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Founder President's Message

As we complete 24 years of delivering services to senior citizens living in 7 cities of India, it is my great pleasure to submit our chronicle of significant happenings during the FY 2018-19. The full Report follows this brief message.

The year started in April 2018 with thoughts of having to find a suitable person to take charge of day to day operations in all the 7 cities we exist. However, my expression "Passing the Baton" in an Editorial has not been understood by many in business and within the membership clientele we serve. I had stated that I will continue to head the Board of Trustees for more years to come. The operational team will be handling various service deliveries, headed by a specifically designated CEO, who reports to me, with effect from January 1, 2019. This arrangement has been carried out.

The release of time I have had from daily operations has allowed me to work on a multi-dimensional focus.

As Trustees we have revisited our Vision Mission declarations and brought in more clarity in value propositions. In short: we have reiterated our Vision and retain it as: "To change the way we look at Ageing in India"; we define our Mission as: "Enabling senior citizens to live life with dignity and security and enjoy life in a fulfilled and fun filled manner".

'How Nonprofits Get Really Big' is something I have been reading best practices around the world. Not for the sheer ego boost of getting big – No, Not at all. But it is about how we reach out our services to larger and larger number of senior citizens in India; How our beneficiaries may swell in number in the great variety of programmes we organise.

I have been applying my thoughts on:

- 1) **Micro-Level interventions** – how we may enhance our one-on-one interventions on the Helpline where all sorts of problem-stranded senior citizens reach out to us through the free Helpline services we have in 7 cities. Elder abuse is the predominant issue we deal with. It involves highly sensitive interactions with senior citizens and their family by our staff, honed in counselling. We strive to make this service more efficient. A widely networked group of volunteers is the backbone of work.





- 2) **Mezzo-Level social work** zooms out to look at groups instead of individuals. Our chai masti centres deal with group based dynamics while engaging them with a variety of cultural and personal empowerment programmes.
- 3) **Macro-Level** interventions and advocacy on a large scale, affecting entire population of senior citizens. Beyond the reach of individuals, what we may do in influencing policy at the Govt level is what this aspect of social work is involved. I am not very sanguine about efforts put in by me in this regard. A mega plan for advocacy in Delhi did not materialise. Apart from dialogue with Finance Ministry through representations for the Budget, I have done little else. A Film Festival idea with German collaboration in promoting gerontological awareness did not fructify. That would have raised the bar much higher in advocating for the cause. Suffice it to say I will devotedly apply my time towards Advocacy work for Dignity Foundation in the year ahead.


Sheilu Sreenivasan



DIGNITY
FOUNDATION 



ABOUT US

Dignity Foundation is a not for profit organisation that has 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.



Vision

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

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.

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.

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!



WHAT WE DO

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

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

✿ 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

✿ 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 ₹ 1200/- to provide monthly ration for a poor senior citizen and 1560/for a couple

✿ 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.

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

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

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

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, Pune | Monday to Friday | 2 hrs every day



OUR MAINSTAY PROGRAMMES

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.



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 hundreds of calls from older adults asking directly for help, advice and protection.

Few of our helpline cases

A nonagenarian rediscovers his zest for life:

Mr. Mathur, 95 yrs old, was living alone in Bangalore and was totally depressed and in his early stages of Dementia. He had lost hope in life and was totally ill with many health problems. His son living at Delhi was stressed about his father's situation and got in touch with DF to help his father. Our volunteers and counsellors in Bengaluru stepped into action and started spending time with Mr Mathur thus rekindling his nostalgic memories and bringing back his desire to live and enjoy life. He has also started attending our coffee chavadi!

Overcoming bereavement and finding a new direction in life:

Mr Kumar, aged 82 years, lost his younger son immediately after the demise of his wife. This double bereavement had taken a toll on Mr Kumar and he was depressed and started getting anxious about his own death. Despite repeated efforts from his eldest son, to come and visit him abroad, Mr Kumar resisted going there and was battling depression all alone. He visited our Chennai office and requested a volunteer to visit him regularly. After speaking to him for several times, our counsellors encouraged him to become a member of our Tehneer Arangam and to take up

active reading once again since Mr Kumar was an avid reader. Mr Kumar was initially hesitant and insisted on attending few trial sessions before making up his mind. To the surprise of the Chennai team, he was ready to become a member the second day itself and now regularly takes Bhagwat Gita classes as well at the centre!

Realising duties and responsibilities and taking care of the parent:

63 year old, Ms Singh, was being repeated abused by her son and this was reported by the daughter and she sought the help of Dignity Foundation to help her mother. Our counsellors and lawyers stepped into action and had several counselling sessions with the son who was initially hesitant to accept any responsibility or admit that he was abusing his mother. Persistent efforts ensured that the son realised what he was doing and he slowly agreed to help his mother by paying her maintenance every month on the condition that his sister also contributes towards the maintenance costs. Further counselling sessions ensured that he got his mother a rented accommodation near his own home and regular takes her for medical check ups too. Persistent efforts ensured that the son realised what he was doing and made amends with his mother.

Dealing with abuse and overcoming a tough situation:

Ms Dutta, 67 years old, approached our office in Kolkata and complained that her daughter and son-in-law are abusing her and despite registering a FIR with the local police no action had been taken. Our team in Kolkata tried to counsel the daughter but initially she was fairly rude and misbehaved with our staff. Our team contacted the local police and explained the case to them and requested them to take action in the matter. The police contacted the daughter, visited their house, counselled her in the presence of our team and the matter was solved amicably between the mother and the daughter.

Dealing with the issue of inheritance rights:

Mr Mhatre, 70 years old, recently remarried a woman

who is around 45 years of age. Mr Mhatre's children had complained to our team in Pune that their father's second wife wasn't taking care of their father well, not providing him adequate food and giving him his medicines on time and was ill treating him. They further added that they felt that their father's second wife had got a power of attorney deed signed for all the properties and wanted our team to intervene in the matter. Our legal advisor spoke to the father of the complainant and he mentioned that he had made his second wife as the nominee and given her all rights. Our team also tried to speak to the father on abuse by his wife but he wasn't forthcoming at all. Our legal advisor then advised the children to file a complaint and take the legal route to get their inheritance rights as children. The case is currently in progress.



Dignity Ration

India's Oldest Old population has been estimated at around 80,38,718, out of which 20,22,345 live in urban areas (Census 2001). According to NSS, 63% of the elderly in India were found to be illiterate. This is likely to have a bearing on their economic activities. Poverty and loneliness further add to the problem of elderly care, rendering senior citizens even more vulnerable. Traditionally, in India, the most common form of family structure has been the joint family.

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The extended family consists of at least two generations living together and this arrangement has usually been to the advantage of the elderly as they enjoy special status and power. But with growing urbanization and dependency on the availability of jobs, children are increasingly opting out of the extended family setup, leaving behind an 'empty nest' and establishing their own nuclear families. In the coming years, the elderly population will grow phenomenally in number, while the family size will reduce. In the absence of traditional caregivers, given the disintegration of the joint family and women moving out of the household, the elderly are already a vulnerable group in need of care and attention.

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.

Profile of few of our beneficiaries



Mr. Krishna Murthy, aged 87 years lives with his family in a rented accommodation. His daughter is divorced and has a 8yr old daughter... due to harassment by her husband she has become depressed and has psychological problems and under medication with a psychiatrist; His son has left his studies and is into drugs and is under the influence of bad friends circle so doesn't take responsibility of the family and doesn't earn anything. Mr Murthy's spouse, aged 81 years, who was earlier working as cook with 2 families recently met with an accident and is injured badly and is paralysed and has vision problems too. Mr Krishna Murthy himself is a heart patient and is on dialysis too. Dignity foundation is providing ration for this family and supporting them to meet their hunger needs.

Mr. C.S. Balachander, 52 years old, a physically challenged senior citizen called Dignity Foundation helpline seeking help for a job. He has one son and a daughter. Both his children are studying in a Government school and his wife is working as a domestic worker. Mr. Balachander was in a book binding job to support his family. Recently, since he suffered heart attack twice, he is not able to continue his book binding job. The loss of his income to the family has affected his family a lot. Now they are in financial crisis to take care of the family expenses and his medical expenses. Since the helpline team felt he deserves to be a ration beneficiary, they made a house visit and collected further details to confirm his eligibility to be a ration beneficiary and started giving the monthly ration.



Rekha Rani Sharma

lives in a rented house. She has three sons and four daughters. Her husband passed away in 2009. When she was first found by the social workers, she was abused by her family members and treated badly since she wasn't earning any income and was considered a liability



by her family. After getting ration support from Dignity Foundation, she is getting proper care and respect from the family.

Madanlal, a 66-year-old unemployed senior citizen, lives with his family. His wife, son, daughter in law and grand daughter lives with him. His son is the only wage earner in the family and the family is unable to meet their daily needs with the son's meagre income. Ration support to this family has helped



the family to meet atleast their nutritional needs everyday.

Rekha R. Talgir is affected by leprosy and lives all alone away from her family. She was shunned by her family because of her health condition and has been surviving by begging on the streets. She does not have a regular source of income and does not have any support system to help her out. Our ration support has been a big help to her.



Vasudev Nakhava (67 yrs) and his wife Laxmi lost their only son to TB. Now Vasudev works part time as watchman and earns for his family. Laxmi is bed ridden and can't walk due to hip surgery. The couple have no other income for their food and medicine. They have been struggling financially to spend either on medicine or for



food due to less income source, but after getting dignity foundation's ration basket they get two meals in a day as well as money is saved for medicine.

Dignity Dialogue

Inching closer to a landmark in the journey of Dignity Dialogue, moving towards a milestone that sets it apart as India's leading magazine on productive ageing! Dignity Dialogue will turn 25 in April 2020, and the dream lives on, to present substantive and interesting content to our readers month after month.



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!

Being On Top



When you work in a field like journalism, surprises – and sometimes shocks – become a part of life. You keep learning something new each day, something that changes your perspective in a flash. And so it has been while editing Dignity Dialogue for more than three years now. There has never been a dull moment. The biggest realisation is that just as the world is changing rapidly, so are the expectations of the seniors. No longer can you dish out the same old things, regurgitated but given some fancy packaging with a few colourful ribbons on top. Through every issue of the magazine that is published, readers demand that the information contained therein be absolutely fresh, and also entertain.

Seniors now want to learn about new technologies that can make their life easier. They want to read about people who have continued to do well after their prime years in any profession. They want to learn more about those who have been able to invest their experience and skills into contributing something worthwhile to society. They want to get insights into the philosophy of life and how spirituality enhances the state of living. They want to know more about how to deal with ailments that affect people in their old age. They also want to read narratives of those who have travelled to distant places. In short, there is this overwhelming desire to keep abreast of whatever is happening around them. And so, the challenge remains persistent. But, it's fun!



Huned Contractor

Executive Editor of our magazine, shares his editorial journey for the past three years.

