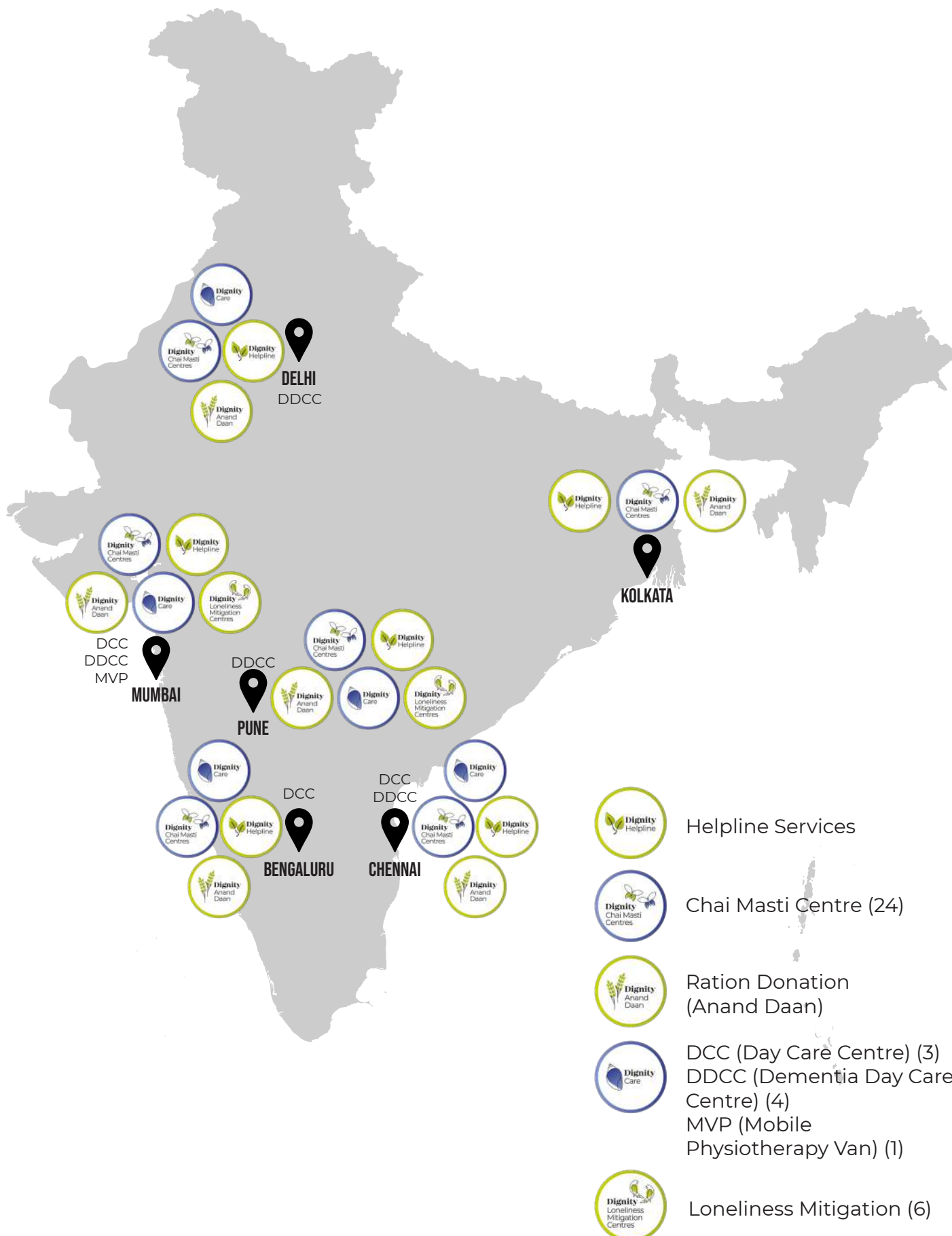


ANNUAL REPORT 2022



Programme Outreach



Content

DIGNITY FOUNDATION

Impact 2021-22	4
Our Culture	5
President's Message	6
Board of Trustees	7
Chapter Advisory Members	7
Organisation Structure	8
Our Team	8
Looking back to looking ahead	10
Our Programmes	11
Dementia Day Care Centres	19
Mobile Physiotherapy Van	22
Dignity Support Services	24
Anand Daan	26
Loneliness Mitigation Centre	29
Dignity Dialogue	32
Chai Masti Centres	34
Our Supporters	50
Financial Performance at a glance	52
Financials	53

DIGNITY LIFESTYLE

Message from the Founder	61
Our Trustees	64
Introduction	65
Activities of the year	66
Our Supporters	73
Financial Performance	74
Auditor's report	75
Balance Sheet	79
Income & Expenditure report	80
Notes to Accounts F.Y. 2021- 22	82

Impact 2021-22

F.Y. 2020-21
6189

9500

**RATION KITS
DISTRIBUTED ACROSS
INDIA**

F.Y. 2020-21
234

275

**MEMBERS IN
INTEGRATED DAY CARE
CENTRES**

F.Y. 2020-21
272

327

**MEMBERS IN
LONELINESS
MITIGATION CENTRES**

F.Y. 2020-21
34

29

MEMBERS IN DDCS

F.Y. 2020-21
1136

1455

**TOTAL MEMBERS
OF CMC**



Our Culture:

VISION:

To change the way people look at Ageing in India.

MISSION:

Enable senior citizens to live life with dignity and security and enjoy life in a fulfilled and fun filled manner.

THEORY OF CHANGE:

- Mobile Physiotherapy Van
- Integrated Day Care Centres
- Dementia Day Care Centres



- Dignity Helpline Services
- Anand Daan – Monthly Ration & PPE Kits

- Dignity Dialogue Monthly Magazine
- Loneliness Mitigation Centres
- Chai Masti Centres

President's Message



A PASSION TO GIVE

Passion for Caregiving has been at the base of my work since my post-graduation degree course in Social Work got me inducted into Giving. With Mother Ensweda (head of the Swedish convent who ran the social work department in Stella Maris College, Chennai), as my role model, my immersion in social work for the past 50 years has been a reality. Almost midway in living my passion to care for older people in difficult circumstances, I realised doing what I liked was certainly my definition of freedom, but liking what I did was pure joy. Since then, giving has become my way of life without realising its presence. I follow no conscious direction but simply practise giving in all spontaneity.

The older I get the more spontaneous has been my giving. Whether it is about funds or kindness or understanding or simply giving a long rope to fathom a human behaviour – giving seems to have been my life about. In 1995 I institutionalised it by setting up an organisation to give mission to my vision. Dignity Foundation has been my way of life, followed by Dignity Lifestyle Trust that was set up in 2006 perhaps as the first retirement township in modern terms, totally different from the concept

of old age home.

I read somewhere: Cultivate a passion in your life and it forms a nucleus with power to attract to itself everything needed for its fulfilment. But my stubbornness to fulfil my vision comes from passion not position, even though I am willy nilly the head of the organisation.

Pure joy, however, is derived by creating a network of young professionals around me, 90% of whom got infected with the passion to give care to elders around. Despite Covid-19 and all its viciousness, to Dignity, only good things have happened. I am probably one of the few individuals in the world who waits impatiently for every Monday to dawn. With 27 years of the organisation functioning and growing, the air I breathe is Dignity 24x7. When it's time for me to hang my coat, I know the young colleagues around me will carry forward with even more fervour and colour. Till then I enjoy and cherish every moment of the great good of giving.

Our Board of Trustees



DR. SHEILU SREENIVASAN



MR. GOPAL SRINIVASAN



MR. PRANAY VAKIL



MS. SWETA VAKIL



MS. ANITA RAMACHANDRAN



MR. VIJAY PAHWA



MR. PRADEEP MALLICK

Chapter Advisory Members

CHENNAI

Sundera Gopalan
T C Ragupathy
N C Krishnaswamy
Kasi Viswanathan

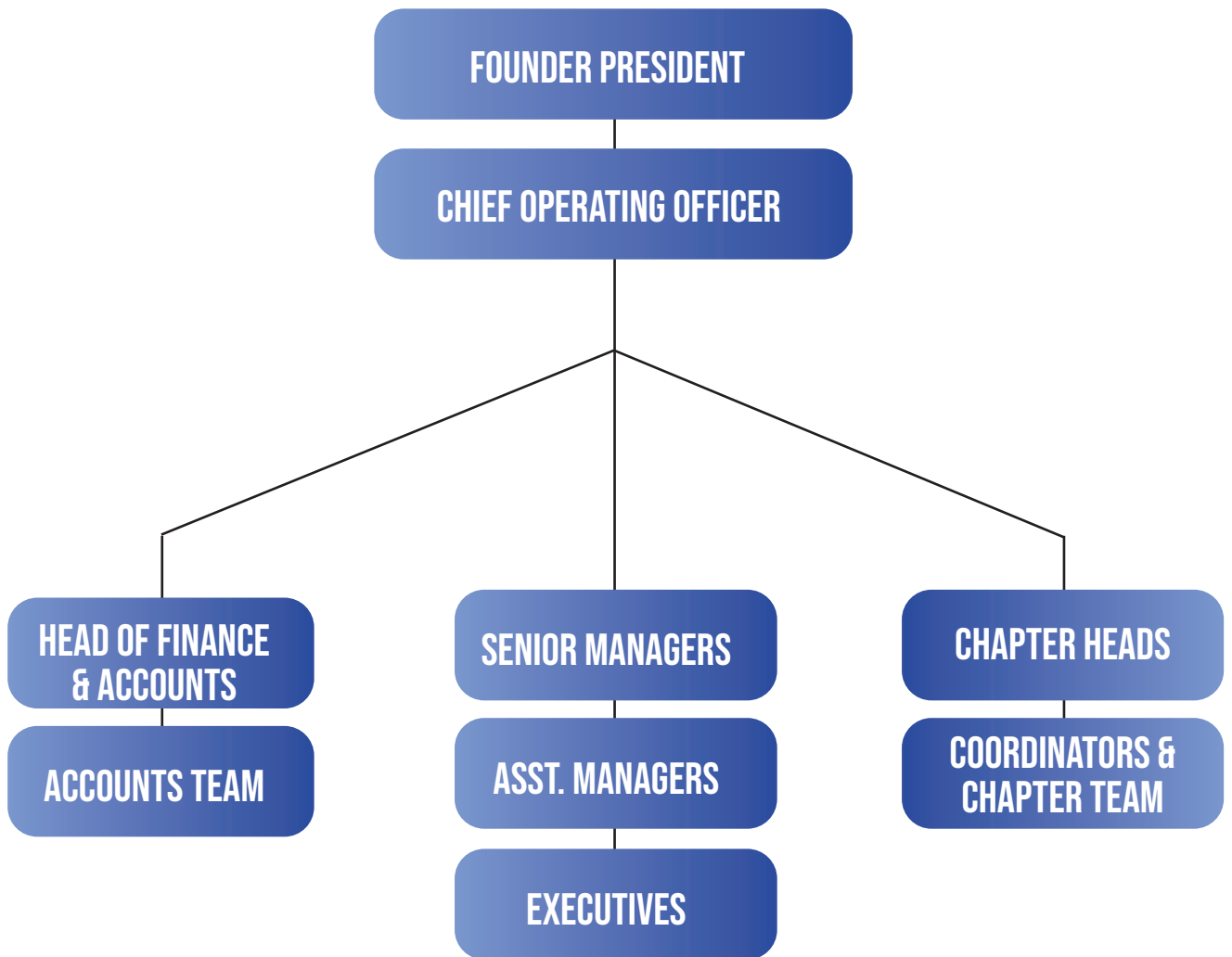
DELHI NCR

Vijay Pahwa
Air Marshal Naresh Verma
Col. Prakash Tewari
Rita Wilson
Dr. Sonia Bhatia
Dilip Chenoy
Ajit Sinha
Lov Verma

PUNE

Gopal Asthana
R. Ramaprasad
Thomas Kurian
Jamil Shaikh
Abha Choudhuri
Geeta Subharam
Soonnu Marker
Supriya Banerjee
Shyamala Shrinivas
Vijaya Chakravarty

Organisation Structure:



Our Team:





DR. SHEILU SREENIVASAN
Founder President



DR. SUJAY JOSHI
Chief Operating Officer



SATISH BHOSALE
Head of Accounts & Finance



JAVED SHEIKH
Manager, Strategic Partnerships



KUSUM GUPTA
Programme Manager



FAZILAT MALKAPURWALA
Manager, Digital Marketing & Communications



BRINDA H RAMESH
Bengaluru Chapter Head



FELISTA JOSE
Chennai Chapter Head



ARCHANA CHAUDHRY
Delhi NCR Chapter Head



RUMA CHATTERJEE
Kolkata Chapter Head



KIRAN MAHANKALE
Pune Chapter Head



RAJESH MEHER
Manager Programmes



MERITA JOSEPH
Deputy Manager, Chennai Chapter



MERLIN REMEDIOS
Integrated Day Care Centre Manager, Bengaluru



DILIP CHAUHAN
Coordinator, Ananda Yaan



RITA DESAI
Coordinator, Meghwadi Loneliness Mitigation Centre



AKSHAY MORE
Centre Manager, Jogeshwari Day Care Centre

Looking Back to Looking Ahead



Covid-19 overturned everyone's lives almost overnight. There were many challenges which we endured and overcame. But they all made us more resilient and focussed on solutions rather than problems. Not just the Dignity team but also most of our beneficiaries imbibed this 'looking ahead' approach and overcame huge obstacles and set-backs.

One such example is of Venkatamma (69) from Vijay Nagar, Bengaluru, who had lost her husband 40 years ago and lived with her son. Her harsh circumstances had undoubtedly made her a strong woman, but when she was diagnosed with Covid-19 in 2021, she didn't lose hope and didn't give up on herself. She exhibited a strong will power to fight the virus and was discharged from the hospital after full recovery. While she was hospitalised, the Vijay Nagar day care centre team helped her by providing all medicines and supplements at the hospital. Her family was also taken care of by the team during this crisis.

At Dignity Foundation, our staff and members were quick to rebound from the harsh effects of the pandemic and the lockdown. As early as November 2021, our head office schedule was normalised and in the following months, one-by-one our chai masti physical centres resumed. A new programme under Dignity Care called Mobile Physiotherapy Van was also launched in March 2022. This is a one-of-its-kind programme providing free and high-quality physiotherapy treatments to needy senior citizens in semi-rural and tribal pockets of Thane district in Maharashtra.

Our gratitude and thanks to our dedicated staff and each of our members for their passion in our mission – to enhance and enrich the lives of senior citizens through productive ageing services in India.



Our Programmes:



Dignity Care is an umbrella term which encompasses all our health and welfare-focused programmes. In FY 2021-22, we operated two programmes – Integrated Day Care Centres and Dementia Day Care Centres. We also launched a new programme in March 2022 called Mobile Physiotherapy Van for senior citizens.

INTEGRATED DAY CARE CENTRES

Dignity Foundation operates Integrated Day Care Centres, one each in Bengaluru, Chennai and Mumbai. These centres run from Monday to Friday, 10 am to 4 pm within urban slum communities to provide holistic care and support services to the low-income elderly members belonging to those slum communities.

Meeting the key impact indicators of the programme, our centres provided daily nutritional drinks and wholesome mid-day meals to all the members, organised health camps within the centres and distributed free prescription medicines for common ailments (upon Doctor's advice), conducted geriatric counselling sessions, organised yearly picnic, engaged members in literacy, physical activities, Yoga and skill-building activities, among others.

