



FINANCIAL REPORT 2023-24



Founders Message



Dear Friends,

As I pen down this Annual Report, I'm thrilled to share a tapestry of transformative tales woven by Light of Life Trust (LOLT) throughout the year 2023-24. Our journey, seeded in 2002, continues to bloom, thanks to your unwavering support and the tireless efforts of Team LOLT.

Division Anando – Education:

In 2005, Anando started as a tiny spark with 25 students in Karjat. Today, it's a blazing beacon, lighting up the lives of 20,759 children and indirectly touching 217,072 souls across Maharashtra, Madhya Pradesh, Rajasthan, Gujarat and Odisha.

Division Jagruti – Community Development:

In 2010, we unleashed Jagruti upon the world, a symphony of change echoing in the hearts of 409,240 beneficiaries. Livelihood & Skill Development, Healthcare, and Environment Conservation are the notes that compose this transformative melody. Our Livelihood Training Programme, born in 2010, is more than just skill-based training. It's the brushstroke that paints independence on the canvases of 18,553 incredible women and youth. Rolling since 2013, our Medical Mobile Units are the nomads of healing, reaching 151,339 souls in the remotest corners of Raigad, Thane, Nandurbar, Ratnagiri & Pune Districts. The year 2015 saw the birth of our Environment Conservation Vertical, a green revolution for 8,403 farmers across 201 villages, nurturing fruit-bearing saplings and dreams.

We are happy and proud to share some of the significant highlights of the year

- Division Anando and Jagruti stepped up their game, reaching out to 56423 directly and 295054 indirectly, creating ripples of change across Maharashtra, Rajasthan, Madhya Pradesh, Gujarat & Odisha.*

- Imagine a musical gala that not only rocked Tata Theatre, but also touched the hearts of 800+ well-wishers – that's Javed Ali – Live in Concert for you!*

- The prestigious 'Mahatma Award for Leadership in Social Responsibility, Social Good, and Impact 2023' was bestowed upon us this year in recognition of our powerful impact on society.*

- A well deserved Runners Up award in the 'Innovator in Education' category of the HDFC Parivartan Excellence Award in Education, was bestowed on us, for our Anando Vertical in Yavatmal District's two centres (Kali and Warud), after a rigorous screening process by Ernst & Young.*

- Hosted the 1st Prantiya Adhiveshan (Convention) on Strengthening Task Force and ensuring the impact of Task Force fostering a sense of belonging and ownership to LOLT among the 351 task force members present at the 02 day residential convention in Karjat.*

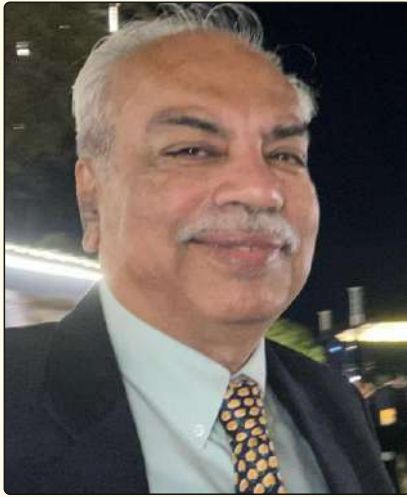
As the Founder & Managing Trustee, LOLT, I was once again recognized as the 'Change Icon' and the maestro orchestrating the '4th Highest Fundraising Award for exemplary efforts in fundraising for Light of Life Trust.

LOLT's symphony of change has reached 626312 hearts and counting. To our supporters, partners, and the incredible LOLT family – you're the conductors turning notes into a harmonious journey.

With gratitude and light,

*Villy Doctor
Founder & Managing Trustee
Light of Life Trust*





Message from the CEO's Desk

What a truly fulfilling year it has been!

The 2023-2024 financial year saw LOLT achieve significant milestones, reaching an all-time high in both the number of beneficiaries and donations, creating a lasting impact across all the states in which we operate. We also forged strong collaborations with corporate partners and like minded NGOs.

Our Annual Fundraisers were a grand success, and we are proud to announce the launch of our new project, AANGAN – a Palliative Care Home located on the outskirts of Mumbai.

Our Resource Mobilization team has done outstanding work streamlining processes, and were successful in growing the number of individual donors and corporate partners.

All compliances were done within the scheduled time limits and as such our Audit Report was good and satisfactory.

We were further pleased with the quality of documentation and reporting to our partners, and I am happy to note that all our existing partners have confirmed their continued support for the upcoming Financial year.