Dignity Dialogue and I – A Journey Over 24 Years



Though I have a post graduate degree in Statistics and later specialized in Marketing Management, I always had a flair for writing. During my professional career, I wrote articles on General Management, Marketing and other subjects. In 1995, my friend gave me a gift subscription for Dignity Dialogue. This was the start of my long journey with the DD magazine. My first article “Nostalgic memories” appeared in the April 1997 issue of DD. From 2003 to date, I have contributed regularly and published over 110 articles (Has anyone else has hit a century?) and 10 poems. I started with humorous articles and slowly changed to serious ones. Appreciating my sense humor I was asked to write on the idiosyncrasies of the English language. Later during a casual conversation, I narrated to Dr. SS a little known story from Mythology. Then she asked me to write on that theme for a number of months. In between, and later, I wrote articles on various subjects under my name and under the pen name CHANAKYA. In the past few months 7 articles on diseases of relevance to seniors have appeared in DD. A few more on diseases are in the pipeline. Early next year I plan to contribute a series of articles on “Herbs and Spices in Cure and Cuisine”:

My journey with DD has been pleasant and comfortable. What is more rewarding is the encouragement I receive from the Editor / Executive Editor/readers. So, I intend to continue this journey as long as it lasts. A journey like this is measured by memories not years.



KRK Moorthy

has been a prolific writer for our magazine and several of his articles have featured in our magazine in the past year. 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.

Dementia Day Care Centre

In India, more than 4 million people have some form of dementia. Worldwide, at least 44 million people are living with dementia, making the disease a global health crisis that must be addressed.

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Dementia is not a specific disease. It's an overall term that describes a group of symptoms associated with a decline in memory or other thinking skills severe enough to reduce a person's ability to perform everyday activities. Alzheimer's disease accounts for 60 to 80 percent of cases. Dementia is often incorrectly referred to as "senility" or "senile dementia," which reflects the formerly widespread but incorrect belief that serious mental decline is a normal part of aging. Alzheimer's disease is the most common type of dementia, an overall term for conditions that occur when the brain no longer functions properly. Alzheimer's causes problems with memory, thinking and behavior. In the early stage, dementia symptoms may be minimal, but as the disease causes more damage to the brain, symptoms worsen. The rate at which the disease progresses is different for everyone, but on average, people with Alzheimer's live for eight years after symptoms begin. A diagnosis of Alzheimer's is life changing for the person with the disease, as well as their family and friends.

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.

Dementia Day Care Centre in Chennai

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. Presently, we have 27 senior citizens who attend the centre every day.

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 every day 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

- Yoga and breathing exercises
- Plant therapy – Many members have taken a special liking to gardening and are developing a strong bond with the plants
- Campus walk & simple exercises – A walk around the campus every morning holding hands and supporting each other
- Occupational therapy – Regular sessions that focus on colour identification, Numbering, Identification of common vegetables animals and birds etc, clay modelling, beads weaving etc

- Physiotherapy – Sessions to improve their balance, muscle strength and decrease the frequency of falls.
- Therapeutic recreation - improves Cognitive function and emotional wellbeing. Members actively play Carrom, Snakes & Ladders, Pallanguzhi, and Snow Bowling. They also listen to songs, watching song sequences on TV, movies, cartoons, singing, and storytelling.
- Outings and special events – Outings help members to stay physically active, is a mood elevator and enhances bonding amongst centre members. Members have also actively participated in festive celebrations like Pongal, Navratri, Christmas etc. Our quarterly events have witnessed our members showcase exemplary performances on stage.

Community outreach programmes

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. More than 3000 people have been reached out to through these community awareness sessions.

Day Care Centre for the Indigent Elderly

This is Jogeshwari Day Care Centre's fourth year in operations. Over these years the centre has established itself within the Datta Tekdi community in Jogeshwari East as a safe haven for the under-privileged elderly.



We have earned the trust and the goodwill of the community and have become rooted as part of the local ecosystem. The elderly have experienced that the Day Care is not just a place to rest safely but also a place where they have been able to resuscitate their lives by being productive both emotionally and physically. Not only have they been able taken care of themselves but also extend support to their peers in enriching their lives.

A total of 75 elderly of this under-served community enrolled at our centre; of which 20 were males and 55 were females. Of these we have had an average daily attendance of 65 during the course of the year. The attendance of the balance has been sporadic.

Our oldest male member is 99 years old. He has been coming daily to the centre since its opening in 2015. As a matter of fact, he also been one of the most active members. He gave a solo song performance at the inauguration of the Chai Masti centre in the neighbouring Meghwadi locality. Our oldest female member is 75 years, she too has been attending the centre since 2015. Unfortunately, six of our members passed away in the course of the year due to age-related ailments. It was like losing a family member. On each occasion we had a small prayer meeting to pray for the departed soul and share fond memories. Five of our members were even hospitalized, fortunately they all recovered, post discharge from the hospital they joyfully returned to the centre.

We call this place a Day Care Centre, however, we feel it is an anomaly calling it that. We believe is an "Active Living" centre. All our members lead very productive and organized lives. The centre staff with active involvement of the members have made a daily, weekly and monthly schedule. Newspaper reading and importantly sharing with each other the happenings of the city and country is an integral morning schedule. They are many members who are not very well read however, that does not stop them from knowing what's happening around them. Members read out aloud and explain matters to their peers. The peers even have animated discussions on matters of national

importance. They might have retired but they are still very concerned about their community and city. Our members have really taken well to Yoga. We have a Yoga instructor come to our centre and teach the elderly and practice with them. It is an amazing sight to see them bend and twist at this age and perform complex poses. The enthusiasm does not stop the elderly who are unable to sit on the floor, they sit on the chairs and practice Yoga. The members have not limited themselves to one activity. They even carried out other activities like dancing, meditation, singing and light exercises. We arranged daily TED talks, our staff themselves and volunteers from outside spoke about various topics, like: the environment and the impact of pollutants, a balanced diet, health related topics, on the importance of proper hygiene, discussions on family conflicts and issues, home remedies, to name a few. These talks and discussions has tremendously helped elders in their cognitive abilities. We ensured through the year that our members experienced both



physical and mental stimulation. Often, we would have volunteers from companies spend time with our members and do group activities and games.

Our paper bag making project culminated by December, 2018. It was a 9-month project which commenced in February 2018. Approximately, 15-20 elderly women participated in this project. In these 9 months, they made approx. 1,32,000 bags and generated a revenue of approx. ₹ 42,000. Each women participant earned around ₹ 2,000-2,200. This money earned went a long way in mitigating their deficit. Many women used this money to purchase medicine for themselves or for their families. This paper bag making project was an important and crucial success as it helped in both skill building and the livelihood of our senior citizens. These types of projects are hard to come by, as finding an activity which requires less

investment and a ready market to sell the goods is a challenging proposition.

Our staff at the Jogeshwari Centre are most conscious of the emotional well being of the senior citizens. Most face some kind of verbal and physical abuse in the hands of their sons and or son's wife. We have had cases of even daughters abusing the parents. The senior citizens are the burden in the family. Meagre family earnings are the primary root causes where the senior citizens face the brunt of this frustration. The staff monitors the behaviour of the members who attend the centre. In almost all cases it is the centre-in-charge who identifies the problem cases and initiates counselling sessions. Usually counselling cases start around two or three times a week and taper of as and when the members feel better. These sessions go on for months together.



The case of one, Manjula Savardekar, 62 years was a heart-wrenching case. In a span of a couple of months she lost her husband and her only two sons. It was a harrowing time for Manjula, one after another she saw her loved ones leave her. She only now had a surviving daughter-in-law and her grandson. Manjula was deep into depression and had suicidal ideation, her whole demeanour was that of a gravely sick person. Our centre-in-charge initially counselled her on an almost daily basis. Manjula even received support from her peers. Even though she had lost her real family the Day Care family was solidly behind her. Over many months Manjula slowly pulled herself together. She even participated in the paper bag making programme. She used the money to support her family. Manjula is much better now and is looking after her grandson and daughter-in-law.

A good wholesome meal is an integral part of the

wellbeing of the senior citizens in our Day Care centre. In the months of July, August and September our funding for the daily meal abruptly stopped. Fortunately, we were able to make arrangement for our members to have lunch in the temple across the road. However, they faced daily challenges of crossing the traffic infested Link road and also had to battle the rains. However, we were able to tide over this funding aberration and we resumed our daily meals in October.

Though we had to curtail our monthly doctor visits for sometime, we ensured that our members got access to municipal doctors. Often we accompanied our members to the BMC hospital and their own families would not look into this. The members of the Jogeshwari Day Care Centre also actively participated in all our Quarterly events.



Skill Development for the Poor Elderly

In documented history, Dignity Foundation is the very first NGO, and the only one, that has undertaken skill development among the elderly. Not even the national mission document mentions the elderly. There are many skill development centres in the country, not one targets the elderly.

Supported by
Nischal Israni Foundation



We would therefore like to sincerely thank Nihchal Israni Foundation for their financial support to conduct skill development training sessions, in two locations, finally made into four locations – starting with Jogeshwari and Mankhurd Centres, we added Sea Link, Byculla and Dr Moses Road centres for the same financial budgets.

The prime objective of this project was to teach simple skills to candidates of 55plus years that do not need much dexterity of fingers; and inspire them into a permanent income generation activity for at least another 5-10 years.

We selected newspaper bag making for two reasons.

- 1) It is a fairly simple skill not requiring much dexterity of fingers
- 2) The demand for newspaper bags as replacement for plastic bags went up dramatically with the ban imposed by the Municipal Corporation on plastic bags less than 50 microns.
- 3) The environmental impact of recycling newspaper cannot be missed out.

We started the project by training the trainers in December 2017. Smart senior citizens from the communities were selected as trainers. These trainers would be responsible for conducting skill development training at centres we establish. This training was conducted at Pune under inspirational guidance of Rotarian Surendra Shroff, Rotary Club of Pune Central District 3131.

Over all the experience during the training period remained challenging. It provided us insights about elders and realities of income generation activities. With persistent efforts, we were able to cross all the hurdles and completed the skill development training beyond our original plans. As per the plan we were expected to conduct 8 training sessions – each of two months duration (originally estimated as 3 months, then fine-tuned to 2 months). Totally we have held 15 training courses, each course resulting in creation of Self Help Groups. Since we conducted 7 more training than originally planned, we covered 282 participants,



instead of 240 participants as projected. We had submitted plans for running four centres; but when only two centre sanction was received, the target stood halved at 240 members.

Due to health challenges, typical of old age, the rainy season and specially the month of May, when there is a huge exodus of the working class to the rural fields, the attendance was erratic at all our centres. To enable participants to complete the training we became flexible and relaxed towards their attendance. Trainers went home and held special classes at times of they taking leave of absence. This strategy helped us in reducing dropout rates. In fact, we conducted a separate batch for 10 participants at Mankhurd who had missed many sessions.

Formation of Senior Citizens Self Help Groups

The concept of self-help group was rooted in the project for support to members post the training period. Totally 18 Senior citizens Self-Help groups (SHG) have been formed. The groups were dependent on Dignity Foundation, especially for marketing the bags they have made. We believe that it will take few more months for them to be self-reliant.



Marketing of the bags

In the first batch, the demand for paper bags was good. Both the centres – Jogeshwari and Mankhurd – whatever we produced we sold. During the second batch, the demand at Mankhurd dropped with the relaxation of the Ban by BMC. We had to bring all bags made at Mankhurd to the Jogeshwari market. Sale of bags keeps fluctuation. When the market is down members get scared and it impacts their production. We are constantly supporting the members during the slack period.