Members across all three centres also received monthly dry ration kits in order to help them recover from the damages incurred during the harsh Covid-19 lockdowns. Regular home-visits were conducted by the centre manager to ensure that the members are having favourable living conditions at home.



VIJAYANAGAR, BENGALURU

In addition to the above-mentioned activities, our Bengaluru centre members engaged in arts & crafts like quilling, vegetable carving, bouquet & card making and best out of waste. Recreational and team activities like outdoor and memory games, group singing and dancing, quiz and storytelling were also organised at the centre. To help members remain connected to the higher being, members often also engage in spiritual activities like chanting Bhajans. Special days like Ambedkar Jayanti, Ugadi, Friendship Day, Diwali, etc. were also celebrated with much fervour within the centre.



Highlights of the year:

COVID19 VACCINATION DRIVE

On April 2, 19 members, comprising the first batch of members, were taken to BBMP Government hospital for their Covid vaccination. Transport was arranged to safely take the members to the hospital and bring them back. The subsequent batches of members got their vaccines on April 8 and April 9.



EYE CHECK-UP CAMP

On July 11, an eye check-up camp was organised in association with NAADA Trust and Divya Drishti Eye Hospital. 50 Members were screened for cataract and vision. Corrective spectacles were prescribed to those in need of them by the team of doctors. 35 members got their spectacles for free from Dignity Foundation. In September, another eye camp was held in association with Sankara Eye Hospital wherein 14 members were identified with cataract and 24 members were provided with free vision correction spectacles.



VISIT BY MR. AZIM PREMJI

Azim Premji, a business tycoon and a philanthropist, made a visit to the centre on the International Day for Older persons. All safety protocols were followed during the visit. After a short briefing of the centre activities, he interacted closely with the members. All members were thankful to him and the Azim Premji Foundation for their generous support to the programme. As a token of their appreciation, the members gifted Mr. Premji a photo frame memento.



FREEDOM FROM EMOTIONAL BAGGAGE

15th August, On the occasion of Independence Day, members blew tricolour balloons and wrote a line regarding something that was bothering them to a large extent. The members were then asked to release these balloons of their 'emotional baggage' into the open sky and start afresh. Members felt fresh and happy after this exercise. This was followed by face art of the Indian flag, Indian national bird and memories of the freedom struggle.

NEWSPAPER UPCYCLING DRIVE

In order to promote the 3Rs and source materials needed for our 'Best Out of Waste' initiatives, the centre organised a newspaper collection drive by printing flyers and distributing it in the neighbourhood to request members to donate their old and used newspapers to the centre. An overwhelming response followed and the members got enough raw material to prepare paper bags from the donated newspapers.

MULLIMA NAGAR, CHENNAI

The Mullima Nagar Day Care Centre remained filled with various activities broadly focussing on physical and mental wellness, senior citizens' rights and entitlements, literacy programmes, skill training, arts, crafts and recreation, among others. Festivals and special events like Tamil New Year, Independence Day, Janmashtami, Diwali, Christmas, Pongal, Holi, etc. were celebrated with enthusiasm at the centre.

During the year, the physical trainer led 80 fitness sessions for the members which included Zumba, Aerobics, balance exercises, muscle strengthening activities, simple cardio workouts, laughter therapy and simple Yoga asanas. These sessions certainly helped our members in reducing stress and remaining calm and fresh.



Highlights of the year:

COVID-19 AWARENESS CAMPAIGN

Various activities were conducted with the members to sensitise them about Covid-19 precautionary measures. These included awareness vaccination awareness talks by Doctors, a puppet show by the Madras School of Social Work and vaccination camps for members wherein 83% members received the first dose and 53% members received the second dose of the vaccine.

SKILL-BUILDING PROGRAMME

Some of our members formed a basket weaving team after receiving adequate training in this craft at the centre. The team prepared the first batch of baskets and sold them, generating enough revenue to purchase the raw materials for preparing the next batch of baskets. In this manner, the team was able to procure and successfully deliver an order for Navratri return gifts. A member, Ms. Prabhavathy told us that she had purchased 10 kgs of rice for her family with the money she had earned through selling baskets.

FIRST AID TRAINING WORKSHOP

In August, First Aid training workshop was conducted for the members. They learned about the Good Samaritan law and learned life-saving first aid techniques like CPR.

SPECIAL HEALTH CAMPS

In association with Sankara Nethralaya Eye Hospital, the centre organised an eye-camp for its members, benefitting 101 members. 25 members were identified with a cataract and were referred for further treatment. 31 members received vision correction spectacles. Dental Screening Camp was also organised with the help of Venkateswara Dental College. Health hazards of tobacco use were discussed. In all, 127 referrals were made for further treatment of various oral problems.



OTHER INITIATIVES

Other initiatives like donating walking sticks to seven needy members, opening bank accounts for 12 members, Adhaar updation, smart card application and applications for Old Age Pension scheme on behalf of 15 members were also noteworthy.



JOGESHWARI, MUMBAI

Over 100 low-income senior citizen residents of an urban slum feel motivated, free and empowered by attending the regular programmes at Jogeshwari Day Care Centre. Daily newspaper reading, yoga, meditation and physical activities engage the members productively, ensuring their healthy body and mind. Weekly need-based counselling, monthly doctor visits, spiritual talks and fortnightly sessions on health and hygiene and skill-building sessions get conducted for the members.



Highlights of the year:

HOME VISITS AND CALLS TO MEMBERS

During the second wave of Covid-19, the centre remained closed as per Government regulations. However, following all safety protocols, our centre manager would often visit the members in their homes to ensure their wellbeing and learn about their needs. Regular calls were also made to those members whose homes were not visited.



VACCINATION AWARENESS AND DISTRIBUTION OF SANITISERS

The centre created large-scale awareness and mitigated misconceptions related to the Covid-19 vaccinations. More than 75 members stepped forward and voluntarily got themselves vaccinated. Also, over 100 members regularly received free sanitisers each month to keep themselves and their families safe. We thank our donors such as Alkem Foundation who donated sanitisers to the members for one month.

NUTRITIONAL AND MEDICINE SUPPORT

As part of our effort to promote good health, the centre started providing nutritional supplements to members upon Doctor's recommendation. Medicines for commonly-found diseases and disorders were also provided to the members at no cost (upon Doctor's advice).

TAKE-HOME MEALS DURING COVID-19 SECOND WAVE

Even though social gatherings were not allowed, our centre did not stop its nutritional support to its members. By assigning time slots and maintaining social distancing along with following the mask and gloves mandate, take-home meals were provided to the members instead of the typical in-centre mid-day meal.



EYE CHECK-UP CAMP

Members had raised concerns related to their vision. Hence, an eye check-up camp along with regular blood check-up was organised for 81 members. It was found that 46 members had developed vision issues and all of them were donated spectacles as per their need. All the members also went through a blood check-up in which their count of CBC and RBS and Calcium was measured and reported.

LIVELIHOOD GENERATION SESSIONS

To build the members' skill-set, sessions like mask making, cloth bag making, cake baking, tailoring, incense and perfume making, imitation jewellery making, etc. were held at the centre. The members participated in these sessions with enthusiasm.

Highlights of the year cont...:

SESSIONS ON RIGHTS & ENTITLEMENTS AND LEGAL AWARENESS

Such enlightening sessions were held on many occasions throughout the year to empower the members. were not visited.

CELEBRATIONS

Birthdays and festivals like Gokul Ashtami, Dussehra, Diwali, Christmas, etc. were held in the centre to lighten the mood and enjoy each other's company.



VISIT TO DIGNITY LIFESTYLE RETIREMENT TOWNSHIP

In March 2022, all members of the centre went for a one-day visit to Dignity Lifestyle Retirement Township at Neral, near Mumbai. They enjoyed a guided tour of the facility and also sampled the sumptuous lunch served there. They all returned with happy memories and a lot of memorable photographs.

CASE STORY:

Malati Pawar is one of the oldest members of the Jogeshwari Day Care. She was recently diagnosed with Diabetes. She also suffered a severe injury which led her to lose both her legs. Dignity Foundation supported her in this difficult time with regular home visits and by providing her the required medicines at no cost. **Malati Pawar is now showing signs of improvement in her Diabetes condition with the continued support of Dignity Foundation and a hope that she will recover soon.**



Dementia Day Care Centres



Dementia Day Care Centre (DDC) is a unique programme of Dignity Foundation, which is finding increasing relevance and need across India, especially among the elderly populations. Dementia is a silent disease which is currently estimated to affect 4 million Indians, most of them aged 55 years and above. Our DDCs provide tender loving care to the members with access to

memory boosting activities, home pick-up and drop facility, physical and social activities and nutritious meals and refreshments. Our centres are staffed with trained care givers who are sensitive to the changing moods and demands of the members. At our DDCs, each day is a new challenge, which our team of dedicated staff handle with professionalism and unconditional love.



CHENNAI

Online Dementia Care Programme: As a result of the second wave of Covid-19, our centre remained closed from May to June 2021. To continue our service and commitment to our members, online dementia care programme was initiated despite many challenges. The team conducted innovative activities which helped the members to remain physically and mentally active even at their homes.

Celebrations: After the reopening of the centre, many celebrations were held such as Independence Day, Onam, Madras Day, Janmashtami, Ganesh Chaturthi, Navratri, Pongal, Christmas, etc.

World Alzheimer's Day: In the third week of September, a Vehicle Awareness Campaign was organised with our two vans being decorated with slogans on Dementia and its prevention. AMV Prabhakar Raja, Member of Tamil Nady Legislative Assembly from Virugampakkam constituency flagged off the campaign in the South Chennai and Honorable Dr. Justice P. Jyothimani flagged off the campaign in the Central Chennai. The vehicle drove around the city handing out 500 plant saplings with dementia awareness quotes to the citizens.

Picnics were organised for the members to get exposure to new experiences. They were escorted to the Sea Shell Museum and Railway Museum. The members thoroughly enjoyed their outings.



MUMBAI

Dignity Foundation's second Dementia Day Care Centre was inaugurated in Mahim, Mumbai on September 21. It is the only Dementia Day Care Centre in Mumbai, serving patients from South Mumbai to Bandra.

Today, the centre **caters to a total of 14 people** with its high-quality service. Families of the patients have found this facility to be a great relief for them.

Marked improvements have been seen in the behaviour of patients such as reduced aggression, increased social skills, improvement in cognitive and physical abilities, etc.

PUNE AND NEW DELHI

Two new Dementia Day Care Centres were launched in Pune and New Delhi respectively with the generous grant by Axis Bank Ltd. The Pune DDC was launched on June 20th 2022, whereas the New Delhi DDC was launched on June 27th 2022.



CASE STORY

Upon joining the programme, Saloni M (name changed) was very afraid to visit the Dementia Day Care Centre in Mumbai. She would find it very intimidating to come to a new place and meet new people. However, our centre staff comforted Saloni M and put her at ease. They helped her to get familiarised with

the new surroundings. In her initial days, she would spend most of her time by sleeping at the centre. But slowly our staff engaged her in fun games and various activities. **Today, she is an active participant in the activities held at the centre such as exercises, memory boosting games, etc.**



Mobile Physiotherapy Van:



This Geriatric Mobile Physiotherapy Van reaches out to 500 elderly members each month who reside in semi-rural, urban slum and tribal pockets of Thane district. This new and unique programme was launched in March 2022 with the support of Rotary Club of Thane Uptown to provide doorstep physiotherapy services to needy senior citizens in and around Thane district, near Mumbai.





Dignity Support Services:



Dignity Helpline Service is a 24x7, Pan-India and Toll-Free dedicated calling service for senior citizens in distress. Our team of social workers handle calls to the volume of 5000 a year across India. Cases of elder abuse and legal disputes are handled with care and constant follow-up with the complainant after a thorough verification process to ensure that the caller is in genuine distress. Other types of assistances like trusted information, guidance, counselling, etc. is also provided on case-to-case basis. Some of the most significant cases of Dignity Helpline callers have been enlisted below -

BENGALURU

In Malleshwaram, Bengaluru, an 80-year-old lady went to a hospital for dental services as she wanted a denture. The hospital provided her a denture which was a misfit. She was unable to chew her food properly due to the pain she felt as a result of the misfitting dentures. Very soon, she felt weak and the high dosages of medicines provided her with no respite. She approached the hospital again and demanded a full refund for the cost of dentures. The hospital did not co-operate and did not agree to refund the money. She learned about Dignity Helpline Service and called for assistance. Our team contacted the hospital but they didn't cooperate with us either. We sought the help of the local police who were very supportive. Because of this, the woman got a refund of Rs. 30,000 which was the cost of her dentures.

CHENNAI

Chennai Helpline team received 124 calls in the past financial year and assisted maximum number of callers. Malini M (name changed) was one such caller who claimed that her tenant had been causing her trouble for the past eight years by refusing to vacate her house. On top of this, she had also not paid the rent of the past six months. Our helpline volunteer helped her to file a police complaint and accompanied her to the police station for the rest of the procedures. The tenant was summoned to the police station and the issue was effectively resolved since the tenant agreed in writing to vacate the residence within 45 days.

The caller shared her feedback- *“I would like to show my appreciation for the help your team rendered to me in this matter of harassment I was facing from my tenant. My heartfelt thanks for that. Dignity Foundation accompanied me and gave me great moral support and clarity in my mind. My sincere thanks to you for being there when senior citizens like me feel helpless and alone.”*

PUNE

Pune Chapter resolved 12 elder abuse cases through the Helpline service. One caller was an aged grandmother from Swargate. She called to complain regarding her grandson who used to physically abuse his grandmother and forcefully extorted money from her to fulfill his wishes. He would also coax his grandmother to transfer her property in his name. The Helpline team immediately intervened and counselled the grandson not to mistreat his grandmother for fulfilling his own wishes. He was also warned of the dire consequences of continuing such deplorable behaviour with his grandmother. The grandson quickly understood the severity of the matter and stopped abusing his grandmother.

CASE

1

MUMBAI

Mr. Anand Kumar (name changed) called our helpline to report abuse of his mother-in-law at the hands of her sons. Mrs. Satpute (identity concealed) gifted her elder son cash and gold as his share of her assets, whereas she gifted a flat owned by her to her younger son as his share. However, the younger son was given the flat on the terms that he would bear the costs of his mother's maintenance. The younger son had lost his wife, so he remarried to a woman who harassed Mrs. Satpute and forced her to leave her own house. Mrs. Satpute had approached the Police, but no concrete action was taken.

After getting a report of her situation, our team filed a case on her behalf in the Senior Citizen Tribunal of Kalyan. After hearing all sides, the court passed an order that the younger son has to allow his mother to live in the flat which she gifted him. Also, both the sons need to pay monthly maintenance of Rs. 5000 each to their mother. If they do not honour the court's order then, under the Maintenance and Welfare of Parents and Senior Citizens Act, 2007 (Section 14), further action will be taken against them.

CASE

2

MUMBAI

Mr. Kanhaiya Damodar (name changed) was harangued by his daughter-in-law who had unlawfully occupied his flat. He had made several unsuccessful requests to her to vacate his flat. Even the Police was unable to help, despite filing a house break-in case against the daughter-in-law.

As a last ray of hope, Mr. Kanhaiya called our helpline number on 19th June 2021. After filing a case and regularly following up with the Senior Citizen Tribunal, on 6th September, the Kalyan Senior Citizen Tribunal passed the order in favour of Mr. Kanhaiya, as per The Maintenance and Welfare of Parents and Senior Citizens Act, 2007 (Section 5).