Looking ahead, we plan to expand our footprint into Goa, Chhattisgarh, Jharkhand, Bihar, and Uttarakhand, bringing us closer to our goal of becoming a PAN India operator.



With an exciting year ahead, we are committed to creating even more impactful change.

Now, let me take you through the financial highlights of FY 2023-2024.....

Ramesh Daswani
CEO, LOLT



Table of Content

-  **Financial Synopsis** 06
-  **Audited Statements** 10
-  **Credibility Alliance Norm** 16
-  **LOLT Donors** 17





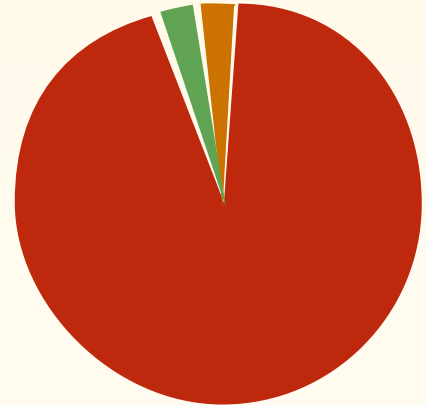
Financial Synosis

Highlights for Financial Year 2023-2024

SOURCES OF FUNDS 2023-2024

Sources of Funds	Revenue	% of Total Revenue
Donation	24,23,03,687	95.45
Interest on Investments	59,83,333	2.36
Other Income	55,53,814	2.19
Total Revenue	25,38,40,833	100

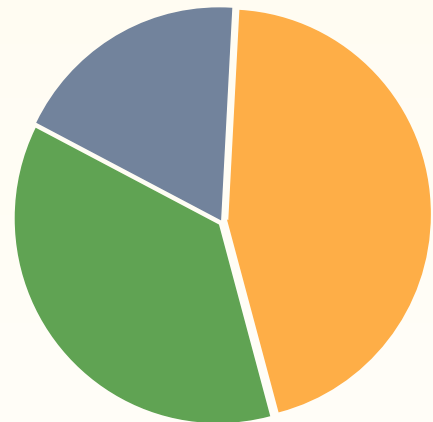
■ Donation ■ Interest on Investments ■ Other Income



DONATION BREAK-UP

Donation break-up	Donation	% of Total Donation
Corporate	11,09,48,046	45.79
Individual	8,97,77,114	37.05
Institution	4,15,78,527	17.16
Grand Total	24,23,03,687	100

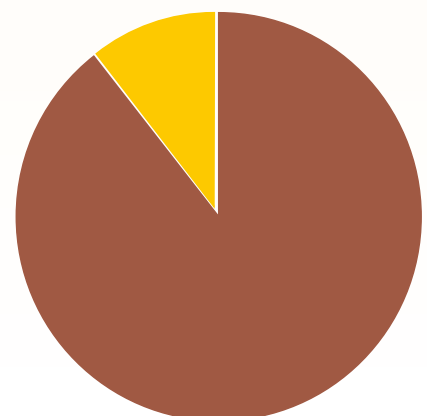
■ Corporate ■ Individual ■ Institution



DONATION TYPE

Donation Type	Donation	% of Total Donation
Domestic	21,65,76,718	89
International	2,57,26,969	11
Grand Total	24,23,03,687	100

■ Domestic ■ International

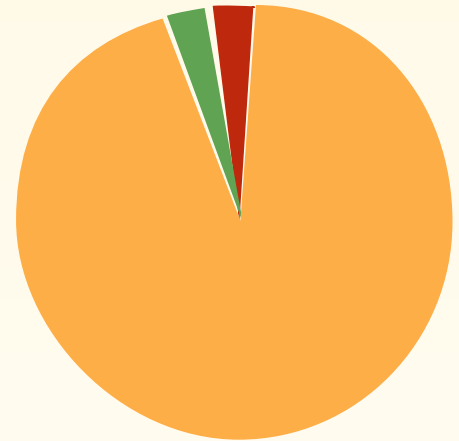


Highlights for Financial Year 2023-2024

APPLICATION OF FUNDS 2023-2024

Application of Funds	2023-2024	% of Total Application
Programme Expenses	14,55,02,330	89.13
Administrative Expenses	79,98,934	4.90
Depreciation	97,39,346	5.97
Total	16,32,40,610	100