The socio/economic conditions of many members are really very low, they get bogged down with food situation at home. At some point it was very pathetic that we decided to distribute ration.

The biggest challenge we faced was that the participants were not ready to learn skills and start their own business. They wanted to work only as employee and earn daily wages. But members of the Jogeshwari centre, encouraged by the Manager in charge, were able to motivate the participants and encouraged them to start their own venture. Unfortunately, Mankhurd participants were reluctant and we were forced to

change the location for training. This shift of location became inevitable, but an alternate location was easily manageable due to our operations in many poor localities in the city. Byculla and later Dr. Moses Road centres were pulled into the Skill Development Project.

Post December 2018, paper bag - skill development training continued at the new Center at Dr. E. Moses Road. The training continued up to mid-March -2019. 45 members had registered for this training. The average attendance was 41 members. Training members in small group had proved to be most effective. Therefore, for this group we had engaged two trainers. Around 38 members are practicing paper bag making. In Byculla center, almost 50 members are engaged in paper bag making. Majority of them have developed their own marketing circles. 20 new members from the MHADA neighbourhood took up training for paper bag making. In Jogeshwari centre, 25 members are doing regular paper bag making and marketing of the same bags.

There have been several success stories which has made the entire purpose of starting this skill development program totally worthwhile.

Loneliness Mitigation Centres

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).

Partially supported by

Nihchal Israni Foundation

DLF Foundation

Rotary Club of Bombay



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.



 **Bengaluru**

The Garden city of the South and also the home to twenty-five lakes! Dignity Foundation began operations in this city in the year 2000. Formed as a Regional Council, presided over by a group of eminent senior citizens, the council functioned to facilitate gatherings for discussing relevant issues of retired life. In 2008, the chapter found its solid basis with the appointment of staff and a managerial head. We now have 5 Coffee chavadis running in the city along with the Dignity Helpline and Dignity Ration.

► **Jayanagar**

Monday to Friday – 4:00 to 6:00pm | Regular sessions: Musical Housie, Karaoke sessions, Different Competitions, Talks by Geologists, ISRO Scientists, Psychiatrist talk sessions, Shankar Mahadevan Academy classes | Special sessions: Celebration of important days and festivals; Newspaper wrap day wherein members had to wrap another member with newspaper and the most creative attire was awarded a prize; Going back memory lane day – members had to bring their youth days photo and the others had to guess who is the member.



► **Sanjay Nagar**

Monday to Friday – 11:30am to 1:30pm | Regular sessions: Learning bhajans, Physiotherapy sessions, Dance therapy, Indoor games like housie, carrom, chess, ludo, snake and ladder etc, Spiritual talk sessions, Pranik healing sessions | Special sessions: Celebration of International Yoga Day; Talk on dental hygiene; Members presented a Shloka performance at Swarnamukhi Ashram; Old age home visit; Trip to Bhutan; Singing bhajans at Sri Radhakrishna temple



► **Vidyaranyapura**

Monday to Friday – 3:00 to 5:00pm | Regular sessions: Fun Games, Talks on thought provoking subjects, Quiz, Puzzle solving and Sudoku solving, Discourses and discussions on devotional topics | Special sessions: Periodic outings and walks – members of the centre go on nature walks, conduct outdoor activities



► **Vijayanagar**

Monday to Friday – 4:00 to 6:00pm | Regular sessions: Yoga, music, Bhagavat Gita, Games like housie, chess etc | Special sessions: Celebration of different events like women's day, Gandhi jayanti, forest day, commemorating martyrs of pulwama attack, new year celebrations.



► **Vijayanagar - Centre for the poor elderly**

Monday to Friday – 3:30 – 5:30pm | Regular sessions: Yoga, Bhajans, Doctors talk, Humour talks, Competitions, celebration of birthdays, karaoke singing, Celebration of important days like Environment day etc, playing games like musical chairs, Lagori, lemon and spoon race, book balancing etc, park visit as outdoor activity, art and craft sessions etc. | Special sessions: Talks on waste management and health and hygiene, Picnics, Celebration of important festivals and understanding their significance, literacy sessions.




Chennai

The Gateway to South India and also known as the Detroit of India because of many automobile industries located therein. Dignity Foundation set up the Chennai chapter in the year 1998. Chennai Chapter was set up in response to Chennai subscribers' popular demand for services similar to the one Mumbai retirees were enjoying. Starting Helpline as one of the first services, the chapter registered an accumulation of some 500 like-minded people in a period of 3 years. Assuming various forms of functioning, the chapter was bestowed with fulltime staff in 2008. We now have 4 Tehneer Arangams in the city along with a day care centre for Dementia patients and Dignity Helpline and Dignity Ration services operational in the city.

► **Anna Nagar**

Monday to Friday – 4:00 to 6:00pm | Regular sessions: Badminton, Yoga, Laughter therapy, Chair Dance, Indoor games and quiz Competitions, Health Talks, Singing sessions, Tai chi | Special sessions: Breakfast get togethers- First Saturday of every month, members get together to have breakfast together and to celebrate birthdays; Volunteering at Dementia day care centre: Members of the centre took time off to volunteer at the centre and spend time with the inmates; Awareness campaigns on World Alzheimer's day, Women's day.



► **Abhiramapuram**

Monday to Friday – 4:00 to 6:00pm | Regular sessions: Yoga, Bhagvat Gita Class, Singing for Pleasure and Spoken Hindi class, Health Talks, Art and Craft Training, Group discussion on different topics, Indoor games and quiz competitions | Special sessions: Dignity Choir – members of the centre have formed a choir and practice singing on a regular basis and look for opportunities to perform as a group; Awareness campaigns on World Alzheimer's day, Women's day; Training on using technology effectively including mobile photography.



► **Alwarpet**

Every Thursday – 11:00am to 12:30pm | Regular sessions: Health talks, Group discussion on different topics, Indoor games and competitions, Group singing, Art and craft training | Special sessions: Celebration of important days and festivals.



► **Adyar**

Monday to Friday – 4:00 to 6:00pm | Regular sessions: Yoga, Health talks, Group discussion on different topics, Indoor games and competitions, Group singing, | Special sessions: Celebration of important days and festivals; Fireless cooking competition was conducted and the members enjoyed it a lot; Topic presentation – members of the centre are given a topic in rotation to present in the centre and each member makes a presentation on the given topic. Members eagerly look forward to this session.




Delhi NCR

The city is popular for its enriched culture and heritage. The city hosts some famous historical monuments. The National Capital Region (NCR) is a metropolitan city or region that includes the Delhi region and also encompasses satellite cities like Faridabad, Gurgaon, Ghaziabad and Noida. Delhi NCR chapter came into existence in October 2017 and has been reaching out to seniors in the Delhi NCR region through 3 centres – one in Safdarjung Enclave and two centres in Gurugram.

► **National Media Centre, Gurugram**

Monday to Friday – 5:00 to 7:00pm | Regular sessions: Yoga, Zumba Dance, Meditation, Bollywood Dance, Physical Exercise, Tambola, Potluck | Special sessions: Movie Screening: Watching new and old movies is much liked by the members here and Best out of Waste Activity: Members are appreciative about it and have made several things like photo frames, bags and other decorative items out of waste. Since its inception, Delhi chapter has three chai masti centres and reaches out to seniors through the Dignity Helpline and Dignity Ration services.





► **Centre at DLF Phase II, Gurugram**

Monday to Friday – 5:00 to 7:00pm | Regular sessions: Meditation and Yoga, Mann ki Baat, Musical Programs and indoor games | Special sessions: Potluck: Members gather with variety of food dishes and enjoy such moments a lot. The best part of the activity is that even the male members try their hands at cooking and bring lovely dishes to the centre; Art and Craft: Very active participation by all the members and it is an engaging activity and helps them in hand-eye coordination and enhances their creative side.; Brain



Gym: This session is conducted to enhance mental power of the members.

► **Safdarjung Enclave, New Delhi**

Tuesday, Thursday, Saturday – 5:00 to 7:00pm | Regular sessions: Singing, yoga, zumba dance, indoor games, meditation, Talks on various topics | Special sessions: Financial Planning Talk: Talk by financial professionals to help senior citizens make them financial plans; Rain Water Harvesting: Water harvesting session was conducted for the members to help them learn easy and affordable ways of water conservation; Reiki session: A meditative activity to pass on the energy from one person to another.




Kolkata

The city of Joy is not only known for its roshogollas, mishti doi, trams, Howrah Bridge and Victoria memorial, but also for being the most economical metro city in the country. On exactly the same pattern as the Chennai and Bangalore chapters, a third chapter was set in the year 2000, due to enthusiastic subscribers of the magazine. The chapter now has four chayer addas and also services the senior citizens of the city through Dignity Helpline and Dignity Ration.

► **Dhakuria**

Monday to Friday – 5:00 to 7:00pm | Regular sessions: yoga, music, singing session, spiritual talk, Handicraft making, photography session, indoor games (housie, ludo, carrom, chess etc) | Special sessions: Celebration of Saraswati Puja, Bengali new year are done on a grand scale at the centre. Members enjoy the festivities with lots of food, music and fun!; Health camps are also a highlight of this centre – eye camp, general health check-up camps were well received; Meeting the Governor: Members of the centre met the Governor at Raj Bhawan and interacted with him on a range of issues that affect seniors; Spiritual trip to Belur Matt: A joyous trip filled with music and laughter!



► **Baguiati**

Monday, Tuesday, Thursday & Saturday – 5:00 to 7:00pm | Regular sessions: Aerobics, playing housie and carrom, poetry recitation, story-telling, yoga, laughing sessions, quiz, debate, memory game, sudoku | Special sessions: Celebration of Independence Day, World Environment day, Rabindra Jayanti; A fun trip to Taki with a fun ride in the Ichamati river; Food festival – it was an occasion for all members to bring out their culinary skills and showcase a wide range of delicacies!



► **Behala**

Monday, Thursday & Friday – 5:00 to 7:00pm | Regular sessions: Music, Recitation, Yoga, Housie game, Debate and story-telling, Music class. | Special sessions: Celebration of Bengali New year day with Prabhat pheri (morning stroll) and celebration of the festival of Holi with a lot of fanfare; Visit to heritage buildings in Kolkata during world heritage week; Two-day trip to Tajpur and Digha; Annual sports meet that saw active participation from all members and senior citizens at large too.



► **Salt Lake**

Tuesday, Thursday & Saturday – 5:00 to 7:00pm | Regular sessions: Yoga, singing sessions, spiritual talks, Handicrafts making, Ecological awareness (Say no to plastic, Save water etc.), recycling old newspapers, photography sessions, Sruti Natak, Various games like carrom, chess etc, Magic shows. | Special sessions: Celebration of Valentine's Day, Teacher's Day, Children's day, Elder's day, World Health Day, Elder's Day, Mother's Day; Sculpture making; Visit to an old age home.



 **Mumbai**

Mumbai derived both its present name, and past name of 'Bombay', from its earliest inhabitants and its strategic location. The Koli community, who are among the original inhabitants of the city, worshipped the goddess Mumba devi, giving the city its name of Mumbai. The name 'Bombay' on the other hand, is believed to have originated from the Portuguese phrase 'Bom Bahia', which means 'Beautiful Bay'. Dignity Foundation began its operations in the city in 1996 with the Dignity Companionship program and today the chapter has eleven chai masti centres, one day care centre for the poor elderly, Skill development program for the poor elderly, Dignity Helpline and Dignity Ration services running in the city.

