



Breaking the generational cycle of poverty

.....one life at a time

4 Crore children drop out of Secondary school in Rural India.



UDISEPlus data reveals that 47.44 million children aged 6 to 17 years were out of school in 2023-24. (Arun Mehta,2024)

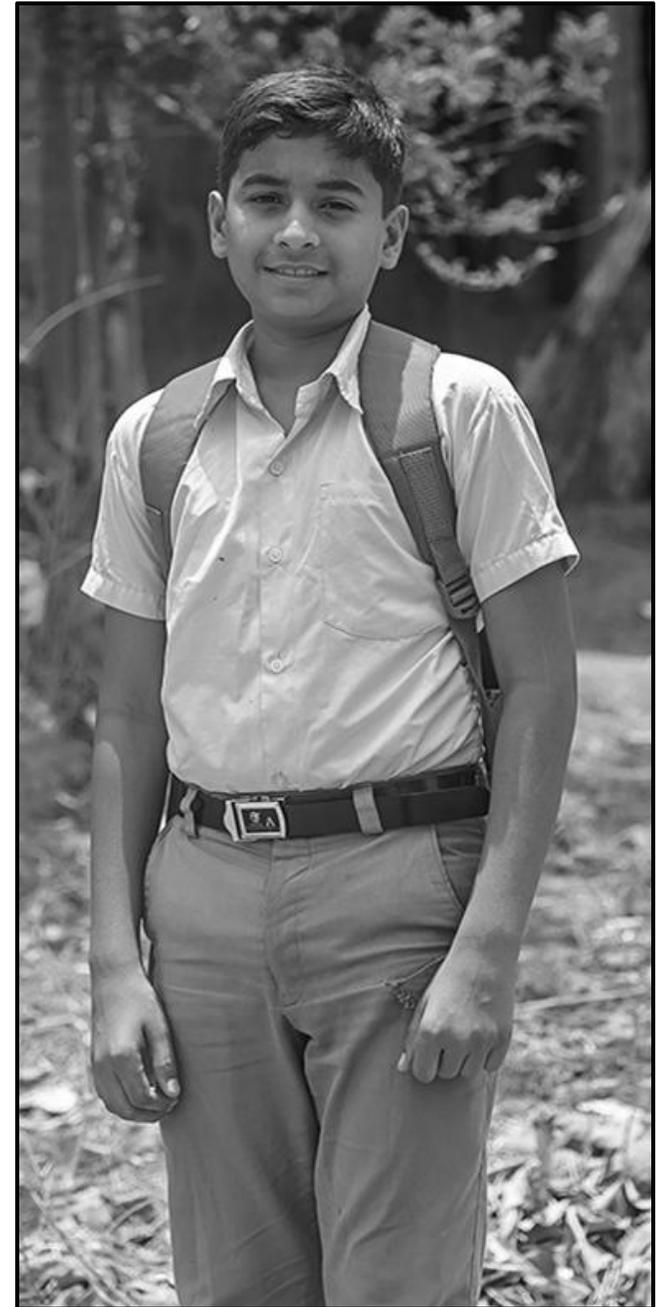
Victims of Child Labour and Early Marriage