The order stated that the daughter-in-law should peacefully provide the custody of the flat to the complainant within 30 days of receiving the order and if the possession of the flat is not given within the stipulated time, then the office of the Tribunal should ensure transferring the possession forcefully with the aid of the Police.

Finally, on 11th November, the daughter-in-law peacefully handed over the flat to the complainant Mr. Kanhaiya Damodar.

TOLL FREE : 1800 267 8780

Bengaluru : 96322 44568, 97405 52261

Chennai : 044 26210363

Delhi NCR : 84483 17316

Kolkata : 92323 82936, 91635 09818

Mumbai : 022 61381111, 91520 17120

Pune : 88304 49043

Anand Daan:



BENGALURU



- More than **800 ration kits** along with basic necessities for low-income senior citizens were distributed in slum localities like Laggere and Guthalli with the support of many individual donors and corporates like Addvara, Infotech.
- These donations were given to support the families that were devastated due to the Pandemic. These donations made a great impact on their lives and families.
- S. Ramasubban is a generous donor who donates Ration Kits for the past 5 years for hundreds of beneficiaries. He is a retiree from the State Bank of India. He has lost his vision but is passionate about reading and engages volunteers to read the Dignity Dialogue magazine for him.

800+

**RATION KITS
DISTRIBUTED**

CHENNAI

Throughout the year, 1585 ration and sanitation kits were distributed among the needy and low-income senior citizens living in Thideer Nagar, Mullima Nagar and Kunrathoor urban slums of Chennai.

1585

RATION KITS
DISTRIBUTED



MUMBAI

960 beneficiaries were supported with monthly ration and safety kits at Jogeshwari Day Care Centre.

Whereas, 752 beneficiaries were supported at Dr. E-Moses Anand Yaan at Worli.

592 beneficiaries were supported with kits in Kisan Nagar, Thane with help of Helping Hands Foundation lead by Nitish Chedda.

530 beneficiaries were supported with monthly ration kits in Rahul Nagar 1 at Chuna Bhatti with the help of local volunteer Sunil Waghmare and his team.

448 beneficiaries were supported with monthly ration and safety kits at Byculla Anand Yaan.

446 beneficiaries were supported with monthly kits in Vile Parle with the help of local volunteer Prakash Kharve and his team.

413 beneficiaries were provided monthly ration kits at Meghwadi, Jogeshwari East.

407 regular beneficiaries were supported

with monthly ration and safety kits in Mumbai.

205 beneficiaries were provided monthly ration and safety kits in Navagaon, Dahisar West with the help of local volunteer Sangeeta Salve and her team.

164 beneficiaries were supported with monthly ration and safety kits in Lalbaug with the help of local volunteer Sanjay Surve and his team.



4920+

RATION KITS
DISTRIBUTED

PUNE



Pune Chapter provided ration kits to needy senior citizen beneficiaries at Siddharth Nagar, Bhim Nagar and Leprosy Village on a monthly basis in the given Financial Year.

RATION KITS DISTRIBUTED

417 PUNE

1272 DELHI

470 KOLKATA

CASE STORY

Anusaya Pandurang Gaurav lives with her children and husband who lost his hand in an accident. This caused her husband to lose his job and is unemployed since the past 5 years. Anusaya works as a house help to earn a living and sustain herself in a city like Mumbai. She was identified

and was onboarded as a beneficiary for our Anand Daan programme. With the monthly ration support, she and her family get access to two complete meals a day. The money which is saved from her earnings are used to buy her husband's medicines and educate her children.

Loneliness Mitigation Centres



The objective of Loneliness Mitigation Centres is to provide an opportunity to low-income senior citizens to engage in structured activities and regular social interactions. Our centres run five days a week from Monday to Friday and serves more than 300 members daily.



MUMBAI

- We operate **one loneliness mitigation centre (LMC) in Meghwadi, Jogeshwari (East)** and two LMCs – called **Anand Yaan** supported by Rotary Club of Bombay - at Byculla and Worli respectively.
- Regular activities at the centre include Physical, Mental and Emotional Health and Wellness, Spirituality, Skills Building, Social Interactions, Financial Education, Dance, Music, Drama, Arts and Crafts, Events, Birthday Celebrations, Outings, Movie Screenings and much more.
- Doctors' visit, health camps, medical assistance, Ration and Medicine support were other initiatives for meeting the objectives of the programme.
- Sarees and sanitisers were donated to the members on multiple occasions. Also, members were taught how to reuse old clothes to make cloth bags and prepare home-made Ganesh idols using wet clay.
- To entertain our members, we held regular Zumba sessions along with dance and board games sessions for our members.
- On 12th August, with the support of Rotary Club of Bombay, members of Anand Yaan centres were taken for a cataract check-up to Aditya Jyot Foundation. The members who were identified for cataract surgery were operated for free at the Foundation. The members were very grateful for this generosity on part of Rotary Club of Bombay and Aditya Jyot Foundation.
- Actor Shilpa Mehta visited our Anand Yaan centre and interacted with our members.
- On November 18, the students of Rotaract club of Government Dental College conducted an Oral health camp at our Anand Yaan centres. They made recommendations to the members to improve their oral hygiene.
- In December, a picnic was organised for all members of Anand Yaan at Manas Resort in Arnala. The members enjoyed their time playing games, exploring water sports, taking rides and dancing to music.
- Five senior citizen women were taken to Bombay City Eye Institute & Research Centre for their eye check-ups and operations on January 26. They were thankful for the free services provided to them.



PUNE

In Pune, Dignity Foundation runs two LMCs – at Bhim Nagar and Siddharth Nagar. Members are provided with opportunities to make presentations and performances which boosts their confidence. Members interact with each other and engage in fun activities which keep them active and happy.

During the second and third wave of the Covid-19, the Pune Chapter faced several challenges such as getting a free place to start a Loneliness Mitigation Centre for the underprivileged, motivating all the

beneficiaries from the neighbouring urban slum to attend the centre and changing regulations for allowing gatherings of more than 5 people. However, the Chapter overcame these challenges and was successful in procuring a spacious centre in Bhim Nagar and Siddharth Nagar where the LMCs currently operate. After the relaxations of the lockdown regulations, more and more members are getting enrolled in the centres. 40 members were being benefitted by the daily activities of the centre as of March 2022.

CASE STORY

Kisan Jagtap is a resident of Siddharth Nagar slum community in Pune. He has been a regular member of our LMC since its inception in 2020. His testimony to the programme is, “I’m very fortunate to be part of this centre which is located in our slum. Regular activities such as yoga, laughter Yoga, storytelling, memory boosting brain games, talks, etc are conducted.”

Due to his physical condition,

he cannot work and earn a livelihood. He used to stay at home all day. His family started humiliating him and considered him as a burden on the family. When we asked how the LMC was helpful to senior citizens like him, he answered by admitting that earlier no one would even offer a cup of tea to him but now not only his family but his neighbours too enquire about his wellbeing.

Dignity Dialogue



Dignity Dialogue is India's only senior citizen monthly magazine which is in print continuously since the past 26 years.

Dignity Dialogue has honed many a readers' skills, enabling them to explore their hidden talents in photography, content writing, theatre, etc.

A typical issue of Dignity Dialogue magazine features a wide array of interesting articles on topics such as health, spirituality, food, travel, humour, finance, etc. Each issue also carries an exhaustive Cover Story of an inspiring senior citizen member, couple or group doing extraordinary things despite their age.

Magazine subscriptions can be made for hard-copy or e-copy by scanning this QR code



WHAT READERS SAY

Whatever would help seniors to better living is covered in the magazine. Interviews of those who have tread different walks of life and continue to do so even after retirement, are inspiring. In addition to the articles, Letters to the Editor, My Corner and Member Chat offer something inspiring to read in every issue. Actually, there is nothing that can be skipped in these pages of every issue. At the end of the day, Dignity Dialogue goes a long way to awaken and help us mentally and physically.

Indira Ananthkrishnan

At the beginning of every month, I eagerly await receiving my copy of Dignity Dialogue. The senior citizens reading these articles relate to the variety of articles. Thank you Dignity Dialogue for being a companion of the elderly in their loneliness.

Brig. PK Chakravarti

VOL 27 | ISSUE 01 | JAN 2022 | 68 PAGES | SUBSCRIPTION RS. 1500 P.A.

FOR INTERNAL CIRCULATION ONLY

Dignity Dialogue
THE MAGAZINE FOR PRODUCTIVE AGEING

CONTENTS
22 Ageing and Muscular Atrophy
27 Running, Try Some Comfort Food
49 Bonding With Biphal
54 Let Nature Lead the Way



The Mantra of Motivation

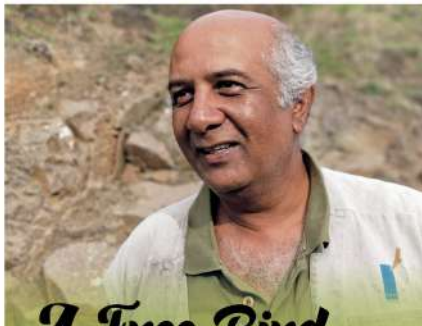
Recent research focuses on the importance of motivation for senior citizens to maintain and improve their health. These are motivating as well as de-motivating factors at play when it comes to seniors.

VOL 27 | ISSUE 02 | FEB 2022 | 68 PAGES | SUBSCRIPTION RS. 1500 P.A.

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Dignity Dialogue
THE MAGAZINE FOR PRODUCTIVE AGEING

CONTENTS
17 Homeopathy and Mental Health
25 Watch out for Addictions
42 Ladakh: A Region of Rugged Beauty
56 What's Your Jewellery Style?



A Free Bird

If Pune's Dr. Satish Pande had wings, he would fly with the birds. But then he does it more or less with a life dedicated to rehabilitating sick or injured wild birds even as he finds time to be a practicing radiologist while managing the activities of the Ela Foundation.

VOL 27 | ISSUE 03 | MAR 2022 | 68 PAGES | SUBSCRIPTION RS. 1500 P.A.

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Dignity Dialogue
THE MAGAZINE FOR PRODUCTIVE AGEING

CONTENTS
17 Are You Mindful Enough?
26 Learning from the Viral Waves
43 The Power of Om!
48 A City of Splendour
53 Union Budget 2022: Almost Perfect!



Making the Sitar Sing


Fusion is a picnic that I enjoy but it is only 5% of my repertoire, says **Ustad Shujaat Khan**, the noted sitar maestro who believes that Indian classical music, being a live art form, should not be ideally heard, performed or taught on the computer.

VOL 27 | ISSUE 04 | APR 2022 | 68 PAGES | SUBSCRIPTION RS. 1500 P.A.

FOR INTERNAL CIRCULATION ONLY

Dignity Dialogue
THE MAGAZINE FOR PRODUCTIVE AGEING

CONTENTS
18 Make the Most of 'Me'
28 The Dandi App Fraud!
29 Does Old Age Yield the Best?
35 Our Role in the World



Love, Laughter and Play


Ahmedabad-based celebrity couple, **Geet Sethi** and **Kiran Bir Sethi**, have never imposed their view of success on their spirited children. Moreover, what is it that makes this family tick so strongly?

VOL 27 | ISSUE 05 | MAY 2022 | 68 PAGES | SUBSCRIPTION RS. 1500 P.A.

FOR INTERNAL CIRCULATION ONLY

Dignity Dialogue
THE MAGAZINE FOR PRODUCTIVE AGEING

CONTENTS
26 What are Regal Exercises?
31 Food For Thought
45 Regarding Paradise Lost
61 Travel, But Not Without Insurance!
66 Beware of Stock Tips



The World in a Suitcase

Post-retirement many people would love to travel and see the world. It's a wonderful idea and here are some narratives that will want to make you do so.

VOL 27 | ISSUE 06 | JUNE 2022 | 68 PAGES | SUBSCRIPTION RS. 1500 P.A.

FOR INTERNAL CIRCULATION ONLY

Dignity Dialogue
THE MAGAZINE FOR PRODUCTIVE AGEING

CONTENTS
17 Dealing with Aphasia
25 Tips on Active Ageing
39 Becoming True Spiritual Seekers
45 Life in Lusaka
59 Can Colours Affect How You Feel?



Woman Extraordinaire!

Malika Sarabhai calls herself an 'artist' (artist cum activist). She is also an actress, choreographer, writer, publisher and public commentator.

VOL 27 | ISSUE 07 | JULY 2022 | 68 PAGES | SUBSCRIPTION RS. 1500 P.A.

FOR INTERNAL CIRCULATION ONLY

Dignity Dialogue
THE MAGAZINE FOR PRODUCTIVE AGEING

CONTENTS
17 Defend Against Dengue
22 "Aspiration is the Energy that Drives Life"
25 The Road Devils
33 In Search of Spirituality
38 Tips on Mutual Fund Taxation



Coping with Loneliness

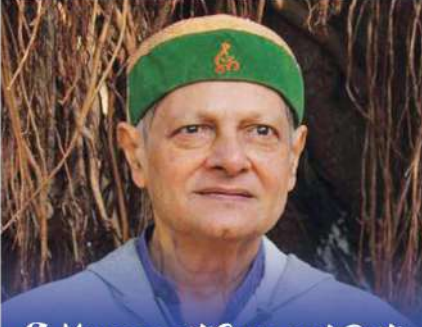
Aruna Raghuram engages in research and talks to some people to find how acceptance of age-related changes in your health and circumstances can go a long way in preventing loneliness.

VOL 27 | ISSUE 08 | AUGUST 2022 | 68 PAGES | SUBSCRIPTION RS. 1500 P.A.

FOR INTERNAL CIRCULATION ONLY

Dignity Dialogue
THE MAGAZINE FOR PRODUCTIVE AGEING

CONTENTS
18 More than a Facial Twist
27 India's Healthcare System: Out to Loot!
36 The Fourth Dimension in Psychology
38 Is that a Pop-up on Your Mobile?
40 Understand the Stock Market



A Management Guru and Poet

Former director of IIMA, **Pradip Khandwalla** believes that management is not just about business. It is the governance principle of all collective living.

VOL 27 | ISSUE 09 | SEPTEMBER 2022 | 68 PAGES | SUBSCRIPTION RS. 1500 P.A.

FOR INTERNAL CIRCULATION ONLY

Dignity Dialogue
THE MAGAZINE FOR PRODUCTIVE AGEING

CONTENTS
16 Accidents: The Natural Healer
25 Ahmedabad: A Vibrant and Sprightly City
31 For Om, Wear the Rose-Tinted Glasses
47 "Life Has Unfolded in a Meaningful Way"



Mistress of Mosaic Art

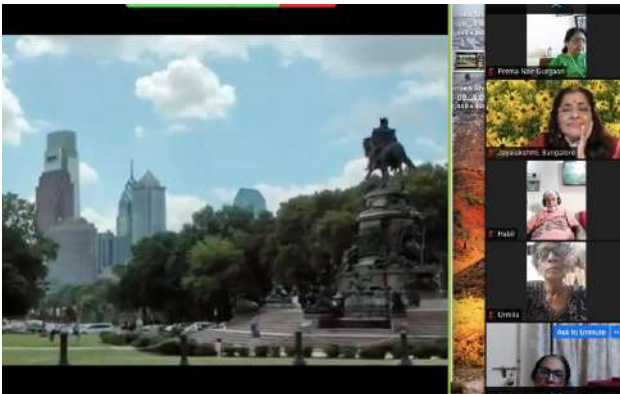
A self-taught mosaic artist, **Naomi Pereira** excels in her nature-themed creations. She shares insights about what drives her passion for this unique art form as well as her connection with spirituality.