► **Chembur**

Monday to Friday – 4:00 to 6:00pm | Regular sessions: Tai Chi, Bollywood dance, Chair Yoga, Zumba, Aerobics and all celebrations like Birthdays, and important festivals | Special sessions: workshop on Photography and video shooting using mobile phone, Talk on holistic health by a homeopath, Dance Movement Therapy, Kleinetics Senior fun, Fitness games.



► **Dadar**

Monday, Wednesday & Friday – 3:00 to 5:00pm; Tuesday & Thursday – 4:00 to 6:00pm | Regular sessions: Yoga, Tai chi, Aerobics, Dance. | Special sessions: Medical sessions on 'knee problems, Awareness of Alzheimer's and diagnosis, celebration of important festivals, street play by college students, celebration of birthday of members



► **Grant Road**

Monday to Friday – 3:45 to 5:45pm | Regular sessions: Yoga, Aerobics, Spiritual speeches, Singing and dance sessions, General knowledge sessions, birthday celebrations, Antakshari | Special sessions: Celebration of important festivals, learning to use the smart phone, Celebration of important days.



► **Mira Road**

Monday to Friday – 4:00 to 6:00pm | Regular sessions: Yoga, Aerobics, Singing and antakshari, Taichi, Dance therapy sessions | Special sessions: Mudra sessions, meditation, celebration of important festivals and birthdays, Game sessions, Joy of giving celebrations.



► **Powai**

Monday to Friday – 5:00 to 7:00pm | Regular sessions: yoga, music, dance, aerobics, poetry, fun games, indoor games, sessions on health and hygiene etc. | Special sessions: Warli painting competition, christmas party, dance competition, nisarg run powai (clean powai lake), Celebration of importance festivals and days etc.



► **Thane**

Monday to Friday – 4:00 to 6:00pm | Regular sessions: Yoga, Aerobics, Bhagwat Gita sessions, light music, cognitive activities, Games, prayer chanting of Om, Clapping sessions, Art based therapy, celebration of festivals. | Special sessions: Celebration of world hypertension day, world nurse day, national science day, REBT (Rational Emotive Behaviour theory) session, Accepting changes in life as you age.



► **Vashi**

Monday, Wednesday & Friday – 4:00 to 6:00pm | Regular sessions: Sessions on Mind-Body-Soul, Yoga, Pranayam, Low impacts Aerobics/Zumba, Mind games, Brain Exercises, Physiotherapy. Special sessions: Health talks on Qigong, Naturopathy, knee replacement, flexibility stretches etc, social service such as going to orphanages, celebrating anniversaries and birthdays with underprivileged, Celebrating special days and festivals, dancing and singing performances in Durga Puja, Ganesh pandal etc.





► **Versova**

Monday to Friday – 4:00 to 6:00pm | Regular sessions: Voice training, singing sessions, talk sessions by members on a range of topics like Kumbh Mela, Care giving, Women Industrialists in India etc, Games like Carrom, Bridge, Uno, and scrabble, Dance sessions, One health provider sessions a month, Mind games | Special sessions: Outing to the film museum, celebration of festivals and birthdays, Social service outings.



► **Byculla Chai Masti Centre (Anandyaan)**

Tuesday to Saturday – 3:00 to 5:00pm | Regular sessions: Yoga, Dance, Taichi, Bhagwat Gita | Special sessions: Origami Craft, Bhajans and katha, Storytelling from life experiences, Rangoli competition, Photography and video shooting, celebration of birthdays, celebration of festivals, participation in events, medical talks on arthritis, nutrition, deaddiction, eye care etc.



► **Chai Masti Centre at E Moses Road (Anandyaan)**

Tuesday to Saturday – 11:00 to 1:00pm | Regular sessions: Yoga, Dance, Music, Special yoga | Special sessions: Cake making session, celebration of important days, festivals, birthdays, Photography and video shooting, picnic, medical talks on arthritis, nutrition, deaddiction, eye care etc.




Pune

Called the Queen of the Deccan, this western city of India is the cultural capital of the Maratha people and also the city with the highest number of two wheelers in the country. Dignity Foundation started operations in the city in the year 2010 and presently we run three chai masti centres in the city along with Dignity Helpline and Dignity Ration.

► **Wanowrie (now Lulla Nagar)**

Monday to Friday – 4:00 to 6:00pm | Regular sessions: Quiz Competition, Bridge, yoga, Western and Bollywood dance, formal and informal music concert, Drama, Meditation | Special sessions: Panel discussion on Geriatric care, celebration of important days and festivals, regular outings and picnic.



► **Magarpatta**

Monday, Wednesday & Friday – 4:00 to 6:00pm | Regular sessions: Bridge, Yoga, Music, Drama sessions, Antakshari sessions, meditation, carrom, karaoke singing, Indoor games | Special sessions: Celebration of important days and festivals.



► **Kalyani Nagar**

Tuesday, Friday – 4:00 to 6:00pm | Regular sessions: Yoga, celebrating all festivals and national days, talks by eminent personalities like doctors, investment consultants etc, games like Housie, puzzles, brain teasers, quiz, music programs. | Special sessions: Book reading sessions, Environment related talks, Carnival, Joy of giving celebration.





EVENTS OF THE YEAR

Events are an integral part of Dignity Foundation. Events give our members the opportunity to showcase their talent and receive the much needed appreciation and applause that they have been missing. This year we organised four events for our members: Dignity Icon, Dances of the World, Costumes of the World as part of International Day of Older Persons and Dignity Divinity.



Dignity Icon

Dignity Icon was a talent show for seniors above the age of 55 years to showcase their singing and dancing skills. This event was open to all seniors of our society and not just members of Dignity Foundation. Singing is a great aerobic activity that produces more oxygen in the blood, improves circulation and deep breathing, resulting in less stress and more “feel good” hormones. Dancing improves aerobic capacity, muscle power, agility and balance, and gives opportunities to socialize with others—a key ingredient in the healthy aging equation.

Auditions for this event were held for initial rounds and the finalists enthralled the audience with their singing and their dancing skills in the finale event. This event was held in all our chapters and was enjoyed by one and all.






Dances of the World

Dances of the world was an attempt by our members to showcase different dance forms from all across the world. The meticulous practice sessions, detailed planning of the costumes, and the bonhomie amongst the members was clearly visible on and off stage and such events bring members closer to each other. During the event,


the spectators bore witness to the enthusiasm and energy of the senior citizens in both the cities as they enthralled every one with their performances. Members regaled the audience with Russian Troika dance, Scandinavian Ox fight dance, South Korean Gangnam style dance, Philippines folk dance. A colourful and energetic way to end the day!



► Members feedback

 *A dark cloudy and rainy day, but that did not lessen my enthusiasm to attend the event. I loved the musical medley presented by Baguiati centre and the songs of Panchakabi by Dhakuria members. I most enjoyed the songs by the guest artists from Behala at the end of the programme.* ”

■ **Sabita Mazumdar**, 68 years, Kolkata

 *No one seems to be above 60 years here – Age is surely just a number.* ”

■ **Aravind Kamath**, Shankar Mahadevan Academy



❁ International Day of Older Persons 2018

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 24 years and has been diligently celebrating this day with its members and with senior citizens at large. We celebrated the event by hosting an event called "Costumes of the World" wherein seniors could research costumes that belong to different parts of the world and present them in a ramp walk with trivia on the costumes. Dignitarians dressed up in costumes from different countries of the world like Malaysia, Japan, China, Portugal, Pakistan, South America etc and several Indian costumes were also presented during this event. An evening to remember for everyone!



► Members feedback

“ I admire the enthusiasm and teamwork of the Dignity team in putting together this event! Kudos to the team.”



■ Kasi Viswanathan, 72 years, Chennai



Dignity Divinity

Dignity Divinity was the first event of 2019 and the aim of the event was to showcase one's devotion to the Almighty. Members from all our chapters presented play/skits/devotional songs/dance drama/monologues and also had short lectures on different topics to show their devotion to Almighty. The event gave an opportunity for seniors to express their gratitude for all that's happening in their lives and to also convey the message that God is just one.

► Members feedback

 *The quarterly event Dignity Divinity conducted in CR Park Delhi was amazing. I participated in the Dandiya Dance performance along with other members and I was extremely happy to do so. In a nut shell, the hard work of the Delhi team was mind blowing. All the presentations were amazing and the theme of the event Dignity Divinity was not only enlightening but also close to the hearts of the senior citizens.* 

■ **Indira Kohli, 65 years old, Gurugram**



World Alzheimer's Day 2018

To commemorate World Alzheimer's Day, our Chennai chapter organized "Bus to Health for Alzheimer's" on 21st September 2018. Members from the Chennai chapter went around the city in the bus which was fully covered with posters on World Alzheimer's Day. The bus visited parts of Chennai frequented by elderly, like parks, beaches, near temples etc and distributed pamphlets on the Dignity Dementia Day Care Centre. People were pinned a smiley which carried a message: "Remember those who could not remember".



World Parkinson's Day 2018

On the occasion of World Parkinson's Day, Bengaluru chapter in collaboration with Apollo Hospitals organized a health talk event on "PARKINSON'S DISEASE AND MOVEMENT DISORDER" to raise the awareness about the disease. Senior doctors from the department of Neurology and Movement Disorders

highlighted some of the health problems relating to Parkinson's Disease like symptoms, causes, treatment, how to prevent the disease, etc. On this occasion, around 50 Dignitarians from our Chapter also participated in the event and had an opportunity to gather the information regarding the disease.



Seva Ratna

An event conducted in our Bengaluru chapter to felicitate all those seniors above the age of 60 for their exemplary contribution to society. On the occasion, short talk sessions were held on how seniors have to safe guard their properties, how elderly persons

should keep themselves busy, ways for seniors to earn their living and lead life with Dignity. Members from the Vijayanagar chavadi enthralled the audience with a Bengali dance and the event was appreciated by everyone.





❁ Joy of Giving Festival

All our chapters were involved in the Joy of Giving festival that is celebrated every year throughout the country during the first week of October. The Joy of Giving Week (JGW) is a “festival of philanthropy that aims to become a part of the Indian ethos, with the Week being celebrated every year covering Gandhi Jayanti by engaging people through “acts of giving” - money, time, resources and skills - spanning the corporate, NGO and government sectors, schools, colleges and the general public.

All our chapters planned their programmes and worked towards making the entire experience worthwhile and meaningful. From visiting orphanages, cleaning beaches, distributing groceries, chocolates etc to dining out with tribal children to entertaining inmates with music and dance, our members brought about a lot of meaning to the whole experience and thoroughly enjoyed it.





CHAPTER TEAMS

Chapter Teams

Presenting below the teams in each of the chapters – they are the backbone of the work that we do in all our operational cities. Their commitment and zeal has helped us reach out to more and more senior citizens in these cities and bring about a smile on the face of each senior citizen we come face to face with.