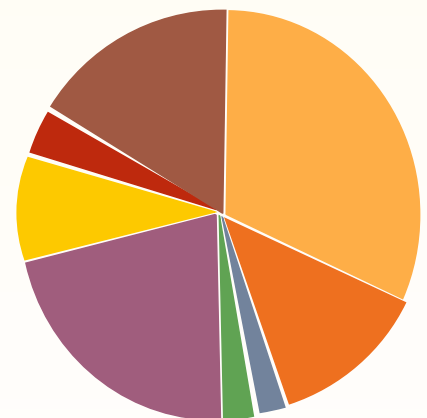
■ Programme Expenses
 ■ Administrative Expenses
 ■ Depreciation



PROGRAMME EXPENSE DETAILS 2023-2024

Programme Expense Details	2023-2024	% To Total Programme Expense
Anando	4,91,99,978	33.81
Anando Plus	1,83,18,194	12.59
Anant	16,84,110	1.16
Aangan	28,03,618	1.93
School Empowerment	2,90,20,892	19.95
Jagruti	1,92,32,899	13.22
Healthcare	59,48,374	4.09
Fund Raising	1,92,94,265	13.26
Total	14,55,02,330	100.00

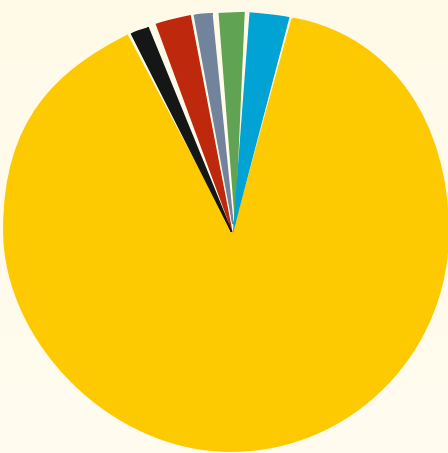
■ Anando
 ■ Anando Plus
 ■ Anant
 ■ Aangan
■ School Empowerment
 ■ Jagruti
■ Healthcare
 ■ Fund Raising



Highlights for Financial Year 2023-2024

COUNTRY WISE DONATION

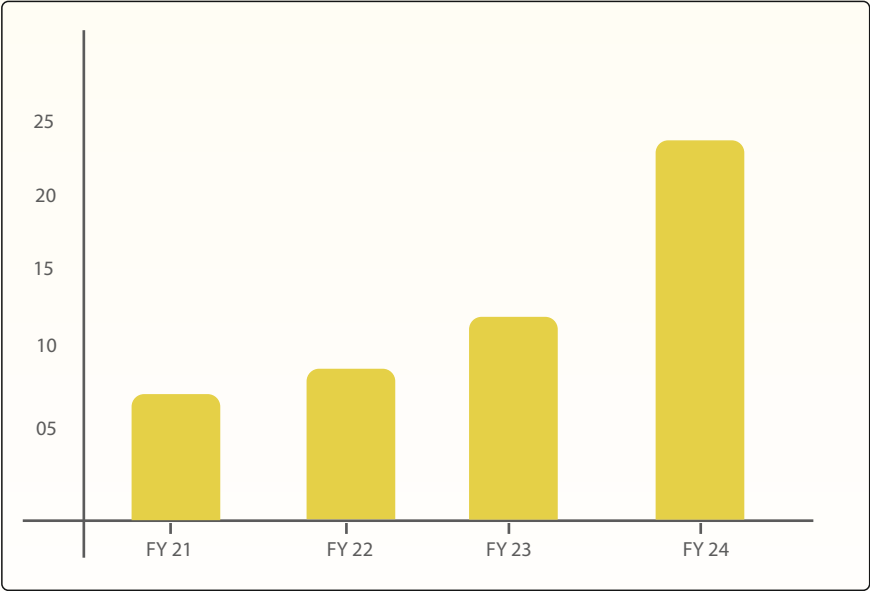
Countries	Donations (In Cr)
India	21.65
USA	1.88
Italy	0.01
Germany	0.23
Dubai	0.01
Singapore	0.45



