

**DIGNITY
FOUNDATION**




DIGNITY *lifestyle*

*A hassle-free Retirement Township.
Not an Old Age Home.*

ANNUAL REPORT 2017-2018



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FOUNDATION



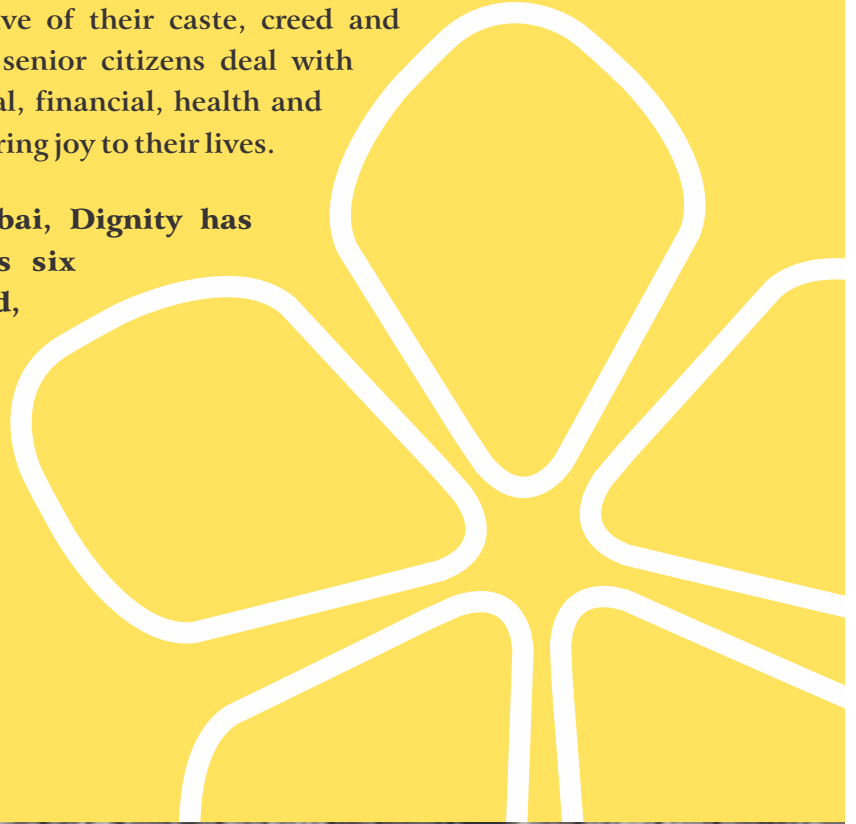
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About Us

Dignity Foundation is a not for profit organisation that been working for senior citizens since the year 1995. Dignity Foundation offers an enriching set of opportunities to lead a more dignified, secure, joyful and fulfilling life. Dignity Foundation deals with the psycho-social challenges of senior citizens in India irrespective of their caste, creed and economic strata. We help senior citizens deal with their insecurities (emotional, financial, health and safety) and loneliness and bring joy to their lives.

Headquartered in Mumbai, Dignity has Chapters spread across six other cities - Ahmedabad, Bengaluru, Chennai, Delhi NCR, Kolkata and Pune.



Our Vision:

To create an enlightened society in which the 50+ feel secure, confident and valued; and can live with dignity.

Our Mission:

We are a non-profit organisation that is committed to changing the way people look at ageing in India. We enable senior citizens to lead active lives through easy access to trusted information, opportunities for productive ageing and social support services.



Values:

- Equality - We believe in serving all our members equally without any discrimination based on caste, creed, religion, and socio-economic status.
- Simplicity - We strive to make everything as simple as possible for those we serve.
- Positive Thinking - We are guided by our optimistic view of the world and the power of positive thinking. Anything is possible because we believe it so.
- Self-belief - We have an unshaken confidence in our own abilities to overcome all challenges.
- Perseverance - We will never give-up because it is the easy thing to do. We are relentless and tireless in our pursuits.



The situation of the elderly today: Increasing life expectancy, lower mortality and an overall enhancement of the standard of living has contributed to people living longer. As a developing country, India has very little social security in place for senior citizens. Pension coverage is as low as 11% of the entire workforce. About 65% of the aged in India depend on others for their day-to-day maintenance. Given the lack of social security, nearly 60% of men and 19% of women aged 60+ have to continue to work to earn a living.

With fast changing socio-economic scenario, rapid urbanization, higher aspirations among the youth and the increasing participation of women in the workforce, roots of traditional joint family system have been eroding very fast. In urban areas of the country traditional joint family system is becoming non-existent. Increase in lifespan results in chronic functional disabilities leading to a need for assistance by elders in simple activities of daily living whereas smaller families means fewer care givers. Thus emergence of nuclear families has exposed elders to emotional, physical and financial insecurity. Among other less exploitative issues are problems such as place to stay (especially when children and their families have a claim for privacy in a family flat), health insurance and cost of medical care. Moreover, with the significant migration of the younger population to foreign countries for employment opportunities, a substantial number of elders are left to live on their own.

All these aspects lead to loneliness, depression, suicidal tendencies and increased crime against senior citizens living alone. For many senior citizens the problems of life begin at home. Elder abuse is quite prevalent in the Indian society which can be in the form of physical abuse, psychological abuse, economic abuse or neglect & isolation.

When a person retires he loses his identity and no longer has an active social circle. There is no meaningful activity that he has every morning when he wakes up. All this leads to a deep sense of loneliness and loss of self-image. Even if some people are lucky to live with their children, they realize that everyone is busy with their own lives and have no time or inclination to talk to them. This loneliness leads to depression and emerges as many health problems.

The population of age 60+ is estimated to grow from the current 100 million to 324 million by 2050. By 2050, 1 of every 5 persons will be aged 60+ as compared to the current 1 of every 10 persons. The growth rate of senior citizen population in the country is alarming; yet only 3% of the non profits in the country are working towards the cause of the elderly!

**Dignity foundation is one of the
largest NGOs in India working for Older adults.
Our biggest source of inspiration is the joy
we see in the faces of the senior citizens
whose lives we touch.**



Founder President's Message

It is my great pleasure to present the 23rd Annual Report for FY 2017-18.

The key features of the year have been:

1. Commencement of Skill Development centres for the elderly poor in Mumbai;
2. Commencement of Pro Poor Loneliness Mitigation Centres in two locations in Mumbai;
3. Commencement of a new Chapter in Delhi NCR
4. Commencement of a Pro Poor Project in Bengaluru slums
5. Commencement of long term feeding of the destitute old in a Day Care Centre, Kolkata
6. Commencement of three new Shelters for the Homeless in Ahmedabad
7. Invigorated Commencement of activities in Chennai Dementia Day Care Centre
8. Year long research analysis into membership development;
9. Continued publication of magazine Dignity Dialogue;
10. Running of Loneliness Mitigation Centres and introduction of newer programmes
11. Continuation of Ration Supply Programme to poor elderly
12. Continuation of quarterly events in all the chapters.

Fund raising for the year has seen a dip in the collection quantum leading to deficit in the annual accounts. CSR donations have certainly reduced in the context of many companies setting up their own foundations for direct service delivery. One example is the Tata Trust which has ventured into programmes for senior citizens themselves. Donations from individuals have been spirited and generous. However, like in all the 23 years, funding will be the main challenge for Dignity Foundation in the year ahead.

In Mumbai we have had troubled times with members of some chai masti centres who have not been able to appreciate the mission and vision of Dignity Foundation to such an extent that they have become closed groups. It is regrettable that these members expressed their unwillingness to share the stage with other senior citizens of the city. Such fossilised thinking and non-inclusive behaviour patterns cannot be encouraged. Our dialogue with them is going on currently.

Chapter growth has seen stability in all the 6 cities we are present – Chennai, Bengaluru, Kolkata, Pune, Ahmedabad and New Delhi NCR. All of them have been able to start pro poor projects under support received from individuals and a company. The Managers of each chapter have given us unstinted cooperation and dependability over many years. It is their dedication that stands out like a peacock in a desert.

Among Patrons both Mr. Pranay Vakil and Mr. Piyush Desai have stood by us like a rock. Dynamic in their outlook, they have been instrumental in maintaining the financial integrity of the Trust. Mr Raghu Modi of Kolkata has been able to channelise more time this year for championing the cause of Kolkata chapter, but his major adoption of Dignity Foundation and its cause is waiting to happen.

For the past three years I have been applying my efforts to marshal a composite group of talents at the helm of management in Mumbai head office. As of last month the exercise looks completed. I am happy to report that a Team of seven Managers is geared to championing the cause by heading various responsibilities across the country.

I have also armed myself and the Trust with the infusion of a set of three dynamic women Trustees whose contribution is likely to be phenomenal. Abanti Shankaranarayanan, Sweta Vakil are the new inductions in the Dignity Foundation Board of Trustees with effect from 1 October 2018 and Chandra Iyengar in the Dignity Lifestyle Trust.

When is it a good time for a leader to make way for the next generation and simply fade away into oblivion? This question has been addressed by me quite a few times in the past. Every time I thought the time occurred, colleagues around me have said: No, it's too early, you cannot do this. At 71 why should my stewardship of Dignity Foundation continue any longer when I see a ripe potential team to take over and carry on? Of course arguments about chronological age being a mere number have no validity in this context where I intuitively perceive the need for fresh ideas, better strategy, efficient implementation.

I will continue to head the Board of Trustees for a few more years to come. The operational Team will be headed by Aruna Anand as CEO with effect from January 1, 2019. It is a matter of great pride for me that it will be a Social Worker who will head Management at Dignity

Foundation, and not an MBA or a Marketing whiz kid. The passion for a cause implicit in the academic training of a social worker is essentially retained at our Trust operations, giving precedence to the need for sensitivity over surplus generation.

Challenges Ahead

The Funding Challenge

Funds are the lifeblood of any not-for-profit, as we cannot survive without a steady and reliable funding stream. This means we must be more strategic and focused than ever in seeking new revenue streams – streams that match our organisation culture, and can be sustained over a long period. Corporate philanthropy, partnerships with service providers of the commercial sector, along with local government support are areas that ought to be explored. In my mind this will top priority next two or three years. If we approach this task with a business model, with stretched goals and clearly defined objectives and strategies, we will come as winners.

Partnerships

Of importance is the act of identifying meaningful partners in the commercial sectors for penetration into larger and larger segments of senior citizens in the country. If our target audience is the same, it is a good idea to work out strategic end goals. We might even care out compatible mission statements. But we do know one size does not fit all and variations will be called for in partnership development. For example, in one of our earlier projects Bus to Health, the partnership with DoctorsForYou proved to be very productive.

Nurturing a bonded Staff Strength

On the way to creating the best work space to work for in the NGO sector in India, nurturing human talents by constant opportunity provision is vital. Freedom to innovate, service design and effective implementation are three leads I can give to keep staff fulfilled. Without worrying over issues of security of staff tenure, the top management needs to keep staff

motivation high all the time. Giving the right opportunities will go a long way in retaining staff for long periods. An organisation is only as good as its staff.

Modern Technology

Computerising various task management roles has become an essential feature of not-for-profit operations. I learnt from AARP, USA that continuous research and analysis will be necessary to keep the organisation trim and slim. It is an investment that will pay dividends in the short-term and protect the organization for years to come. But we cannot overdo it like in the corporate sector, as our specific target audience in India prefer to hear a voice and appreciate time tested human handling of affairs in relationships.

While signing off as CEO and head of Management for Dignity Foundation after a 23 year stint, Dignity Foundation will continue to be my primary life interest and commitment without the operational responsibility which I am passing on to a vibrant team at Head Office.

Dated: October 10, 2018, not limited to FY2017-18.

Sheela Dreamwalker

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Our main stay programmes are:

1. Chai Masti centres: A place to come together to enjoy activities that ensure holistic wellness -- be it physical, mental, social or spiritual. Stimulating activities such as Yoga, Tai Chi, talks by finance and health experts, singing and dancing sessions, picnics, inter-centre events every quarter ensure members experience the joy of living! Foundation's most enjoyable activity space is the chai masti centre!

**30 centres | 7 cities |
Monday to Friday | 2 hrs every day**



2. Dignity Dialogue Magazine:

India's pioneering magazine for senior citizens, was launched in the year 1995. This monthly magazine provides inspiration, motivation and knowledge to senior citizens and has a large devoted readership. The articles are a mix of travel, health, recipes, articles by financial experts, sports, mythology etc. Friends who live overseas or want to read e-magazines can grab their copy at www.magzter.com.

**12 issues a year |
More than 50,000 readers all over
the world**



3. Dignity Helpline: Help is just a call away! Access to a helpline that is managed by professional social workers, counsellors who provide psychological and emotional support as well as strategies for coping with difficult circumstances. Specialist counsellors address various issues and provide professional and timely advice to the senior citizens.

**Helpline service in all 7 cities |
5 days a week | 52 weeks in a year**



4. Ration for the poor Elderly: Dignity Ration Service for poor senior citizens is a monthly basket of basic provisions for very poor senior citizens. Senior Citizens also call us on Dignity Helpline or come and meet us in person for ration support.

**Ration support programmes in all 7 cities |
Just Rs 1200/- to provide monthly ration for
a poor senior citizen and 1500/for a couple**



5. Day Care Centre for senior citizens: A space that they can call their own; an area that gives them the comfort to be themselves; a holistic well being centre where they learn new things and engage themselves productively. A day care centre in Jogeshwari (suburb in Mumbai) that is considered second home by more than 100 senior citizens. PIC 5

**Mumbai | Monday to Friday |
10am – 5pm |
100 senior citizens impacted every day**



6. Skill Development for the poor elderly: Nearly 70 million elderly live in poor socio-economic conditions and with no financial support or backing. Therefore there is a desperate need to introduce skill development for the elderly. Our endeavour is to engage the elderly in learning a new skill that would show an all round improvement in their psycho-social-financial status.

**Pilot projects in Mumbai |
Soon scaling up to other cities**



7. Dementia Day Care Centre for senior citizens: A centre that provides a stimulating and conducive environment to people afflicted with Dementia and can maintain practical and social skills and enhance their self-reliance. The centre also provides respite for the caregivers who find it extremely stressful to provide care to the person suffering from dementia.

Chennai | Monday to Friday | 10am – 5pm



8. Loneliness Mitigation Centres for the poor elderly:

A platform for senior citizens to interact socially, build a support network, boost their self esteem and lead an active life to mitigate loneliness.

These centres are structured to promote social interaction and sharing with peers, learning new skills, physical & spiritual well being and a platform to display their talents and get recognition

Mumbai, Bengaluru | Monday to Friday | 2 hrs every day





DIGNITY HELPLINE

Older persons in India suffer from a variety of socio-psychological problems that are spread across all socio-economic groups. Ageing brings with itself a set of problems and opportunities. However, most of the people are caught unawares of the changes that old age brings forth. Retirement, settlement of children in their respective spheres of life and loss of spouse and peers are some of the obvious changes that an older persons encounters. Yet, coping with the changes is not an easy task. Increasingly older persons are being abused and victimised their security being threatened and rights flouted.

The Dignity Helpline service is our flagship assistance and rescue programme. Helpline provides psychological and social support as well as relief in distress situations among senior citizens.

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The Objective of our Helpline for Senior Citizens

- To provide a responsive Social Support system for older persons who are subjected to elder abuse;
- To provide help and assistance during emergencies such as medical or security related; Providing shelter for the abandoned old
- Police help or assistance to warn the person abusing/ victimising the older person.
- Engaging Lawyers, Investment experts, Real Estate experts for the provision of counseling at regular intervals.
- Psychological and emotional support through trained counsellors
- Provision of strategies for coping with difficult circumstances.
- Provision of counseling to family members for better and more appropriate treatment to the older persons.
- Offer information related to ageing to older persons and their families.