Bengaluru team



Chennai team



Delhi NCR team



Kolkata team



Mumbai team



Pune team



Mumbai HO team



Mumbai team

Patrons

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



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



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Dr Sheilu Sreenivasan
Managing Trustee, Founder President,
Dignity Foundation



Gopal Srinivasan
Trustee and Secretary,
Director, GKW



Pranay Vakil
Trustee,
Director - Peron Consultancy,
Formerly Chairman - Knight Frank



Anita Ramachandran
Trustee,
Director – Cerebrus Consultants



Abanti Shankaranarayanan
Trustee,
Chief Strategy and Corporate
Affairs Officer – Diegeo



Sweta Vakil
Trustee,
Former President –
Innerwheel, Mumbai



Pradeep Mallick
Trustee,
Executive Coach & Mentor





OUR SUPPORTERS

Individual Donors

| Donor Name | Amount |
|------------------------------|--------|
| Amal Kumar Ghosh | 10,000 |
| Biswa Gwalia | 10,000 |
| Dr. Pushpa H. Gaikwad | 10,000 |
| Geeta Iyengar | 10,000 |
| Harshad Natvarlal Parekh | 10,000 |
| K Arun Kumar Rai | 10,000 |
| Kalpana Paritosh Cholia | 10,000 |
| Meenaz Dhunji Lala | 10,000 |
| Vimal C Kamath | 10,000 |
| Pramila S Bhatia | 10,000 |
| S. Ramani Iyer | 10,000 |
| Sunil Kakar | 10,000 |
| Swapan Kumar Sen | 10,000 |
| V.G. Bhat | 10,000 |
| Vaidyanath K. Doraiswami | 10,000 |
| B.S. Nagaraju Rao & Usha Rao | 10,000 |
| Baar Baar Rafi | 10,000 |
| Lalitha Simha | 10,000 |
| Nimhans | 10,000 |
| Vinayankan | 10,000 |
| D. Srinivasan | 10,000 |
| Kumaresa Pillai | 10,000 |
| Tathagata Basu | 10,000 |
| John Thampi | 10,000 |
| P.P. Ayyar | 10,500 |
| Chandrashekhar Kamath | 10,505 |
| Praful Ramjibhai Gandhi | 11,000 |
| Kuldip Balasia | 11,000 |
| Dinoo Patel | 11,000 |
| Shama Vijayan | 11,000 |
| Bipra | 12,000 |
| Rupali Vijay Ekawade | 12,000 |
| Shevanthi G.K. Rao | 12,000 |

| Donor Name | Amount |
|-----------------------|--------|
| Hemalatha Ananth | 12,000 |
| Sumit Gupta | 12,000 |
| Nafisa Modi | 12,200 |
| Shashi Taneja | 13,000 |
| Susmita Grover | 13,200 |
| B.V. Kannabiran | 14,000 |
| Rajat Gambhir | 14,000 |
| Arpit Mishra | 14,400 |
| Rajiv Budhreja | 14,400 |
| T.V. Ramachandran | 14,400 |
| V Raheja | 14,400 |
| Amarnath | 15,000 |
| Amitaabh Sahai | 15,000 |
| Dushyant Singh | 15,000 |
| Rupinderkaur J Swanni | 15,000 |
| Umesh Deshpande | 15,000 |
| Ipsha Banerjee | 15,000 |
| Ranjita Betarbet | 15,000 |
| Dolly Mistri | 15,000 |
| Hemant Dagar | 15,860 |
| Vidhya Shankar S | 16,950 |
| Valli Murugappan | 18,000 |
| K.C. Mohan | 18,000 |
| Brinda Shah | 18,000 |
| Dr. Ashwini Budrukkar | 18,720 |
| Annie Banerji | 18,720 |
| Jyotirmoy Banerji | 18,720 |
| Kusum Himatsingka | 18,720 |
| Gaurav Tiwari | 18,720 |
| Rakesh & Roma Makhija | 18,720 |
| Sanjay Vidyarthi | 18,720 |
| Chandrabala Kapadia | 19,400 |
| S Sunder | 19,673 |

| Donor Name | Amount |
|---------------------------------------|--------|
| Jimmy F. Dardi | 19,890 |
| Usha Subramaniam | 20,000 |
| Kasi Viswanathan | 20,000 |
| Dipti Raman | 20,000 |
| Vinod Sobti | 20,000 |
| V. Mahalingam | 20,000 |
| Debi Prasad Poddar | 21,000 |
| Shashi Mithal | 21,900 |
| Vasanti Rane | 21,900 |
| Rajani Mishra | 22,000 |
| Sudha Nadig | 24,000 |
| Dhananjay M. Chitnis | 25,000 |
| Nivedita R. Patel | 25,000 |
| Urmila Pratap Ashar | 25,000 |
| Anumanth R C K | 25,000 |
| Rekha Kini | 25,000 |
| Kauvery Hospital | 25,000 |
| Brijendra K Syngal | 25,000 |
| Dr.Prince M. Augustin | 25,000 |
| B.S. Geetha | 28,000 |
| S. Vaidyalingam | 28,000 |
| Sushmita Chakravarty | 28,800 |
| Ira Smith | 30,000 |
| Lakshmi Srinivasan | 30,000 |
| Lalita D. Gupte | 30,000 |
| Urmi Sampat | 30,000 |
| Dr Shamanthakamani Narendra | 30,000 |
| Spectrum Consultants | 32,000 |
| Sundera Gopalan | 35,500 |
| Vera P Nagarwalla & Paul F Nagarwalla | 36,000 |
| C.Guru Raja Meera & Meera | 36,000 |
| Porush Singh | 37,440 |

| Donor Name | Amount |
|---------------------------|------------------|
| Meenakshi | 39,500 |
| Uma Srinivasan | 40,000 |
| Malarkkan | 42,000 |
| Padma Sunderasan | 42,000 |
| Vedhavathi Natarajan | 46,500 |
| George Mathew | 47,000 |
| Vijay Pahwa | 50,000 |
| Dr Kalaimathi | 50,000 |
| Pradeep Mallick | 50,000 |
| A. Jamal Mohammed | 51,500 |
| Dr Sarojini Sheshadhri | 53,600 |
| S. Sathya Bhama | 80,000 |
| G. Sathya Bhama | 28,000 |
| P. Seenithai | 56,000 |
| Sri Harsha | 60,000 |
| Amit Maid | 60,620 |
| Jalaja mahadevan | 64,000 |
| R. Saradha | 68,000 |
| Rajambal | 84,000 |
| Fathima | 85,500 |
| Jansi vincent | 85,500 |
| Ramasamy | 94,000 |
| Eknath Atmaram Kshirsagar | 100,000 |
| Firuz Noshir Kasad | 100,000 |
| Gurujeet Singh Gulati | 100,000 |
| Sweta Pranay Vakil | 100,000 |
| Saroj Bhargava | 140,000 |
| Sidharth Chaudhary | 200,000 |
| RamaKrishna Subramaniam | 1,252,518 |
| Sheilu Sreenivasan | 2,400,000 |
| TOTAL | 7,378,596 |

Corporate Donors

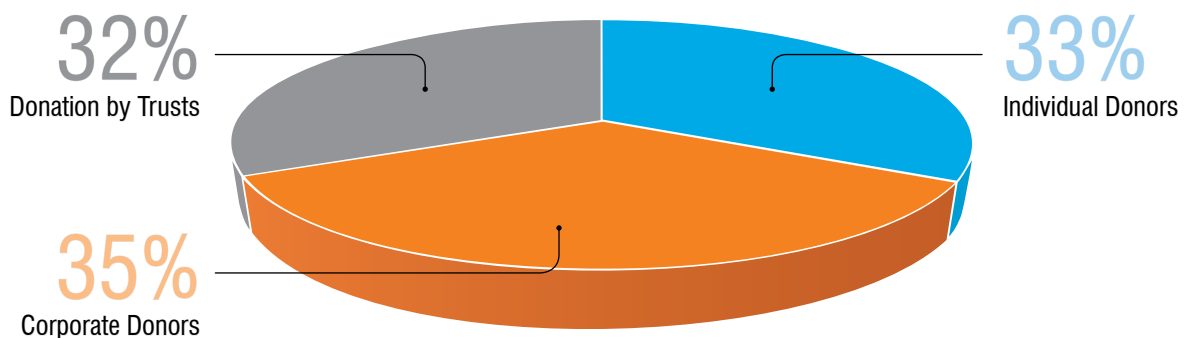
| Donor Name | Amount |
|--|--------|
| Apollo Hospitals Enterprises | 10,000 |
| Grand Banyan Ventures | 10,000 |
| Grand World Elder Care Unit | 10,000 |
| Thomas Cook (India) Limited | 12,000 |
| M/s Advance Commercial Pvt Ltd | 14,795 |
| Amplifon (India) Pvt Ltd | 15,000 |
| Exide Life Insurance | 15,000 |
| Imperial Hospital and Research Centre Ltd. | 15,000 |
| Global Health Care billing partness | 18,000 |
| I-Chess Chemicals Pvt Ltd | 18,024 |
| Techno India Group | 20,000 |
| Columbia Asia Hospitals P. Ltd | 30,000 |
| Anjali Jewellers | 50,000 |
| Dhanuka Agritech Limited | 50,000 |

| Donor Name | Amount |
|--|------------------|
| Berger Paint India Limited | 60,000 |
| Ava Cholayil Health Care Pvt Ltd | 100,000 |
| Desear Security & Management Pvt ltd | 160,000 |
| Eborn Consulting Private Limited | 135,000 |
| INTL Reinsurance & Insurance Consultancy & Broking Servicing Pvt Ltd | 250,000 |
| Gainwell Commosales Pvt Ltd | 390,000 |
| Nirlon Ltd | 700,000 |
| Kotak Mahindra Bank | 1,095,268 |
| STCI Finance Limited | 1,134,000 |
| Medusind Solutions India Private limited | 1,200,000 |
| Axis Foundation | 2,500,000 |
| TOTAL | 8,012,087 |

Donations by Trust

| Donor Name | Amount |
|--|--------|
| Jeevan Sparsh Welfare Association | 10,000 |
| Lala Sant Ram Tirath Ram Public Charitable Trust | 10,000 |
| Ramlila Charities | 10,000 |
| Sidvim Foundation | 14,400 |
| Raja Family Charitable Trust | 20,000 |
| Sindhu Charitable Society | 25,000 |
| Thatikonda Vatsala Ramachandra Foundation | 25,000 |
| Sapana Charitable Trust | 45,000 |
| Charities Aid Foundation India | 48,250 |
| Asha Education Trust | 51,000 |
| Didwania (Ratanlal) Charitable Trust | 60,000 |

| Donor Name | Amount |
|--|------------------|
| Inner Wheel Club of Bombay Charity Trust | 72,444 |
| Upkar Foundation | 200,000 |
| The Amita Mehta Trust | 300,000 |
| DLF Foundation | 418,320 |
| Give India Foundation | 447,322 |
| Hemendra Kothari Foundation | 500,000 |
| Nihchal Israni Foundation | 1,000,000 |
| Rotary Club Bombay Charities Trust No.3 | 1,479,343 |
| The Lotus Trust | 2,500,000 |
| TOTAL | 7,236,079 |