Chai Masti Centres:



Dignity Foundation operates 24 Chai Masti Centres across 6 cities. At these centres, senior citizens feel safe and happy and enjoy opportunities to recreate, bond and explore their talents and hobbies. From Monday to Friday, regular engagement activities and sessions are conducted to keep the members productively engaged. Through Chai Masti Centres, many members have been able to successfully mitigate loneliness, anxiety, depression or even negativity in their lives.

Chai Masti Centres programme is delivered in physical, hybrid and online formats. **Scan the below QR code** to become a member or renew your membership.



BENGALURU



- Rajalkshmi Vasanthan from Rainbow Hospitals Bengaluru conducted physiotherapy sessions for Jayanagar centre members.

- Several online competitions kept the members entertained at their homes while Government regulations restricted physical gatherings.



- Shamala Anandram, who is a Sitarist, does Sitar recitals at the Jayanagar centre which members enjoy thoroughly.

- Quizzes and festival celebrations along with spiritual and musical sessions kept members of Sanjaynagar active.

- Dr. S. R Nararaj made a wonderful PPT on Gerontechnology is an inter-disciplinary field combining gerontology and technology.



- Music therapy, laughter Yoga, Geriatric wellness and celebration of the Sanjaynagar centre's 6-year anniversary were some of the key highlights of the year.



- Vidyaranyapuram centre members enjoyed a new year celebration, Picnic and Holi dinner, in addition to online sessions on photography, folk singing, games, arts and hobbies, talent show and movie quiz.



- Vijaynagar centre members enjoyed sessions like exercise and yoga by Ramaiah Hospital doctors, managing emotions by Pradeep YN, role of ayurveda in Covid prevention by Dr. NK Giridhar, Stress Management Therapy by Moni RB, etc.

CASE STORY

Mamatha Murthy is a widow with a married daughter. Mamatha Murthy lived by herself causing her immense loneliness. She started getting weak both mentally and physically. Her daughter was concerned for her and she brought her mother to our Chai Masti Centre for admission. Mamatha collapsed seeing the crowd. It was a big challenge for us to integrate her into the centre and make her participate

in our activities. Soon she started to visit the centre daily but still she would sit alone. **In a span of 6 months, she warmed up to her fellows and started participating in competitions like cooking, rangoli, singing, etc. She also showcased her talent as a Housie master. She is now very happy to be a part of our CMC programme.** Her daughter is delighted to see such a positive transformation in her mother.

CHENNAI

- Members engaged in spiritual sessions like chanting of Mantras and Bhajans as well as talks on characters and stories of Ramayan to calm the body and mind.
- Members received digital literacy for two days and were taught to do online transactions such as banking, paying utility bills, using Zoom and making online hotel reservations.
- *Kids Connect* was a new programme which was introduced to further strengthen the bond between grand parents and their grandchildren. They jointly engaged in activities like playing games and narrating a story, reading a poem or singing a song.
- An informative session on 'Advance Medical Directive' (Living will) was organised in partnership with Helpage India. Dr. Kanagasabai enlightened members on various aspects of Living will which is important for exercising some control over the way we die and how we die.
- Independence Day was celebrated in a grand way by inviting members and non-member senior citizens for a cultural event. The award of Star Dignitarian was conferred on T C Ragupathy. Four non-members were impressed by the work of Dignity Foundation and sought a membership of Chai Masti Centre through this event.
- *Margazhi*, a Tamil month considered heavenly, is a time when believers express their prayers to the Almighty through pooja, music events, bhajans, and other

forms of worship. With a pandemic still on the horizon, we decided to host the MARGAZHI UTSAV festival online for a week, complete with music, spiritual discourse, Bhajan, and theatre.

- In January 2022, A theatre play was performed by members of Chennai's chai masti centres on 'Andal's Glory'. It was a splendid show and the audience appreciated all the actors and their performances.

- In March, 20 members of the Anna Nagar centre paid a visit to Serene Kshethra retirement home to have an interactive session with the residents and inform them about Dignity Foundation.

- On the occasion of World Tuberculosis Day on March 24, M. Joseph Soundararaj from REACH led a TB awareness session which was very informative and useful for the members.



DELHI NCR

- In April 2021, the Delhi NCR Chapter invited senior officials from the Cyber Trust and Safety Working Group of Broadband India Forum (BIF) for a session on 'Cyber Safety of Senior Citizens'.
- Members were taught to make origami figures and DIY envelopes. The session turned out to be an enjoyable craft session for senior citizens.
- The Delhi Chapter invited three guest singers – Roopa Vasudeva, Pooja Bose and Moonmi Sharma – to get members to tune into their memories of songs from the 1960s and 1970s. The self-taught, gifted singers were joined by a few members for some foot-tapping melodies.
- Health was a top priority for our members. Hence, sessions such as 'Breaking Myths on Corona Virus', 'Flexibility and Strength Workout' and 'Eye Exercises and Pranayama' were organised. An active member O P Govil shared a 10-minute exercise which has become an integral part of all the sessions.
- A virtual scavenger hunt was organised in which a list of specific items were prepared and members sought to gather all the items on the list from within the comfort of their homes.
- To celebrate Independence Day, members transformed their homes into patriotic dwellings and dressed in the tricolour to express their pride. Songs, poems and dance performances on the theme 'Sare Jahan Se Accha' by our beloved members made the session all the more memorable! They shared stories of the independence era and the experience of partition. It moved everyone to hear these emotional stories.
- Renu Saxena was invited to host a session titled 'Ikigai and Meditation', a Japanese concept of finding one's purpose in life and cultivating one's inner potential. The key take-away from this session was the realisation that there is a lot that seniors can do in their golden years.



KOLKATA

■ Dhakuria Centre arranged an online Barsha Boron event to welcome the Bengali New Year on April 14. Members from all the centres of Kolkata joined the event and they sang, danced and recited poems.

■ A very important session on the Awareness of Covid vaccine was conducted by Dr. Gautam Bhaduri, a long-time member of Dignity Foundation. Dr. Bhaduri is a consultant in Pathology and Tropical Medicine. He explained in detail regarding the precautions of Covid, when to test for Covid and the importance of taking the both the vaccines.

■ Yaas cyclone hit parts of West Bengal especially the coastal and southern areas. The cyclone devastated entire villages and hundreds of people became homeless. Members of Kolkata chai masti centres raised funds and donated Rs. 20,000/- to Bharat Sevashram Sangha for the emergency relief work.

■ The Behala centre organised a special singing session in June wherein members performed with their kin like daughters or grandchildren. It was a great success and was thoroughly enjoyed by the members. Based on its success, we have planned to hold another such session.

■ Dhakuria Centre organised an important session for the senior citizens on September 21 to observe World Alzheimer's Day. Dr. Dhiresk Kr. Chowdhury, an eminent geriatrician, explained the difference between Alzheimer's disease and Dementia. He suggested some exercises that might prevent or slowdown the disease.

■ Dignity Foundation members of Behala, Baguiati and Dhakuria centre enjoyed a gala picnic after a long time at the Eco Urban Village on December 22. Members enjoyed lip smacking breakfast and mid-day snacks. It was followed by games,

songs and dances. Piping hot, delicious and sumptuous lunch was served which the members relished very much. Prizes for the winners of the games were distributed after lunch. Members returned home happy and contented.

■ AMRI Hospital Dhakuria organised an awareness programme on February 8 on the occasion of World Cancer Day. Dr. P. P. Bishnu neurologist and specialist on Spine and Brain explained the symptoms we should be careful of to detect the disease and see a doctor at the earliest. The second speaker was a gynaecologist, Dr. Jayashree Dhar. She is also a member of Dignity Foundation. She enlightened the members with information on cervical cancer.

■ With the support of Rotary Club of South City, a programme was organised on 'Drug Abuse Prevention' on March 25. The President of Rotary Club spoke about drug abuse and requested the elderly members to take it up as a project to make everyone alert about the harmful effects of using drugs.



MUMBAI - CHEMBUR

- Weekly Tai-chi classes were conducted by Carlton sir, Physiotherapy sessions were conducted by Dr. Cheryl Lawrance whereas Ankita and Damini conducted a very participatory dance movement therapy session as part of their internship programme.
- Chembur physical centre re-opened in March 2022 and everyone was excited to come back to their beloved centre once more.
- Rupa Chaukulkar conducted chair Yoga exercises using stretch bands. She also taught members to do the holistic exercise Surya Namaskar while sitting on a chair.
- Ritu Agarwal conducted neuromuscular exercises to improve mind and body coordination along with memory. She also conducted facial yoga and meditation.
- Every Tuesday Chembur centre organised Tai Chi by Carlton sir and Ajay Solanki. This helped to boost members' immunity and was well appreciated by all the members.
- On February 10, Dr. Cheryl Lawrence taught physiotherapy exercises for spondylitis and back pain. She ended the session with Kegel exercises which is a must for senior citizens to prevent urinary incontinence.
- On February 14, some members celebrated Valentine's Day with a lunch party.



MUMBAI - DADAR

- A health talk on Orthopaedic issues faced by senior citizens was conducted by Dr. Sanesh Tuteja, an Orthopedic surgeon. Members asked him many relevant questions and the Doctor addressed all of them with relevant answers.
- Navratri was celebrated with a colourful dress codes followed by all the members. All the members played Garba at the centre for two days, which became one of the best memorable moments for Dadar centre members. Members greatly enjoyed themselves and danced to the fullest.
- Sushil ji, who is an ex-member, volunteered to conduct free of cost musical classes for the existing centre members. As members are very fond of music, they enjoyed his sessions and learned many a thing in music from him.
- On December 15, Naresh Shah gave a brief introduction to Laughter Yoga. He said laughter decrease stress and increases immune cells in our body. He then asked everyone to follow a simple routine of laughter yoga with him.
- A Christmas celebration was organised at the centre for which all members came dressed in red and white. Members sang carols and played the games like Housie and Darts. One member dressed up as Santa Claus and gave gifts and blessings to all the members.
- On January 25, on the occasion of Republic Day, all members came dressed in white colour with the National Flag in their hands. Members sang patriotic songs on Karaoke and expressed their gratitude towards the nation.
- Nandini Jambekar and Asha Sawant organised a new year party on December 30. Namjoshi ji organised fun-filled games and gifts were distributed to the winners. After long time, members met in-person at S. K. Patil Garden for the celebration.



MUMBAI - GRANT ROAD

- In June, a fun activity was organised wherein members a collage of members' childhood photos was made and shared with the members. They had to correctly guess which photo belonged to which member. It was a fun-filled activity which was enjoyed by all the members.
- Neeta Raipelly organised a session on the topic of acupressure. She discussed the benefits of acupressure and taught the correct techniques to the members. She explained the relation between each pressure point and each body part.
- Members of Grant Road centre enjoyed various activities like singing and playing antakshari, memory games and treasure hunt. Members also participated in a debate session on advantages and disadvantages of Covid in which everyone shared their thoughts and points of view.
- On the August 14, a session on patriotic songs was organised by the members. Every member showed their talent for singing. Some of them sang with the background music and some without it. It was an evening to remember our brave soldiers and their sacrifices through songs.
- On February 6, India lost her legendary singer Lata Mangeshkar Ji. To respect and to pay a tribute to her, members had a session on Lata ji's songs. It was a mesmerising event.



MUMBAI - POWAI

- Powai had a presentation from Evexius on various effective elder care services available for seniors living alone.
- Powai had a joint session with Thane where our members enjoyed singing for over 2 hours. Over 40 members attended this session. Powai members also joined Vashi centre for an enjoyable session on Aerobics.
- An interactive session on members' experience of celebrating Ganpati during the lockdown and International Elders Day with the theme of 'Digital Equality' was conducted.
- During DaanUtsav (October 2-7) Powai members held a fundraiser for Dignity Foundation and made a gross collection of Rs. 49,000.
- On November 10, 30 members came together for a get-together at a club after 18 months. They enjoyed group lunch, games, chit chat and a beautiful photo session. It was a wonderful way to celebrate Diwali in advance with their Dignity family.
- Hiranandani Hospital's Dr. Megha Dhamne (Consultant Neurology) and Dr. Vidya Rao Karane (Consultant Neuro-Physiotherapist) discussed the cause, effect and prevention of stroke. 30+ members attended this session and got informed about stroke and its prevention.
- Powai centre members had a Christmas party on December 10 at a local club called Matoshri. About 40 members participated by dressing in red and playing games such as Tambola. They enjoyed delicious snacks and lunch with cake. The event got published in Powai Planet newspaper too.
- A grand Holi party was attended by 30+ members in their colourful best. The event was graced by our Founder President Dr. Sheilu Sreenivasan with her spouse Gopal Srinivasan. Dr. Kankaria regaled all with Holi songs on the flute. It was followed by a Holi spread complete with Thandai and Gujias. The function ended with a group photo session.



MUMBAI - THANE

- On June 22, R. D. Wagulde (MSc. IES, ex Dy Sir General AIR and Doorshan) conducted a zoom session on the topic of God's Answers. He gave an example of Saint Dyneshwar and discussed that when we face sorrow, injustices and harassment we start doubting the existence of God. However, he said, God answers our prayer by taking an Avatar. In Maharashtra, Saint Dyneshwar took an Avatar in 1275. He is considered as an incarnation of Lord Krishna. He exemplified how to live life according to the preaching of the Bhagvad Gita.
- Omprash Chavan is a disciple of Yogacharya Aiyagar and the winner of many awards in the field of yoga. He conducted a zoom session in which he showed many simple techniques of yoga for senior citizens. He explained postures that can be performed perfectly by a senior citizen. Powai centre too joined this session.
- Pradeep Malgi took a zoom session on 'Olympic moments and its history'. He narrated India's performance in the Olympics and the achievements of players who brought glory to India. Throughout the year, he took many other interesting sessions for the members.
- The Inner Wheel Club of Thane held a patriotic song competition (Swaranjali) in which Thane centre members participated. Four of them won the competition and were awarded with trophies.
- Juhi Darwani, a regular speaker at the centre, took a session on Psychosomatic Disorders and explained that such diseases involve both the body and the mind. Most of the members identified symptoms of psychosomatic diseases and identified that emotional stress usually triggered such symptoms.
- Jagannath Kargudri took a session on the life of legendary music director Naushad. He was the first music director to use classical music in film songs and he was also the first to use a hundred instruments orchestra in recording a film song. He was rightly considered one of the greatest music directors. There were other interesting sessions conducted by him too.
- On December 3, Swarsadhana Musical Group of Thane conducted an All-India session. Pushkala ji gave a brief history of the group and the contributions of Subhash ji Phadke. After that, the musical session started with high energy. All the members liked the event and also appreciated the selection of songs. The session ended with a vote of thanks.



MUMBAI - VASHI

- Sudha Barshikar, a creative artist and member of Vashi centre, conducted an online zoom workshop 'best out of waste' for members of Byculla Anand Yaan. 30 members took an active part in this activity and learned to make coasters from scrap cloths.
- Prachi Helekar is a pioneer of Pilates and Pole Fitness in Navi Mumbai. She conducted a workshop wherein members learned basic stretching workouts to improve flexibility and strength.
- On August 12, members participated in a musical evening. Hema Vaidyanathan compered the event in which 14 members performed. Few of the songs were patriotic as August 15 was approaching.
- Bhavika Karia, a certified Zumba and Bollybeats trainer conducted a session on Aerobics and Zumba combined with Bollywood dance. It was a low-impact session which was suitable for all the members and all the participants enjoyed it thoroughly.
- A special session on 'All About Will' by Advocate Archana Joglekar (B.A. LLB) was organised. The session was attended by close to 70 members from all centres of Mumbai. The speaker received many appreciations by all as she gave useful information applicable to all the members.
- Vashi members assembled on December 27 at the centre after 21 months. 14 members congregated on that day. Dr. Cheryl was invited to cut the cake in appreciation of her efforts during online sessions to keep each one physically active. She conducted a few physiotherapy stretches with the members too.
- A droplet photography session was conducted by Dr. Sushma Lehari for All-India members. When a drop of water lands into the water in a container, there is a splash in some unique pattern that lasts only for a split second before settling down. Droplet Photography deals with the creative ways to photograph these droplet patterns that can result in amazing images. Dr. Sushma Lehri started learning Droplet Photography online from Deep Bhatia and within a short time attained adequate proficiency in this field to confidently volunteer to give a presentation to the All-India audience.
- Vashi physical centre reopened on March 9 with great enthusiasm, exactly after two years. Bhavika, who had earlier conducted an All-India Zumba session, was invited for a dance session. Birthday Celebration took place too followed by snacks.