During the past 12 months, Helpline counsellors answered over 600 calls from older adults asking directly for help, advice and protection.

Few of our helpline cases

Timely and resourceful medical intervention: Radha, a septuagenarian, had to deal with the difficult circumstance of seeing her young daughter go through a near fatal accident that left her with several head injuries and impaired vision because of cataract. After several rounds of hospital visits and operations, Radha's daughter needed to get her cataract operation done urgently. When Radha called our helpline in Bengaluru, our counsellors stepped in to contact various specialist eye surgery centres and organised a free cataract surgery for Radha's daughter and saved her vision.

Seeking a companion to mitigate loneliness: Loneliness is defined as a feeling of emptiness, deprivation or sadness. Octogenarian Annie Thomas was going through just that after the sudden demise of her husband. Since all her children were living abroad, Annie found herself to be lonely most of them and called the Chennai helpline to seek

a companion who could come and speak to her for sometime every few days. Our ever committed volunteers stepped into action and started visiting her regularly to listen to her stories, to give her company and to counsel her. Annie now is a member of our Tehneer Arangam and has battled depression successfully!

Putting an end to elder abuse: Our Kolkata helpline received a call from a young boy complaining about the abuse an elderly lady was subjected to by her daughter and grandson. The elderly lady was locked up and wasn't allowed to meet anyone. Fortunately, the elderly lady managed to pass on a note to the young boy's mother and that's how our counsellors managed to get details of the case. Our helpline volunteers swung into action and contacted the local police for seeking intervention and also managed to create awareness in the media regarding elder abuse that's prevalent in our society.

Property grabbing to harass parents:

A 72 year elderly lady Mrs. Dhawan approached our Delhi NCR helpline seeking support in getting relieved from the agony inflicted by her 42 year old son who is a lawyer. The son had forcefully grabbed the parent's property after his father's death, bounding the aggrieved lady to stay with her youngest married daughter. The son had been implicating Mrs. Dhawan and his sisters into several litigations ever since the parental property was divided amongst the three siblings. Earlier in the year Mr. Dhawan had passed away after battling dementia in his last few months and the son sued Mrs. Dhawan and the sisters implicating them in causing the death of his father by conspiring with the doctors. Our helpline volunteers stepped in to get the discharge certificate from the concerned hospitals to prove the actual cause of death of Mr. Dhawan thus proving the innocence of the mother!

Assistance dealing with unfriendly service providers:

Mr. Mathew contacted our Pune helpline to seek assistance with dealing with bank officials with whom he was having a problem. He was of the opinion that the bank was not senior citizen friendly and was making unnecessary deductions from his hard earned money. Our helpline staff visited Mr. Mathew to understand his grievances and post that also visited the concerned branch of the bank to speak to the officials. A session on sensitizing the officials on the needs of senior citizens followed and our staff understood the nuances of the deductions and later explained the same to Mr. Mathew. In the end, Mr. Mathew is happy with the way the bank officials treat him now!

Let down by her own kith and kin:

Physical abuse by her own son and daughter in law made Kusum move from her own city, Pune to Ahmedabad to live with her daughter. The troubles did not end there as the son started grabbing her property and she was feeling helpless and betrayed. She contacted our Ahmedabad helpline for support and the team

had several rounds of counselling with her and later our team swung into action by contacting the local police who in turn connected with the Pune police to help the defenceless woman. The police team studied the case thoroughly, had discussions with our volunteer team and finally contacted the son and asked him to hand over the property back. Within few weeks, the son handed over the property to his mother!

Abandoned in an old age home to fend for themselves:

An elderly couple living in the city of Mumbai with their sons decided to move to an old age home because of health concerns and hoping that they would be taken care of by their sons. The finances were managed by the couple with support from the younger son. Slowly with time, the sons stopped visiting the old age home to see their parents and thus began the emotional void that the couple started experiencing. They started slipping into depression and the old age home authorities threatened legal action against the sons. The elder son contacted our helpline and requested for mediation in this matter. Our counsellors had several rounds of counselling between the family members to make them understand each other's situation and feelings and finally, the matter was resolved amicably.





DIGNITY RATION

With Support from:



STCI Finance Limited

&



As a developing country, India has very little social security in place for senior citizens. Pension coverage is as low as 11% of the entire workforce. About 65% of the aged in India depend on others for their day-to-day maintenance. Because of these factors, Dignity Foundation has successfully envisioned, implemented and run a ration project for over a decade that exclusively targets indigent elderly in all the seven cities we work in. The project facilitates the provision of a month's worth of staple food grains and other food to selected beneficiaries based on certain selection parameters. Senior citizens call on Dignity Helpline or come and meet in person for ration support. The inclusion of a beneficiary in the programme happens after a home visit and physical verification of the genuineness of the case by a social worker. All beneficiaries receive

their ration at their doorstep and monitoring by the Helpline volunteers ensures that the ration reaches the needy month after month without fail.

Each ration project beneficiary receives a carefully curated basket of essential goods based on recommendations from a nutritionist: atta (5 kg single, 10kg couple), rice (3 kg single, 5 kg couple), salt (1 kg single and couple), oil (2 litres for single and couples), moong (500 gm for both single and couple), sooji rava (1 kg for both single and couple), jada poha (500 gm for both single and couple), toor (1 kg for both single and couple), sugar (1kg for both single and couple) and tea powder (250 gm for both single and couple). These form the backbone of a mostly balanced diet – dairy, vegetables and meat are not provided due to their perishable nature.

Impact of our work in Mumbai

The Foundation conducted an impact study of its ration project in Mumbai. They are currently supported by our members, individual donors, by STCI and Nirlon Foundation, apart from generous individuals supporting the project through Give India.

The impact study analysed the motivations behind the ration beneficiaries interest in the project and attempted to find out more about why they wanted the food, what they did with the food, and what their circumstances were. The theory of change behind the programme was that if the indigent elderly were receiving insufficient nutrition, then a food based intervention would generally be met with favourable responses.

Over 80% of Dignity Foundation's beneficiaries in Mumbai are women who are, on average, 70 years old. Most of them are bereaved and have at least 2 non-spousal members in their family. Each recipient had less than one earning member in their families (thus meeting Dignity Foundation's selection parameters for choosing its beneficiaries), and most of the beneficiaries claimed to have a ration card to procure government rations. Over 90% of those who had a ration card used it irregularly, as the ration shop in their neighbourhoods often did not function properly. On average, each beneficiary consumed less than 800 calories a day – less than the recommended 2000 calories a day recommended by the WHO.

The study was also able to determine that there was a statistically significant positive correlation between receiving the rations and the number of times food cooked a day – this can be understood to mean the beneficiaries cook more times a day compared to those who did not receive the rations. When taken into context with the other findings of the impact study, this means the elderly are benefiting from the ration project and validates the motivation behind having one.



Profile of few beneficiaries:



B.V Gouri Prasad – He is 78 years old and stays with his son who suffers from a mental illness. Almost 23 years of treatment for his ailing son has drained him not only mentally and physically but has also brought down his finances considerably. Our helpline counselling has helped him recover his mental strength and through our ration assistance, Mr Prasad and his son are able to at least have proper meals every day.



Saroja – A 78 year old widow, lives with her daughter and grandchildren. Her son-in-law, the only bread winner of the family, passed away one year ago in a road accident. After his demise, the family has faced lot of tough situations and have gone to bed several nights on an empty stomach. Because of the dire circumstances, Saroja's daughter started working as a domestic worker. Looking at the struggle her daughter is undergoing in fetching money for food, house rent, medical expenses, Saroja requested Dignity Foundation to support her with the ration materials so that she can share some of her daughter's burden.



Bhagwan Das Gupta – A 73 year old elderly who has been living in a miserable condition in a makeshift arrangement after his home caught fire the last year. He has been dwelling in Sarita Vihar, Delhi for the past 17 years. In his young age, Bhagwan Das used to work as a daily wage labourer. After losing his wife long back, he has been taking care of their two sons. The younger one (36) is intellectually challenged while the eldest son who was fighting Tuberculosis, passed away this year only. The ration assistance ensures that atleast their food needs are taken care of.



Habib Saiffudin – An 86 year old widower who has completed his schooling and was working in a retail cloth store till the age of 65 years. He has a 58 year old widow daughter who manages household chores and a 52 year old son who is mentally challenged. Both the children are totally dependent on his earning. He suffers from multiple health problems like weakness, poor eye sight and general weakness. To support the family he sells handkerchiefs and napkin on the roads. He manages to earn around Rs.2500 to 3000 each month. The ration support comes as a great relief to the family.

DIGNITY DIALOGUE

23 years back, a journey began to present to the world a lively look at how good life can be after the age of 55.

23 years back the mission was to showcase a magazine for productive living &

23 years hence the dream lives on, month after month, we have been publishing the Dignity Dialogue magazine.

The magazine gives expert views on financial planning, housing including retirement homes, pension plans, health and fitness, and much more. It informs about developments around the world that impact the lives of the elderly, and highlights achievers who are winning laurels irrespective of age. The magazine has provided a platform for many senior citizens to become budding writers and travel journalists. It is India's pioneering magazine for senior citizens!



Huned Contractor,
*Executive Editor of
our magazine,
shares his editorial
journey for the past
two years.*

“ Most people believe that life is nothing but a journey. A short one for some, a long one for others. And the railway stations that we stop are the pauses that we take to look back on our achievements and disappointments and reflect on whether the journey has been interesting so far or not. For me, the past three years with Dignity Dialogue have been a part of this travel – presenting through each issue a kaleidoscope of editorial forays as part of our attempt to give our readers the best of information. There have been several learning curves – the biggest one being that as we grow older, we become, at times, very impatient in getting results. For example, there have been writers who have wanted, and sometimes demanded, immediate publication of their articles even if I have explained time and again that there is an editorial process and each article has to be first reviewed and then edited if it is suitable for publication. But then the good side is that those who have been contributing to Dignity Dialogue have opened up so many channels of thought and information with their opinions, narrations of travel experiences, information pieces on health, personal experiences about how they have battled the unfairness that life often dishes out, and soon.

So, in short, my enthusiasm to edit each issue has never waned simply because of the writers and of course the rock-solid support of Dr. Sheilu Sreenivasan who has given her whole-hearted support to the magazine along with complete editorial liberty. This is quite unlike some of the other editors and publishers I have worked with over the years who have always liked to maintain full control over what goes into the publication, to the extent that they can have executive editors tearing their hair in frustration. Thankfully, if I do lose my hair, it will be out of old age and not stress!

”

“

“Well, to quote Jonathan Swift, ' I'm wedded to my quill.' Writing is my passion and hardly a day passes without writing anything. Since I've been contributing to world's premier publications and portals in a raft of languages for donkey's years, I chanced upon Dignity Dialogue, thanks to Mrs Kusum Gokarn and Ms Shama Vijayan. Both are your magazine's regular subscribers and also contribute to it. I knew right from the beginning that DD catered to the needs of senior citizens. Since I've been associated with old homes and orphanages right from my college and varsity days at Oxford and Columbia (New York), the issues senior citizens universally face were never alien to me. I was already writing for the seniors in British and American magazines and was translating them into a number of languages that I know.



Sumit Paul has been a prolific writer for our magazine and several of his articles have featured in our magazine in the past year and he continues to hold our readers attention with his interesting and alluring articles. He shares his experience of writing for the magazine for the past several years.

If my memory serves me well, it was Shobha Nair, your former editor, who always encouraged me to contribute to your dignified magazine. I shall be thankful to her till the wrinkled eve of my life. And when she got to know that I was diagnosed with the Big C, the way she enthused me and lifted my drooping morale, can't be described in apposite words.

It was her presence at the helm of DD that made me come closer to the magazine and also to Dr Sheilu Sreenivasan. I can relate to her on an aspect you could be aware of.

Over the years, the bond with the DD has become stronger and a sense of relatability has emerged. I can relate to all those associated with DD and feel much more sensitive and responsible towards the cause you guys so admirably espouse. The dignity of old people is something that I've always tried to uphold through my columns in numerous publications. And I'm pardonably proud of the fact that I've been able to do precious little for them.

I hope, I'll continue to contribute to your magazine, provided life doesn't let me down because it has the habit of suddenly leaving you sans any prior intimation. The legendary Hollywood actor and philanderer Errol Flynn would aptly say, ' Life's the biggest jilt.' It indeed is.

My heartiest and most felicitous thanks to you all. May this bond get stronger with days to come. I'm full of gratitude and remember English poet Robert Southey's immortal lines:

*'My cheeks have often been bedewed
with tears of thoughtful gratitude'*

”



DAY CARE CENTRE FOR THE POOR ELDERLY

Dignity Foundation established in March 2015 a full day care centre at Jogeshwari East in Mumbai for the holistic wellbeing of the elderly living in the poverty stricken locality. Operating the Centre for the third year in succession, we are pleased to record the positive benefits accruing to its 350 strong who at varying points in time attend the centre.

India has a large number of elderly that is projected to become even larger, increasing from 8% in 2015 to 19% of the population in 2050 (UNFPA 2017). This will have far reaching consequences, among which are the increased rate at which the elderly begin to face social isolation and the associated negative psychological effects that come with it. Social isolation can be caused by a number of driving factors such as: the need to have medically impaired elderly stay in familiar (or safe) surroundings; the “empty nest” syndrome of the elderly suddenly dealing with the consequence of their children moving away; disability; bereaved of their spouses, etc.

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Dignity Foundation is cognizant of these issues, and has attempted to come up with carefully curated interventions taking into account the dynamics of the elderly population in India (and Mumbai in particular). One of such interventions is the day care centre for the indigent elderly in the city of Mumbai. The objective of the Dignity Day Care Centre for the Elderly is to provide indigent elderly:

- With a safe haven empower them with better awareness about their rights and
- Offer them a hygienic environment with nutritious mid-day meals,
- Offer physiotherapy treatments
- Provide regular medical checkups
- Provide enriching activities and companionship.

The objective has also been to exist in a capacity that promotes social inclusion for elders. Using that as a springboard, we have capitalised on the opportunity provided by this interaction to expose elders to various activities which can be of emotional, physical and mental therapeutic value. Examples of physical activities include yoga and tai-chi; loneliness mitigation by bonding with other members of the community; community awareness on various issues, and skill building. Some of these activities have therapeutic effects on both elders and their family. For instance, an elder present in the Centre is less likely to be perceived as a burden by his family, and the elder themselves will feel happier while around his peers. Such opportunities possess intangible value to all stakeholders. There are similar programmes structured that benefit the common elder

mentally (such as newspaper reading, skill building or awareness sessions).