India USA Germany Singapore Dubai Italy

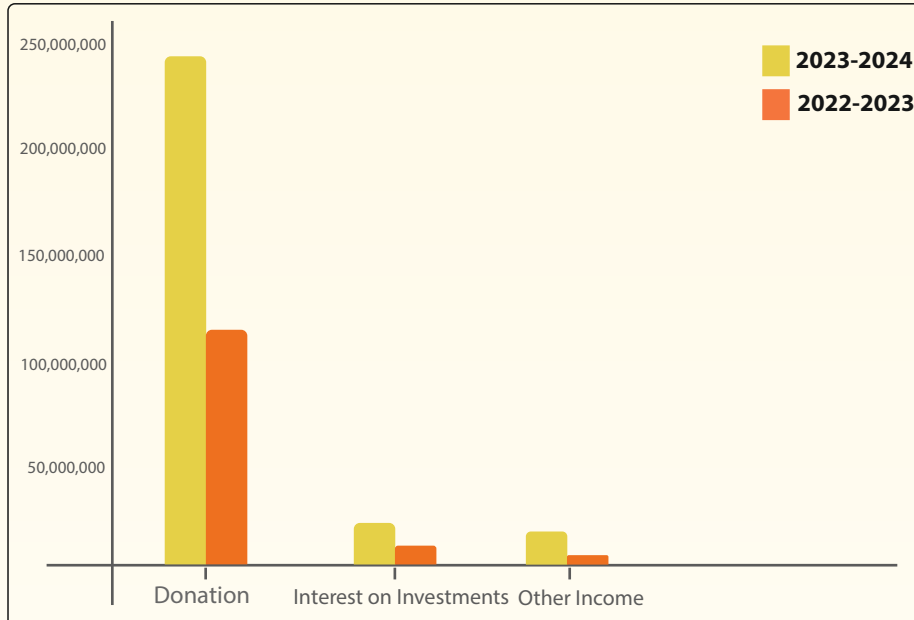
DONATION TREND

Year	Donation Trend (In Cr)
2024	24.23
2023	11.67
2022	9.32
2021	7.94



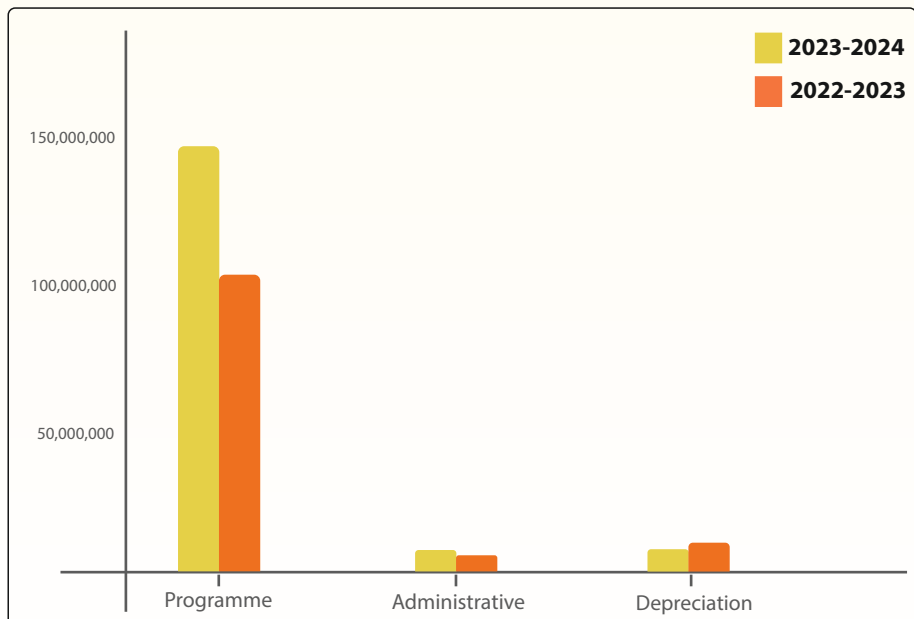
Comparative statement for the financial year 2023-2024

COMPARATIVE TOTAL INCOME



	Donation	Interest on Investments	Other Income
2023-2024	24,23,03,687	59,83,333	55,53,814
2022-2023	11,67,26,674	31,84,323	26,75,114

COMPARATIVE TOTAL EXPENSES



	Programme	Administrative	Depreciation
2023-2024	14,55,02,330	79,98,934	97,39,346
2022-2023	10,29,87,570	70,74,484	1,05,22,839



Audited Statements



Audited Statements 2023-2024

AGRAWAL ASHOK & ASSOCIATES

Chartered Accountants

Phone: +91 9821423963

B-1803 Nakshatra Tower,
Building No. 1B,
Padma Nagar Road,
Off. Link Road,
Chikoowadi, Shimpoli,
Borivali (West),
Mumbai – 400092 INDIA