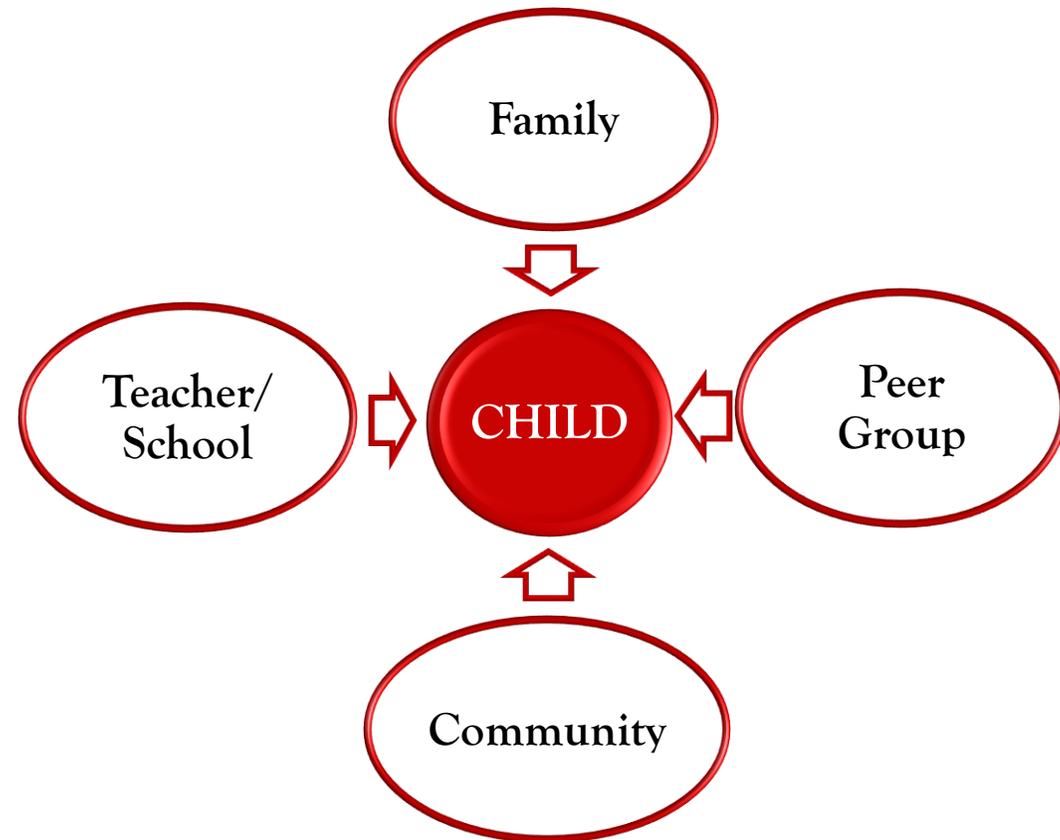
THE PROBLEM

Children in Rural India face

- High dropout rates in Secondary school
- First-generation learners with no academic support
- Limited access to quality education and life skills
- Higher vulnerability for girls



What is Anando Vertical? Sustaining Secondary school dropouts 8th Grade to Employability



ANANDO VERTICAL

Anando is a holistic education and empowerment

It focuses on:

- Academic support
- Life skills & values education
- Digital and foundational skills
- Mentorship and emotional well-being
- Counselling of Parents
- Community engagement

**Breaking the cycle of early dropouts,
low employability,
and intergenerational poverty**



PROJECT SCALE & LOCATION



Total Centres: 6

Bihar: 3 centres

Jharkhand: 3 centres

Total Children: 420

Children per Centre: 70

Project Duration: 2 years



PROJECT COST

Cost per child per year: ₹15,000

Total project cost: ₹1.27 Crore

This covers:

- Educators & facilitators
- Learning material & digital access
- Centre operations
- Monitoring & reporting

📌 ₹1,250 per month can change one child's future.

USE OF FUNDS

S. No.	Particulars	Estimated Cost (INR)
1.	Administrative Cost	7,05,011
2.	Programmatic Cost	96,30,205.00
	Total Programme Cost	1,03,35,216
3.	Set Up Cost of Office	8,97,500.00
4.	Management Cost @15% on Total Programme Cost	15,50,284
	Total	₹ 1,27,83,000

EXPECTED OUTCOMES

- Improved school retention
- Improved academic performance
- Increased digital literacy
- Stronger confidence and life skills
- Higher aspirations, especially among girls

All outcomes are tracked and reported.



Meet ADITI KASAREKAR

Mangao Tehsil – District Raigad,
Maharashtra

Deputy Collector

She secured an impressive 44th rank in the state in the MPSC (Maharashtra Public Service Commission) examination.