MUMBAI - VERSOVA

- Theatre workshops by Manasi Joshi, an expert in this field, were held every fortnight. The workshop was popular amongst the members.
- Shobha Mathur showed virtual tour films every fortnight. On February 16, she gave a lecture on Khajuraho temples whereas on February 18, she gave a talk on Tibet and the Dalai Lama. Films on Ramayana Path and World's Biggest Vishnu Temple in Cambodia were very interesting.
- Every Monday, theme-based singing sessions were held. The members sang patriotic songs on the occasion of Republic Day.
- Noori ji held a session on how to grow plants in a kitchen garden. Members attended online sessions and enjoyed fun-filled activities such as singing, games, talks, puzzles, storytelling and so on.
- On February 3, R. G. Prabhu held a session on the Union Budget 2022-23. He presented the analysis of the budget. Thereafter the members had wide-ranging discussions on the subject. The members also discussed relief and deductions available to senior citizens.
- A member, Chandrika ji had visited Australia recently. On February 23, she gave a talk on the places visited by her with the help of photographs and beautiful slides.

Launch of New Chai Masti Centre at Mira Road:

In May 2022, Dignity Foundation launched a new Chai Masti Centre in the residential complex of JP North by JP Infra at Mira Road (east). Catering to the senior citizens of the residential complex, this centre sees a variety of activities like aqua zumba, social service visits, Yoga, celebrations, parties, etc.

“ TESTIMONIAL

I am a member of Mumbai Chai Masti Grant Road Centre since 2017. Hats off to Dignity foundation and its esteemed Founder President Dr. Sheilu Srinivasan under whom senior citizens are very well taken care of. I joined Chai Masti Centre programme as I was feeling lonely. We also enjoy various programmes like dancing, singing, games, quiz, birthday celebrations, etc. Previously, I was

also a subscriber of Dignity Dialogue magazine. So my association with Dignity Foundation is for the last 15 years. We interact with our like-minded peers and develop friendships. I am short of words to express further my gratitude to Dignity Foundation.

- Mr. Habil Basrai

PUNE

- There are a total of 160 Chai Masti Centre members in Pune.
- Pune's three Chai Masti Centres – Wanowrie, Kalyani Nagar and Magarpatta city – organised meaningful and interesting activities to enrich seniors' lives through offline and online sessions.
- All sessions were excellently delivered by highly knowledgeable resource people. Some of the most appreciated sessions included those on geriatric care.
- Other sessions organised throughout the year included those on spirituality, adapting to the changes in the world, good health and root causes of various diseases as well as their treatments.
- During the pandemic, we were all dependent on online platforms and social media. We taught members how to use social media platforms such as Facebook and Whatsapp, making payments and online shopping, etc.
- 92 centre level and joint Chai Masti Centres sessions were conducted by the Pune Chapter in the last Financial Year.



“ TESTIMONIAL

I am a member of the Kalyani Nagar centre of Pune along with my husband Krishnamurti. We really look forward to our Chai Masti days and the company of all the like-minded friends that we have made over a period of time. The sessions are very

interesting with all the members chipping in with their best. Thanks to Dignity Foundation for making it possible.

- Ms. Vidya Krishnamurti

ALL-INDIA LEVEL ONLINE SESSIONS:

During the Pandemic and even post-Pandemic, the web has become a new best friend of all people, including senior citizens. Our elderly members who have now mastered the skills

to operate online video conferencing services, log in every evening to attend our online Chai Masti Centre offerings and participate in our monthly online events and contests.

Photography Session by Dr. Sushma	Raga Chikithsa (Musical therapy) by Dr. Padmashree Rao
Role of Exercises in mental health well being by Viji Balaji	Soulful Ghazals - a tribute to Jagjit Singh by Hardeep Arora
Bansuri Geetmala with Dr. Kankaria	What keeps us going when things fall apart by Shweta Pandey
Emotional Wellbeing by Samaritans Mumbai by Jayashree Patwari	RAAGA RANJINI TEAM Super HIT songs of various languages.
Cyber Safety and Security by Broadband India Forum	World Tour Part-2 by Mr. Subhash Phadke
COVID Awareness Talk by Dr. Gautam Bhaduri	Chair Yoga with PurnaYog by Ms Shikha Pandey
"Wake up before its too late" by Dr.Sankar TSR Mohanaselvan	Prevention and Treatment of Bed Sores
Musical evening swar sadhana by Mr. Subhash Fadke	Nostalgia Listen to Retro Classics of Bollywood by Mr Sheshadri M & Team
Living life fully. Living a life you love Mr. Sukhdeepak Malvai	BACK IN ACTION! (increasing awareness on World Spine Day) by Dr Ramandeep Dang
Inflammation - The Silent Disease by Dimpi Singh	Stories from Mahabharat by Mr.Mohan Krishnan
Heart to Heart Talk by Dr. Manoj Durairaj	Talk on kidney disease by Dr.Mahesh Rokade
Wellness talk by Dr Narasimha	Advance Medical Directive (Living Will) by Dr.V.Kanagasabai
" All round health for seniors" by Ms Bhavani Swaminathan	Festive Eating and Detox by Ms Dimpi Singh
Mantras and Chanting Effect on mind and body by Dr.Sukumari R.Polavaram	Healthy Ageing by Dr Steve Paul Bengaluru
Covid and Eye Care by Dr.Geetanjali Sharma	Potpourri Of Everyday Life by Mr Krishan Kalra Delhi
Spiritual Poetry- Revisiting Rumi by Mr. Hasnain Waris	Myth busters in falls and falls prevention by Dr.Manicka Saravanan
Bharat Natyam and Music Performance by Mr. Nandkumar Patil	World Tour Part-3 by Mr. Subhash Fadke
Save yourself from Cyber Fraud By Broadband India Forum Delhi	Dementia and Mental Health by Dr. Suvarna Alladi & Dr. Girish Rao - NIMHANS
Liver Health and Need for supplements By Dr Harshad Rajekar	Geriatric wellness, exercise and rehabilitation by Kiran Raghunath Bengaluru
Flexibility and Strength workout for seniors By Ms. Prachi Helekar	Musical Program by Swar Sadhana Group by Mr. Subhash Phadke Mumbai
Removal of Negative Emotions By Ms. Indu Khanna	LIFESTYLE DISORDERS by Dr. K. Rina Rao
Crisis Managment lessons that we can learn from Ramayana By Mr. Mohana Krishnan	Oral health and Maintaining youthful skin by Dr Amita and Dr Salman Khan
Natural Remedies for building Immunity and relieving Stress By Ms. Dimpi Singh	Importance of Breathing followed by Mediation by Mr.Rounk Gajjar
Healing with Mudra Therapy By Abhaykumar Shah	Nostalgia by Mr Sheshadri
Fact-checking about COVID19 By HR Venkatesh	Living with Long Haul Covid - by Ashok Gupta
Yoga to boost immunity by Ms. Lalitha Walia	Elderly Healthcare & Ayurveda by Dr P R Ramesh
Managing Money in Trying Times by Raghavendra Nath	Zen Gardening and Dry Leaf Wall Art by Renu Saxena, Amita Bhargava

FOOD FOR DIABETICS by Dr Durriya	" Madhubala.... The Venus of Indian Screen" by Mrs Jayalakshmi
Around the world with Chai - Biscuits by Mr. Subhash Fadke	Instant Advaaance Practices by Mr.Nithya Shanti
Sleep - the best medicine by Dr Sanjay Manchanda	Geriatrics by Kiran
Musical Evening by Dina Das	Practical Living and Life Lessons from Banking Business by Mohan Krishnan
Dealing and Healing depression in Covid by Dr. Prameela Sreemangalam	Shake the world with Poetry by NCR Chapter Members
Musical Evening- Patriotic Songs by Mr. Subhash Fadke (Swar Sadhana Group)	Photography Session by Dr. Sushma Lehari
Tea time stories by Ms.R.Padma and Mr.Mohan Krishnan	(De Grow attachment and detachment by Prasanna Harihar
Retired, not retarded by P N N Iyer	Rendezvous with Sheilu by Dr. Sheilu Sreenivasan
21 Medicinal and Culinary Plants used for Ganesh Chaturthi Puja by Ms.Vijaya Chakravarti	Holi ke Rang Sangeet ke sang by Music Lovers Club
	Kuch meetha kuch namkeen by Chef Bharat Khemani

MONTHLY ONLINE EVENTS:

Elderly Healthcare & Ayurveda by Dr P R Ramesh

Zen Gardening and Dry Leaf Wall Art by Renu Saxena, Amita Bhargava

" Madhubala.... The Venus of Indian Screen" by Mrs Jayalakshmi

Instant Advaaance Practices by Mr.Nithya Shanti

Geriatrics by Kiran

Practical Living and Life Lessons from Banking Business by Mohan Krishnan

Shake the world with Poetry by NCR Chapter Members

Photography Session by Dr. Sushma Lehari

(DE) Grow attachment and detachment by Prasanna Harihar

Rendezvous with Sheilu by Dr. Sheilu Sreenivasan

Holi ke Rang Sangeet ke sang by Music Lovers Club

Kuch meetha kuch namkeen by Chef Bharat Khemani



Our Supporters:

INDIVIDUAL DONORS

DONATION LIST FY.2021-2022 ABOVE RS. 10000

DONOR'S NAME	AMOUNT (RS.)	DONOR'S NAME	AMOUNT (RS.)
Anuradha Rane	10,000	Gopal Srinivasan	350,000
Arun Kumar Rai	10,000	Mohit Malhotra	1,000,000
Arvind Kumar	10,000	Bhuvaneshwari	10,000
Asha Savant	10,000	S V Prasad	10,000
Chandrashekhar K Kamath	10,000	Kumuda Mallya	10,005
D K Shankanran	10,000	Lalitha Simha	13,000
Faizan Khaliq	10,000	Anjana Gopinath	30,000
G K Prakash	10,000	Gururaj & Meera	66,000
Geeta Iyengar	10,000	A S Ramasubban	90,000
Hema Ramakrishna	10,000	A Divya Bhat	10,000
Joyce Sankaran	10,000	K Anna Lakshmi	10,000
Kusum Bhatia	10,000	Nirmala Krishnaswamy	10,000
Lakshmi Srinivasan	10,000	Prema Devaram	10,000
Maharukha Edil Katrak	10,000	R. Narayanan	10,000
Meera Prakash	10,000	S. Sampath	10,000
Naveen Das	10,000	VS Prabakar	10,000
Ranganathan Raghavan	10,000	TR Krishnaveni	10,001
Roda Mehta	10,000	G Padmanaban	10,500
S K Nangia	10,000	Mythili Kodthandaraman	13,000
S P Ambrose	10,000	Kasi Viswanathan	14,200
Shankar Kankaria	10,000	B Ramakrishnana	15,000
Vaidyanath Kanna Doraiswami	10,000	S Rajaram	15,000
Vishal Bakshi & Vibha Bakshi	10,000	Malathi Kannan	16,000
Mohan Krishnamurthy	11,400	Brighdier George	18,000
Rayvathi Subramanian	11,500	Ruth Hande	20,000
Asha Rani Mittra Raut	12,000	S Vaidyalingam	20,000
Badri Raghavan	12,000	Sankara Narayanan	20,000
Harshad Parekh	12,000	Vaidya Lingam	20,000
Roshan S D	12,000	Nethra Sambamoorthi	22,100
Vishwanath Bhat	12,000	Neelam Jyothi	27,000
Raj Sharma	14,100	R V Rajan	27,400
Asis Ray	15,000	S. Satya Bhama	32,500
Lakshmi Ramani	15,000	Rajalakshmi Iyer & Subramaniam	50,000
Ramani S Iyer	15,000	Sathya Bama S	50,000
Sabar Jilla	15,000	Sarojini Seshadri	51,000
Tarun Shetty	17,000	Joseph Noel Nehru	56,000
Karthik Swaminathan	18,720	Jayanthi Sen	75,000
Muralidharan Rajamani	18,720	Dhana Bhagyalakshmi	100,000
Raghavendra Suribhatla	18,720	N C Krishnaswamy	116,900
Sheela Marathe	20,000	Sundera Gopalan	126,700
Uma Srinivasan	20,000	Anand Prakash Ahluwalia	10,000
Suhasini Mehta	20,920	Brijendra k Syngal	10,000
Dhanuka Agritech	21,000	Virendra Raheja	18,000
Ramkali Agarwal	21,000	Rakesh Makhija	21,000
Shailaja Ramesh Pansare	21,000	Anju Uppal	30,000
P R Khanna	22,000	Shampa Siddiqui	146,000
Anuradha Krishnamurthy & P. Krishnamurt	25,000	Mukut Behari Lal Bhargva	150,000
Rajesh Sundaram	25,200	Atul Pahwa	200,000
Dr. Urmi Sampat	30,000	Shalini Randery	225,000
Rajni Diwan	44,000	Dilip Kr Paul	10,000
Rajendra Nath Dawar	50,000	Rita Bose	10,000
Satyabhama Subramanian	50,000	Lalitha Rao	10,000
Jyoti Jitesh Mandalia	56,160	V Mahalingam	10,000
Naresh Singhal	75,000	Soonnu Marker	11,500
Vikas Taneja	75,000	Indra Pasricha	12,000
Eknath A Kshirsagar	100,000	Pushpa Subramonian	13,000
Firuz Noshir	100,000	Sundram Vishwanathan	13,300
Lalita Gupte	100,000	Radha Madhavan	15,000
Uma Karthikeyan	100,000	Snehal Kaud	20,500
Sulakshana Raghavan	160,000	Dinoo Patel	22,000
Nawshir Mirza	180,000	Vasanti Rane	28,000
Somasekhar Sundaresan	185,420		
Sweta Pranay Vakil	300,000		

DONOR'S NAME	AMOUNT (RS.)
--------------	--------------

Asha Sawant	11,000
Sultan Fazalbhoy	25,000
Tukaram Govekar	25,000
Ramesh Narayan	100,000
Total	5,983,466

CORPORATE DONORS

DONOR'S NAME	AMOUNT (RS.)
--------------	--------------

Yuyu Medimpex Pvt Ltd	25,000
United Way india	29,377
Pondy Oxides and Chemicals	100,000
Amaterasu Lifesciences LLP	225,000
INTL Insurance & Insurance Consultancy and Broking Serv	225,000
Facebook India Online Services Pvt Ltd	337,500
Kotak Mahindra Bank	793,085
Everest Kanto Cylinder Ltd	3,342,000
HSBC Bank	2,507,112
Advarra India Pvt Ltd	165,000
Forte Research Systems India Pvt. Ltd	225,000
Himatsingh Ka Export Pvt Ltd	10,000
CAPCO Technoloies Pvt Ltd	354,919
A Better Life Foundation	25,000
Hindustan Composites Ltd	28,500
Anjali Jewellers Pvt Ltd	50,000
Gainwell Commosales Pvt Ltd	260,000
Total Rs. (C)	8,702,493