REPORT OF AN AUDITOR RELATING TO ACCOUNTS AUDITED UNDER SUB-SECTION (2) OF SECTION 33 & 34 AND RULE 19 OF THE BOMBAY PUBLIC TRUSTS ACT, 1950	
REGISTRATION NO.	: E-20474 (BOM)
NAME OF THE PUBLIC TRUST: LIGHT OF LIFE TRUST	
FOR THE YEAR ENDING : 31ST MARCH, 2024	
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;	YES
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;	NO
h) The amounts of outstanding for more than one year and the amounts written off, if any;	NIL
i) Whether tenders were invited for repairs or construction involving expenditure exceeding Rs.5000/-;	NIL
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.
l) 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.A.
m) Whether the budget has been filed in the form provided by rule 16A;	NO
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
q) Whether 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;	NO
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	

For and on behalf of
M/S AGRAWAL ASHOK & ASSOCIATES
Chartered Accountants
Firm Registration No. 129646W

(ASHOK AGRAWAL)
Proprietor

Membership No. 034436 UDIN. **24034436BKHHR7282**

Dated: September 25, 2024

Balancesheet 2023-2024

SCHEDULE - IX
[Vide Rule 17 (1)]

LIGHT OF LIFE TRUST
Registration No.E-20474 (M)
INCOME AND EXPENDITURE ACCOUNT FOR THE

PREVIOUS YEAR (Rs.)	EXPENDITURE	Rs.	Rs.
	To Expenditure in respect of Properties:		
0.00	Rates, Taxes & Cesses		
2,76,200.00	Security Charges - Jagruti Community Centre	4,32,000.00	
94,880.00	Property Tax	94,880.00	
4,81,596.00	Salaries	5,30,796.00	
0.00			10,57,676.00
61,33,308.20	To Establishment Expenses		68,23,258.11
	As per Schedule "D" Annexed		
0.00	To Remuneration to Trustees		0.00
0.00	To Remuneration		0.00
	To Legal Expenses		0.00
88,500.00	To Audit Fees		1,18,000.00
0.00	To Contribution and Fees		0.00
	To Amount Written off:		
0.00	(a) Bad Debts	0.00	
0.00	(b) Loan Scholarship	0.00	
0.00	(c) Irrecoverable Rents	0.00	
	(d) Other Items	0.00	
0.00	(e) Loss on sale of Fixed Assets		0.00
0.00	To Miscellaneous Expenses		0.00
48,74,930.03	To Depreciation on Fixed Assets		46,56,228.00
56,47,908.84	To Depreciation on Building		50,83,117.96
	To Amount Transferred to Reserves or Specific Funds:		
0.00	Child Welfare Fund	8,00,00,940.00	8,00,00,940.00
	To Expenditure on Objects of the Trust		
0.00	(a) Religious		0.00
10,29,87,569.99	(b) Educational & Child Development		14,55,02,329.99
	As per Schedule "E" Annexed		
0.00	(c) Medical Relief		0.00
0.00	(d) Relief of Poverty		
0.00	(e) Other Charitable Objects		
20,01,218.33	To Surplus Carried over to Balance Sheet		1,05,99,282.96
12,25,86,111.39	TOTAL		25,38,40,833.02

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
Chartered Accountants

Ashok Agrawal

Proprietor

M No. 034436

UDIN: 24034436 BKHK HR7282

PLACE: MUMBAI

DATE: 25/09/2024

JST
Mumbai)
E YEAR ENDED 31ST MARCH, 2024

[illegible]

FOR LIGHT OF LIFE TRUST

S/d
TRUSTEE

S/d
TRUSTEE

Balancesheet 2023-2024

SCHEDULE
[Vide Rules]

LIGHT OF
Registration No.1
BALANCE SHEET AS

PREVIOUS YEAR (Rs.)	FUNDS & LIABILITIES	Rs.	Rs.
10,19,57,988.89	<u>Trusts Funds or Corpus:</u> Balance as per last Balance Sheet Addition during the year	10,19,57,988.89	10,19,57,988.89
3,33,76,782.88	<u>Other Earmarked Funds:</u> (Created under the provisions of the Trust Deed or scheme or out of the Income) <i>As per Schedule "A" Annexed</i>		10,51,40,819.88
	<u>Loans (Secured or Unsecured):</u> From Trustees From Others	- -	-
6,94,311.53 9,05,309.00 11,600.00 78,364.00	<u>Liabilities:</u> For Expenses For TDS Professional Tax Provident Fund	7,28,713.00 47,568.00 8,600.00 72,882.00	8,57,763.00
1,07,84,723.47	<u>Income and Expenditure Account:</u> Balance as per last Balance Sheet Less: Tax on earlier years	1,27,85,941.80	
20,01,218.33 1,27,85,941.80	<u>Add:</u> Surplus as per Income & Expenditure Account	1,05,99,282.96	2,33,85,224.76
14,98,10,298.10	TOTAL (Rs.) :		23,13,41,796.53

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
Chartered Accountants

The above Balance Sheet to the best of our knowledge and belief is a true and correct statement of the Property and Assets of the Trust.