Thousands of Stories of Change



Dr Savitri Rathod
Alibaug- Raigad District



Deepali Ther (MSW-TISS)
Project Officer-
WWF Social Organization
Washim District



Atish Kadam
B.Sc. Hospitality Management
Karjat- Raigad District



Vikki Vidnesh Kavankar
Selected in the army
Alibaug District

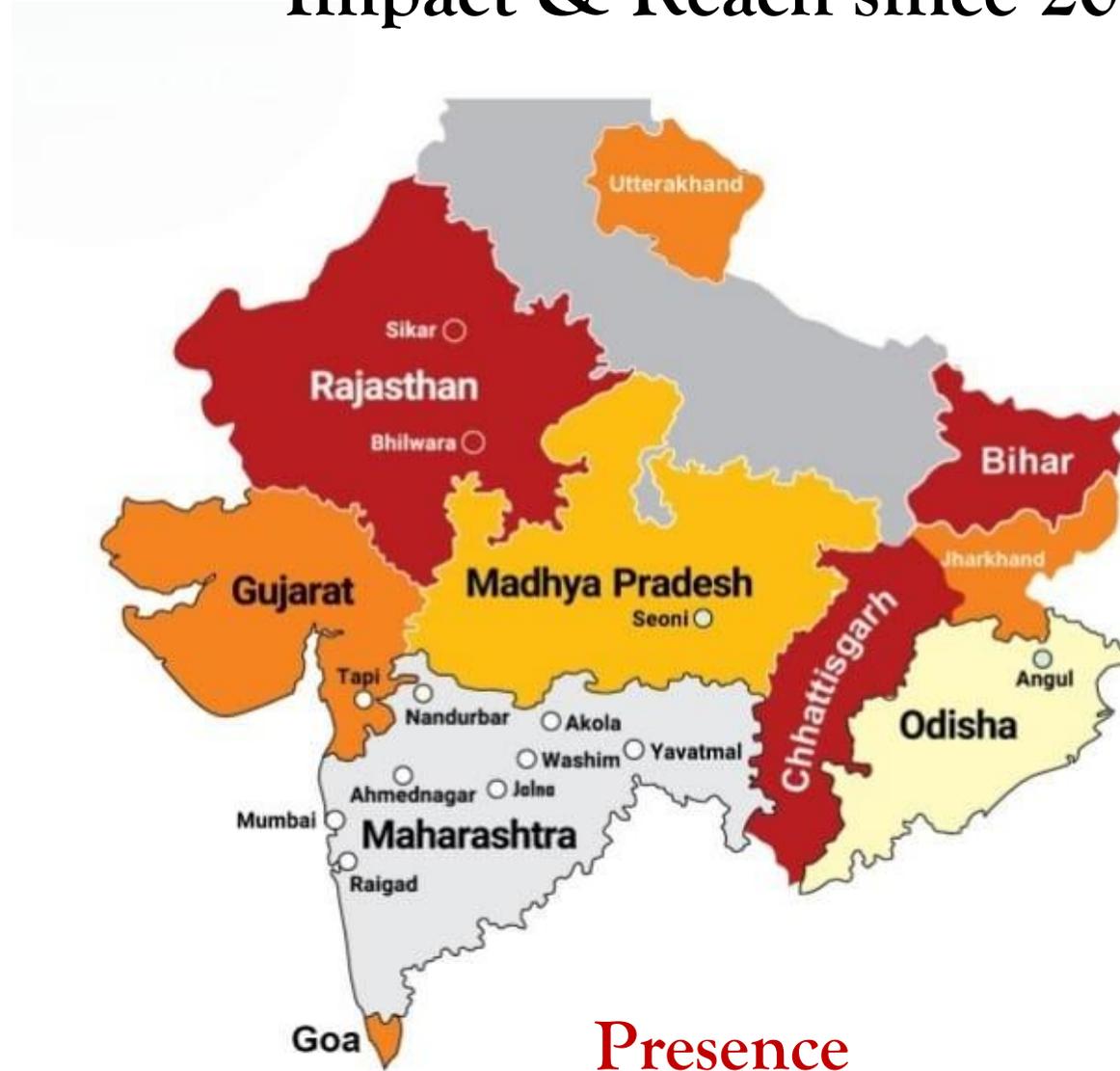


Harshali Gharat
BSc Optometry
Karjat- Raigad District

Impact & Reach since 2005



22824 Children

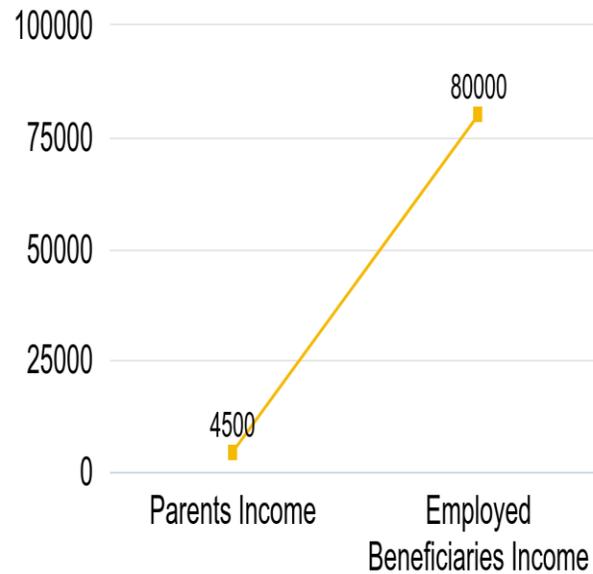


900 villages