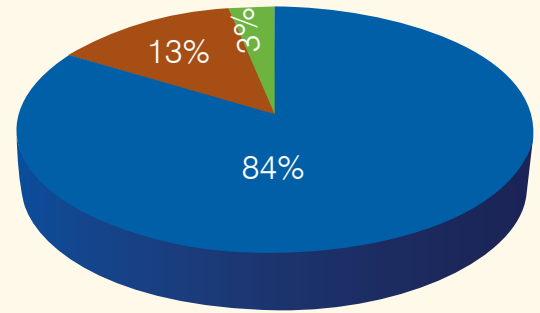


FINANCIAL PERFORMANCE

Financial Performance at a Glance

Income at a Glance FY 2018-19

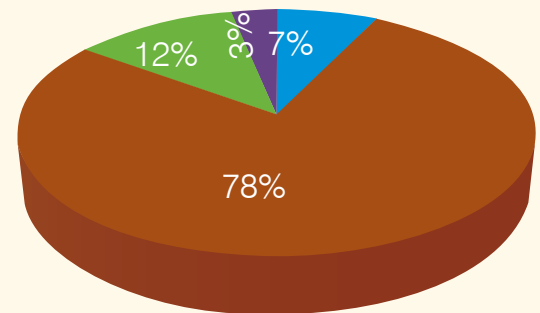
| Income | Amount in ₹ | % Receipt |
|---------------------------|-------------------|-------------|
| Donations | 28,658,357 | 84% |
| Membership Contributions | 4,497,603 | 13% |
| Income From Other Sources | 1,104,470 | 3% |
| Total | 34,260,430 | 100% |



- Donations
- Membership Contributions
- Income From Other Sources

Expenses at a Glance FY 2018-19

| Expenses | Amount in ₹ | % Receipt |
|----------------------------------|-------------------|-------------|
| Medical Relief | 2,565,317 | 7% |
| Charitable Objectives | 27,330,291 | 78% |
| Expenditure On Approved Projects | 4,121,618 | 12% |
| Others | 1,146,229 | 3% |
| Total | 35,163,455 | 100% |



- Medical Relief
- Charitable Objectives
- Expenditure on Approved Projects
- Others

Jayesh Sanghrajka & Co LLP

Chartered Accountants

INDEPENDENT AUDITOR'S REPORT

To
The Trustees of
Dignity Foundation, Mumbai

Report on the Audit of the Financial Statements

We have audited the accompanying financial statements of **Dignity Foundation**, which comprise the Balance Sheet as at March 31, 2019, the Income and Expenditure Account for the year then ended, and a summary of significant accounting policies and other explanatory information. 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, 2019 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, 2019 and
- b) In the case of the Income and Expenditure Account, of the excess of Expenditure over Income for the year then ended.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Trust in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Companies Act, 2013 and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Information Other than the Financial Statements and Auditor's Report Thereon

Trust Management is responsible for the other information. The other information comprises the information included in the Annual report, but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

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Dadasaheb Phalke Road, Dadar (E), Mumbai - 400 014.
Branch Offices at Vashi and Kanjurmarg
+91 22 40774602 info@isandco.in www.isandco.in

Affiliates Offices :
Ahmedabad, Bangalore, Chennai, Delhi,
Guwahati, Hyderabad, Indore, Jaipur, Kochi,
Kolkata, Delhi, Patana, Silchar, Siliguri and
Thiruvananthapuram.

Batgach
& Associates
A Network Approved by ICAI

Jayesh Sanghrajka & Co LLP

Chartered Accountants

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Management and Those Charged with Governance 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 Trust 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.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Companies Act, 2013, we are also responsible for expressing our opinion on whether the Trust has adequate internal financial controls system in place and the operating effectiveness of such controls

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Jayesh Sanghrajka & Co LLP

Chartered Accountants

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Entity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
 We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
 We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards. From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

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.

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 405 - 408, Hind Rajasthan Building,
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Jayesh Sanghrajka & Co LLP

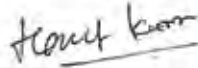
Chartered Accountants

- 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: 02/09/2019

Head Office :

405 - 408, Hind Rajasthan Building,
Dadasaheb Phalke Road, Dadar (E), Mumbai - 400 014.
Branch Offices at Vashi and Kanjurmargin
+91 22 40774602 info@jsandco.in www.jsandco.in

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Thiruvananthapuram.

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

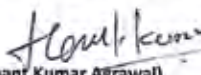
BALANCE SHEET AS ON 31ST, MARCH 2019

| Liabilities | Sch | Amount (Rs.) | Assets | Sch | Amount (Rs.) |
|---|-----|--------------------|--|-----|--------------------|
| Trust Funds Or Corpus | | | Immovable Properties (At Cost) | | |
| Balance As Per Last Balance Sheet | A | 46,73,748 | Balance As Per Last Balance Sheet | | - |
| Adjustment During The Year (Details Given) | | | Additional During The Year | | - |
| | | | Less: Sale During The Year | | - |
| | | | Depreciation Up To Date | | - |
| Other Earmarked Funds | | | Other Fixed Assets | D | 59,28,185 |
| (Created Under The Provisions Of The Trust Deed Or Scheme Or Out Of The Income) | | | | | |
| Building Fund | | - | Investments | | - |
| Sinking Fund | | - | | | |
| Reserve Fund | | - | Other Deposits | E | 18,03,350 |
| Any Other Fund | | - | | | |
| Loans (Secured Or Unsecured) | | | Loans Given | | - |
| From Trustees (Unsecured, Interest free) | | 56,00,000 | (Secured Or Unsecured) : Good/Doubtful | | - |
| From Others | | - | | | |
| Sundry Creditors for Expenses | B | 6,04,701 | Sundry Debtors | | - |
| | | | Tax Deducted As Source | F | 2,72,306 |
| Other Liabilities & Provisions | C | | Advances | | |
| For Expenses | | 53,65,825 | To Others | G | 50,58,749 |
| For Advances | | 1,02,75,290 | | | |
| For Taxes | | 93,518 | Income Outstanding | H | 18,59,063 |
| Branch & Divisions | | 0 | | | |
| Income & Expenditure Accounts | | | Cash & Bank Balances | | |
| Balance As Per Last Balance Sheet | | (26,07,897) | Balance with Bank - Saving A/c | I | 73,40,819 |
| Add: Transfer from Earmarked Fund | | - | | | |
| Less: Appropriation, if Any | | - | Balance with Bank - Fixed Deposit | J | 8,37,652 |
| Add: Surplus/(Deficit) As Per Income & Expenditure A/c | | (9,03,024) | Cash In Hand | K | 2,036 |
| Earlier Year Profit/Loss a/c | | | | | |
| Total | | 2,31,02,161 | Total | | 2,31,02,161 |

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

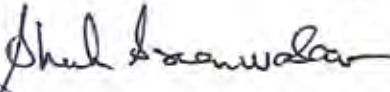
ICAI Firm Registration Number : 104184W/W100075


 (Hemant Kumar Agrawal)
 Designated Partner
 Membership No. : 403143
 UDIN - 19403143AAAACD8583

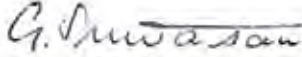
Date: 02/09/2019
 Place: Mumbai



For Dignity Foundation



(Trustees)



(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 2019 | | | | | |
| Expenditure | Sch | Amount (Rs.) | Income | Sch | Amount (Rs.) |
| To Expenditure In Respect Of Properties | | | By Rent | | |
| Rates, Taxes, Cesses | | - | (Realised) | | - |
| Repairs & Maintenance | | - | (Accrued) | | - |
| Salaries | | - | | | - |
| To Establishment Expenses | | - | By Interest | | |
| | | - | (Realised) | | - |
| | | - | On Securities | | - |
| To Remuneration To Trustees | | - | On Loans | | - |
| | | - | On Bank Account (Fixed Deposits) | N | 87,639 |
| | | - | (S. B. Interest) | O | 1,60,156 |
| To Remuneration (In the case of math to the Head) | | - | On Other - Interest On Income Tax Refund | | - |
| Of The Math, Including His Household Expenditure, If Any | | - | | | - |
| To Legal Expenses | | - | By Dividend From Mutual Fund | | - |
| | | - | | | - |
| To Audit & Professional Fees | | | By Membership Fees Received | Q | 44,97,603 |
| A) Audit Fees | | 1,18,000 | By Donation In Cash Or Kind | P | 2,86,58,357 |
| B) Accounting Charges | | - | | | - |
| C) Professional Fees | | - | By Grants | | - |
| To Contribution & Fees | | | By Income From Other Sources | Q | 4,33,952 |
| Charity Commissioner | | - | (In Details As Far As Possible) | | - |
| To Amount Written Off | | - | By Transfer From Reserve | | - |
| | | - | | | - |
| To Miscellaneous Expenses | | - | By Amount Written Back | Q | 4,22,723 |
| | | - | | | - |
| To Depreciation | D | 10,28,229 | | | - |
| To Amount Transfer To Reserves/ Specific Funds | | - | | | - |
| To Expenditure On Objects Of The Trust | | | | | |
| (A) Religions | | - | | | - |
| (B) Educational | | - | | | - |
| (C) Medical Relief | L | 25,65,317 | | | - |
| (D) Relief Of Poverty | | - | | | - |
| (E) Other Charitable Object | M | 3,14,51,909 | | | - |
| To Surplus/(Deficit) C/O To Balance Sheet | | (9,03,024) | | | |
| Total | | 3,42,60,430 | Total | | 3,42,60,430 |

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)
Designated Partner
Membership No. : 403143
UDIN - 19403143AAAACD8583

Date: 02/09/2019
Place: Mumbai



For Dignity Foundation

Shubh Dhanwada

(Trustees)

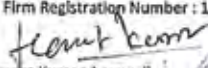
G. Dhanwada

(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 31-3-2019 | |
| (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 pupose 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 |
| (l) 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 35 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, comission, 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 |
| (n) Whether the maximum and minimum number of the trustees is maintained; | Yes |
| (o) Whether the meetings are held regularly as provided in such instrument; | Yes |
| (p) Whether the minute books of the proceedings of the meeting is maintained; | Yes |
| (q) Whether any of the trustees has any interest in the investment of the trust | No |
| (r) Whether any of the trustees is a debtor or creditor of the trust; | No |
| (s) Whether the irregularities pointed out by the auditors in the accounts of the previous year have been duly complied with by the trustees during the period of audit; | Yes |
| (t) Any special matter which the auditor may think fit or necessary to 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 Agrawal)
Designated Partner
Membership No. : 403143

Date: 02/09/2019
Place: Mumbai

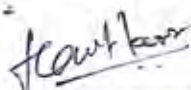


SCHEDULE -IXC
(VIDE RULE 32)
Statement of Income Liable to Contribution for the Year Ending 31-3-2019
Name of the Public Trust :- DIGNITY FOUNDATION
Registration No. F 19856 (BOM)

| | Rs. | Rs. |
|---|------------|--------------------|
| I. Income as shown in the Income and Expenditure Account (schedule IX) | | 3,42,60,430 |
| II. Items not Chargeable to Contribution Under Section 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. | 25,65,317 | |
| (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 Superior 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) Repairs 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. | - | 25,65,317 |
| (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. | 3,16,95,113 |

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.