Ashok Agrawal
Proprietor
M No.034436
UDIN: 24034436BKHKHR7282
PLACE: MUMBAI
DATE: 25/09/2024

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LIFE TRUST
E-20474 (Mumbai)
ON 31ST MARCH, 2024

PREVIOUS YEAR (Rs.)	PROPERTY & ASSETS	Rs.	Rs.
	Immovable Properties (At Cost):		
	Land		
78,97,553.00	Gross Block	78,97,553.00	
	Less: Accumulated Depreciation (As per Schedule B)	-	78,97,553.00
	Buildings:		
5,08,31,179.53	Gross Block	7,57,07,857.30	
	Add: Addition During the year	-	
	Less: Accumulated Depreciation (As per Schedule B)	2,99,59,795.72	4,57,48,061.57
	Investments:		
	<u>Note:</u> The Market value of the above Investments is Rs.		
	Fixed Assets:		
1,70,66,991.89	Gross Block	3,42,30,538.00	
	Add: Addition during the year	77,94,037.00	
	Less: Deduction during the year	-	
	Less: Accumulated Depreciation (As per Schedule C)	2,18,19,774.11	2,02,04,800.89
	Loans (Secured or Unsecured): Good/Doubtful		
-	Loan Scholarships	-	
-	Other Loans	-	-
	Advances:		
4,26,420.00	Deposit	7,36,170.00	
31,69,107.56	Income Tax deducted at source	38,28,518.02	
13,58,136.00	Loans & Advances	12,97,486.00	58,62,174.02
	Prepaid Insurance		
2,82,347.00		3,18,588.00	3,18,588.00
	Income Outstanding:		
20,26,022.29	Interest Accrued	37,45,988.63	37,45,988.63
	Cash & Bank Balances:		
	(a) Bank Balance		
-	In Current Accounts		
1,28,66,446.77	In Saving Accounts	2,25,41,959.14	
1,10,01,072.48	In FCRA Accounts	1,29,62,878.70	
4,24,58,374.58	In Fixed Deposit Accounts	11,14,83,555.58	
4,26,647.00	(b) With the Manager (Cash in Hand)	5,76,237.00	14,75,64,630.42
14,98,10,298.10	TOTAL (Rs.) :		23,13,41,796.53

ur belief contains a true account of the Funds and Liabilities and of the

FOR LIGHT OF LIFE TRUST

S/d
TRUSTEE

S/d
TRUSTEE



Details of Disclosures as per Credibility Alliance Norms

Details of Disclosures as per Credibility Allinace Norms	
Organization registered as	Trust
Are the documents available to the 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 the Board or No Staff member and the Organization?	No
Are your Annual Reports disseminated to Key Stakeholders?	Yes
Are 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, Employee Conduct, Salary & Benefits etc.)?	Yes
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 Board Members/Trustees, Annual Activity Report, Audited Financial Statements.	Yes
Are any of the Board Members related to one another by blood or marriage?	Yes

Board of Trustees				
Sr. No.	Name	Position in the Board	No of Board Meetings attended	Remuneration & Reimbursements in ₹
1	Ms. Villy Doctor	Founder & Managing Trustee	4	Nil
2	Ms. Gayatri Ruia	Trustee	4	Nil
3	Mr. Jitendra Mehta	Trustee	3	Nil
4	Mr. Manoj Muraka	Trustee	2	Nil
5	Mr. Punit B Anand	Trustee	4	Nil
6	Mr. Ashdin Doctor	Trustee	4	Nil

Designation & Remuneration of the Highest & Lowest Full Time Employees: (PA)

- a. Highest: CEO remuneration > ₹ 160000
b. Lowest: Office Assistant remuneration < ₹ 3500

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

STAFF DETAILS : (as March 31, 2024)			
Gender	Paid Part Time	Paid Full Time	Total
Male	46	126	172
Female	56	82	138
Total	102	208	310

