Light of Life Trust

Listing on BSE's, Social Stock Exchange

March 2026

Anando Programme

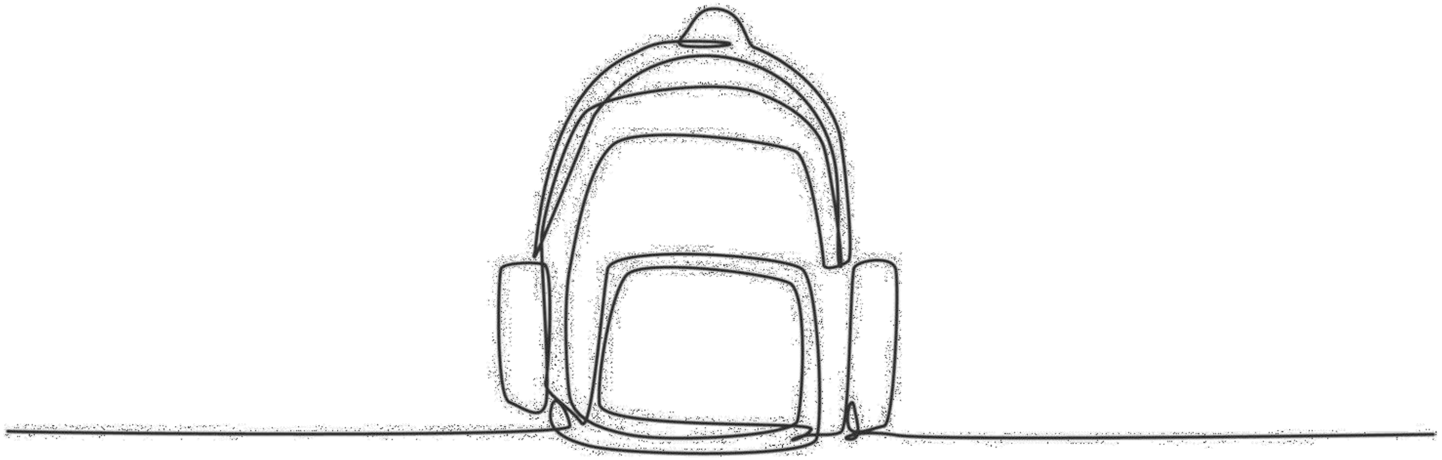
Education & Empowerment of 420 Children

Bihar & Jharkhand


Light of Life Trust
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

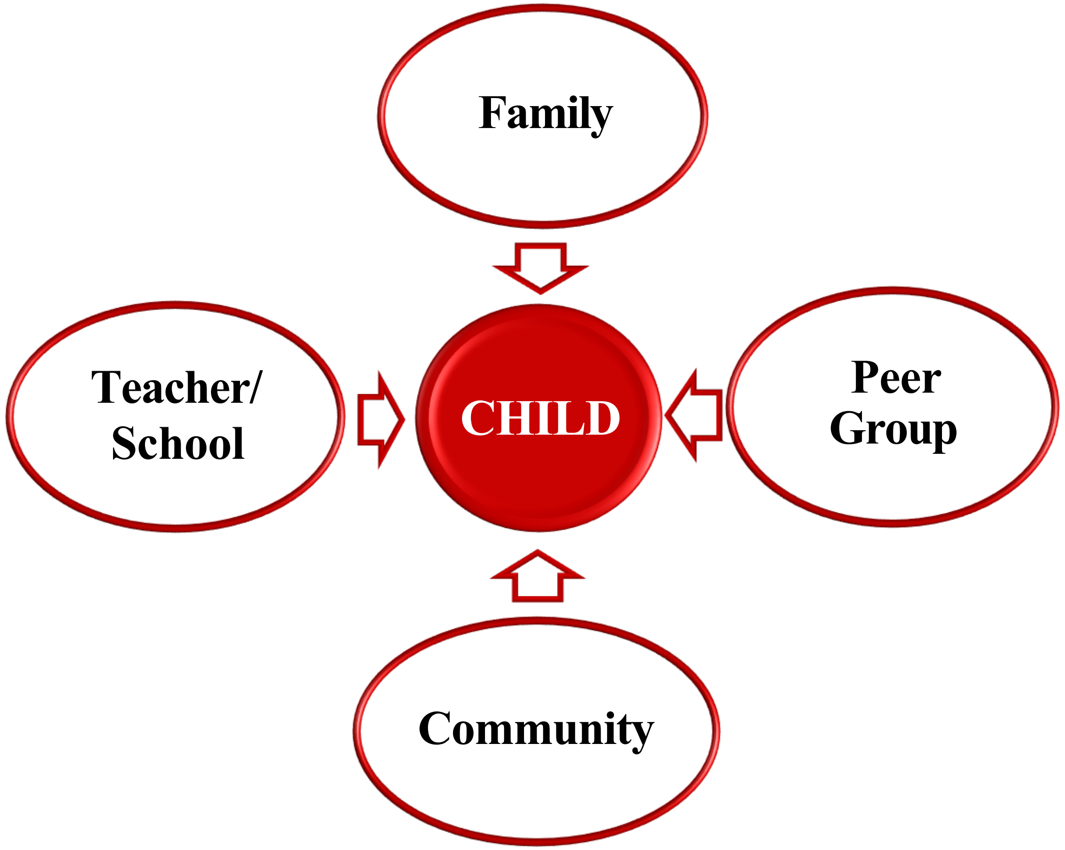
- High dropout rates in Secondary school
- First-generation learners with no academic support
- Limited access to quality education and life skills
- Higher vulnerability for girls