DONATIONS BY TRUST

DONOR'S NAME	AMOUNT (RS.)
--------------	--------------

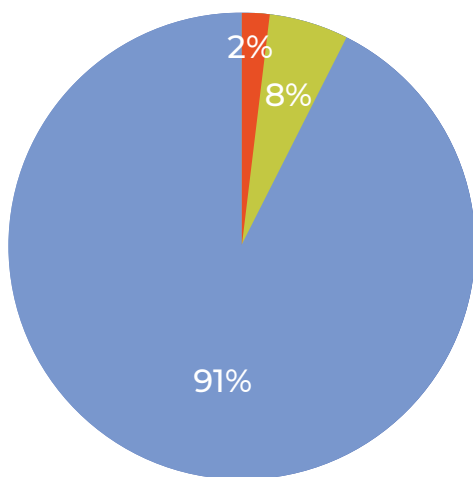
V P Gohel Memorial Trust	15,000
Ramal Charities	25,000
The Thadhomal Mushtakaram & Jotsing Thadhomal Shah:	25,000
Nasscom Foundation	28,982
Charities Aid Foundation	34,950
Lalji Mehrotra Foundation	100,000
Nirlon Foundation	120,000
Nihchal Israni Foundation	500,000
Pirojsha Godrej Foundation	1,000,000
Rotary Club Bombay Charities trust	1,571,661
Give Foundation	7,101,516
Azim Premji Philanthropic Intiatives	10,273,500
Bhagwati Memorials Foundation	260,200
Helpyourngo Foundation	205,423
Total	21,261,232

Financial performance at a glance:

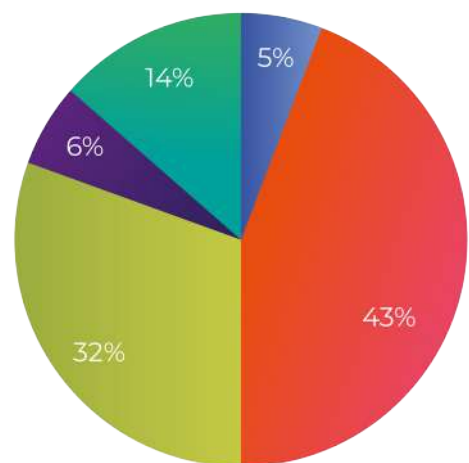
INCOME	AMOUNT (RS.)	PERCENTAGE %
Donations	41,566,276	91%
Membership Contributions	3,466,088	8%
Income from other sources	857,587	2%
Total	45,889,951	100%

EXPENSES	AMOUNT (RS.)	PERCENTAGE %
Educational	2,094,301	5%
Medical Relief	17,954,727	43%
Relief of Poverty	13,209,035	32%
Other charitable objects	2,324,824	6%
Administrative Expenses	5,787,078	14%
Total	41,369,965	100%

INCOME



EXPENDITURE



- Donations
- Membership Contribution
- Income from other sources

- Medical Relief
- Relief of Poverty
- Other Charitable objects
- Administrative Expenses
- Educational

**AUDITOR'S REPORT
TO THE MEMBERS OF THE GOVERNING BODY OF
Dignity Foundation**

Opinion

We have audited the financial statements of **Dignity Foundation**, which comprise the Balance Sheet as at 31st March, 2022 and the Statement of Income and Expenditure for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, and to the best of my information and according to the explanations given to us, the accompanying financial statements give a true and fair view of the financial position of the entity as at 31st March 2022 and of its financial performance for the year then ended in accordance with the Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI).

Basis for Opinion

We conducted 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 the Financial Statements section of my report. We are independent of the entity in accordance with the Code of Ethics issued by ICAI and we have fulfilled my other ethical responsibilities in accordance with the Code of Ethics. We believe that the audit evidence and have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation of these financial statements that give a true and fair view of the state of affairs and results of operations of the entity in accordance with the accounting principles generally accepted in India. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

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

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.



8 - Ambalal Doshi Marg,
Fort, Mumbai-400 001. INDIA
Tel : +91 - 22 - 22654882 / 22651731

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

1. We report that

- i. In my opinion and to the best of my information and according to the explanations given to us, the said accounts give the information required by the Maharashtra Public Trust Act (erstwhile known as The Bombay Public Trusts Act, 1950), in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:
 - a. in the case of the Balance Sheet, of the state of affairs of the **Dignity Foundation** as at March 31, 2022; and
 - b. In the case of the Income and Expenditure Account, of the excess of income over expenditure for the year ended on that date.
- ii. As required by the provisions relating to the accounts audited under Sub Section 2 of Section 33 and 34 and Rule 19 of the Maharashtra Public Trust Act (erstwhile known as The Bombay Public Trusts Act, 1950) we further report as follows:-
 - a. The accounts are maintained regularly and in accordance with the provisions of the Act and Rules.
 - b. The Receipts and disbursements are properly and correctly shown in the accounts.
 - c. The cash balance & vouchers are in the custody of the manager or trustee on the date of audit were in agreement with the accounts.
 - d. All books, deeds, accounts, vouchers or other documents or records required by us were produced.
 - e. A register of movable & immovable properties is 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.
 - f. All necessary information required by us has been furnished to us by the manager and trustee whenever called upon.
 - g. No property or funds of the Trust were applied for any object or purpose other than for the object or purpose of the Trust.
 - h. There are no amounts which are outstanding for more than one year and the amounts written off are disclosed in Schedule XV of the Financial Statements.
 - i. There were no tenders invited for repairs or construction involving expenditure exceeding Rs.5,000/-.
 - j. The moneys of the Trust have not been invested contrary to the provisions of Section 35.
 - k. There is no alienation of the immovable property contrary to the provisions of Section 36.



B. D. Jokhakar & Co.

- l. So far as it is ascertainable from the books of accounts and according to the information and explanation given to us by the Treasurer, there were no special matters which are required to be brought to the notice of the Deputy Charity Commissioner.
- m. So far it is ascertainable from the books of accounts and according to the information and explanation given to us, there were no cases of irregular, illegal or improper expenditure or failure or omission to recover money or other properties belonging to the Trust or of loss, waste of money or other property thereof.
- n. The budget has been filed in the form as provided by Rule 16-A.
- o. The maximum and minimum number of the members of the Managing Committee is maintained.
- p. The meetings are held regularly as provided in the rules and regulations.
- q. The minute's book of the proceedings of the meeting is maintained.
- r. None of the members of the Managing Committee has any interest in the investment of the Trust.
- s. None of the Trustee is a debtor or creditor of the Trust except the Trust has received interest free loan from a Trustee for the purpose of the Object of the Trust.
- t. No irregularities were pointed out by the Auditors in the accounts of the previous year.

Place: Mumbai
Date: 24th September, 2022



Raman H. Jokhakar

Raman H. Jokhakar
Partner
Membership No.103241
UDIN: 22103241AWFTEQ7414

For B.D.Jokhakar & Co.
Chartered Accountants
FRN :- 104345W

Financials:

SCHEDULE VIII

[Vide rule 17(1)]

Name of the Public Trust : **DIGNITY FOUNDATION**
Balance Sheet as at **31st MARCH, 2022**

Number of the Trust : **F 19856 (BOM)**

FUNDS AND LIABILITIES		Rs.	Rs.	PROPERTY AND ASSETS		Rs.	Rs.
<u>Trusts Funds or Corpus -</u>				<u>Immovable properties :- (At Cost)</u>			
Balance as per last balance-sheet		4,683,748				NIL	
Adjustment during the year	Sch I	31,000	4,714,748	Additions or deductions (including those for depreciation), if any during the year		NIL	
				Less : Depreciation up to the date		NIL	
<u>Other Earmarked funds -</u> (Created under the provisions of the trust-deed or scheme or out of the income)				Add : Capital W.I.P		NIL	NIL
Depreciation Fund							
Sinking Fund				<u>Investments -</u>			
Reserve Fund	Sch II		4,050,364	Note : The market Value of the above Investments is Rs. 102.69 lakhs	Sch IV		10,269,225
Any other Fund							
<u>Loans (Secured or Unsecured) -</u>				<u>Fixed Assets:-</u>			
From trustees (Unsecured, Interest Free from Dr. Sheilu Sreenivasan)			5,600,000	Balance as per last balance-sheet	Sch V	3,525,159	
From others			NIL	Additions during the year		348,339	
				Less: Sales / Written off			
				Depreciation up to the date		643,413	3,230,084
<u>Liabilities -</u>				<u>Loans (secured or unsecured)-</u>			
For Expenses	Sch III	4,235,235	9,531,286	Loans scholarships			NIL
For Advances		1,742,010					
For Sundry Credit Balances		3,554,041					
<u>Income and Expenditure Account</u>				<u>Advances</u>			
Balance as per Balance Sheet		-7,078,882		To Trustees	Sch VI	NIL	
Less : Appropriation, if any		86,571		To Employees		NIL	
Less : Deficit as per Income & Expenditure A/c		4,519,987	(2,645,466)	To Contractors		NIL	
				To Lawyers		NIL	
				To Others		2,925,916	2,925,916
				<u>Security Deposits</u>	Sch VII		1,385,850
Balance Carried forward			21,250,932	Balance Carried forward			17,811,075



Balance Brought forward			21,250,932	Balance Brought forward			17,811,075
Branches / Chapters	Sch X		NIL	<u>Income Outstanding -</u>			
Notes to Accounts	Sch XVII			Rent	Sch VIII	36,495	
				Interest (Accrued)		361,419	397,914
				Other Income (Outstanding)			
				<u>Cash and Bank Balance</u>			
				(a) In Bank A/c	Sch IX	3,041,942	
				(b) With the trustee		NIL	
				(c) With the manager			3,041,942
				<u>Income and Expenditure Account</u>			
				Balance as per Balance Sheet			
				Less : Appropriation, if any			
				Add : Deficit as per Income & Expenditure A/c			
				Less: Surplus			
Total Rs.			21,250,932	Total Rs.			21,250,932

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 Foundation

Dr. Sheilu Sreenivasan
Trustee

Mr. Gopal Srinivasan
Trustee

Mr. Pranay Vakil
Trustee

Date: 24th September, 2022
Place: Mumbai

As per our report of even date.
For M/s. B.D. Jokhakar & Co.
Chartered Accountants
FRN 104345W

Raman H. Jokhakar
Partner, Mem. No. 103241



SCHEDULE IX

[Wide rule 17(1)]

Name of the Public Trust : **DIGNITY FOUNDATION**
Income and Expenditure for the year ending : 31st MARCH, 2022

Trust Regn. No. F 19856 (BOM)

EXPENDITURE		Rs.	Rs.	INCOME		Rs.	Rs.
<i>To Expenditure in respect of properties -</i>				<i>By Rent-</i> (accrued)			
Rates, taxes, cesses		NIL		(realized)			
Repairs and maintenance		NIL					
Insurance		NIL		<i>By Interest-</i>			
Depreciation (by way of provision or adjustments)		NIL		on securities			
				on loans			
<i>To Establishment expenses</i>	Sch XV		5,007,965	on Bank Account: Savings Bank	Sch XI	244,928	
				Fixed Deposit		238,427	483,355
<i>To Remuneration to trustees</i>			NIL				
<i>To Remuneration (in the case of a math) to the head of the math, including his household expenditure, if any.</i>			NIL	<i>By Dividend</i>			NIL
				<i>By Donations in cash or kind</i>	Sch XII		41,566,276
				<i>By Grants</i>			NIL
<i>To Legal & Professional expenses</i>			NIL	<i>By income from other sources</i>			
<i>To Audit fees</i>			135,700	Income from Events & Activities	Sch XIII	3,623,588	
				Miscellaneous Income	Sch XIV	216,732	3,840,321
<i>To Depreciation</i>	Sch V		643,413				
<i>To Amount Written Off</i>				<i>By Transfer from Reserve</i>			NIL
(a) Bad Debts			NIL	<i>By Deficit</i>			NIL
(b) Loan Scholarship			NIL	(carried over to Balance Sheet)			
(c) Irrecoverable Rents			NIL				
(d) Other Items			NIL				
Balance Carried forward			5,787,078	Balance Carried forward		1	45,889,951



Balance Brought forward			5,787,078	Balance Brought forward			45,889,951
<i>To Amount transferred to Reserve or Specific Funds</i>			NIL				
<i>To Expenditure on Objects of the Trust</i>							
(a) Religious		NIL					
(b) Educational	Sch XVI	2,094,301					
(c) Medical Relief		17,954,727					
(d) Relief of poverty		13,209,035	35,582,886				
(e) Other Charitable Objects		2,324,824					
<i>To Surplus (carried over to Balance Sheet)</i>			4,519,987				
Total Rs.			45,889,951	Total Rs.			45,889,951

For Dignity Foundation

As per our report of even date.
For M/s. B.D. Jokhakar & Co.
Chartered Accountants
FRN 104345W

Dr. Sheilu Sreenivasan

Mr. Gopal Srinivasan

Mr. Pranay Vakil

Raman H. Jokhakar

Date: 24th September, 2022
Place: Mumbai

Dr. Sheilu Sreenivasan
Trustee

Mr. Gopal Srinivasan
Trustee

Mr. Pranay Vakil
Trustee

Raman H. Jokhakar
Partner, Mem. No. 103241



DIGNITY FOUNDATION

SCHEDULE XVII

NOTES FORMING PART OF ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2022

A. OVERVIEW OF THE TRUST

DIGNITY FOUNDATION is a society registered under the Society Registration Act 1860 and as a Public Charitable Trust under Maharashtra Public Trust Act, 1950. It was formed on 23rd December, 1997 and holds the following registrations

- The Society Registration Act, 1860
- Maharashtra Public Trust Act vide Registration Number F-19856 (Mumbai)
- Section 12A & 80G of the Income Tax Act 1961
- Foreign contribution regulation Act (FCRA) under the Ministry of Home Affairs
- CSR-1 under Ministry of Corporate Affairs

The principal activity of the Trust is to work for elderly care, offering them an enriching set of opportunities. To deal with the elderly's psycho-social Challenges and help them to tackle their loneliness and insecurities, thereby bringing joy back to their lives.

B. 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. 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. Income and Expenditure

- a) Income from interest is accounted on time proportionate basis
- b) Donations are accounted on receipt basis and disclosed as donations in cash or kind
- c) Income from events and activities and subscription for magazine are accounted on actual receipt
- d) Expense incurred towards the object of the trust and other expenses are disclosed against relevant heads.

3. Fixed Assets

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

4. 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.

5. Provision for Taxation

The Trust is registered u/s 12A vide Unique Registration Number AAATD1358AE20166 dated 24.09.2021 of Income Tax Act, 1961 and is therefore entitled to claim exemption from tax u/s 11 of the act and hence no provision for taxation is made in accounts.