Currently the day care Centre is functional every weekday from 9.30 am to 5pm, and provides

- Shelter
- Safe haven
- Mid-day meals,
- Primary health care services through weekly checkups
- Skill enhancement
- Physical activities (such as yoga, tai-chi etc)
- Awareness about their rights (through lectures)
- Engagement through other enriching activities
- Loneliness mitigation

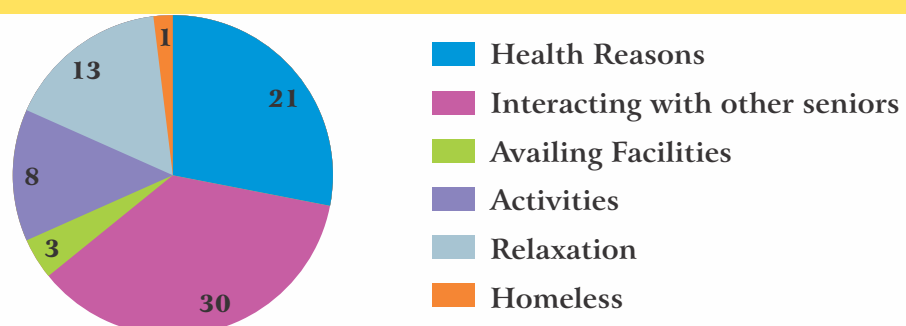
The Centre is manned full-time by a Social Worker, One Administrator and one community mobiliser employed by Dignity Foundation, and continuously monitored by the Head of Programmes.

An impact study was done in March 2018 to assess the effectiveness of the mechanism through which Dignity Foundation delivers its stated objectives to its beneficiaries.

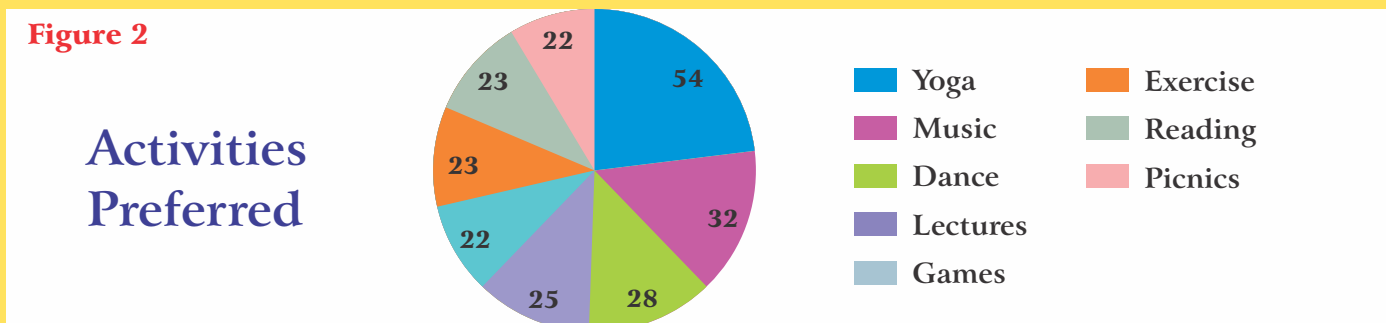
Since Dignity Foundation's aim is to make the services provided at the centre as comprehensive as possible, there are multiple reasons that a senior citizen would have to visit and avail any of the services in the Centre. Accordingly, they were asked an open ended series of questions that would help the Foundation determine these exact motivations. These motivations are tabulated in Figure 1:

Figure 1

Motivation for visiting the center



It is very clear that most of the beneficiaries use the Day Care centre to interact with other elderly, and to avail some of the health benefits provided by the centre in the form of healthy physical activities (e.g., yoga) and the weekly medical check-up by a visiting medical consultant. Additionally, the Centre plays host to a wide range of activities to keep its beneficiaries engaged. The respondents were asked about their participation in these activities to evaluate the effectiveness of these activities. Their responses are tabulated in Figure 2:

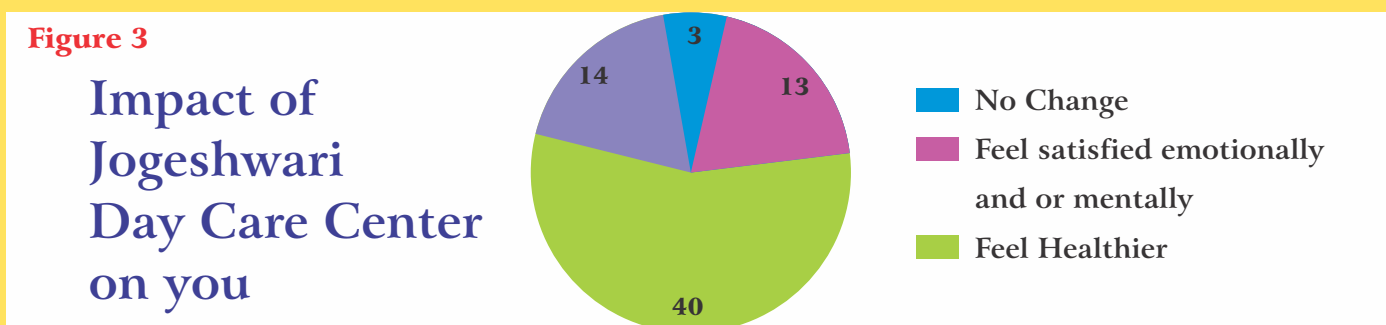


One of the desired outcomes in the Project Proposal submitted to the funders was to have newspaper reading sessions, as well as a series of regularly scheduled activities to keep the elderly engaged and to increase in-centre cohesiveness and social interaction.

Figure 1 and Figure 2 lead Dignity Foundation to conclude that these objectives are continuously being met.

From Figure 2, it is easy to determine that yoga is overwhelmingly popular, and with good reason. A 2011 study by Gurujaja et al., determined that yoga was a significant contributor to reducing anxiety levels both short term and long term. When contextualised with the fact that most elderly in India experience some form of depression or anxiety, the benefit of having a yoga program catered only toward the elderly becomes clear.

The respondents were also evaluated on how they felt the Centre had impacted their lives, in order to glean an idea of where the holes (if any) lie in our execution of our objectives. This is visualised in Figure 3:



In line with the stated objective of the Jogeshwari Day Care Centre Programme, most of the respondents (68%) indicated they felt healthier, thanks to the various programmes that come associated with health benefits. Such programmes include dance, music, yoga, primary health checkups and facilitating a common safe harbour for stress free social interaction.

The Centre also doubles up as a loneliness mitigation centre. There is a mildly positive correlation (.3304, significant at the 95% confidence level) that indicates that the longer an elderly person has spent in the centre, the more likely they are to report having made more friends.

This meets our stated objectives as documented in our project vision, which is to increase psychological well-being and improve the sense of belonging and banish loneliness.



Success stories:



Bhajan Kaur

(65, beneficiary for 2 years):

Her daughter in law causes various domestic issues at home, and she is powerless. She is unable to deal with the continuous arguments, so the Day Care Centre acts as a safe space for her to escape and obtain some peace of mind. She was counselled by the Centre Coordinator.



Manjula Sawardekar

(60, beneficiary for 2 years):

She is recently bereaved of her 2 sons (both passed in an accident). Due to this, she experienced varying stages of depression and comes to the centre to relax. She is also a beneficiary of Dignity Foundation's ration project. She has various medical issues (including a reoccurring cardiac issue) and is struggling to find gainful employment through which she can support her grandson, as her daughter-in-law antagonizes her and refuses to support her. Coming to the centre is a cathartic experience for her.



DEMENTIA DAY CARE CENTRE

Dementia, a progressive brain dysfunction, leads to a gradually increasing restriction of daily activities after 60 years of age. The most well-known type of dementia is the Alzheimer's Disease. Dementia not only affects patients, but also those surrounding them, as most patients require care in the long-term. Care giving relatives often are left to struggle, feeling isolated and un-informed. The frequency of dementia increases with rising age from less than 2 % for the 65-69-year-olds, to 5% for the 75-79 year-olds and to more than 20 % for the 85-89 year-olds. Every third person over 90 years of age suffers from moderate or severe dementia. About half of those affected by dementia suffer from Alzheimer's disease.

Dementia is a group of brain disorders that disturb and damage cognitive (power of knowing) functions, affecting memory, one's very personality, judgment, mood and social functioning. Cognitive function refers to all mental tasks we perform every minute - from remembering our name to doing mathematical calculations. Memory is often the first to go. Gradually one will also lose abilities of problem-solving ability, decision-making, judgment, managing physical space, putting words together and communicating. One's very personality also goes for a toss. Eventually people with dementia will NOT be able to take care of themselves. They will require round-the-clock care.

Dementia is a permanent, progressive disease that affects mostly people after 55 years.

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In 2011 there were an estimated 4.4 million Indians with dementia. The numbers are expected to double by 2030. Despite the magnitude of this problem, there is gross ignorance, neglect and scarce services for people with dementia and their families in India. India is home to more than 97 million people older than 60 years. This age group is expected to grow dramatically in the coming decades with 1 out of 5 being 60+ by 2050. With demographic ageing comes the problem of dementia. The available dementia services are grossly inadequate to meet the needs of the over 3.7 million people with dementia in India.

Our centre: Dignity Foundation is driven by the need to provide therapeutic and efficient models of community-based care to those living with dementia. It also seeks to provide support to these members of the family in the city of Chennai. People with dementia require access to psychological, rehabilitative, and welfare services. Ongoing care and treatment is required at all hours. Caregivers are often family members who are working and cannot devote any attention to the sick member. Dignity Foundation set up a day care centre for care and support to the people living with Dementia and the family care giver in a fully professionalised environment nearly eight years back. The Centre is structured to meet the needs of individuals living with dementia and to support the person's strength, abilities and independence.

The aim of the centre at Anna Nagar in Chennai is to provide a stimulating and conducive environment where the clients can maintain practical and social skills and enhance their self-reliance. The centre also provides respite for the caregivers who find it extremely stressful to provide care to the person suffering from dementia.

The centre has trained staff that includes a GP on call, a Psychologist, a fulltime Social Worker and fulltime trained attendants. Clients take part in planned activities and recreational facilities that are mixed with good amount of rest and relaxation. The thrust is on therapeutic

and remedial activities. The members come from different socio economic backgrounds and are in different stages of Dementia. Some are just in the first stage while some are in advanced stages. Some are very cooperative while a few are aggressive. We have caregivers specially trained to deal with people afflicted with Dementia. For the persons with dementia we call it a club and not a day care. They are not patients but members of the club where they come everyday and have fun with other senior citizens. It gives tremendous relief to family members and space to do their own work as taking care of persons with dementia is a 24/7 responsibility and causes a lot of stress.

The following activities take place at the centre on a regular basis:

- Tender care by trained staff
- Facilities for indoor games
- Music
- Recliners for patients to rest
- Physiotherapy
- Occupational Therapy
- Yoga Therapy
- Music Therapy
- Lunch, Light refreshments
- Special days like Movie Day – Screening of old movies, song's and cartoon pictures, Sports day
- Picnics & outings to nearby places like Crocodile park, Mamallapuram etc
- Bus facility to bring the patient's everyday to the Day Care Centre.

The staff also spend considerable amount of time creating awareness about Dementia in the community by providing information, education, and give referral support to everyone who is affected by Dementia. A fundamental objective of the Outreach Program is to deliver the vital core information to create awareness about Dementia and referral services to under-served persons and communities.

Feedback from the family of our members:

“ My name is Rajesh and my mother V.Saradha is part of the Dementia day care centre in Anna Nagar. My mother is a retired music teacher and three years back she started facing memory related issues accompanied by stress and anger. Post various tests doctors were mentioning the symptoms of early stage of Alzheimer's. I have been on the look out for various services for my mother to overcome the memory issues. However, all the efforts went in vain and my mother's Alzheimer's stage kept increasing.

I continued my search for a Dementia care service provider and i chanced upon Dignity Foundation. Soon, I got my mother enrolled in the day care centre and this place is really a life changer for my mother and also to everyone in my family. My mother treats this place as her second home and also the staffs in the centre are really patience, supportive and ensure elder people are safe. One of the biggest plus points of this service is the pick up and drop facility. The driver and the caretaker always come with a smiling face which really gives confidence to us and I know that my mother is in safe hands and is also very happy doing the different activities in the centre. Thank you so much for all the support Dignity!

”





SKILL DEVELOPMENT PROGRAMME

This project has been funded by **NIHCHAL ISRANI FOUNDATION** without whose unflinching support we wouldn't have been able to reach out to so many senior citizens.

In India, 90% of the 70 million elderly belonging to the poor classes are from the unorganised sector and have no means of economic sustenance. 60% of the elderly live with children, meaning they are subjected to all sorts of deprivation and taboos. As per the National Sample Survey Organisation 60th round, 92% of the elderly in the age group of 60-79 are not confined to bed or home. So it is possible for these elders to continue working, and eking out a small income. Failure to keep themselves active and engaged will result in sickness and a bed ridden existence. At the age of 60 if they are kept engaged and active for at least 10-15 years, we have helped them reach 75 years with lesser problems.

While 70 million elderly live in poor socio-economic conditions, there is no Government scheme that will help them earn some money through skill development effort. The National Policy of Older Persons of 1999 recognises "second career" a middle class-focused idea. For the very poor only pension and social security assistance were visualised. The National Skill Development Fund was set up in 2009 by the Government of India for raising funds both from Government and Non Government sectors for skill development in the country. The Fund is contributed by various Government sources, and other donors/ contributors to enhance, stimulate and develop the skills of Indian youth by various sector specific programs. A public Trust set up by the Government of India is the custodian of the Fund. Indian youth would thus exclude people 60+.

Lacking a steady income, people who are 60+ are excluded from financial loan facilities through banks. There is thus no financial support/backing for the elders to start any initiative. It falls upon the civil society therefore to fill the gap by introducing skill development for the elderly.

Our new venture: Our work for the last 4-5 years on working with Ration beneficiaries has exposed us to the intricate cycle of poverty that the elderly have been experiencing. Our work has exposed us to numerous problems that the elderly face day in and day out. One recognition is that improvements in medical technology and cure of disease have rendered the elderly poor with more number of years to live and sustain themselves. With adequate care given to their health maintenance it is possible to help them into learning a new skill that can produce an all-rounded improvement in their psycho-social status. Introducing a guided skill development, it is possible to help them earn Rs. 100 a day.

With this objective in mind, we began the skill development program for the poor elderly in the suburbs of Jogeshwari and Mankhurd in the city of Mumbai. In these slums, majority of the elderly members have spent their entire life working in unorganised sector as semi skilled or unskilled workers. Majority of them were laid off their work before age. Paper bag making was chosen as the skill building programme since it does not require high end skills to make paper bags and the ongoing plastic ban in the state of Maharashtra was another incentive for starting this initiative. Paper bag making is a worthwhile business opportunity in recent times when civil societies and even corporations declaring plastic materials and bags as hazardous environmental disasters. Using paper bags for shopping and all carry-back situations is a step ahead towards the green movement. Thus, with the objective of motivating the poor elderly to learn simple income generation skills, we began the skill development program in December 2017.

Pilot testing in Jogeshwari: We conducted a pilot project of paper bag making in our Jogeshwari Day Care Centre where some 35

ladies and gents, all aged 60+ tried their hand in newspaper bag making experiment. Majority of the elderly learned this skill easily. Encouraged by this success we launched a Project focused on the elderly making paper bags.

The programme kick started with a basic paper bag making workshop conducted by Mrs Sudha Barshikar in Jogeshwari, Sealink and Byculla. This was envisaged as a training to expose the members to the basics of paper bag making and to select those senior citizens who were not only interested in making these bags but were also adept in making them. Five members were chosen from each of these centres for the advanced round of training and to become master trainers.

