Homeopathy	• Yoga	• Acupuncture

We have joined hands with Light of Life Trust in setting up AANGAN Palliative Care Ward at Swami Shraddhanand Hospital, Vasai.

Palliative care treatment is guided by the following principles:

- **HOLISTIC SYMPTOM MANAGEMENT**
  Expert relief from pain, breathlessness, nausea, and other distressing physical symptoms.
- **EMOTIONAL & SPIRITUAL SUPPORT**
  Providing compassionate counseling to ease anxiety, depression, and spiritual distress for patients and families.
- **FOCUS ON QUALITY OF LIFE**
  Affirming life and regarding dying as a natural process, helping patients live as actively and joyfully as possible until the end.
- **FAMILY-CENTRIC CARE**
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