Anando Impact since 2005

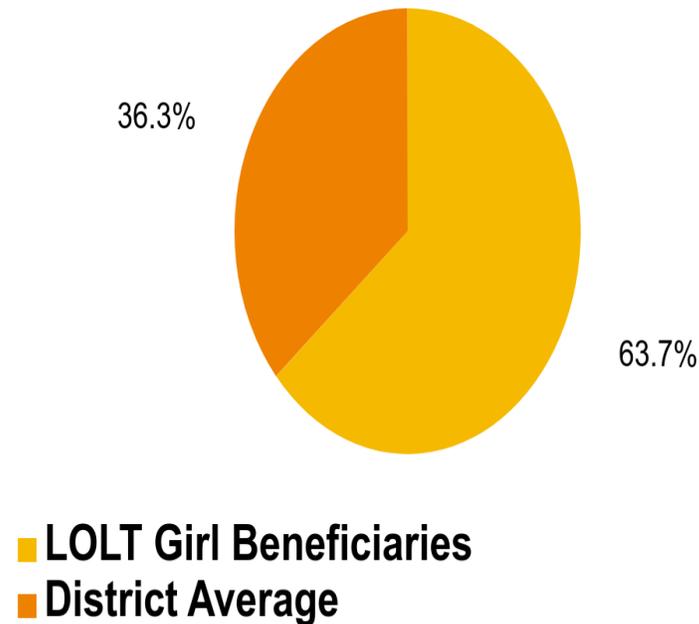
Economic Impact

INCOME



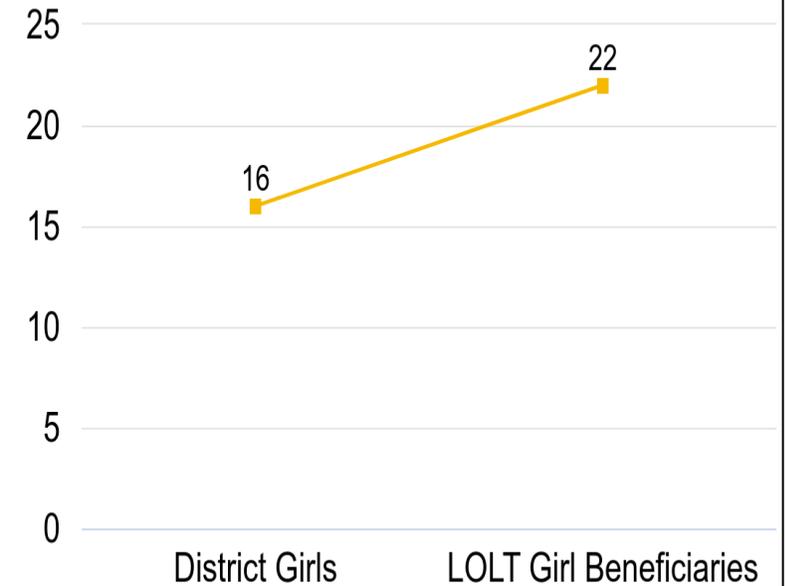
Academic Impact

HIGHER EDUCATION



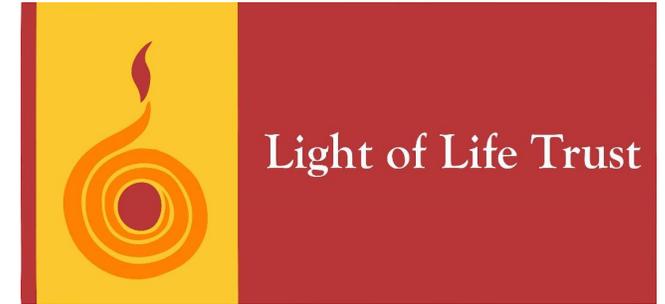
Social Impact

Marriageable Age (Yrs)





Many more children need our support



Light of Life Trust
Listing on Social Stock Exchange – January 2026

Anando Programme
Education & Empowerment of 420 Children
Bihar & Jharkhand

Investment Opportunity: ₹1.27 Crore

WHAT DOES NGO LISTING ON SSE MEAN?