Through the inspirational guidance of Rotarian Surendra Shroff, the advanced 2 day training workshop was held in Pune where 15 senior citizens were trained on not just simple dexterity skills to make paper bags but to also look at ways to organize themselves as a group to motivate other senior citizens to join the program and to market the finished product and earn additional income for their daily sustenance. Mr Shroff initiated the art of transforming old newspapers into carry bags among the visually- challenged inmates of the Blind Home with assistance from Prof Anil Gupta, Executive Vice-chairman, National Innovations Foundation. The idea was to engage them productively for 8 hours daily, and the bonus was that they were able to make enough money to buy gifts for their families who they visit twice a year. Through the course of the training, we could identify four senior citizens who could work as trainers and teach the skill to other senior citizens in the two identified slum areas. Three batches have been trained so far in both the centres between the months of January – March 2018 and close to 60 senior citizens have been trained and many of them have independently making the bags and selling them while two senior citizens groups of 10 members each have been formed and they collectively make the paper bags and some of them have taken the initiative to market the

bags and sell them. The active members of the group manage to earn close to Rs 1500 – Rs 3000 per month which is a substantial supplement income to their meager earnings. Our donor companies, well wishers and members donate old newspapers and these are used for making the paper bags.

Despite some of the challenges faced by these seniors such as difficulty to remember the steps to make the bags, fluctuating demand for paper bags in the market, there have been success stories which have made the entire purpose of starting this skill development program worthwhile.



Success stories:

Chakubai Gangurde is a 70 year old widow who is very intelligent and is very active. She is illiterate and predominantly relies on her memory for doing all her work. She is a popular and charismatic leader and mobilizes people very easily. The community respects her a lot and because of her enthusiasm and hard work she has managed to produce several bags within a short span of time. She produces approximately 4 to 6 kgs of bags everyday and she manages to earn a monthly income in the range of Rs. 3000 to Rs 5000. She is a classic example of perseverance and hard work!.

Shusila Revale is a 68 year old widow who lives with her unmarried physically challenged daughter in the interior parts of the slum. She had no regular source of income and lived in extreme poverty. She enrolled as a trainee for the paper bag making program. She took this training seriously and has started earning a steady source of income. Her daughter has also learned to make simple paper bags and now mother and daughter are able to fulfil their basic needs of food, clothing and medical requirements.





LONELINESS MITIGATION PROGRAMME

Partially Supported by:
Nihchal Israni Foundation
DLF Foundation
Rotary Club of Bombay

The plight of old age is very real, embracing losses in physical, cognitive and social domains. It is not surprising that anticipation of ageing is characterised by anxiety and fear both on the part of the individual (e.g. fear of loss) and on the part of societies (e.g. fears of increased costs and burdens). The elders in India live in constant worry related to three matters, viz., diseases, poverty and loneliness. There is no escape from the first problem because, it is the result of natural process of ageing, the second problem is either due to poverty or poor financial management during earning time that has resulted in the absence of saved funds or income yielding investment in the sunset years and the third problem is either due to loss of spouse or NRI children or deliberate abandonment by the children.

The plight of ageing, however, is only one side of the coin. The other side involves growth, vitality, striving and contentment. A comprehensive definition of successful ageing would combine all three of these elements: longevity (without which successful ageing is impossible), health (lack of disability), and happiness (life satisfaction). Our core vision is to provide opportunities for senior citizens to age successfully and gracefully.

Dignity Foundation's Loneliness Mitigation centres are euphemistically referred to as the Chai Masti centres. These centres provide a platform for senior citizens to interact socially, build a support network, boost their self esteem and lead an active life. Loneliness mitigation centres have structured activities to promote:

Social interaction and sharing with peers | Learning new skills | Physical and spiritual well being | Offer a platform to display their talents and get recognition.

Several hundreds of senior citizens come on a daily basis to the 30 centres spread across 7 cities – mitigating loneliness and enriching lives. During the year, our Loneliness mitigation centres continued the work of being a beehive of activity, laughter, learning, and bonding, expanding of horizons and most importantly of belonging.

Running Loneliness mitigation centres is a thoughtful strategy to accomplish our mission. We constantly thrive on changing the mind set of elders from the old pessimistic belief towards optimistic and productive life. Our Loneliness mitigation programme aims at organising a range of activities that looks at holistic well being of seniors. Goal of the Enrichment centre is to mitigate loneliness among elderly people and to provide opportunities by which members will remain healthy -- physically, psychologically, intellectually, socially and spiritually.

Physical Development - Ageing inevitably means physical decline, some of which may be due to lifestyle, such as poor diet and lack of exercise, rather than illness or the ageing process. The speed, at which people age, as well as how ageing affects their outlook on life, varies from person to person. Our centres focus on a whole range of activities that focus on physical development of seniors:

Yoga | Tai chi | Falun Dafa | Laughter therapy | Sujok acupressure therapy | Health awareness talks and programs on a range of common ailments that seniors face like diabetes, cholesterol, blood pressure etc | Dementia awareness programs | Nutritional awareness sessions | Fitness sessions | Dance sessions etc



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Social Development - A growing number of studies have found that older adults embedded in strong social networks and high levels of social activity are less likely than their more socially disengaged peers to experience declines in cognitive functioning. Studies have also observed that those with strong and positive social networks were sixty percent less likely to show signs of dementia later in life. Some of the activities that regularly take place in our centres are:

Several general knowledge sessions | Sessions on accepting change is the only constant | Managing changing relationship dynamics | Intergenerational connect and managing expectations | Role of social media, technology in our lives | Life after retirement – pros and cons | Collective festival celebrations etc

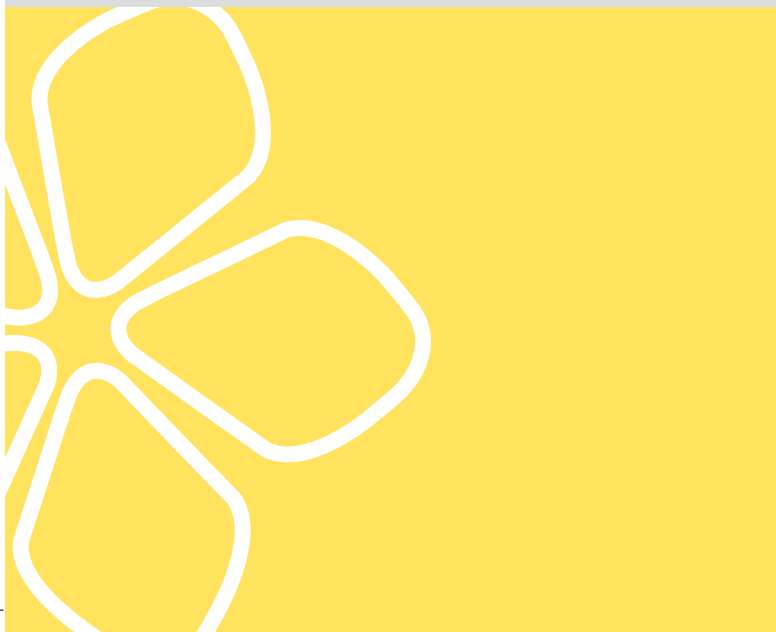


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Spiritual Development - In the last few decades, gerontologists have become increasingly aware of the importance of spirituality to the well-being of seniors. Understanding of self is a key component of spirituality and is the understanding of a greater power outside of the self. Many of our activities are focussed on the self to be happier and to be more compassionate in life.

Meditation | Practicing Mindfulness | Talk sessions on life after death, understanding the subconscious etc | Bhagwat Gita & Vedanta discourse sessions | Discussion on epics and its values | Bhajan singing | Understanding astrology and its impact on our lives



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Skill Development - Older adults are often encouraged to stay active and engaged to keep their minds sharp. But new research indicates that only certain activities — learning a mentally demanding skill like photography, for instance — are likely to improve cognitive functioning. It is important to get out and do something that is unfamiliar and mentally challenging, and that provides broad stimulation mentally and socially. The following are some of the common sessions that place in our centres regularly:

Craft sessions like Best out of waste, paper crafts | Learning to Chess, Carrom, Bridge | Graphology courses | Rubic square, Sudoku solving sessions | Art sessions like Rangoli, painting etc | Therapeutic Indoor gardening | E waste workshops | Learning music or to play an instrument etc

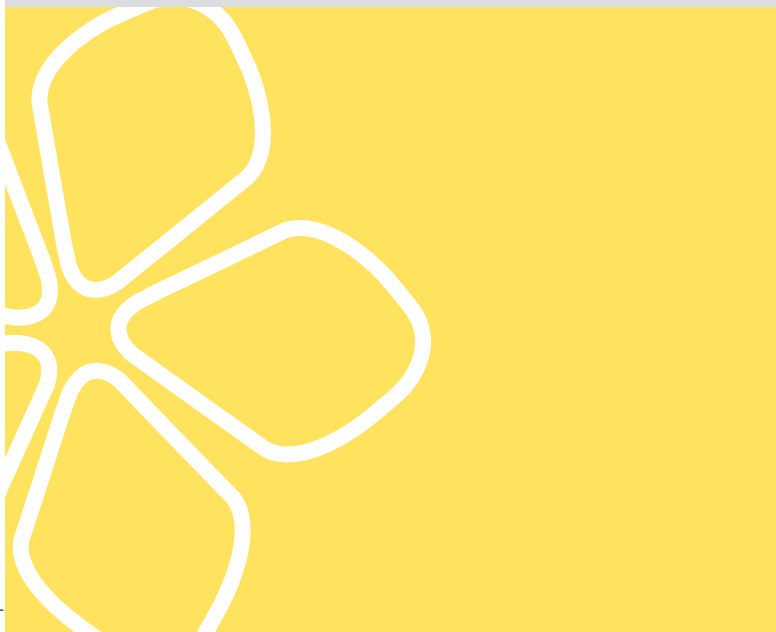


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Emotional Development - Emotional wellbeing and distress depend centrally on social relationships. Changes in emotions with age are complex. Older adulthood is not simply a time of emotional well-being and tranquillity. Strong emotions exist and reactions to important life events may increase with age, rather than diminish.

Self awareness sessions to handle emotions, changed relationships | Sessions on practising forgiveness | Anger & stress management sessions | Understanding empathy, sympathy | Talk sessions on peer bonding and having a support network at this age | Companionship and its importance | Going down memory lane – sharing memorable moments from childhood, youth days | Celebrating birthdays together.

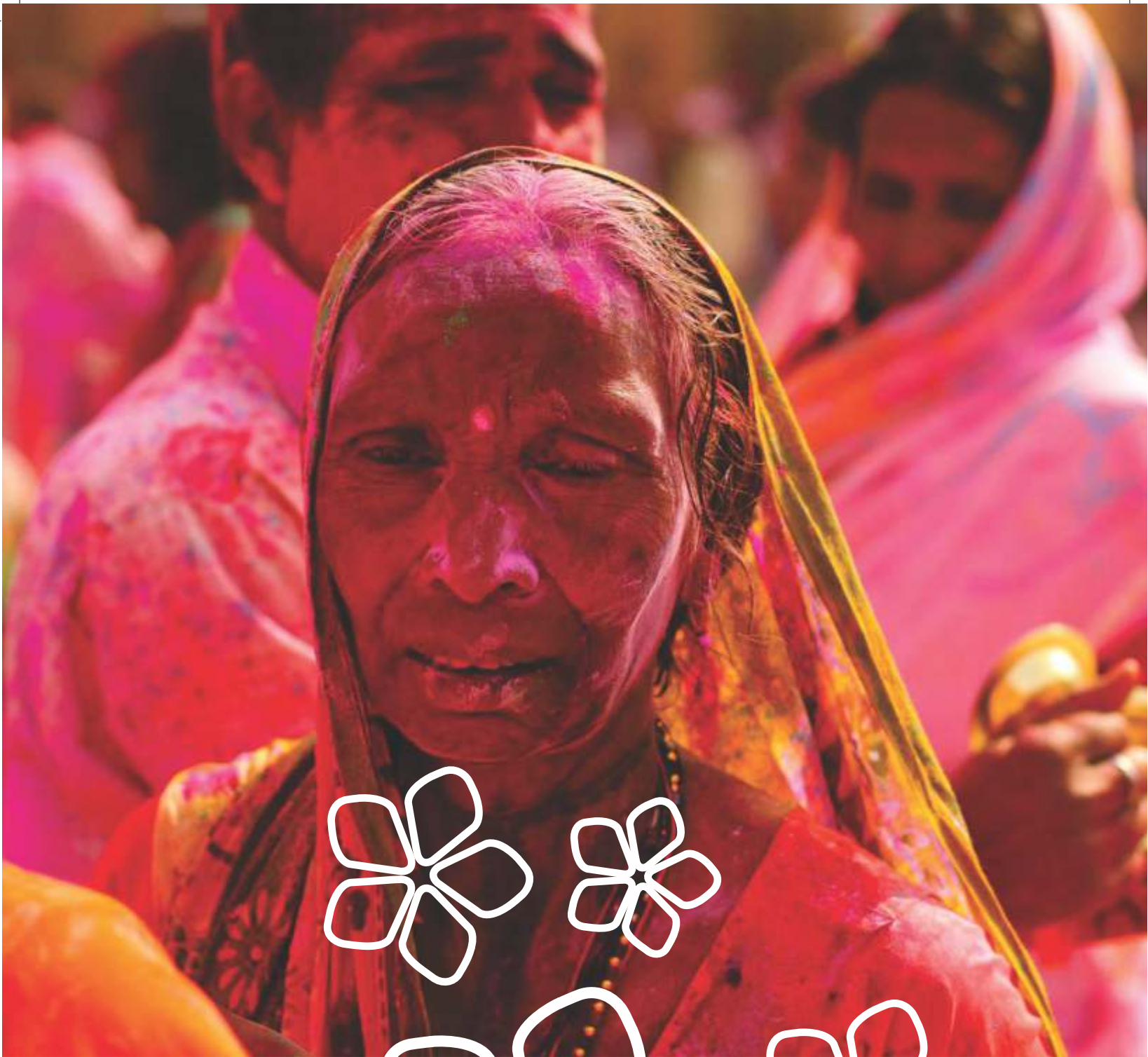


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Outdoor activities - Research has confirmed that being outside does more than just lift your spirits; it also provides a boost for your physical and mental well-being. Seniors who spend time outdoors may experience less depression and anxiety. Being outside and enjoying nature can provide a variety of benefits for your energy, creativity, and mental and physical well-being. Our seniors enjoy the outdoor activities that we have brought to them from time to time and they enjoy the camaraderie and the time they all spend together.

Picnics | Visit to nature parks | Watching movies together | Pilgrimages | Tree planting sessions | Organising sales during festive season | Outdoor games | Heritage tours | Celebration of festivals | Visit to social institutions like orphanages, old age homes etc







DIGNITY EVENTS

Dignity Second Family -

Many seniors experience loneliness as a result of living alone, lack of close family relationships, and age related losses. Loneliness is a leading cause for poor physical and mental health among the elderly leading to early death. Chai masti centre | Coffee chavadis | Chayyar Adda | Tehneer Arangam are the places that senior citizens come to every day and spend few hours with their second family. It is the place that makes them forget their woes and live life with security, excitement, fun and belonging.

Dignity Second Family Celebration event aimed to capture this sense of belonging amongst the chai masti members and gives them all an opportunity to express what the centre means to them! Members from across all our centres in showcased their creative talent by expressing what it means to have a second family!

Dignitarians expressed the concept of second family through dramas & plays, music and dance performances and poetry recitations. This event was celebrated in all our chapters with a lot of vigor and enthusiasm.