What is **Anando** Programme?

Sustaining

Secondary school dropouts

8th Grade to Employability



ANANDO PROGRAMME

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

- 90% 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.

Impact & Reach since 2005

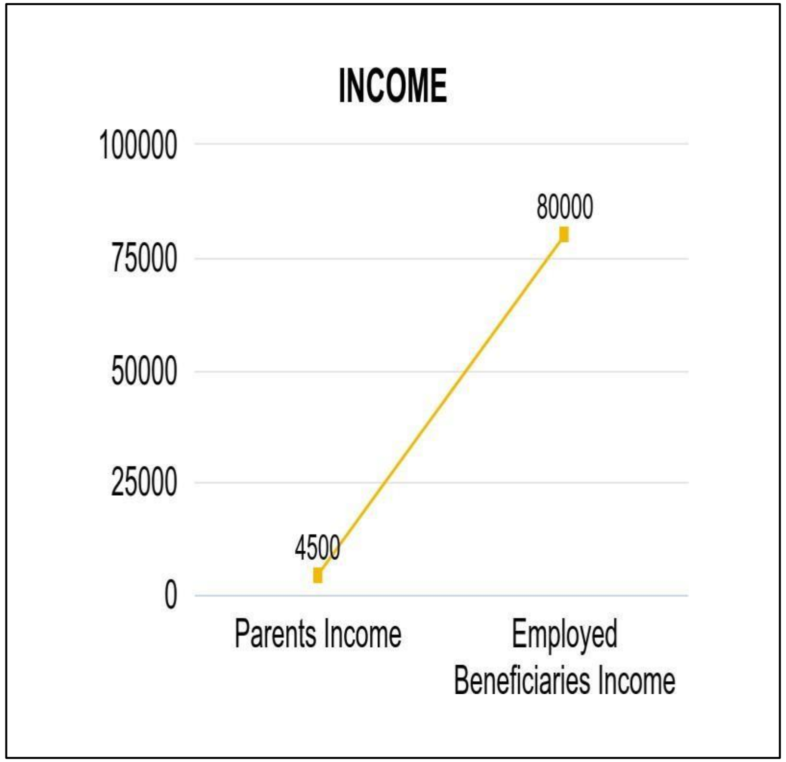
22824 Children

Presence

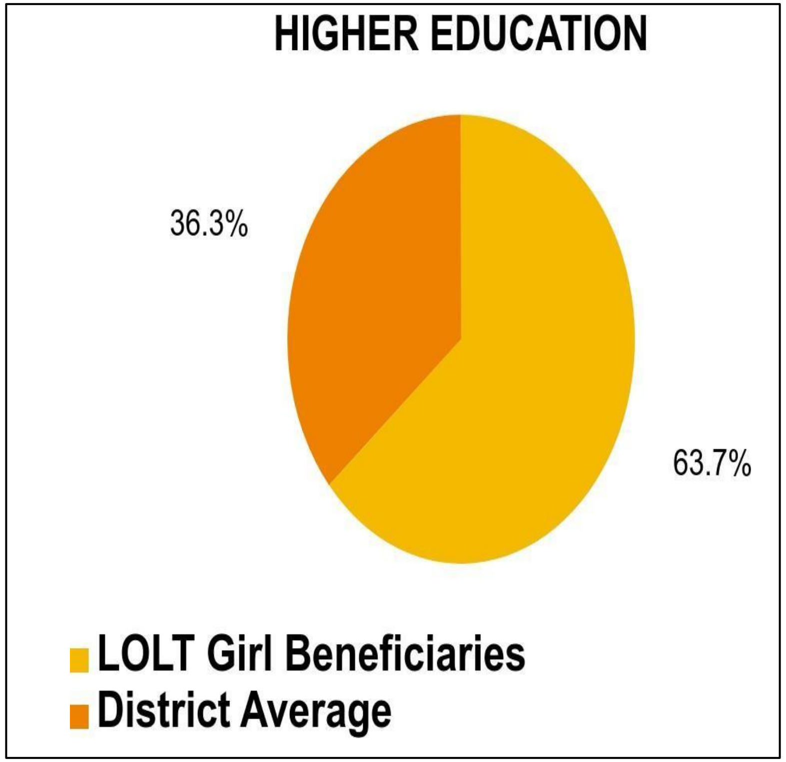
900 villages

Anando Impact since 2005

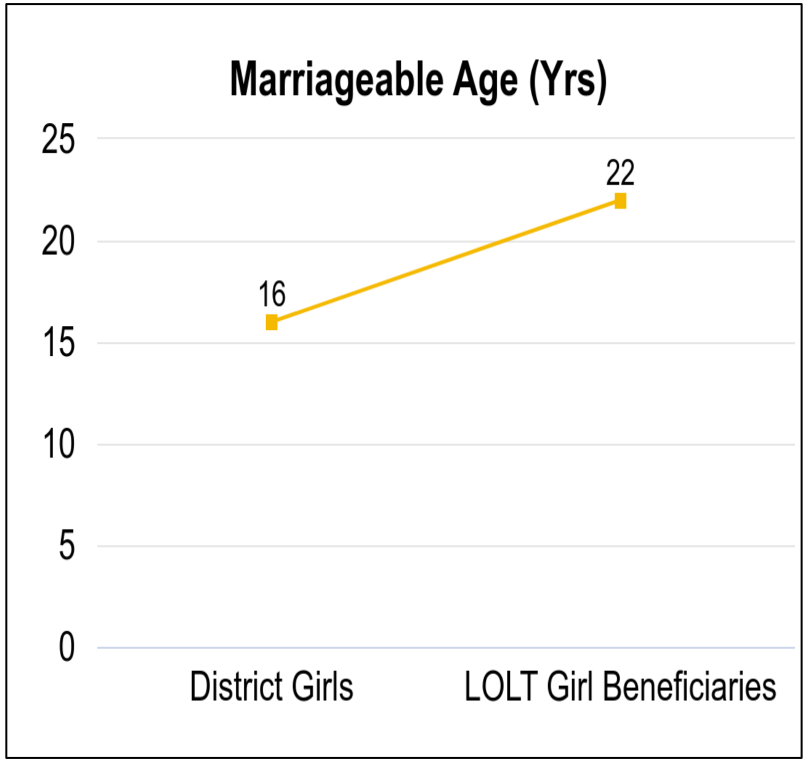
Economic Impact



Academic Impact



Social Impact



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Anando Programme

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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://www.bsesocialstockexchange.com/static/Listofnotforprofitorganisation.aspx

https://www.bsesocialstockexchange.com/downloads/DFRD_Light_of_Life_Trust.pdf

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

SUSTAINABLE DEVELOPMENT GOALS

Our Projects & Programmes

Education

ANANDO

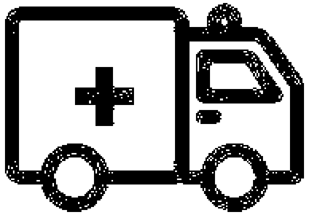
Sustaining **secondary school** dropouts

Bringing Quality education to rural schools

Community Development

JAGRUTI

Skilling for financial inclusion



Health care Mobile Medical Vans

Environment Conservation

www.lightoflifetrust.org

BOARD MEMBERS

Villy Doctor
(Founder)

Ashdin Doctor
(ManagingTrustee)

BOARD MEMBERS

Gayatri Ruia
(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