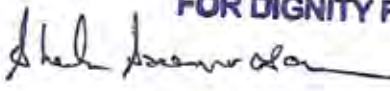
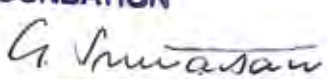
For Jayesh Sanghrajka & Co. LLP
Chartered Accountants
ICAI Firm Registration Number : 104184W/W100075


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



Date: 02/09/2019
Place: Mumbai

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

FOR DIGNITY FOUNDATION
 
TRUSTEE



SIGNIFICANT ACCOUNTING POLICIES & NOTES TO ACCOUNTS

A. SIGNIFICANT ACCOUNTING POLICIES AS ON 31-03-2019

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, 2019

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.

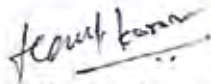
6. During the year, Rs. 377500/- been write off as income which is more than 3 years old. Other than this and same is shown under Amount written Back of Income & Expenditure account.
7. No grants have been received from the Government authority during the year.
8. Corpus Donation of Rs. 5000 is received 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.

For Jayesh Sanghrajka & Co. LLP

Chartered Accountants

ICAI FRN REGD: 104184W/W100075

For Dignity Foundation



(Hemant Kumar Agrawal)

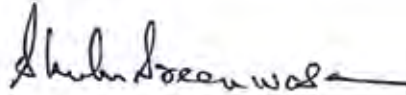
Designated Partner

M. No. : 403143

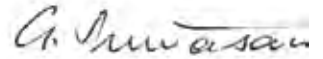
Place: Mumbai

Date: 09/08/2019





Trustees



Trustee





DIGNITY *lifestyle*

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





Founder President's Message



As we start FY 2019-2020, I am happy to conclude FY 2018-19 with a note of wonderment at how with enormous limitations we overcame hurdles that came in our way in construction, management of services and fostering positive relations with residents. The credit has to go to the Board of Trustees and the staff directly employed by Dignity Lifestyle Trust and the village labour contracted through our longtime associate 24 Carrots.

The contours of the land we finally bought off from the original owner way back in 2014-15 have been the main villain. The endless undulation has been a nightmare for architects, with structural engineer having to change specifications several times as fresh issues rose with newer excavations. Our own knowledge domain being zero, dependence on a variety of engineering talents proved a challenge. The costs have overshot original estimates.

Management of service delivery in the midst of construction chaos of the site was another issue we had to overcome. Residents' convenience was the topmost concern in all planning. Barricading newer construction proved extremely limited. Residents prone to asthmatic problems faced the brunt of new construction. Generally speaking, cooperation of residents and their understanding of realities deserves my commendation. Our grateful thanks to their patience in bearing with all difficulties of the site.

At the apex of functioning as service providers to residents who joined us with total faith and trust in the management, is the hardworking staff in the

township. The staff in housekeeping, catering, attender care, security and garden maintenance have been earning good name for the Trust. The Managerial and Supervisory cadres have been brilliantly supportive and sensitive to new exigencies we faced from time to time.

The Board of Trustees has been offering me infinite support and advice on a regular basis. I have been very fortunate in having a Board totally comprehending the complexity of NGO performance in a difficult terrain. The Trustees being corporate leaders in their own right, their appreciation of the problems of the development sector has been extraordinary. I owe a great sense of gratitude to the handholding they have done in managing Dignity Lifestyle Retirement Township. Their support meant that leadership is about finding our unique blueprint and expressing that courageously, confidently and particularly, vulnerably. May I personally acknowledge the contributions made by Trustees Pranay Vakil, Naresh Singhal, Gopal Srinivasan. Together we look forward to working with our newly inducted trustees E A K Kshirsagar and Chandra Iyengar.

Even if life keeps throwing stones we need to keep finding diamonds. Personally speaking I believe that in the depth of storms I learn that within me there lay an invincible peace.

I look forward to the year ahead with hope and optimism.

Sheilu Sreenivasan
Sheilu Sreenivasan

Report of activities through the year



Mansi Atre
Admin Manager

Foundation Day

The first event of year 2018-19, the Annual Foundation Day was celebrated on 6th April. This event is always eagerly awaited by residents and staff of Dignity Lifestyle Trust, as recognitions and contributions of a variety of people are acknowledged. This year we had the privilege of having our Trustee Mr. Pranay Vakil come as Chief Guest. The annual event was held in the Auditorium, the main inspiration for its renovation was Mr. Vakil.

Our Founder President Dr. Sheilu Sreenivasan presented the annual report. Mr. Pranay Vakil gave the Foundation Day address, and conveyed to all how impressed he was of the cultural performances of residents and staff. He congratulated staff who won performance award.

Highlight of the evening was performance by DJ9 based on Hindi film songs. The event was graced by Mrs. Sweta Vakil, Firuza Kasad, Aruna Anand, and our Trustees Mr. Sanjay Kulkarni and Mr. Gopal Srinivasan.



Monsoon Celebration

Chhayi Barkha Bahar to welcome the monsoon was held on 26th July 2018. Most of the residents sang related to the monsoon. Game Tambola based on monsoon was played thereafter. The previous day saw Mehndi application on lady residents.

Satnarayan Pooja



Satnarayan Pooja was held on 22nd August 2018. Our driver Namdev and his wife were the yajman for the Pooja.

Krishna Janmashtami

Krishna Janmashtami was held on 3rd September 2018 in the temple. Bhajan Group Madali came from Mangaon to sing songs in praise of the Lord. The Temple was decorated with flowers and residents participated enthusiastically.



Independence Day

The flag was hoisted by Mr. J. D. Rawtani on 15th August 2018. He recited his own poem related to sacred emotions of freedom. Mr. Piyush Aron also recited his poem on the occasion. Patriotic songs by the staff concluded the day.



Ganpati Festival

Ganesh festival started on 13th September with Ganpati Sthapana. Till emersion on 17th September we had Bhajans, Games for residents and games for staff. Good amount of attendance was there for the Aarti in the morning and evening all five days. The entire Township came alive with gaiety and bonhomie.



Sharad Poornima

This time Sharad Poornima was celebrated in different manner. We had invited a very good Karoke singer -- Mr. Subhas Kamat. His sang in a superb voice, which sung under a full moon lit open sky rendered the evening absolutely memorable. Residents Dandiya concluded the evening.



Bhoomi Pooja

Increase in demand for assisted living facilities made us think of expansion. A new building with 80 rooms and many common facilities were conceived and rendered architecturally. Bhoomi poojan was performed to mark the auspicious beginning of construction on 19th October 2018. The make do pandal was erected at the site. Mansi and Mandar Atre were requested to do the honours of performing the Pooja. Residents and staff members gave us the blessings. On the same day a new golf cart arrived and with customery pooja it was made the part of the DL fleet.



✿ Diwali Festival

Official celebrations for Diwali started with a beautiful Kathak performance by the charming students of Shrikala Kathak Dance Academy on November 3, 2018. The campus was decorated with flowers



and rangoli. It was fully illuminated with diyas and lanterns. As it is customary, all residents and staff lit individual Diyas. The highlight of the evening was a grand dinner.



✿ Christmas and Year end party

It is customary for Dignity Lifestyle Trust to host a candle light dinner for the residents on occasion of Christmas. 24 Carrots as usual excelled in serving a 10 course meal to the total delight of the residents and family members who attended it. A

combination of Indian and western cuisine was the highlight of the Menu so imaginatively rendered by Mr. Shyam Singh, the Proprietor of the company 24 Carrots.

✿ Makersankranti

The day when residents fondly remember their childhood and try to become a kid once again. We celebrated Makersankranti on 15th January 2019. Residents and staff were themselves sink into childhood flying kites. The event ended with exchange of til gul with one another.



✿ Republic Day

Mr. Rehber Kagalwala hoisted the flag on 26th January 2019. Mr. Rehber and staff sang patriotic songs. Mr. Aron recited a written by him on the occasion.





Picnics

This year saw five picnics arranged at the following places:

- S.P. Resort, Pen
- Narayani Dham Temple, Lonavala
- Matheran
- Krishnaji Agro Tourism and Resort, Neral
- Anapoorna Farm, Kadav



Welcoming New Members

- Mr. Surjit Chakravarty
- Ms. Erna Santamaria
- Dr. Dilip Joshi
- Ms. Uma Krishnamurthy
- Ms. Hansa Mehta
- Ms. Kirti Dubey
- Ms. Subramanian Ramaswamy
- Ms. Vijay Pokarna
- Mr. and Mrs. Raman
- Mr. Dinesh Parekh
- Mr. Kushal Parakh
- Ms. Nandini Lalith
- Dr. Sushila Gupta



Donation

- Mr. Pranay Vakil (Donation of Chevrolet Beat Car)
- LIC Housing Finance Ltd (₹ 1cr)
- Ms. Nancy Mathews (₹ 10,00,000)
- Ms. Sanjeevani Bapat (₹ 9,00,000)
- Ms. Sweta Vakil (₹ 45,000)
- Ms. Lalita Gupte (₹ 36,000)
- Mr. Devang Jai (₹ 30,000)
- Mr. Mihir Banerjee (₹ 25,000)



We regret to announce the departure of

- | | | |
|-----------------------------|----------------------------------|--------------------------|
| • Ms. Kusum Madgaokar | • Ms. Ranganayaki Lakshminarayan | • Ms. Sanjeevani Bapat |
| • Mr. Bhavani Shankar Rao | • Ms. Usha Talwar | • Ms. Mira Kenkare |
| • Mr. Madhusudan Joshi | • Ms. Mira Wagle | • Mr. Laxman Ratnaparkhi |
| • Dr. Shyamsundar R. Kanbur | • Ms. Kunda Sathe | • Ms. Namita Banerjee |
| • Ms. Rama Parekh | • Mr. Dinesh Parekh | • Mr. Narendra Wadhwa |
| • Ms. Sandhya Bagchi | • Mr. Murali Arjan Das | • Mr. Praful Mehta |



Medical Check Up Camp

A medical check up camp for staff and residents was organised and sponsored by resident Ms. Hemalta Parekh on 3rd and 4th January 2019. The checkup was a consolidated integrating ECG, Blood Sugar, Blood Pressure and SPO2. The check up was done by A3 Remote Monitoring Technologies Pvt. Ltd. Dr. Gajanan Awghade and Nurse Suvarna Jadhav had helped the technicians. The camp was great success as almost 130 persons were benefited by the checkup. We are grateful to Ms.. Hemlata Parikh for the wonderful gesture.



Musical Evening

Thane Based NGO Vasturaviraj Samajik Pratishthan had organised a musical evening on 6th January 2019. They had a quiz based on old Hindi films and played Housie with residents. We are thankful to Shikha Kumar who had taken the initiative to organise the event.