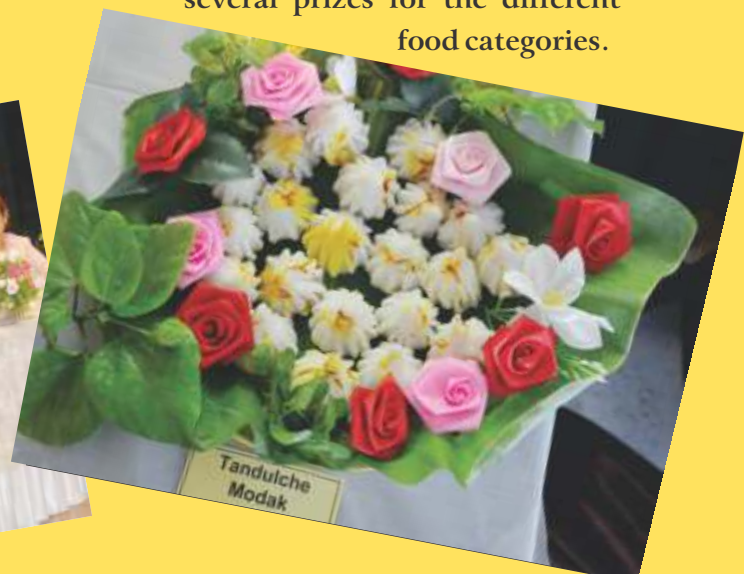
International Day of Older Persons - 1st October is celebrated as the International Day for Older People each year. The International Day of Older Persons is an opportunity to highlight the important contributions that older people make to society and raise awareness of the issues and challenges of ageing in today's world. Dignity Foundation has been working with senior citizens for the past 23 years and has been diligently celebrating this day with its members and with senior citizens at large. The theme of International Day of Older Persons 2017 was "Stepping into the Future: Tapping the Talents, Contributions and Participation of Older Persons in Society." This year's day was about enabling and expanding the contributions of older people in their families, communities and societies at large. It supports full and effective participation in old age. We at Dignity also celebrate it as a Thanksgiving to our volunteers, well wishers, supporters and donors each year and it is celebrated in all our Chapters in its own unique style replete with cultural programmes, culinary competitions for seniors, recognizing and rewarding achievers and volunteers and taking an oath to scale up our services and reach out to more senior citizens in the country.





Recipe Contest - Mumbai chapter came up with a unique theme for recognizing the talent of seniors in line with the theme of International Day of Older Persons this year. The focus this year was on tapping the culinary skills of senior citizens and providing them the opportunity to showcase their talent. Members of our centres were encouraged to prepare a dish a based on the theme of the culinary event. The dishes were displayed on the day of the celebration and eminent judges decided the winners of the culinary talent show

based on parameters such as innovative ingredients, ease of preparation, taste, eye catching display etc. More than 100 senior citizens participated in this competition from across the city of Mumbai and bagged several prizes for the different food categories.



Frontiers in Medicine – Bengaluru chapter organised Frontiers in Medicine in Collaboration with Sparsh Hospital for Advanced Surgeries. Renowned doctors from the hospital spoke on Hip attack, Stroke and Myths and facts on exercising for elders. More than 100 members from all the Coffee chavadis participated in this event. They also presented a cultural programme comprising of dance, karaoke music and humor to enthrall the audience.



Dignity Dialogue Anniversary – Each year, in commemoration of the anniversary of the Dignity Dialogue magazine, we celebrate its birthday in the presence of celebrities and honour all authors and contributors to the magazine. This time around Kolkata chapter took the lead in celebrating the magazine anniversary. An intergeneration debate “Our respect to the elders is more out of habit than from the heart” was organised. Renowned personalities of Kolkata participated in the event and made it a huge success.

Intergenerational Comrades – Chennai chapter organised an interesting event to bring together older people and younger generation in purposeful, mutually beneficial activities, which promotes understanding and respect between generations. The purpose was also to facilitate the younger generation to spend quality time with the older people and make them understand their responsibilities towards older people and for the older people to understand the world of present generation. Students from different social work department in colleges volunteered for this event and one youngster was attached to every Dignitarian. Elders connected well with the youngsters and enjoyed the positivity and vibrancy that the younger generation brought along!





OUR MENTORS & FOOT SOLDIERS

What we achieve as a team, the Dignity team, is the basis of our success. Employees are the backbone of any organization, and it is no different here in Dignity. Studies show that happy employees are more motivated, productive and committed. We at Dignity are fortunate to have a dedicated team that feels passionately about the cause of Senior Citizens and march ahead with our vision clearly etched in their minds!



Chief Patrons & Chief Dignitarians

They are the coach, the guide and the trusted advisor rolled into one for all our chapter heads. They have played a huge instrumental role in steering the chapters towards the vision of Dignity Foundation.

Chief Patrons



Piyush Desai
Chief Patron,
Ahmedabad



Pranay Vakil
Chief Patron,
Mumbai

Chief Dignitarians



MSR Rao
Chief Dignitarian,
Bengaluru



Sundera Gopalan
Chief Dignitarian,
Chennai



Sushmita Chakravarti
Chief Dignitarian,
Delhi NCR



Gopal Asthana
Chief Dignitarian,
Pune

Chapter Heads

They are the captains of the ship. Their commitment, zeal and hard work has steadied the work in the different chapters, helped us reach out to more senior citizens in these cities and bring about a smile on the face of each senior citizen we come face to face with.



Nina Christie
Manager,
Ahmedabad chapter



Brinda Ramesh
Manager,
Bengaluru chapter



Felista Jose
Manager,
Chennai chapter



Dr Vartika Singh
Manager,
Delhi NCR chapter



Ruma Chatterjee
Manager,
Kolkata chapter



Kiran Mahankale
Manager,
Pune chapter

Centre Coordinators

They are our foot soldiers who interact with senior citizens day in and day out and manage our chai masti centres with great enthusiasm, dedication and showering love and care to all our members.



Ahmedabad
Meenu Singhvi
Mani nagar Coordinator

Bengaluru



Mukta Shridhar
Jayanagar chavadi
Coordinator



DM Rao
Vidyaranyapura
chavadi Coordinator



Sumavathi
Vijaynagar chavadi
Coordinator



Vipra
Sanjay nagar
chavadi Coordinator

Chennai



Merita Joseph
Tehneer Arangam
Coordinator



Kumar Prashant
Senior citizen
rejuvenation centre,
Phase 2 coordinator



Susmita Grover
Green park centre
coordinator



Monica Sashidharan
Senior citizen
rejuvenation centre,
Phase 3 coordinator

Kolkata



Kallol Banerjee
Behala centre
coordinator



Maitreyi Mukherjee
Baguiati centre
coordinator



Ruma Sengupta
Salt lake centre
coordinator



Ruma Chatterjee
Dhakuria centre
coordinator

Mumbai



Meenal Pednekar
Grant road chai masti
centre coordinator



Jyotsna Gokhale
Dadar chai masti
centre coordinator



Darshna Thakker
Chembur chai masti
centre coordinator



Ishrat Kumar
Versova chai masti
centre coordinator



Surekha Kulkarni
Powai chai masti
centre coordinator



D P Sharma
Mira road chai masti
centre coordinator



Narendra Joshi
Thane chai masti
centre coordinator



Nandkumar Patil
Vashi chai masti
centre coordinator



Dilip Chauhan
Byculla & Sealink
centre coordinator



Rita Desai
Jogeshwari day care
centre administrator



Sunita Ahire
Jogeshwari day care
centre manager

Pune



Jayanti Madan Gopal
Kalyani Nagar chai masti
centre coordinator



Kiran Mahankale
Wanwadi chai masti
centre coordinator



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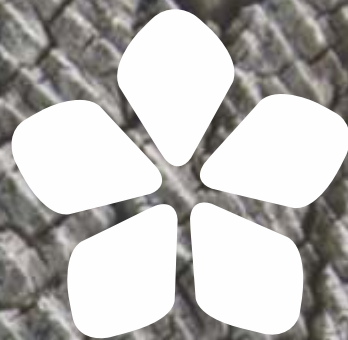


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Innerwheel, Mumbai

DIGNITY FOUNDATION





OUR SUPPORTERS

On behalf of the trustees, staff and member senior citizens, we convey our gratitude to all those who have generously contributed towards the welfare of senior citizens. Our work would not be possible without the relenting support and faith of our donors and well wishers. Thank you so much.

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Individual Donors

Donor Name	Amount	Donor Name	Amount
S. Satyabhama	10,000	Krishna Chandra Mohan	18,000
Amal Kumar Ghosh	10,000	Shashi mithal	18,000
Subhash Bhatia	10,000	Ramalingam Bhaskar	18,000
Geeta Iyengar	10,000	PCP.Radha Krishnan	18,000
Vimal C Kamath	10,000	Radha mohan	18,000
Arvind	10,000	Brigadier George Mathew	19,000
S Ramani Iyer	10,000	S V Jayachandra Babu	19,500
Hoshang D. Nanavati	10,000	Ramanchandran Narayanan	19,700
Vishwanath Ganapa Bhat	10,000	Dhananjay M. Chitnis	20,000
S.P Ambrose	10,000	Sneha Kunder	20,000
Suresh V. Lawande	10,000	Rekha Kini	20,000
Jeanette Marie Saldanha	10,000	Gururaj & Mrs Meera	22,999
Pushpa V. Gohel	10,000	Sudha Nadig	24,000
P.C.P.Radhakrishnan	10,000	Ajita Kini	25,000
Maharukh Edil Katrak	10,000	Radha Kini	25,000
Meenaz D Lala	10,000	Nivedita R. Patel	25000
Vaidyanath Kanna Doraiswami	10,000	Ramchandra	25,000
Prabhakar S.Gurjar	10,000	Sabitha Jairaj	25,000
Darshana D. Dalal	10,000	Fathima mohamed Ismail	28,000
Shama Vijayan	10,000	Ruth Handle	28,000
Urmila Samuel Kapadia	10,000	Lakshmi Srinivasan	30,000
Sunil Shah	10,000	Dr.Urmi Sampat	30,000
Rajat Gambhir	10,000	Siddhartha Luther	30,000
P D Hemavathi	10,000	Kanti Sundaram	30,000
Devaraj V.N	10,000	Jansi vincent	33,000
Kumar Karning	10,000	Lalitha Simha	37,000
Sowmya Reddy	10,000	Uma Srinivasan	40,000
B S Nagaraj Rao.	10,000	Vethavathi Natarajan	42,000
Arockia Raj Jose	10,000	Ira Smith	50,000
Vinita Ananth	10,000	M. Krishna Rao	50,000
Ramasamy Srinivasan	10,000	Anandha lakshmi	50,000
Hemalatha Anandth	10,000	Jalaja Mahadevan	51,000
Amutha Raghavan	10,000	Muthulakshmi Rajan	54,000
Agni sundaram	10,000	Lalitha Mahadevan	54,000
Sukrut.M.	10,002	Radha Kannan	54,000
Chandrashekhar K Kamath	10,505	Nitin Sahjwani	60,000
Vaibhav Joshi	11,400	Kaliyaperumal Ponnusamy	68,000
Rajni Mishra	12,000	Rajambal Kathirvel	75,000
Pramila Bhatia	12,000	Ramasamy Srinivasan	75,000
Sushmita Chakravarty	12,000	Padma Sunderasan	75,000
Arpit Mishra	12,000	Vinaya Mehrotra	90,000
Kumuda Mallya	12,000	Dr Khushnam N Kasad	1,00,000
Shevanthi G. K. Rao	12,000	Eknath Atmaram Kshirsagar	1,00,000
A.N.Iyer Padmanaban	12,000	Dr.Sudha Shah	1,00,000
Narayanamurthy Loganathan	12,000	V.S. Palekar	1,00,000
Uma Nagraj	12,500	Aliff Fazelbhoy	1,00,000
Jayapal Thirumulai sami	12,500	Pradeep P Mallick	1,27,400
Meena Kamat	15,000	Elizabeth Reuben	1,50,000
Anjali Srivastava	15,000	Sundera Gopalan	2,30,000
Brinda Sharma	15,600	Pranay VaKil	2,50,000
Vinay Kumar	15,600	Vembu Vaidyanathan Krishnamurthy	5,00,000
Ram Mohan Shetty	15,600	Piyushbhai Desai	8,75,000
Sonu Mathur	16,000	Dr.Sheilu Sreenivasan	11,50,001
Gautam Gupta	18,000	TOTAL	59,00,307



Corporate Donors

Donor Name	Amount
Raico Engineers	10,000
Crossworld Holidays Tours and Travel	10,000
Seniority Limited	10,000
Metro Dairy Ltd	10,000
Spectra Management consultancy pvt ltd	10,001
Hindustan Composites Limited	11,000
Thomas Cook (India) Ltd	12,000
Sparsh Hospital	20,000
Mr.Kuldip Balasia	21,000
Life Insurance Coporation Of India	25,000
Exide Life Insurance - Mr. Gajendra	25,000
Amplifon (india) Pvt Ltd	25,000
Hindustan Composites Limited	26,000
Forties Hospital Ltd	26,100
Titan Company Limited	30,000
Nutan Nagarik Sahakari Bank Ltd	31,000
Impact Guru	34,862
Anjali Jewellers Pvt.Ltd	40,000
spectrum consultants	41,000
Imperial Hospital and Research Centre Ltd.	45,000
Healthvista India Pvt.Ltd	50,000
Tamboli Castings Ltd	50,000
AVA Chplaayil Health Care Private Limited	50,000
Berger Paint India Limited	50,000
Deutsche Bank (Deutsche Bank AG)	62,500
Repc Home Finance ltd	75,000
Eborn Consuting pvt Ltd	90,000
Raghunath Exports Company	1,00,000
Hindustan Composites Limited	1,30,000
IL & FS Transportation Networks Ltd	2,50,000
Deutsche Bank (Deutsche CIB Centre Pvt. Ltd.)	2,94,800
Scientific Publishing Services Pvt. Ltd	3,00,000
Deutsche Bank (Deutsche Investor Services Pvt. Ltd.)	4,33,601
Alphagrep Securities Pvt Ltd	4,90,000
Kotak Mahindra Bank (Payroll)	13,81,818
TOTAL	42,70,682

Donations by Trusts

Donor Name	Amount
Nirlon Foundation Trust	15,000
Sapana Charitable Trust	25,000
The Thadhomal Mushtakram & Jotsing Thadhomal Shahani Trust.	25,000
Sindhu Charitable Society - Ram Keswani	25,000
Didwania (Ratanlal) Charitable Trust	60,000
Charities Aid Foundation	74,887
Rotary Club Bombay Charities Trust NO.3	9,70,299
Give India Foundation	15,79,710
Nichal Israni Foundation	19,50,000
DLF Foundation	2,10,000
Total	47,24,896