Similar to how companies raise money through the stock market, an NGO registers on the [Social Stock Exchange \(SSE\)](#) segment, allowing it to raise funds from the public

Key Meanings & Benefits:

1. **Access to Capital:** The primary goal is to create a new, formal pathway for NGOs to raise funds (donations/capital) from a wider pool of donors and investors, not just traditional philanthropy.
2. **Credibility & Trust:** Listing involves SEBI's (Securities and Exchange Board of India) due diligence, improving the NGO's reputation and building trust with donors and partners.
3. **Transparency & Accountability:** Listed NGOs must adhere to strict financial and social impact reporting, allowing donors to track funds and impact, ensuring accountability.
4. **Innovative Instruments:** NGOs can issue unique securities like ZCZP Bonds, where investors effectively donate money (symbolized in their demat account)
5. **Structured Platform:** The SSE is a dedicated segment under existing exchanges (like BSE/NSE), providing standardized processes and robust infrastructure for fundraising.

WHAT DOES **INVESTING** IN AN NGO PROJECT MEAN?

- Your money is invested into a specific, clearly defined project
- Funds are professionally managed and monitored
- You receive regular impact and utilisation reports
- You become a Social Impact Investor, not just a donor.



LOLT - LISTING FILED WITH BOMBAY STOCK EXCHANGE

<https://bit.ly/BSE-Listofnotforprofitorganisation>

<https://bit.ly/BSE-DFRD-LightofLifeTrust>

WHY INVEST IN THIS PROJECT?

- Opportunity to invest in BSE listed project
- Clear project scope and measurable impact
- Strong governance framework
- Alignment with ESG and Education goals
- Direct contribution to nation-building

WHO CAN INVEST

- Individuals, HNIs, QIBs, Family Offices, Foundations,
- CSR arms who want a presence on SSE (80G will be provided, does not count as CSR contribution)
- Mandatory: Active DEMAT account
- DEMAT is required as Light of Life Trust will be listed on BSE.

WHAT INVESTORS RECEIVE

- 80G Receipt for Tax Deductions
- Transparent utilisation of funds
- Periodic financial and impact reports
- Updates from the field
- Recognition as an Impact Investor
- Association with a listed, credible NGO

**Express interest | Ensure DEMAT account |
Receive investment note**



FREQUENTLY ASKED QUESTIONS

1. Is this a donation or an investment?

This is an impact investment, and a donation. Funds are deployed into a specific project with defined outcomes and reporting.

2. Do investors receive financial returns?

No financial dividends are paid. Returns are measured social impact, transparency, and accountability.

3. Why is a DEMAT account required?

Because Light of Life Trust is listing on BSE, ZCZP instrument will be allotted in DEMAT account of investor.

4. How is my money protected?

Funds are:

Earmarked for the Anando Programme

Audited and disclosed

Governed under BSE and SEBI frameworks

5. Will I receive reports?

Yes. Investors receive:

Fund utilisation reports

Impact and outcome reports

Periodic updates from centres

6. Is there any tax benefit?

Applicable tax benefits (if any) will be shared in the investment note, subject to prevailing laws.

7. Can I visit the project centres?

Yes, subject to prior scheduling and programme guidelines.

LOLT VISION
To Transform Rural Communities
Our Approach- Since 2005

Economic upliftment through
Education & Skilling for Employment



Our Projects & Programmes

Education **ANANDO**



Sustaining
secondary
school
dropouts



Bringing
Quality
education to
rural schools

Community Development **JAGRUTI**



Skilling for
financial
inclusion



Health care
Mobile
Medical
Vans



Environment
Conservation

BOARD MEMBERS



Villy Doctor
(Founder)



Ashdin Doctor
(Managing Trustee)

BOARD MEMBERS



Gayatri Ruia
(Trustee)



Jitendra Mehta
(Trustee)



Mr. Punit B Anand
(Trustee & Legal Advisor)

Registrations, Accreditations & Exemptions

Registration as a Public Charitable Trust

- In India - Registered in 2002 under Bombay Public Trusts Act, 1950.
- In United States of America -Registered in 2006 under 501©3 under Federal Id 20-5402443.

Audits & Accreditations

- Empanelled by Tata Institute of Social Sciences under the National CSR Hub.
- Accredited by Credibility Alliance for Adhering to the Desirable Norms prescribed for Good Governance of Voluntary Organizations.
- ‘ Griha’ Award for exemplary demonstration of low-energy material applications in projects.

Income Tax Exemptions, etc.

- Donations exempted under Section 80-G of Income Tax Act, 1961.
- Registered under Section 12A of Income Tax Act, 1961.
- Registered under Section 6 (1)(a) of Foreign Contribution (Regulation) Act,1976.

Our Partners



Our Partners



Thank You



Light of Life Trust



LightOfLifeTrustIndia



@lightoflifetrst



@lightoflifetrust_lolt



youtube.com/c/lightoflifetrust



lightoflifetrust



www.lightoflifetrust.org