C. NOTES TO ACCOUNT

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 has received donations from several other trusts / entities with specific directions for use and therefore such donations are reported in Balance Sheet as Earmarked Funds / Capital receipts until they are utilized. Upon utilization, proportionate amount is transferred to Income & Expenditure as Donations.
3. Donation received in kind are stated at nominal value.
4. Donations received with specific direction or for specific use form part of earmarked funds. They are classified as such and credited directly to earmarked funds in the balance sheet.
5. Donations received with specific directions that they shall form part of the corpus fund of the foundation have been accounted accordingly.
6. Income from Investment is recognized on accrual basis based on time proportion taking into account the amount deployed and applicable interest rates.
7. The trust publishes a Magazine for which it collects advance subscription fees ranging from 1 year to 5 years from the subscribers. Only fees pertaining to current year is recognized as income and balance amount is reported as liability.
8. Balances of Receivables and Payables are subject to confirmation, reconciliation and adjustments, if any.
9. Amount of Rs. 38.10 Lakhs is shown as Duties & Taxes payable under the head provisions towards Contribution payable 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.
10. Amount of Rs. 56,00,000/- has been shown under the head Loans (Liability) in Balance Sheet as unsecured loans from the Trustee. Same has been received from Dr. Sheilu Sreenivasan. The Loan is given for the purpose of meeting the objects of the trust, the same has been given on interest free basis.





DIGNITY *lifestyle*

ANNUAL REPORT 2022



FOUNDER PRESIDENT'S MESSAGE



I believe my role is about **finding my unique blueprint and expressing that courageously**, confidently, and I will also add, vulnerably. It comes down to two fundamental things: 1) establishing the Vision Mission amidst our team members; the second one is establishing a culture for our organisation that helps contribute to mission's success. And if I get it right, then I know I am 80 percent of the way there.

What is the Mission about -- not to underestimate the power of a touch, a smile, a kind word, a listening ear, an honest compliment, or the smallest act of caring, all of which have the potential to turn your life around. Can we provide this emotional comfort zone to you all living here is my goal.

First, to **the Independent Residents** who have made the choice to live here. We applaud your choice, since we, as Trustees, believe that the power of community to create health

and mental wellbeing is far greater than any physician, clinic or a hospital can provide. The Ten Principles of Eden Alternative (framed and hung in our meeting room) are like the Ten Commandments for Christians. In following the Eden Alternative, we are attacking the three plagues of loneliness, helplessness and boredom that account for the bulk of suffering in a human community. We do see that many of you do prefer solitary living despite living in a community.

But we are social beings. We are really not meant to live alone. There is a subtle difference between Loneliness and Solitude. The *Akelapan* versus *Aikaant* of the Bhagwad Gita. While one is the biggest punishment in the world, the second is the biggest gift or blessing, says Gita. This life is nothing but a journey from **loneliness to solitude!** A journey, in which the path is us, the traveller is also us and so is the destination! I would urge the residents to spend reflecting on this philosophy.

I would recommend ideally **Ageing with Attitude**. As we age, we may find we do not have the energy or ability to keep up with the active lifestyle we enjoyed at a younger age. Sometimes these physical symptoms can lead a person to become more reclusive and introverted. Keeping a good attitude can help a person to deal with the physical effects of ageing and help them to be active and social for many years.

If *Akelapan* or *Aikaant* is on the mind-

soul level, on the physical bodily level, Sarcopenia is the danger all of us in the 60+ age category should worry about. **SARCOPENIA** is the loss of skeletal muscle mass and strength as a result of ageing. It leads to gradual decline in the quality of life! Therefore, **slowly use your functional muscles.**

Next our Vision Mission for the residents in Assisted Living category

- The family of people with dementia are satisfied with the physical and medical supportive environment they see in Dignity Lifestyle. But our mission is very much more subtle and sophisticated. Even though people with dementia become unable to recount what has just happened, they **still go through the experience**—even without recall. **The psychological present lasts about three seconds.** We experience the present even when we have dementia. The emotional pain caused by cruel treatment or unkind talk occurs during that period. The moods and actions of people with dementia are expressions of what they have experienced, whether they can still use language and recall, or not. Accordingly, we deliver an action plan that integrates this subtlety. In the Snoezelen Therapy we have set up, as well as through various activities we execute for them daily in the ALC building, we seek to deliver these emotional moments of comfort.

FY 2021-2022 has been spent by the executive team in building and completing the building we call DIGNITY LASTING MEMORIES – our assisted living facility for Tender Loving Care. Amidst severe Covid restrictions we struggled to complete construction. Our garden contractor

Prakash gave us a beautiful park-like green space where we can situate the Centenarians – a new idea we conceptualised in order to convey our commitment to Longevity of Older Adults. Today the statues of 18 Centenarians give us their Blessings for a Long Happy Life for all residents living in the township.

On July 11, 2021 we had a memorable inauguration of the ALC building, an in-house celebration without outsiders joining us. Thanks to my Co-Trustee Gopal Srinivasan for offering Vedic Chanting on this auspicious occasion. And to all contractors and service providers for making our long-felt need for upgrading our Nightingale services.

This dream would not have materialised but for Mansi Atre whose symbiotic partnership with me gave me days of enjoyment, argument and total fulfilment. Swati Patil, our Resident Manager along with Interior Design specialist Yogita Buchade formed complementary strands, interlocked by irreverence, zaniness and fiery brilliance in the execution of colour scheme and ideas for free movement for members with Dementia. Those moments for us will remain etched in our minds.

We also refurbished the 2006 built Dining Hall with new AC and colourful walls that have added to residents' comfort. We upgraded the Kitchen with newer equipment and installed big ducts for exhaust.

Contractors and Service Providers: The Proprietor of 24 Carrots, Mr. Shyam Singh rendered yeoman service during all Lockdowns. His fulltime

staff, 95% of whom are recruited from nearby villages, are of exemplary service mentality, getting residents and visitors applause.

Garden Contractor Prakash Ghurye: In his 14th year of service to our Township, he was instrumental in creating the large Pond at the entrance. His fulltime gardeners have also been with us for 15 years. My personal appreciation to him and his Team.

Staff appointed by DL Trust: As usual the three Supervisors delivered services in the township “mentally” owned by them as their own. The vehicle drivers deserve a special mention as they adjusted to the demand of the Trust as well as residents and fulfilled all needs.

But I need to convey my special appreciation of Donors such as Inner wheel, Sweta and Pranay Vakil and their circle of friends. They have contributed to setting up of the Water Harvesting Catchment Pond, the Solar Panels and Benches for sitting in the Township. Trustees Pranay and Sweta Vakil have personally given plenty of time to talk and discuss various issues that keep coming up in our daily administration. Co-Trustee Gopal Srinivasan of course has been my fulltime advisor and also reprimander. Many thanks Gopal.

In conclusion, I would like to place on record the fact that in managing this township, one is confronted with one problem or the other on a daily basis. If everything seems to be going well, I think, obviously I don't know what's going on. Project management is like juggling three balls: time, cost and quality. And you need a troupe of

performers standing in a circle, each juggling three balls and swapping balls from time to time. I often tell my Team: that by failing to prepare, you are preparing to fail. But no matter how good the team or how efficient the methodology, if we're not solving the right problem, the project fails.

Managing projects, people, conversations and resources is all part of a puzzle that you cannot solve without the leadership mindset. And for playing this role, I rely on my Co-Trustees and the core group of management personnel. Thank you very much.



OUR TRUSTEES



PRANAY VAKIL



E A K KSHIRSAGAR



DR. SHEILU SREENIVASAN



GOPAL SRINIVASAN



NARESH SINGHAL



**MAHAKHURSHID
BYRAMJEE**



MANSI ATRE

(sadly & shockingly passed away in August 2022)



INTRODUCTION

Dignity Lifestyle Retirement Township (DL) provides a state-of-the-art residential facility suited to the needs and comfort of senior citizens. In addition to all the events and festivals celebrated at Dignity Lifestyle, the last Financial Year was a special one since DL had the opportunity to celebrate our Founder President Dr. Sheilu Sreenivasan's 75th birthday.

While we had launched the Assisted Living Facility for people living with Dementia (PwDs) last year, it has already gained prominence among PwDs and caregivers across India. There are 20 number of PwDs residing in our Assisted Living Facility at DL. In all, 16 new residents – both PwD and independent seniors - became a part of the DL family in FY 2021-22.



ACTIVITIES OF THE YEAR



RAIN WATER HARVESTING

With the help of a donation from the Inner Wheel Club of Mumbai, Rain Water Harvesting system was established in the existing pond of the campus.

Rainwater is collected from the run-off from sloping structures. Rainwater harvesting is a sustainable process that helps in preserving water for future needs. The water stored in the pond through harvesting will be used for gardening.

COVID VACCINATION DRIVE

DL is committed to the responsibilities of senior citizens' health issues. Throughout the Covid pandemic, we were taking care of residents by following all safety measures and taking precautions. A total of 70 residents had completed the first dose of Covid vaccination in DL. By September 2021, all residents and staff were vaccinated with two doses.



DINING HALL INAUGURATION

The inaugural ceremony of the renovated common dining hall was done on May 13 with a ribbon-cutting ceremony led by Trustee Naresh Singhal. Members started enjoying their meals in this refurbished dining hall with its new air-conditioning facility.

BIRTHDAY CELEBRATION

On May 20, DL celebrated birthdays of five people and 20 members were present for the celebration. The residents later played a game of housie.



INAUGURATION OF THE POND

The water harvesting system and conservation pond were inaugurated on June 29. The Inner Wheel Club of Mumbai had donated Rs. 6.25 lakhs towards this project. The then President of Inner Wheel Club, Jayati Dasgupta, graced the event.



ASSISTED LIVING CENTRE INAUGURATED

On July 11, to the chanting of Vedas by our Trustee Gopal Srinivasan and four Pundits, the Assisted Living Centre was inaugurated with 75 rooms reserved for members living with Dementia. Two lifts are provided in the building. Each floor has approx. 20 rooms of 300 sq. feet each, along with common facilities such as Dining and Activity spaces. A state-of-the-art Snoezelen Room provides cognitive stimulation to members with cognitive impairments. Other amenities include a therapy room, a dining hall and a nurse's station.





INDEPENDENCE DAY CELEBRATION

On Independence Day, resident Kishor Kamdar hoisted the flag and shared his views on cleanliness and hygiene.

MONSOON CELEBRATION

On August 10, poetry and songs based on monsoon from Hindi and Marathi films were sung by the staff and members.



KRISHNA JANMASHTMI

On August 31, residents celebrated and spread the festive cheer of Janmashtami. Dahi Handi was broken by Mukul Samal. Bhajans in praise of Lord Krishna were sung by staff members.

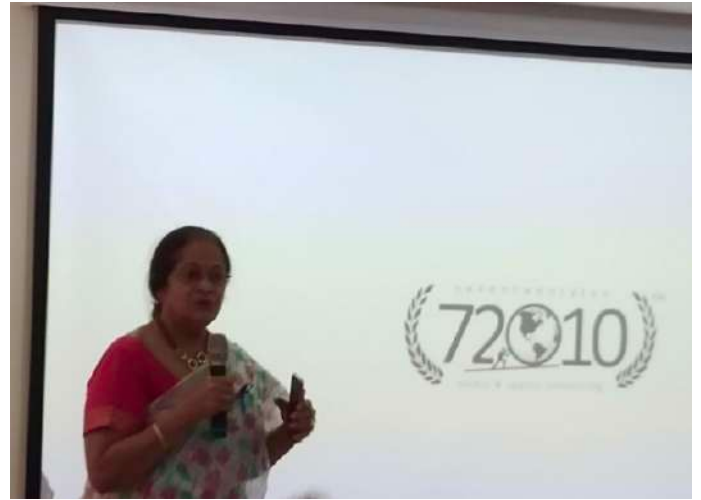
GANESH UTSAV

World Alzheimer's Day was celebrated on September 20 by inaugurating India's first Snoezelen Therapy Hall in the ALC. The inauguration was done by Hemlata Parekh. Mandala art books were distributed to the residents to help boost their memory.



WORLD ALZHEIMER'S DAY CELEBRATION

World Alzheimer's Day was celebrated on September 20 by inaugurating India's first Snoezelen Therapy Hall in the ALC. The inauguration was done by Hemlata Parekh. Mandala art books were distributed to the residents to help boost their memory.



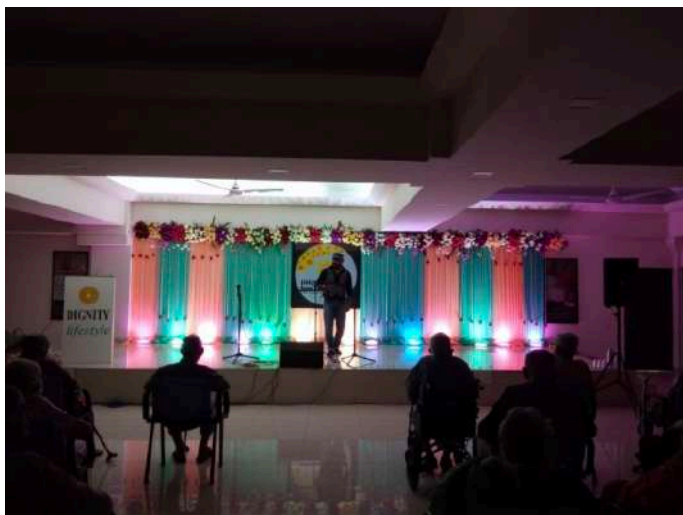
SHARAD PURNIMA

On October 19, members celebrated Sharad Purnima by singing songs based on the moon. Kailash Deshmukh sang a song that was very much appreciated by the residents. Masala milk was served after the programme. Residents played garba and dandiya too.

PARAMEDICAL STAFF TRAINING

Psychiatrist Dr. Zainab Lokhandwala and psychologist Saniya Gupta delivered the training to 20 staff. The main topics discussed included Dementia and Alzheimer's disease. Prakash Charities had donated Rs.50,000/- for this cause.





DIWALI CELEBRATION

Diwali celebrations started on November 3 with a musical concert by Sandeep Banerjee and his group. Laxmi Poojan was conducted in the Temple and prayer room. Residents celebrated Diwali by bursting a few firecrackers. Bhajan Sandhya was organised on November 15, which filled our entire township with devotion.

ORTHOPEDIC CAMP

Dr. Abhitej Mhaske from Lifeline Hospital held an orthopaedic camp for the residents on November 8. He checked all the independent living residents and eight assisted living residents during the camp.



CHRISTMAS CELEBRATION

A western music programme was held on December 21. Lester, Pamela, Alister and Alden Almeida, a family of four people from Thane, performed for all the trustees, staff and residents.

CANDLE LIGHT DINNER

A candle light dinner was organised on December 30 at the DL dining hall. Continental food was served and everyone enjoyed the dinner with lights and music. It was a new and beautiful experience for all the residents.



REPUBLIC DAY CELEBRATION

The ceremony commenced with a salute, singing of the national anthem and hoisting of the national flag. Suraiya Begum did the flag hoisting and shared her views on the unity of the nation. The staff sang patriotic songs. Dr. Usha Mantri hosted the programme.



BASANT PANCHAMI

Basant Panchami was celebrated on February 5. It is an important Hindu festival in India that marks the arrival of spring. Saraswati Puja was done in the Temple which was decorated with yellow and white flowers.

75TH BIRTHDAY CELEBRATION OF DR. SHEILU SREENIVASAN

The township hosted the 75th birthday celebration of Dr. Sheilu Sreenivasan, the founder of Dignity Lifestyle and Dignity Foundation. The trustees and staff of both the trusts along with residents of Dignity Lifestyle put together an entertaining surprise programme for Dr. Sreenivasan on her birthday on February 18. Everyone enjoyed a delicious lunch after the event and participated in a cake-cutting ceremony. It was truly an enjoyable day!



KARAOKE EVENING PARTY

We had a Karaoke evening organised by Sursaj Group on February 26. Residents enjoyed songs from the golden era of Bollywood performed exceptionally by four members of Sursaj team. Refreshments were served during the programme.