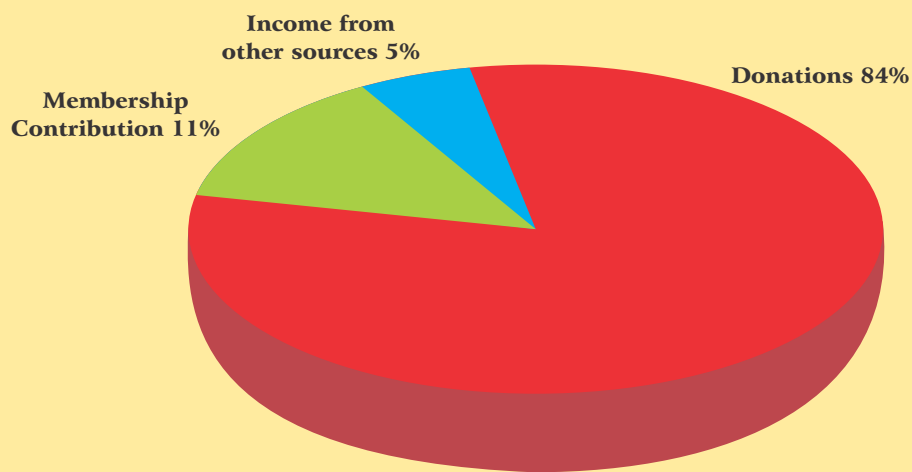


**GRAND TOTAL
INDIVIDUAL +
CORPORATE DONATIONS +
DONATIONS BY TRUSTS
1,48,95,885**

Financial Performance at a Glance

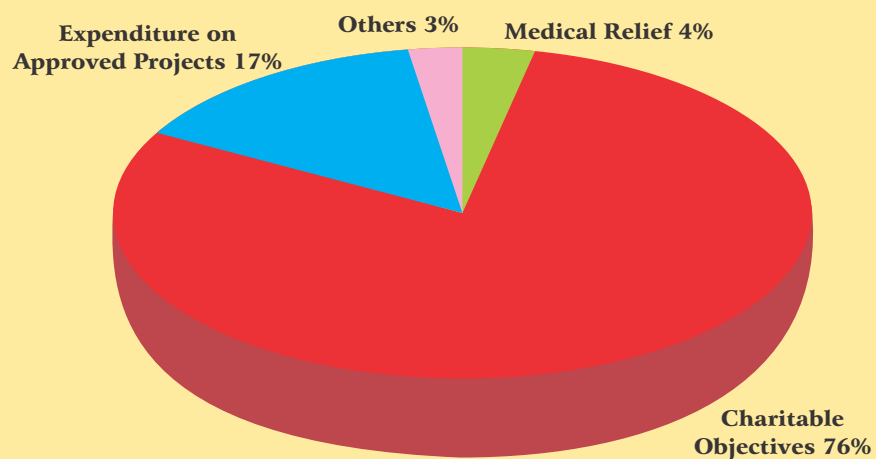
Income

Income	Amount	% receipt
DONATIONS	2,56,32,201	84%
MEMBERSHIP CONTRIBUTIONS	32,81,513	11%
INCOME FROM OTHER SOURCES	15,89,207	5%
Total	3,05,02,921	100%



Expenses

Expenses	Amount	% expense
MEDICAL RELIEF	14,77,127	4%
CHARITABLE OBJECTIVES	2,52,86,820	76%
EXPENDITURE ON APPROVED PROJECTS	55,64,052	17%
OTHERS	10,66,657	3%
Total	3,33,94,656	100%



Jayesh Sanghrajka & Co LLP

Chartered Accountants

INDEPENDENT AUDITOR'S REPORT

To
The Trustees of
Dignity Foundation, Mumbai

Report on the Financial Statements

We have audited the accompanying financial statements of **Dignity Foundation**, which comprise the Balance Sheet as at March 31, 2018, the Income and Expenditure Account for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's responsibility for the Financial Statements

Trust Management is responsible for the preparation of these financial statements in accordance with the Maharashtra Public Trust Act, 1950 and Accounting Standards issued by the Institute of Chartered Accountants of India. This responsibility also includes the maintenance of adequate accounting records in accordance with the provisions of the act for safeguarding the assets of the company and for preventing and detecting the frauds and other irregularities; selection and application of appropriate accounting policies; making judgment and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial control, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

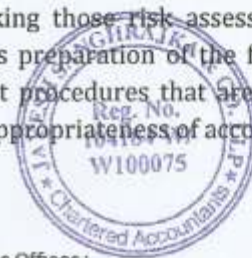
Auditors Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit.

We have taken into account the provisions of the Act, the accounting and auditing standards and matters which are required to be included in the audit report under the provisions of the act and the rules made there under.

We conducted our audit in accordance with the Standards on Auditing specified under section 143(10) of the Companies Act, 2013. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Company's preparation of the financial statements that give true and fair view in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies



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Jayesh Sanghrajka & Co LLP

Chartered Accountants

used and the reasonableness of the accounting estimates made by companies' directors, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the financial statements.

Opinion

In our opinion and to the best of our information and according to the explanations given to us, the financial statements of the Public Charitable Trust for the year ended March 31, 2018 are prepared, in all material respects, in accordance with the Maharashtra Public Trust Act, 1950 and generally accepted accounting principles in India.

- a) In the case of the Balance Sheet, of the state of affairs of the Dignity Foundation as at 31 March, 2018 and
- b) In the case of the Income and Expenditure Account, of the excess of Expenditure over Income for the year then ended.

Report on Other Legal and Regulatory Requirements

1. As required under Section 12A (b) of the Income Tax Act, 1961, we report that :
 - a) We have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of our audit;
 - b) In our opinion, proper books of accounts as required by the law have been kept by the Trust so far as appears from our examination of those books.
 - c) The particulars required by Form 10B of the Income Tax Act, 1961, are given in the Annexure-1, to the extent applicable to the Trust.
2. As required by the Maharashtra Public Trust Act, 1950, we give:
 - a. In the Annexure-2 particulars required under Rule 19 of the Bombay Public Trust Rules, 1951.
 - b. In the Annexure-3 particulars required under Rule 32 of the Maharashtra Public Trust Act, 1950.

For Jayesh Sanghrajka & Co. LLP

Chartered Accountants

ICAI Firm Registration No. 104184W/W100075


Hemant Kumar Agrawal
Designated Partner
M. No. 403143



Place: Mumbai

Date: 05/09/2018

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The Maharashtra Public Trust Act, 1950
Name Of The Public Trust : Dignity Foundation
Registration No.: F 19856 (Bom)

BALANCE SHEET AS ON 31ST, MARCH 2018

Liabilities	Sch	Amount (Rs.)	Assets	Sch	Amount (Rs.)
Trust Funds Or Corpus			Immovable Properties (At Cost)		
Balance As Per Last Balance Sheet		4,663,748	Balance As Per Last Balance Sheet		-
Adjustment During The Year (Details Given)	A	5,000	Additional During The Year		-
			Less: Sale During The Year		-
			Depreciation Up To Date		-
Other Earmarked Funds			Other Fixed Assets	D	4,743,161
(Created Under The Provisions Of The Trust Deed Or Scheme Or Out Of The Income)			Investments		-
Building Fund		-	Other Deposits	E	1,445,000
Sinking Fund		-	Loans Given		-
Reserve Fund		-	(Secured Or Unsecured) : Good/Doubtful		-
Any Other Fund		-	Sundry Debtors		-
Loans (Secured Or Unsecured)			Tax Deducted As Source	F	248,286
From Trustees		-	Advances		-
From Others		-	To Others	G	5,144,090
Sundry Creditors for Expenses	B	1,098,731	Income Outstanding	H	767,318
Other Liabilities & Provisions	C		Cash & Bank Balances		
For Expenses		4,599,864	Balance with Bank - Saving A/c	I	6,578,129
For Advances		12,769,188	Balance with Bank - Fixed Deposit	J	1,625,095
For Taxes		73,252	Cash In Hand	K	50,806
Branch & Divisions		-			
Income & Expenditure Accounts					
Balance As Per Last Balance Sheet		(2,165,363)			
Add: Transfer from Earmarked Fund		2,449,200			
Less: Appropriation, If Any		-			
Add: Surplus/(Deficit) As Per Income & Expenditure A/c		(2,891,734)			
Total		20,601,887	Total		20,601,887

Notes referred to above and notes attached there to form an integral part of Financial Statements.
As per our Report of even date attached.

For Jayesh Sanghrajka & Co. LLP
Chartered Accountants
ICAI Firm Registration Number : 104184W/W100075

Hemant Kumar Agrawal
(Hemant Kumar Agrawal)
Designated Partner
Membership No. : 403143
Date: 05/09/2018



For Dignity Foundation

Shubh Dhanwajan
(Trustees)



The Maharashtra Public Trust Act, 1950
Name Of The Public Trust : Dignity Foundation
Registration No.: F 19856 (Bom)

INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDING 31ST, MARCH 2018

Expenditure	Sch	Amount (Rs.)	Income	Sch	Amount (Rs.)
To Expenditure In Respect Of Properties			By Rent-----		
Rates, Taxes, Cesses		-	(Realised)		-
Repairs & Maintainance		-	(Accrued)		-
Salaries		-			
To Establishment Expenses			By Interest -----		
		-	(Realised)		-
		-	On Securities		-
To Remuneration To Trustees			On Loans		-
		-	On Bank Account (Fixed Deposits)	N	197,091
To Remuneration (In the case of math to the Head)			(S. B. Interest)	O	315,581
Of The Math, Including His Household Expenditure, If Any		-	On Other - Interest On Income Tax Refund		-
To Legal Expenses			By Dividend From Mutual Fund		
		-			-
To Audit & Professional Fees			By Membership Fees Received	Q	3,281,513
A) Audit Fees		118,000			
B) Accounting Charges		-	By Donation In Cash Or Kind	P	25,632,201
C) Professional Fees		157,571			
To Contribution & Fees			By Grants		
Charity Commissioner		-	By Income From Other Sources	Q	1,062,285
To Amount Written Off			(In Details As Far As Possible)		
		-	By Transfer From Reserve		
To Miscellaneous Expenses					
		-	By Amount Written Back	Q	14,250
To Depreciation	D	791,086			
To Amount Transfer To Reserves/ Specific Funds					
		-			
To Expenditure On Objects Of The Trust					
(A) Religions		-			
(B) Educational		-			
(C) Medical Relief	L	1,477,127			
(D) Relief Of Poverty		-			
(E) Other Charitable Object	M	30,850,872			
To Surplus/(Deficit) C/O To Balance Sheet		(2,891,734)			
Total		30,502,921	Total		30,502,921

Notes referred to above and notes attached there to form an integral part of Financial Statements
As per our Report of even date attached.

For Jayesh Sanghrajika & Co. LLP

Chartered Accountants

ICAI Firm Registration Number : 104481W/W100075

Hemant Kumar Agrawal
(Hemant Kumar Agrawal)

Designated Partner
Membership No. : 403143
Date: 05/09/2018



For Dignity Foundation

A. Srivastava *Shubh Dhanwade*

(Trustees)

(Trustees)



Report of an auditor relating to accounts audited under sub-section (2) of section 33 & 34 of The Maharashtra Public Trust Act 1950 and rule 19 of the Bombay Public Trusts Act 1951

Registration No. F 19856 (BOM)
Name of the Public Trust :- DIGNITY FOUNDATION
For the Year Ending 31-3-2018

- | | |
|---|--------------------------|
| (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 voucher 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 registered of movable and immovable properties is properly maintained, the changes there in are communicated from 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 amount of outstanding for more than one year and the amount written off, if any; | Yes |
| (i) Whether tenders were invited for repairs or construction involving expenditure exceeding Rs.5000/-; | No |
| (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 provision of section 36 which have come to the notice of the auditor; | None |
| (l) All cases of irregular, illegal or improper expenditure, or failure or commission to recover monies or other property belonging to the public trust or of loss or waste of money or other property thereof, and whether such expenditure, failure, commission, 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; | None |
| (m) Whether the Budget has been filed in the form provided by rule 16 A; | YES, Dated
09/03/2018 |
| (n) Whether the maximum and minimum number of the trustees is maintained; | Yes |



[Signature]

[Signature]

(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, Refer to Notes to Accounts
(t) Any special matter which the auditor may think fit or necessary to the notice of the Deputy or Assistant charity commissioner.	None

For Jayesh Sanghrajka & Co. LLP

Chartered Accountants

ICAI Firm Registration Number : 104184W/W100075

Hemant Kumar

(Hemant Kumar Agrawal)

Designated Partner

Membership No. : 403143



Place: Mumbai

Date: 05/09/2018

**SCHEDULE -IXC
(VIDE RULE 32)**

**Statement of Income Liabile to Contribution for the Year Ending 31-3-2018
Name of the Public Trust :- DIGNITY FOUNDATION
Registration No. F 19856 (BOM)**

	Rs.	Rs.
I. Income as shown in the Income and Expenditure Account (schedule IX)		30,502,921
II. Items not Chargeable to Contribution Under Sction 58 and Rules 32		
(I) Donations received from other Public Trust and Dharmadas.	-	
(ii) Grants received from Government Local Authorities.	-	
(iii) Interest on Sinking or Depreciation Fund.	-	
(iv) Amount Spent for the Purpose of Secular Education.	-	
(v) Amount Spent for the Purpose of Medical Relief.	1,477,127	
(vi) Amount Spent for the Purpose of Veterinary Treatment of Animals.	-	
(vii) Expenditure Incurred from Donations for Relief of Distress caused by Scarcity,Drought, Flood,Fire or other Natural calamity.	-	
(viii) Deductions out of Income from Lands Used for Agricultural Purposes:-		
(a) Land Revenue and Local Fund Cess.	-	
(b) Rent Payable to Suuperior landlord.	-	
(c) Cost of Production,if Lands are Cultivated by trust.	-	
(ix) Deductions out of Income from Lands used for non-Agricultural Purposes:-		
(a) Assessment,cesses and other Government or Municipal Taxes.	-	
(b) Ground rent payable to the superior Land lord.	-	
(c) Insurance Premium.	-	
(d) Repaire at 10 percent of Gross rent of Building.	-	
(e) Cost of Collection at 4 percentage of gross rent of Building let out.	-	
(x) Cost of Collection of income or receipts from Securities, stocks,etc. at 1 percent of such Income.	-	1,477,127
(xi) Deduction on account of repairs in respect of Buildings not rented and yielding no income, at 10 percent of the estimated gross annual rent.		
Gross Income Annual Income Charitable to contribution	Rs.	29,025,794

Certified that while claiming deductions admissible under the above schedule, the trust has not claimed any amount twice,either wholly or partly, against any of the items mentioned in the schedule which have the effect of double-deduction.

For Jayesh Sanghrajka & Co. LLP
Chartered Accountants
ICAI Firm Registration Number : 104184W/W100075

Hemant Kumar
(Hemant Kumar Agrawal)
Designated Partner
Membership No. : 403143



Place: Mumbai
Date: 05/09/2018

Trust Address:
B 206, Byculla Services
Industries Premises,
Dadoji Konddev Marg,
(Close to rani Baug)
Byculla (East), Mumbai 400 027

Jayesh Sanghrajka & Co LLP

Chartered Accountants

SIGNIFICANT ACCOUNTING POLICIES & NOTES TO ACCOUNTS

A. SIGNIFICANT ACCOUNTING POLICIES AS ON 31-03-2018

1. Basis of Accounting

The Financial Statements have been prepared & presented under Historical Cost Conventional System of Accounting on Accrual basis & is in compliance with the Generally Accepted Accounting Principles in India & also with the relevant provisions of The Maharashtra Public Trust Act, 1950 & the Bombay Public Trust Rules, 1951.

2. Depreciation

The Depreciation is provided on Written Down value method as per the Income Tax Act, 1961.

3. Movable Assets

Movable Assets are stated at cost, if any. The cost of the assets comprises the acquisition & / or construction cost for bringing the asset to working condition for its intended use.

4. Investments

Investments are long term in nature & stated at cost, with accrued Interest, if any

5. Revenue Recognition

The trust follows the mercantile system of accounting & recognizes Income & Expenditure on accrual basis.

6. Transactions in foreign currency are recorded at the rate of exchange in force on the date of the date of the transaction.