Distribution of staff According to Salary Levels (as on March 31.2024)			
Slab	Male	Female	Total
<7000	40	56	96
<15000	53	45	98
<30000	64	24	88
<50000	7	0	7
<80000	5	9	14
80000 & Above	3	4	7
Total	172	138	310



LOLT Donors

Domestic Individual		
A V Suresh	Dinesh G Dalamal	Krishna Pralhad Waghmare
Aanchal Maria	Dipika Porecha	Laxman Das Bhargava
Advait Harshad Maniar	Dynshaw Fareed Italia	Lia Garat
Ajagar Yakub Mohamad	Enzo Interiors	Light Rays
Akshata Ashok Raut	Executors to Est of Late Freny K Parakh	Liz Cyriac
Amar Sinhji	Fakirchand Fatehchand	Loyola Joseph Lobo
Ami Ajay Parekh	Farah Bakshay	M Muthuraman
Amish K Vora	Faranak F Mistry	Madhur Gupta
Anand Kumashi	Faryal Singh	Madhursinh Jamnadas Jesrani
Anandkumar Radhakrishna Ladsariya	Firouze B Marawala	Mahatab Palkhiwala
Anil Chintaman Mhatre	Firuza Boga	Malti Kamal Chandiramani
Aniruddha Mangesh Rane	Freny Chavda	Mamta Batra
Anita Daswani	Gaurang Vora	Mani Kali Modi
Anjali Ajit Thakur	Gaurav Anil Patil	Manju Butani
Anupam Vanvaria	Gaurav Jain	Manoj Sheth
Anushree Avasthi	Gautam Asudani	Mark Barnes
Aparna Sundareshwaran	Gayatri Ruia	Marzban P Limki
Aparna Suneja	Geeta Borkar	Marzin Shroff
Armaity Bamji	Geeta Sajid Fazalbhoy	Mohammad Sameer Mohammad Ajar
Armaity Pesi Kollah	Gulistan Faram Irani	Mohinish Thadani
Aroon U Sanghavi	Hament Ahuja	Mohit Gurbaxan
Arpita Doshi	Hansakumari R Chhabria	Mohit Hero Chuganee
Arun Kulkarni	Harakh Samir Mehta	Moiz Saifuddin Rajkotwala
Arvind Sahni	Harsh Karnuk	Monica Lehner
Asha Garg	Harsha Amar Bajaj	Mrunal Patel
Asha Sood	Harshad Thakkar	Mukund Solanki
Ashdin Vispy Doctor	Harshala Nitendra Shinde	Namrapali Gondane
Ashish Jagannath Patil	Harshit Chaudhary	Namrata Asudani
Ashish Jain	Hema Subramanian	Natraj Electronics
Ashok Sethi	Hiren Asudani	Nazneen Eruch Patel
Balvant Chitnis	Hitesh Desai	Nikansh Enterprises
Benjamin Swami	Hoshedar Phiroz Poonawalla	Nina G Bharucha
Bharathi Naik	Ila Hareesh Mirchandani	Nirad Jhaveri
Bharati M Mahtani	Janet Correa	Nitin Pandya
Bhaskar Narayan Shriyan	Jeswant Nair	Pallavi Shah
Bhavesht Harji Godha	Jyotesh Govind Narang	Paluk Goyal
Bheema SaiKishore	Kaizad Gandevia	Parag Mathur
Bina Sogaonkar	Kamal Bomy Damania	Parul Jaggi
Chandrakant Sanghvi	Kambeshwar Electric & Hardware	Paul S Vijaykumar
Chintan Joshi	Kantilal Chhotalal	Paulomi Sanket Jayakar
D. Ashokkumar & Co.	Kashmira Surti	Perveez D Jesia
Dayal Naraindas Harjani	Katie Sahiar	Pesi Kolah
Deepa N Kirpalani	Kaushalya Jhunjhunwala	Poonam Nihalani
Deeparaj Shrikant Dhulap	Kavita Sarathy	Poonam Surendra Bijlani
Deepika Gehani	Khashayar Mehrnosh Surti	Pradeep Koppikar
Dheeraj Manohar Lilani	Khursheed Keki Turel	Pradeep Kumar
Dhun Furniturewalla	Kiran Kapadia	Pradip Lakshnichand
Dinaz Rohinton Pithawalla	Kishori Shah	Pradip Roy
Dinesh G Dalamal	Kota Prasad	Prasad Vasant Sutar