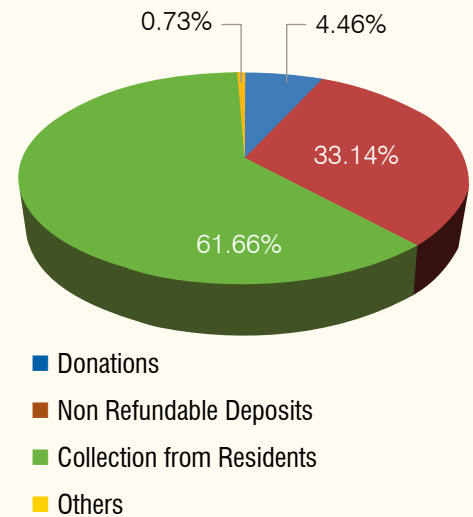


FINANCIAL PERFORMANCE

Financial Performance at a Glance

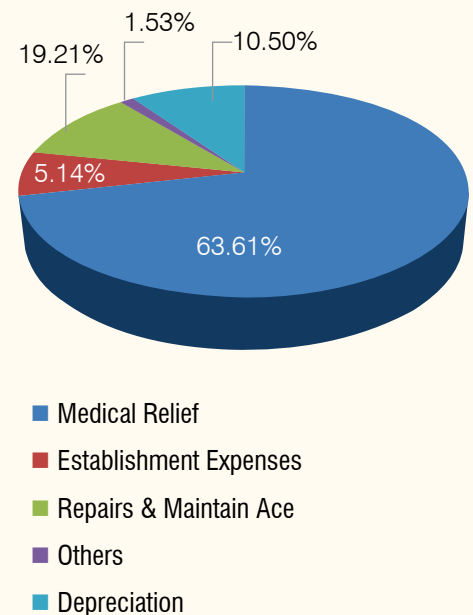
Income at a Glance FY 2018-19

| Income | Amount in ₹ | % Receipt |
|--|--------------------|-------------|
| Donations | 18,89,161 | 4.46 |
| Non Refundable Deposits from Residents | 1,40,23,601 | 33.14 |
| Collection from Residents | 2,60,91,197 | 61.66 |
| Others | 3,08,724 | 0.73 |
| Total | 4,23,12,683 | 100% |



Expenses at a Glance FY 2018-19

| Income | Amount in ₹ | % Receipt |
|-----------------------------|--------------------|-------------|
| Medical Relief | 3,04,11,276 | 63.61 |
| Establishment Expenses | 24,59,068 | 5.14 |
| Repairs & Maintain Ace | 91,84,539 | 19.21 |
| Others | 7,31,793 | 1.53 |
| Depreciation | 50,19,218 | 10.50 |
| Total | 4,78,05,894 | 100% |
| Net Income Over Expenditure | -54,93,211 | |



Expenditure Analysis

| Expenditure For | Amount in ₹ |
|---------------------------|--------------------|
| Catering Raw Material | 31,02,136 |
| House Keeping Service | 46,96,565 |
| Catering Services | 53,10,503 |
| Salary & Wages For Staff | 42,36,297 |
| Repairs & Maintenance | 91,84,539 |
| Electricity Charges | 23,06,050 |
| Security Services | 22,34,319 |
| Pre Operative Expenses | 17,10,746 |
| Dementia Nursing Services | 37,60,351 |
| Rmo Service Charges | 13,16,917 |
| Entertainment | 1,47,216 |
| Professional Fees | 3,00,015 |
| Property Tax | 3,65,717 |
| Hoarding /Sign Board | 3,83,736 |
| Fuel (Diesel, Gas) | 10,48,602 |
| Internet Expenses | 1,80,000 |
| Other Services | 2,50,647 |
| Other Medical Relief | 22,52,320 |
| Depreciation | 50,19,218 |
| Total Expenditure | 4,78,05,894 |

Deposits Received in FY 2018-2019

| Particulars | Amount in ₹ |
|--|--------------------|
| Phase I | |
| Refundable Deposits | 11,00,000 |
| Non Refundable Deposits | 33,00,000 |
| Total Deposits for Phase I | 44,00,000 |
| Phase II | |
| Refundable Deposits | 1,88,00,000 |
| Non Refundable Deposits | 1,02,00,000 |
| Total Deposits for Phase II | 2,90,00,000 |
| Total Deposits Recd. for Phase I & II | 3,34,00,000 |

Various Programmes on which Money was Spent

| Income | Amount in ₹ | % Receipt |
|---|-----------------|-------------|
| On Celebration of Various Festivals | 59,438 | 40.37 |
| On Picnic, Shopping & Birthday Celebrations | 75,778 | 51.47 |
| On Sessions | 12,000 | 8.15 |
| Total | 1,47,216 | 100% |



INDEPENDENT AUDITOR'S REPORT

To
The Trustees
Dignity Lifestyle Trust

REPORT ON FINANCIAL STATEMENTS

We have audited the financial statements **DIGNITY LIFESTYLE TRUST**, which comprise of the balance sheet at **31st March, 2019**, 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 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 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 March 2019 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 Balance Sheet, of the state of affairs of the Dignity Lifestyle Trust as at 31st March 2019 and
- b) In the case of the Income and Expenditure Account, of the excess of Income over Expenditure for the year ended 31st March 2019.

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 Maharashtra 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

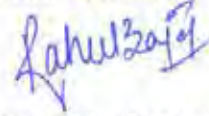
1. As required under section 12A(b) of the Income Tax Act, 1961, we report that :
 - a) We have obtained all the information and explanation to the best of our knowledge and belief were necessary for the purpose of our audit.
 - b) In our opinion, proper books of accounts as required by the law have 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 Maharashtra Public Trust Act, 1950, we give:
- a) In the Annexure-2 particulars required under Rule 19 of the Maharashtra Public Trust Rules, 1951.
- b) In the Annexure-3 Particulars required under Rule 32 of the Maharashtra Public Trust Act, 1950.

Place: Mumbai
Date: 24th September 2019
UDIN: 19120075AAAAAT7201

For Rahul Bajaj & Co
Chartered Accountants
FRN: 126422W



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



CA. Rahul Bajaj
 Partner
 M. No. - FCA, DSA, DIRM, OCAE

Rahul Bajaj & Co.
 Chartered Accountants

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 2019

| | | |
|-----|---|--------------------------------|
| (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 | Yes |
| (j) | Whether any money of the public trust has been invested contrary to the provision of the | 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 |

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

CA. Rahul Bajaj
 Partner, Mem. No. 120075



Date: 24th September 2019
 Place: Mumbai

Head Office: 2, Connaught Place, 2nd Floor, Connaught Place, New Delhi - 110028
 Phone: 011-2314100 Fax: 011-2314126 Email: info@rahulbajaj.com
 Website: www.rbc-irtu.com

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

Statement of income liable to contribution for the year ending 31st March 2019

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

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

| | Rs. | P | Rs. | P |
|---|-------------|--------|------------------|---|
| I. Income as shown in the income and Expenditure Account (Schedule IX) | | | 4,23,12,683 | |
| 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) | 3,04,11,276 | | | |
| (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. | 3,65,717 | | | |
| (b) Ground rent payable to the superior landlord | | - | | |
| (c) Insurance premia | | 66,061 | | |
| (d) Repairs at 10 per cent of gross rent of buildings. | 21,53,882 | | | |
| (e) Cost of collection at 4 per cent of gross rent of buildings let out. | 8,61,553 | | | |
| (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. | | - | | |
| | | | 3,38,58,489 | |
| Gross Annual Income chargeable to contribution Rs. | | | 84,54,194 | |

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: 24th September, 2019

Place: Mumbai

For Dignity Lifestyle Trust

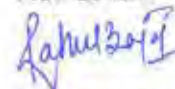
Trust Address :

206B, Byculla Service
Industries
Dadojee Konddeo Road,
Byculla East,
Mumbai 400 027


Dr. Sheilu Sreenivasan
Trustee


Mr. Gopal Srinivasan
Trustee

For M/s. Rahul Bajaj & Co.
Chartered Accountants
FRN 128422W


CA. Rahul Bajaj
Partner
Mem. No. 120075



| Balance Brought forward | 28,15,14,925 | Balance Brought forward | 27,86,89,321 |
|-------------------------|------------------|---|---|
| Notes to Accounts | Sch XII | Income Outstanding - Rent Interest (Accrued) Other Income (Outstanding) | NIL 3,93,716 |
| | | Cash and Bank Balance (a) In current A/c (b) With the trustee (give name) (c) With the manager (Manoj Gupta) | 24,76,643 NIL 17,255 |
| | | Income and Expenditure Account Balance as per Balance Sheet Less: Appropriation, if any Add: Deficit as per Income & Expenditure A/c Less: Surplus | 46,80,280 -1,02,35,500 54,93,211 -62,009 |
| | Total Rs. | Total Rs. | 28,15,14,925 |

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: 24th September, 2019
Place: Mumbai



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

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

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

SCHEDULE IX

[Vide rule 17(1)]

 Name of the Public Trust : **DIGNITY LIFESTYLE TRUST**
 Income and Expenditure for the year ending : **31st MARCH, 2019**

Trust Regn. No. E / 21722 / Mumbai

| EXPENDITURE | Sch IX | Rs. | INCOME | | Rs. |
|--|--------|-------------|-----------------------|-------------|-------------|
| | | | By Rent- (accrued) | (realized) | |
| To Expenditure in respect of properties - Rates, taxes, cesses | | 3,65,717 | | | |
| Repairs and maintenance | | 91,94,539 | | | |
| Insurance | | 66,061 | | | |
| Depreciation (by way of provision or adjustments) | Sch IV | 1,19,25,481 | | | |
| To Establishment expenses | Sch X | 24,59,068 | | 2,36,533 | 2,36,533 |
| To Remuneration to trustees | | NIL | | | NIL |
| To Remuneration (in the case of a male) to the head of the math, including his household expenditure, if any. | | NIL | | | 1,59,12,762 |
| To Legal & Professional expenses | | 2,00,015 | | | |
| To Audit fees | | 1,00,000 | | | |
| To Depreciation | | 27,10,054 | | | |
| To Amount Written Off | | | | | |
| (a) Bad Debts | | NIL | | | |
| (b) Loan Scholarship | | NIL | | | |
| (c) Irrecoverable Rents | | NIL | | | |
| (d) Other Items | | NIL | | | |
| Balance Carried forward | | 1,73,94,618 | | | 4,23,12,683 |
| | | | | 2,60,91,197 | |
| | | | | 72,191 | |
| | | | | | 2,61,63,388 |
| | | | | | NIL |



| | | 1,73,94,618 | Balance Brought forward | 4,23,12,683 |
|---|--------|----------------------------|-------------------------|--------------------|
| Balance Brought forward | | | | 4,23,12,683 |
| 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 | 3,04,11,276 | | |
| (d) Relief of poverty | | NIL | | |
| (e) Other Charitable Objects | | NIL | | |
| To Surplus / (Deficit) (carried over to Balance Sheet) | | 3,04,11,276 (54,93,211) | | |
| Total Rs. | | 4,23,12,683 | Total Rs. | 4,23,12,683 |



Date 24th September, 2019
Place: Mumbai

For Dignity Lifestyle Trust

Dr. Sheelu Sreenivasan
Dr. Sheelu Sreenivasan
Trustee

Mr. Gopal Srinivasan
Mr. Gopal Srinivasan
Trustee

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

DIGNITY LIFESTYLE TRUST

NOTES FORMING PART OF ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2019

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.

Capital Work in Progress will be capitalized upon completion of the entire phase.

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. The trust has received Ear Marked Donations i.e. Donations with specific directions regarding its utilization. Such donations are treated as capital receipts and reported as such directly in Balance Sheet and upon their utilization and fulfilment of terms of



sanction, they are transferred to General Reserve without transferring it to Profit and Loss Account.

- 6 Balances of Sundry Debtors and Creditors are subject to confirmation, reconciliation and adjustments, if any.
- 7 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 Dialogue Digital: <http://www.magzter.com/IN/Dignity-Foundation/Dignity-Dialogue/Lifestyle/>

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Website: www.dignitylifestyle.org