B. NOTES TO ACCOUNTS

Basis of financial statements for the year ended 31st March, 2018

1. Contingent Liabilities - Nil.

2. In the Opinion of Trustee, Current Assets, Loans and Advances are approximately of the value stated in the Balance Sheet, if realized in the ordinary course of Business.

3. During the year, provision for contribution towards the public Trust Administration Fund is not provided in view of decision of the Honourable Bombay High Court in CA Number 1 of 2009 & PIL Number 401780 & 1864 of 2007, ordered dtd. 25-09-2009, whereby the stay is granted. Therefore no provision has been made in the books of account.

4. The accounts of all Chapters (Mumbai, Kolkata, Chennai, Pune, Bangalore, Delhi (NCR) & Ahmedabad) are consolidated & shown under Dignity Foundation.

5. Cash in hand is accepted as certified by the Trustee.



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6. During the year no expenses & income provided in earlier years which are more than 3 years old & have not been claimed have been written back/written off.
7. No grants have been received from the Government authority during the year.
8. Corpus Donation of Rs. 5000 is received along with a Corpus Letter.
9. Income Tax and Deferred Tax Assets/Liability have not been recognized due to the exemptions available under section 11 and 12 of the Income Tax Act.
10. From the financial year 2017-18, benefits u/s 35AC for donation has been withdrawn by Government of India. Donations received during the year for Dementia Day Care center is not sufficient to meet out the expenses incurred & therefore income received from Other Sources & General Donations are being utilized to meet out expenses of Dementia Day Care project.

For Jayesh Sanghrajka & Co. LLP
Chartered Accountants
ICAI FRN REGD: 104184W/W100075

For Dignity Foundation

Hemant Kumar

(Hemant Kumar Agrawal)
Designated Partner
M. No. : 403143

Place: Mumbai
Date: 05/09/2018



A. Suwasan *Shubh Dhanu*

Trustees

Trustees





DIGNITY *lifestyle*

*A hassle-free Retirement Township.
Not an Old Age Home.*





Founder President's Message

When it comes to construction in our country, very few contractors are able to deliver on time. Phase II development consisting of mere 44 flats/cottages has dragged on for the fourth year in succession. I remember the saying 'all things are difficult before they become easy'! I also realise each life is made up of mistakes and learning, waiting and growing, practicing patience and being persistent and consistent. And this is organisational life. As Helen Keller said we could never learn to be brave and patient if there is only joy in the world!

At the time this Report is going to the Press we have completed Phase II construction. A total of 12 Deluxe flats of 2 bedroom, hall and 32 Premium flats of one bed-room and hall have been completed. We have just entered Phase III to build Dementia Care Unit as a separate stand alone building of its own. A total of 83 beds are being created to house all people living with dementia, Parkinson's, and any other physical impairment who need the support structure of assisted living. In 15 months' time from October 2018 we should see the completion of this new dedicated building.

Our special gratitude to the Board of LIC Housing Finance Limited who have granted Rs. 5 crores out of their CSR budget for the construction of this building.

The residents have had a fairly trouble-free quality of life during the year under reference... Not many complaints; and a good number of them have settled in smoothly after admission.

We have successfully introduced the Eden Alternative model of giving tender loving care to people living with dementia. The COO Services, Bhavana Kapadia, of Dignity Foundation was sent to Singapore for a week's training in this model of care. On return she has held several workshops to Managers and staff at Dignity Lifestyle Retirement Township. She has also been instrumental in introducing high calibre counselors for rendering emotional therapy, most appreciated by the members themselves.

The staff and contracted labour have been exemplary in their service dedication. Admin Manager Mansi Atre, Accounts Manager Vandana Jadhav, Accounts Executive Manoj Gupta, the three Supervisors Kailas Deshmukh, Ravi Hilal, and Aslam Dongre, drivers Namdeo and Deepak Deshmukh, and Laxman are special people who have stood by the Management in difficult times, showing unflinching loyalty. All of them hail from village Mangaon and it is their ownership of what we have created in Neral that is the crowning glory of Dignity Lifestyle Retirement Township. I have every reason to be extremely proud of what they bring to the organisation. I welcome Pradip Kumar Biswas as Facility Manager.

Of special mention is Mr. Shyam Singh, whose 24 Carrots company has been consistently rendering services in housekeeping, catering, and Nightingale unit's care services with a notable predictability for good quality. Our gratitude to him and his company staff. Similarly, for the 11th year in succession the Gardening Contractor Prakash Gurkhe has been delivering landscaping development with sincerity and dedication.

Looking forward let me conclude: You cannot connect the dots looking forward; you can only connect them looking backwards. So you have to trust that the dots will somehow connect in your future. I wish to trust in something – one's gut, destiny, life, karma, whatever. This approach I have adopted in my entire career, and it never let me down, and it has made all the difference in my life.

Festivals and Special Days celebrated



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Date	Event
Foundation Day	4 April 2017
Chhayi Barkha Bahar	21 July 2017
Satyanarayan Pooja	28 July 2017
Independence Day	15 August 2017
Gokulashtami	15 August 2017
Ganpati Festival	25 August 2017
Sharad Poornima	5 October 2017
Diwali Party	17 October 2017
Chirstmas Party	22 December 2017
Makarsankranti	14 January 2018
Republic Day	26 January 2018
Holi	12th March 2018

PICNICS:

Three picnics were arranged to
following places:

- 1) Shivganga Water Resort, Panvel
- 2) Aananadi Farm, Neral
- 3) Panoramic Resort Panvel



New Resident Welcome



We welcome the new residents
who have joined in Phase II cottages this year:

NEW RESIDENTS

Mr. Jesthanand and Mrs. Khimya J. Rawtani
Mr. Nagar and Mrs. Prema Nayak
Mr. Satish and Mrs. Vanita Nayak
Mr. Arvind and Mrs. Prerana Pendse
Mr. Aspi and Mrs. Rhoda Doctor
Mr. Kishorilal and Mrs. Champa Sawjani
Mr. Praful and Mrs. Hansa Mehta
Ms. Vasudha Mondkar
Mr. Madhusudhan Joshi
Mr. Ranjit Chakravarty
Ms. Madhavi Sonpal
Mr. Navin Parekh
Mr. Iqbal Bandukwalla
Ms. Sandhya Bagchi
Ms. Uma Krishnamurthy
Dr. Dinkar Chaudhari

EXPIRED / LEFT RESIDENTS

Ms. Shanta Anand
Mr. B.L.Khaitan
Mr. Hotchand Tejuja
Ms. Mani Bharucha
Mr. Jay Mehta
Dr. Dinkar Chaudhary
Ms. Vasudha Mondkar
Mr. P.K.Das
Mr. Dilip Asher
Ms. Bhadra Shah
Mrs. Meera Kenkare
Mr. Nagar Nayak
Mr. Satish and Mrs. Vanita Nayak
Dr. Davendra and Dr. Hembala Taneja
Mr. Jagannathan and Mrs. Anjana Sreedharan
Ms. Indira Gupta
Mr. S.C.Mishra

AWARD WINNING EMPLOYEES FOR EXCELLENCE IN PERFORMANCE

1. From Admin – Laxman Kadav
2. From Catering – Krishna Deshmukh
3. From Housekeeping – Rupesh Thombre
4. From Nightingale care unit – Lalita Basre, Naresh Bhagat
5. Landscape department – Krishna Kenge
6. Special Award – Manoj Gupta

FOUNDATION DAY APRIL 4, 2018

There is no dispute among any one in Dignity Lifestyle when it comes to celebrating the Foundation Day in April. Every one was excited to participate or to watch the show. This year we were celebrating our 11th Foundation Day with the same gusto and excitement as we always do on 4th April. And we had a gala time. First half of the show was presented by residents and staff members. The main attraction was a dance performance by the staff of Nightingale. The second half was Kathak dance performed by Tejshree Malusare and her group from Karjat. The highlight of the programme was the performance “Beti Bachao”. Awards were given to best employees for the year.




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OUR SUPPORTERS

We are extremely grateful to the following donors for their generous donations.

Donor Name	Amount
Nitin Patel	25,000
Jack In the Box Communication	30,000
Rajul Anand Parikh	1,00,000
Onward Foundation	1,50,000
Pranay Vakil	1,75,000
Jivanbhai Laljibhai Barvadia	5,00,000
Gopal Srinivasan	7,00,000
Dr Sheilu Sreenivasan	19,50,000
Total	36,30,000

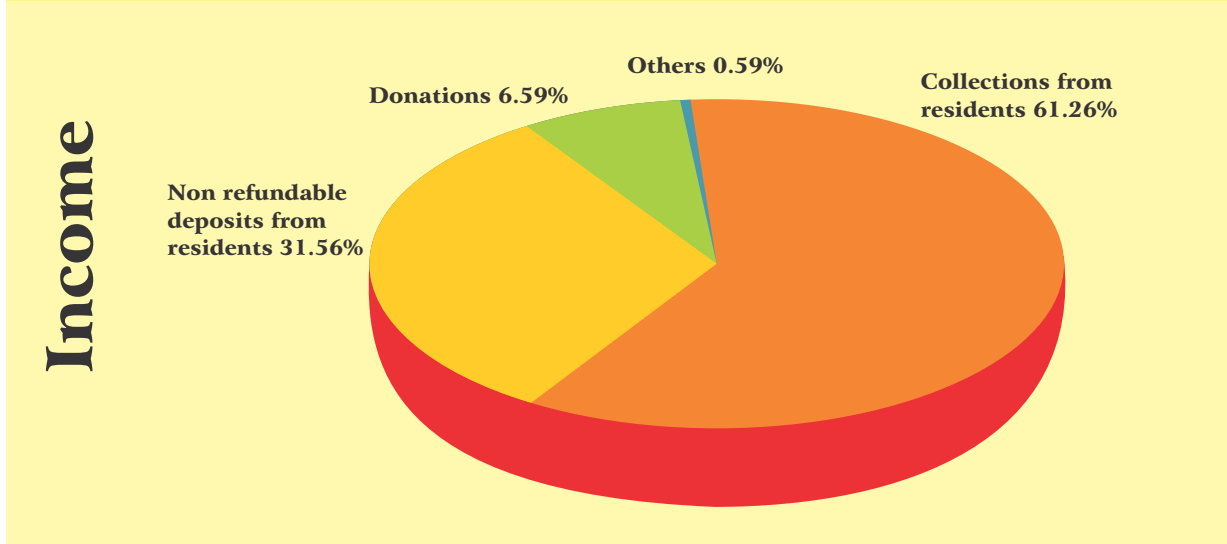
FINANCIAL REPORT

DEPOSITS RECEIVED IN F.Y.2017-2018

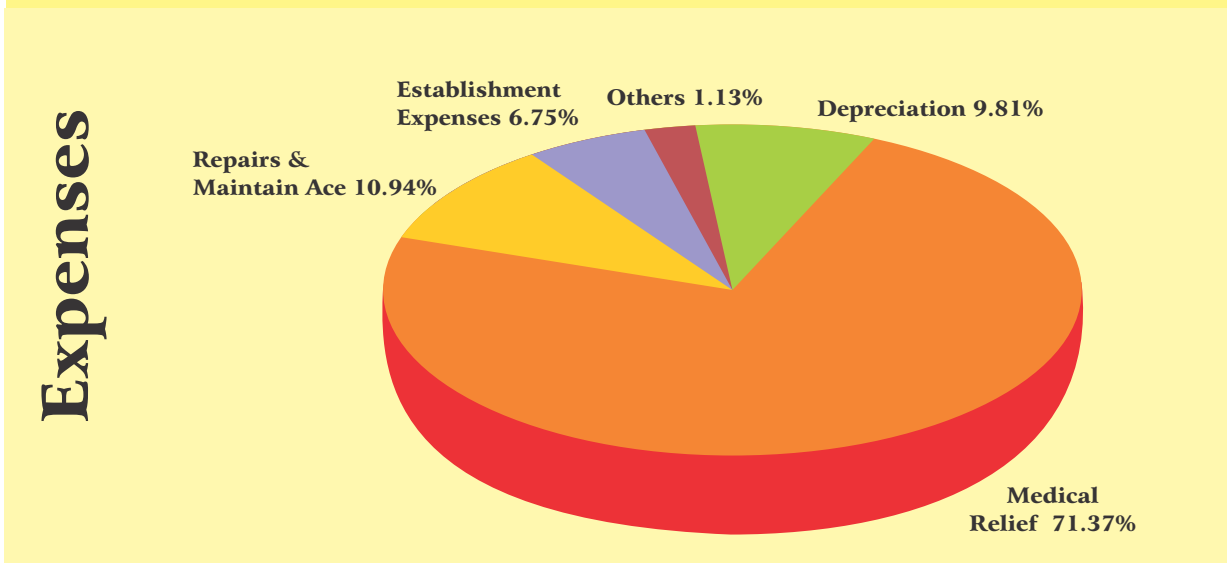
PARTICULARS	AMOUNT IN 000's
PHASE I	
REFUNDABLE DEPOSITS	14,28,000.00
NON REFUNDABLE DEPOSITS	7,00,000.00
TOTAL DEPOSITS FOR PHASE I	21,28,000.00
PHASE II	
REFUNDABLE DEPOSITS	3,29,54,760.00
NON REFUNDABLE DEPOSITS	1,16,00,000.00
TOTAL DEPOSITS FOR PHASE II	4,45,54,760.00
TOTAL DEPOSITS RECD. FOR PHASE I & II	4,66,82,760.00

Income Expenditure at a Glance

Income	Amount	%
DONATIONS	29,01,700.00	6.59
NON REFUNDABLE DEPOSITS FROM RESIDENTS	1,38,98,868.00	31.56
COLLECTION SFROM RESIDENTS	2,69,81,962.00	61.26
OTHERS	2,60,803.00	0.59
TOTAL	4,40,43,333.00	



Expenses	Amount	%
MEDICAL RELIEF	2,94,11,640.00	71.37
ESTABLISHMENT EXPENSES	27,80,592.00	6.75
REPAIRS & MAINTAIN ACE	45,08,736.00	10.94
OTHERS	4,66,999.00	1.13
DEPRECIATION	40,41,066.00	9.81
TOTAL	4,12,09,033.00	
NET INCOME OVER EXPENDITURE	28,34,300.00	



Expenditure Analysis

EXPENDITURE FOR	AMOUNT IN 000's
CATERING RAW MATERIL	42,50,628
HOUSE KEEPING SERVCIE	46,66,753
CATERING SERVCIES	44,04,265
SALARY & WAGES FOR STAFF	36,30,610
REPAIRS & MAINTAINACE	45,08,736
ELECTRICITY CHARGES	25,20,639
SECURITY SERVICES	21,68,714
PRE OPERATIVE EXPENSES	17,10,746
DEMENTIA NURSING SERVICES	41,40,094
RMO SERVICE CHARGES	8,75,500
ENTERTAINMENT	85,436
PRORESSIONAL FEES	90,000
PROPERTY TAX	3,26,784
ADVERTISEMENT	3,66,244
FUEL (DIESEL, GAS)	5,07,781
INTERNET EXPENSES	2,55,250
OTHER SERVICES	9,97,603
OTHER MEDICAL RELIEF	16,62,184
DEPRECIATION	40,41,066
TOTAL EXPENDITURE	4,12,09,033



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INDEPENDENT AUDITOR'S REPORT

To
The Trustee
Dignity Lifestyle Trust

REPORT ON FINANCIAL STATEMENTS

We have audited the financial statements DIGNITY LIFESTYLE TRUST, which comprise the balance sheet at 31st March, 2018, and the profit and loss account for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

REPORT ON FINANCIAL STATEMENTS

Management is responsible for the preparation of these financial statements in accordance with the Bombay Public Trust Act, 1950 and accounting standards issued by the Institute of Chartered Accountants of India. This responsibility also includes the maintenance of adequate accounting records in accordance with the provisions of the act for safeguarding the assets of the company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgement and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial control, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of financial statements that give a true and fair view and are free from material misstatements, whether due to fraud or error.