LOLT Donors

Prashant Suryakant Apraj	Samir Porecha	Sujata K Butala
Prathamesh Naresh Shirke	Sanaea Nozer Karbhari	Sunanda Yashwant Gawankar
Praveen Rattan	Sandeep Shah	Sunil Chhabra
Pravin Waghmare	Sandeepak Gupta	Suryakant Chandrakant Bhagat
Pritee M Tiwari	Sani Rajendra Sawant	Swapna Chandavarkar
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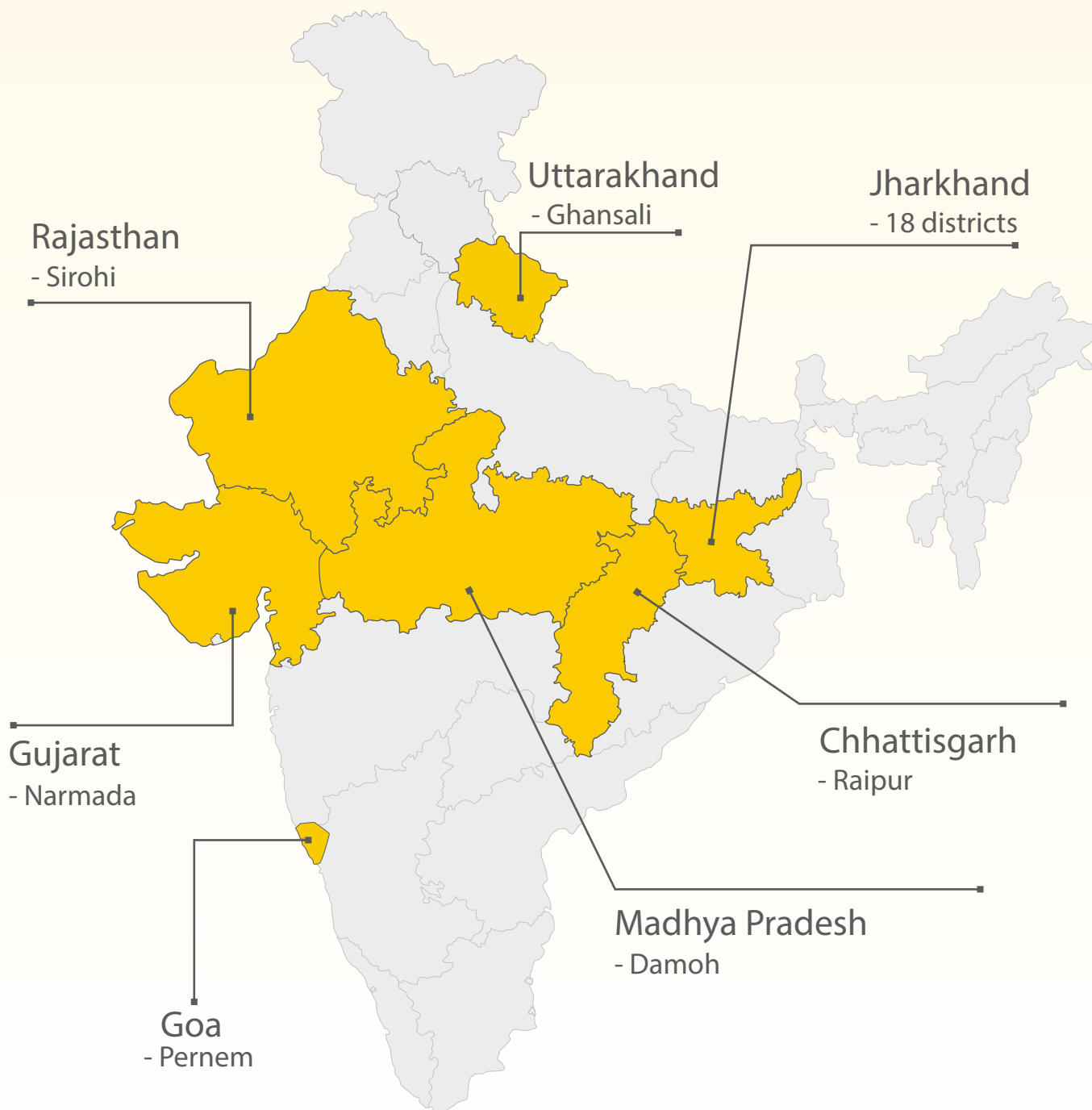




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Villages Reached



626312

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