AUDITORS RESPONSIBILITY

Our responsibility is to express an opinion on these financial based on our audit.

We have taken into account the provisions of the Act, the accounting and auditing standards and matters which are required to be included in the audit report under the provisions of the act and the rules made there under.

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by ICAI. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of Financial Statements section of our report. We are independent of the entity in accordance with ethical requirements that are relevant to our audit of the financial statements in India and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.



OPINION

In our opinion and to the best of our information and according to the explanations given to us, the financial statements of the Public Charitable Trust for the year ended March 31st 2018 are prepared in all material respects, in accordance with the Bombay Public Trust Act, 1950 and generally accepted accounting principles in India.

- a) In the case of Balance Sheet, of the state of affairs of the Dignity Lifestyle Trust as at 31st March 2018 and
- b) In the case of the Income and Expenditure Account, of the excess of Income over Expenditure for the year ended 31st March 2018.

RESPONSIBILITIES OF MANAGEMENT AND THOSE CHARGED WITH GOVERNANCE FOR THE FINANCIAL STATEMENTS

Management is responsible for the preparation of the financial statements in accordance with Bombay Public Trust Act and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the entity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the entity or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the entity's financial reporting process.

REPORT ON OTHER LEGAL AND REGULATORY REQUIREMENTS

1. As required under section 12A (b) of the Income Tax Act, 1961, we report that :
 - a) We have obtained all the information and explanation to the best of our knowledge and belief were necessary for the purpose of our audit;
 - b) In our opinion, proper books of accounts as required by the law have been kept by the Trust so far as appears from our examination of those books.
 - c) The particulars required Form 10B of the Income Tax Act, 1961, are given in the Annexure-1, to the extent applicable to the Trust.



2. As required by the Bombay Public Trust Act, 1950, we give:

- a) In the Annexure-2 particulars required under Rule 19 of the Bombay Public Trust Rules, 1951
- b) In the Annexure-3 Particulars required under Rule 32 of the Bombay Public Trust Act, 1950.

For Rahul Bajaj & Co
Chartered Accountants
FRN: 126422W

*Rahul Bajaj*⁰⁷



Place: Nashik
Date: 27/08/2018

CA. Rahul Prakash Bajaj
Partner, Mem. No: 120075

Report of an Auditor relating to accounts audited
under sub-section (2) of section 33 & 34 and rule 19
of the Bombay Public Trust Act.

Registered No. : **E / 21722 / Mumbai**

Name of Public Trust : **DIGNITY LIFESTYLE TRUST**

For the year ending **31st March 2018**

(a)	Whether accounts are maintained regularly and in accordance with the provisions of the Act and the rules thereunder;	Yes
(b)	Whether receipts and disbursement 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 in soft copy
(f)	Whether the manager or trustee or any other person required by 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/-	Yes
(j)	Whether any money of the public trust has been invested contrary to the provision of the sec. 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.	No Alienations during the year
(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 of 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;	No such cases
(m)	Whether the budget has been filed in the form provided by rule 16A.	Yes
(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 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.	No

Date: 27th August 2018
Place: Mumbai

For M/s. Rahul Bajaj & Co.
Chartered Accountants
FRN 126422W

Rahul Bajaj

CA. Rahul Bajaj
Partner, Mem. No. 120075



The Bombay Public Trusts Act, 1950
SCHEDULE - IX C
(Vide rule 32)

Statement of income liable to contribution for the year ending 31st March 2018

Name of Public Trust : **DIGNITY LIFESTYLE TRUST**

Registered No. : **F / 21722 / Mumbai**

	Rs.	P	Rs.	P
I. Income as shown in the income and Expenditure Account (Schedule IX)			4,40,43,333	
II. Items not chargeable to contribution under section 58 and rule 32 -				
(i) Donations received from other public trust and Dharmadas.		-		
(ii) Grants received from Government and Local authorities.		-		
(iii) Interest on Sinking or Depreciation Fund.		-		
(iv) Amount spent for the purpose of secular education.		-		
(v) Amount spent for the purpose of medical relief. (Refer Schedule XI of Account)	2,94,11,640			
(vi) Amount spent for the purpose of veterinary treatment of animals.		-		
(vii) Expenditure incurred from donations for relief of distress caused by scarcity, drought, flood, fire or other natural calamity.		-		
(viii) Deduction out of income from lands used for agricultural purpose		-		
(a) Land Revenue and Local Fund Cess		-		
(b) Rent payable to superior landlord		-		
(c) Cost of production if lands are cultivated by the trust.		-		
(ix) Deductions out of income from lands used for non-agricultural purpose-		-		
(a) Assessment cesses and other Government or municipal taxes.	3,26,784			
(b) Ground rent payable to the superior landlord		-		
(c) Insurance premia		50,215		
(d) Repairs at 10 per cent of gross rent of buildings.	21,17,104			
(e) Cost of collection at 4 per cent of gross rent of buildings let out.	8,46,842			
(x) Cost of collection of income or receipt from securities, stocks, etc. at 1% of such income.		-		
(xi) Deductions on account of repairs in respect of buildings not rented and yielding no income, at 10 per cent of the estimated gross annual rent.		-		
			3,27,52,585	
Gross Annual Income chargeable to contribution Rs.			1,12,90,748	

Certified that while claiming deductions admissible under the above Schedule, the trust has not claimed any amount twice, either wholly or partly, against any of the items mentioned in the Schedule which have the effect of double-deduction.

Date: 27th August, 2018

Place: Mumbai

For Dignity Lifestyle Trust

Trust Address :

206B, Byculla Service
Industries

Dadojee Konddeo Road,
Byculla East,
Mumbai 400 027

Dr. Sheelu Sreenivasan
Dr. Sheelu Sreenivasan
Trustee

Mr. Gopal Srinivasan
Mr. Gopal Srinivasan
Trustee

For M/s. Rahul Bajaj & Co.
Chartered Accountants
FRN 126422/W

Rahul Bajaj
CA. Rahul Bajaj
Partner
Mem. No. 120075



SCHEDULE VIII

[Vide rule 17(1)]

Name of the Public Trust : **DIGNITY LIFESTYLE TRUST**
 Balance Sheet as at: **31st MARCH, 2010**

Number of the Trust : **F / 21722 / Mumbai**

FUNDS AND LIABILITIES	Rs.	Rs.	PROPERTY AND ASSETS	Rs.	Rs.	
Trusts Funds or Corpus - Balance as per last balance-sheet	500		Sch IV (Part A) <u>Immovable properties :- (At Cost)</u> (suitably classified giving mode of valuation), Additions or deductions (including those for depreciation), if any during the year	25657370		
Adjustment during the year (give details)	NIL	500		Less : Depreciation up to the date Add : Capital WIP	2565737 140005206	163096839
Other Earmarked funds - (Created under the provisions of the trust deed or scheme or out of the income)			Sch IV (Part B) <u>Furniture and Fixtures -</u> Balance as per last balance-sheet Additions during the year Less : Sales during the year / Written off Depreciation up to the date		NIL	
Depreciation Fund						
Sinking Fund						
Reserve Fund						
Any other Fund						
Loans (Secured or Unsecured) - From trustees		41162100		6488653		
From others				4583621		
Liabilities - For Expenses				1475329	9596945	
For Advances	19,17,807					
For Rent and Other Deposits	41,50,003					
For Sundry Credit Balances	13,26,06,693					
	56,74,490					
Income and Expenditure Account - Balance as per last Balance Sheet			Sch V <u>Advances</u> To Trustees To Employees To Contractors To Lawyers To Others	NIL		
Less : Appropriation, if any				58575		
Add : Surplus as per Income &				NIL		
Less : Deficit Expenditure A/c				NIL		
				7432510	7491085	
Balance Carried forward		187728509	Balance Carried forward		180184868	



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Balance Brought forward	167723503	Balance Brought forward	180184368
Notes to Accounts	Sch XII	Income Outstanding - Rent Interest (Accrued) Other Income (Outstanding)	NIL 1177165
		Cash and Bank Balance (a) In current Ac (b) With the trustee (give name)	1593899 NIL
		(c) With the manager (Manoj Gupta)	92297
		Income and Expenditure Account Balance as per Balance Sheet Less: Appropriation, if any	8208580 -694000
		Add: Deficit: as per Income & Less: Surplus Expenditure A/c	-2834300
		Total Rs.	1686196
		Total Rs.	187728509

Market value as on the date of the balance sheet should also be given by way of a note. Particulars of investment in concerns in which the trustees are interested shall be given separately by way of a note.

In case the accounts are maintained on cash basis, state the income outstanding here below: **Not Applicable**

The above balance sheet to the best of our belief contains a true account of the Funds and Liabilities and of the Property and Assets of the trust.

For Dignity Lifestyle Trust

Dr. Sheelu Sreenivasan
Dr. Sheelu Sreenivasan
Trustee

Date: 27th Aug, 2018
Place: Mumbai

As per our report of even date.
For M/s. Rahul Bajaj & Co.
Chartered Accountants
FRN 125422W



Rahul Bajaj
CA. Rahul Bajaj
Partner, Mem. No. 120075

SCHEDULE IX

[Vide rule 17(1)]

Name of the Public Trust : **DIGNITY LIFESTYLE TRUST**
Income and Expenditure for the year ending : **31st MARCH, 2018**

Trust Regn. No. **E / 21722 / Mumbai**

EXPENDITURE	Sch IX	Rs	Rs	INCOME	Sch VII	Sch VIII	Rs.
To Expenditure in respect of properties -				By Rent- (accrued)			NIL
Rates, taxes, cesses		3,26,784		(realized)			
Repairs and maintenance		45,08,736		By Interest- on securities			
Insurance		50,215	74,51,472	on Loans			
Depreciation (by way of provision or adjustments)	Sch IV	25,65,737		on Bank Account		84993	84,993
				(realized)			
To Establishment expenses	Sch X		27,80,592	By Dividend			NIL
To Remuneration to trustees			NIL	By Donations in cash or kind	Sch VII		1,68,00,568
To Remuneration (in the case of a math) to the head of the math, including his household expenditure, if any.			NIL	By Grants			NIL
To Legal & Professional expenses				By Income from other sources			
To Audit fees			10,000	Income from Residents at Neral		2,69,81,962	
To Depreciation			80,000	Miscellaneous Income		1,75,810	2,71,57,772
To Amount Written Off				By Transfer from Reserve			NIL
(a) Bad Debts							
(b) Loan Scholarship							
(c) Irrecoverable Rents							
(d) Other Items							
Balance Carried forward			1,17,97,353	Balance Carried forward			4,40,43,333



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Balance Brought forward	1,17,97,393	Balance Brought forward	4,40,43,333
To Amount transferred to Reserve or Specific Funds		NIL	
To Expenditure on Objects of the Trust:			
(a) Religious		NIL	
(b) Educational		NIL	
(c) Medical Relief	Sch XI(i)	2,94,11,640	
(d) Relief of poverty		NIL	
(e) Other Charitable Objects		NIL	
To Surplus / (Deficit) (carried over to Balance Sheet)		28,34,300	
Total Rs.		4,40,43,333	4,40,43,333

As per our report of even date.
For M/s. Rahul Bajaj & Co.
Chartered Accountants
FRN 126422W



Rahul Bajaj

CA. Rahul Bajaj
Partner, Mem. No. 120075

For Dignity Lifestyle Trust

G. Srinivasan

Mr. Gopal Srinivasan
Trustee

Dr. Sheelu Sreenivasan

Dr. Sheelu Sreenivasan
Trustee

Date: 27th Aug 2018
Place: Mumbai

DIGNITY LIFESTYLE TRUST

NOTES FORMING PART OF ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2018

A. SIGNIFICANT ACCOUNTING POLICIES

1. Method of Accounting

The trust follows the mercantile system of accounting and recognizes income & expenditure on an accrual basis except in case of significant uncertainties. Income from Non Refundable Donation received from Residents seeking admission at Neral is recognized over a period of 3 years from the date of its receipt. Expenses which are of enduring nature i.e. where benefits of which are enjoyed over 2 or more years are amortized over such period instead of writing off the same in the year in which they are incurred.

2. Fixed Assets

Fixed assets are carried at cost of acquisition less depreciation. Cost includes freight, duties, taxes & expenses incidental and installation.

3. Depreciation

Depreciation on Fixed Assets is provided only on the date from which the asset is put to use. Depreciation is provided on written down value method at the rates specified under the Income Tax Act, 1961.

4. Provision for Taxation

The trust is registered u/s 12A of Income Tax Act, 1961 and entitled to claim exemption from tax u/s 11 of this Act and hence no provision for taxation is made in accounts.

B. NOTES TO ACCOUNTS

1. As clarified by The Institute of Chartered Accountants of India, New Delhi, accounting standards do not apply to the trust as no part of the activity of such entity is commercial, industrial or business in nature. However for better presentation, the trust has been disclosing significant accounting policies.
2. The Trust is registered u/s 12A vide Reg.No. TR./38484 dated 14.07.2004 of Income Tax Act, 1961 and is therefore entitled to claim exemption from tax u/s 11 of the act.
3. The trust has occupied land at Neral as a lessee and an unregistered lease agreement has been executed between the Dignity Lifestyle Trust and Byramjee Foundation (also a Trust) for a period of 99 years on 10th December 2014. Construction carried out on the said land has been capitalized and depreciation on the same has been claimed.
4. Liability for rent & other deposits include 'Refundable and Six monthly Deposits' which are accepted from members towards application for entitlement of living in the cottages of the township at Neral.
5. Balances of Sundry Debtors and Creditors are subject to confirmation, reconciliation and adjustments, if any.
6. Amount of Rs. 3.11 Lakhs is shown as payable under the head provisions towards Contribution to Charity Commissioner for Public Trust Administration Fund. Considering the judgment of the Hon. Bombay High Court in case of Bhagyavardhak Jain Shwetambar Murtipujak Trust vs. Charity Commissioner, Maharashtra (CA no. 1



of 2009 and PIL no. 40, 1780, and 1860 of 2007, Order date 25.09.2009) wherein the Hon. Court has stayed the recovery of the Contributions from Public Charitable Trust until further judgment, the trust has not deposited the contribution with Charity Commissioner Office. However, since the liability was recognized in previous years prior to the delivery of judgment, the same is continued to be shown as liability until further court orders.





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DIGNITY FOUNDATION



Mumbai Office: B-206, 2nd Floor
Byculla Service Industries Premises,
Dadoji Konddev Marg, Byculla (E)
Mumbai - 400027
Phone: +91 22 6138 1100
Email: responsedignity@dignityfoundation.com

Pune Chapter: Savio Villa, 78/4, Divya Nagar,
Wanawadi. Pune - 411 040
Phone: +91 20 30439190
Email: dignitypune@gmail.com

Kolkata Chapter: 20 L, Dhakuria Station Road,
P. O. Dhakuria, Kolkata - 700 031
Phone: +91 33 3069 0999; 33 2418 7937
Email: kolkata.dignity@gmail.com

Chennai Chapter: Old No.,52A, New No.132, AK.Block,
7th Street, TAS Chellaiah Street,
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