HOLI CELEBRATION

Residents and staff celebrated Holi on March 17. There was Bhajan Sandhya in Dignity lifestyle's Temple along with Holika Dahan and drinking of thandai. The festival of colours was also enjoyed by the PwD residents of our Assisted Living Care (ALC) building. Residents applied colours to one another with zeal and enthusiasm.



OUR SUPPORTERS

NAME OF DONOR	AMOUNT (RS.)
Hemlata Parekh	5225000
Lata Palekar	500000
Onward Foundation	440000
Navin Manilal Parekh	400000
Sulakshna Raghvan	155000
Rehan Karanjia	100000
Shalini Dongre	100000
Prakash Charities	100000
Ms.Usha Mantri	51000
N.C.Singhal	50000
Lalita Gupte	38000
Hemlata Parekh	50280
Amita Prakash	35000
Shivaji Chafekarande	15000
Hement Vakil	11000
Nitin Patel	25000
Donations received in FY 2021-22	7295280

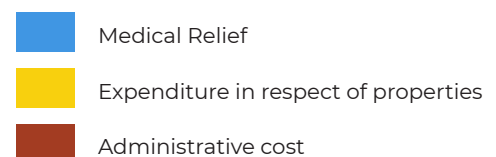
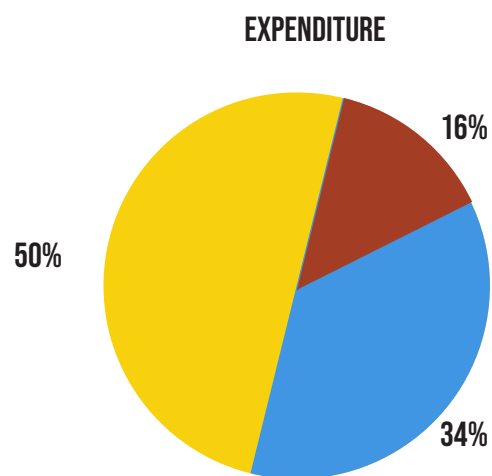
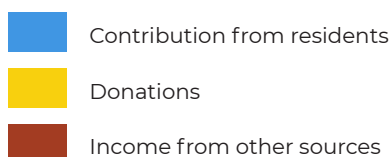
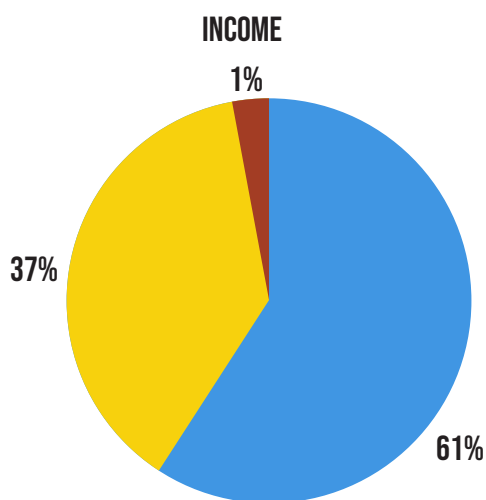


FINANCIAL PERFORMANCE

FINANCIAL PERFORMANCE AT A GLANCE FY. 2021-22

INCOME	AMOUNT (RS.)	PERCENTAGE %
Contributions From Residents	29,201,804	61%
Donations	17,705,304	37%
Income From Other Sources	674,438	1%
Total	47,581,546	100%

EXPENDITURE	AMOUNT (RS.)	PERCENTAGE %
Medical Relief	33,871,918	34%
Expenditure In Respect Of Properties	49,138,006	50%
Administrative Cost	15,777,018	16%
Total	98,786,942	100%



AUDITOR'S REPORT

AUDITOR'S REPORT
TO THE MEMBERS OF THE GOVERNING BODY OF
Dignity Lifestyle Trust
(E/21722/Mumbai)

Opinion

We have audited the financial statements of **Dignity Lifestyle Trust**, which comprise the Balance Sheet as at 31st March, 2022 and the Statement of Income and Expenditure for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, and to the best of my information and according to the explanations given to us, the accompanying financial statements give a true and fair view of the financial position of the entity as at 31st March 2022 and of its financial performance for the year then ended in accordance with the Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI).

Basis for Opinion

We conducted 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 the Financial Statements section of my report. We are independent of the entity in accordance with the Code of Ethics issued by ICAI and we have fulfilled my other ethical responsibilities in accordance with the Code of Ethics. We believe that the audit evidence and have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation of these financial statements that give a true and fair view of the state of affairs and results of operations of the entity in accordance with the accounting principles generally accepted in India. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of



the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

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

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, exercise professional judgment and maintain professional skepticism throughout the audit.

1. We report that

- i. In my opinion and to the best of my information and according to the explanations given to us, the said accounts give the information required by the Maharashtra Public Trust Act (erstwhile known as The Bombay Public Trusts Act, 1950), in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:
 - a. in the case of the Balance Sheet, of the state of affairs of the **Dignity Lifestyle Trust** as at March 31, 2022; and
 - b. In the case of the Income and Expenditure Account, of the excess of expenditure over income for the year ended on that date.
- ii. Based on the information and explanations provided to us, and as per the books and records produced before us and to the best of our knowledge and belief, we further report that as required by the provisions relating to the accounts audited under Sub Section 2 of Section 33 and 34 and Rule 19 of the Maharashtra Public Trust Act (erstwhile known as The Bombay Public Trusts Act, 1950) :-



- a. The accounts are maintained regularly and in accordance with the provisions of the Act and Rules.
- b. The Receipts and disbursements are properly and correctly shown in the accounts.
- c. The cash balance & vouchers are in the custody of the manager or trustee on the date of audit were in agreement with the accounts.
- d. All books, deeds, accounts, vouchers or other documents or records required by us were produced.
- e. A register of movable & immovable properties is 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.
- f. All necessary information required by us has been furnished to us by the manager and trustee whenever called upon.
- g. No property or funds of the Trust were applied for any object or purpose other than for the object or purpose of the Trust.
- h. There are no amounts which are outstanding for more than one year and there are no amounts written off.
- i. There were tenders invited for repairs or construction involving expenditure exceeding Rs.5,000/- as deemed appropriate by the management.
- j. The moneys of the Trust have not been invested contrary to the provisions of Section 35.
- k. There is no alienation of the immovable property contrary to the provisions of Section 36.
- l. There were no special matters which are required to be brought to the notice of the Deputy Charity Commissioner.



- m. So far it is ascertainable from the books of accounts and according to the information and explanation given to us, there were no cases of irregular, illegal or improper expenditure or failure or omission to recover money or other properties belonging to the Trust or of loss, waste of money or other property thereof.
- n. The budget has been filed in the form as provided by Rule 16-A.
- o. The maximum and minimum number of Trustees is maintained.
- p. The meetings are held regularly as provided in the rules and regulations.
- q. The minute's book of the proceedings of the meeting is maintained
- r. None of the members of the Managing Committee has any interest in the investment of the Trust.
- s. None of Trustees is a debtor or creditor of the Trust except the Trust has received interest free loan from the Trustees for the purpose of objects of the Trust
- t. No irregularities were pointed out by the Auditors in the accounts of the previous year.

Place: Mumbai
Date: 24th September, 2022



For B.D. Jokhakar & Co.
Chartered Accountants
FRN :- 104345W

Raman H. Jokhakar
Partner
Membership No.103241
UDIN: 22103241AWNKAG8572

BALANCE SHEET

SCHEDULE VIII [Vide rule 17(1)]

Name of the Public Trust : **DIGNITY LIFESTYLE TRUST**
Balance Sheet as at **31st MARCH, 2022**

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

FUNDS AND LIABILITIES		Rs.	Rs.	PROPERTY AND ASSETS		Rs.	Rs.
Trusts Funds or Corpus -				Immovable properties :- (At Cost) (Suitably classified giving mode of valuation)		Sch IV (Part A)	
Balance as per last balance-sheet		10,00,500		Additions or deductions (including those for depreciation), if any during the year			176,946,120
Adjustment during the year (give details)		NIL	10,00,500	Less : Depreciation up to the date			180,102,786
Other Earmarked funds - (Created under the provisions of the trust-deed or scheme or out of the income)							35,437,597
Depreciation Fund			NIL	Investments -			
Sinking Fund			NIL	Note : The market Value of the above Investments is Rs. NA			7,500,000
Reserve Fund				Furniture and Fixtures -		Sch IV (Part B)	
Any other Fund			981,160	Balance as per last balance-sheet			54,268,236
Loans (Secured or Unsecured) -				Additions during the year			44,844,822
From trustees (Unsecured, Interest Free)			327,245,890	Less: Sales during the year / W. off			
From others			NIL	Depreciation up to the date			13,117,298
Liabilities -				Loans (secured or Unsecured)-			
For Expenses		781,491		Loans scholarships			
For Advances		21,246,667		Other loans			NIL
For Rent and Other Deposits		158,934,050		Advances		Sch V	
For Sundry Credit Balances		9,740,008	190,702,216	To Trustees			NIL
Income and Expenditure Account -				To Employees			303,069
Balance as per last Balance Sheet		(47,416,192)		To Contractors			NIL
Less : Appropriation, if any		8,176,498		To Lawyers			NIL
Add : Surplus as per Income & Less : Deficit Expenditure A/c		(51,205,396)	(90,445,090)	To Others			13,083,460
Balance Carried forward			438,484,676	Balance Carried forward			428,493,598



Balance Brought forward			438,484,676	Balance Brought forward			428,493,598	
Notes to Accounts	Sch XII			Income Outstanding -		Sch VI		
				Rent	NIL			
				Interest (Accrued)	NIL		NIL	
				Other Income (Receivable from Residents)			2,575,556	
				Cash and Bank Balance		Sch VII		
				(a) In current A/c	7,415,522			
				(b) With the trustee	NIL			
				(c) With the manager	NIL		7,415,522	
				Income and Expenditure Account				
				Balance as per Balance Sheet				
				Less : Trf on Utilization of earmarked funds				
				Add : Deficit as per Income & Less: Surplus Expenditure A/c				
Total Rs.			438,484,676	Total Rs.			438,484,676	

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

Sheil Sreenivasan

Dr. Sheilu Sreenivasan
Trustee

G. Srinivasan

Mr. Gopal Srinivasan
Trustee

Pranay Vakil

Mr. Pranay Vakil
Trustee

As per our report of even date.
For M/s. B.D. Jokhakar & Co.
Chartered Accountants
FRN 104345W

Raman H. Jokhakar

Raman H. Jokhakar
Partner, Mem. No. 103241

Date: 24th September 2022
Place: Mumbai



INCOME & EXPENDITURE REPORT

SCHEDULE IX

[Vide rule 17(1)]

Name of the Public Trust : **DIGNITY LIFESTYLE TRUST**
Income and Expenditure for the year ending : **31st MARCH, 2022**

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

EXPENDITURE		Rs.	Rs.	INCOME		Rs.	Rs.
<u>To Expenditure in respect of properties -</u>	Sch IX			By Rent- (accrued)			
Rates, taxes, cesses		807,108		(realized)			
Repairs and maintenance		12,782,218					
Insurance		111,083		By Interest-			
Depreciation (by way of provision or adjustments).	Sch IV	35,437,597	49,138,006	on securities			
				on loans			
				on Bank Account (accrued)		155,785	155,785
				(realized)			
<u>To Establishment expenses</u>	Sch X		2,524,020	By Dividend			NIL
<u>To Remuneration to trustees</u>			NIL	By Donations in cash or kind	Sch VII		17,705,304
<u>To Remuneration (in the case of a math) to the head of the math, including his household expenditure, if any.</u>			NIL	By Grants			NIL
<u>To Legal & Professional expenses</u>			-	By Income from other sources			
<u>To Audit fees</u>			135,700	Income from Residents at Neral etc.	Sch VIII	29,201,804	
<u>To Depreciation</u>			13,117,298	Miscellaneous Income		518,653	29,720,457
<u>To Amount Written Off</u>				By Transfer from Reserve			NIL
(a) Bad Debts			NIL	By Deficit			
(b) Loan Scholarship			NIL	(carried over to Balance Sheet)			51,205,396
(c) Irrecoverable Rents			NIL				
(d) Other Items			-				
Balance Carried forward			64,915,024	Balance Carried forward			98,786,942



SCHEDULE IX

[Vide rule 17(1)]

Name of the Public Trust : **DIGNITY LIFESTYLE TRUST**
Income and Expenditure for the year ending : **31st MARCH, 2022**

Trust Regn. No. E / 21722 / Mumbai

EXPENDITURE		Rs.	Rs.	INCOME		Rs.	Rs.
<i>To Expenditure in respect of properties -</i>	Sch IX			By Rent- (accrued)			
Rates, taxes, cesses		807,108		(realized)			
Repairs and maintenance		12,782,218					
Insurance		111,083		By Interest-			
Depreciation (by way of provision or adjustments).	Sch IV	35,437,597	49,138,006	on securities			
				on loans			
				on Bank Account (accrued)			
				(realized)		155,785	155,785
<i>To Establishment expenses</i>	Sch X		2,524,020	By Dividend			NIL
				By Donations in cash or kind	Sch VII		17,705,304
<i>To Remuneration to trustees</i>			NIL	By Grants			NIL
<i>To Remuneration (in the case of a math) to the head of the math, including his household expenditure, if any.</i>			NIL	By Income from other sources			
				Income from Residents at Neral etc.	Sch VIII	29,201,804	
<i>To Legal & Professional expenses</i>				Miscellaneous Income		518,653	29,720,457
<i>To Audit fees</i>			135,700				
<i>To Depreciation</i>			13,117,298	By Transfer from Reserve			NIL
<i>To Amount Written Off</i>				By Deficit			
(a) Bad Debts			NIL	(carried over to Balance Sheet)			51,205,396
(b) Loan Scholarship			NIL				
(c) Irrecoverable Rents			NIL				
(d) Other Items			-				
Balance Carried forward			64,915,024	Balance Carried forward			98,786,942



Balance Brought forward			64,915,024	Balance Brought forward			98,786,942
To Amount transferred to Reserve or Specific Funds			NIL				
<i>To Expenditure on Objects of the Trust</i>							
(a) Religious			NIL				
(b) Educational			NIL				
(c) Medical Relief	Sch XI	33,871,918					
(d) Relief of poverty							
(e) Other Charitable Objects			33,871,918				
Total Rs.			98,786,942	Total Rs.			98,786,942

For Dignity Lifestyle Trust

Dr. Sheilu Sreenivasan *Mr. Gopal Srinivasan* *Mr. Pranay Vakil*

Dr. Sheilu Sreenivasan
Trustee

Mr. Gopal Srinivasan
Trustee

Mr. Pranay Vakil
Trustee

As per our report of even date.
For M/s. B.D. Jadhkar & Co.
Chartered Accountants
FRN 104345W

Raman H. Jadhkar
Raman H. Jadhkar
Partner, Mem. No. 103241

Date: 24th September 2022
Place: Mumbai



DIGNITY LIFESTYLE TRUST

NOTES FORMING PART OF ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2022

A. OVERVIEW OF THE TRUST

DIGNITY LIFESTYLE TRUST is a Public Charitable Trust registered under the Maharashtra Public Trust Act, 1950. It was formed on 30th April, 2004 and holds the following registrations: -

- Maharashtra Public Trust Act vide Registration Number E-21722 (Mumbai)
- Section 12A & 80G of the Income Tax Act 1961
- Foreign contribution regulation Act (FCRA) under the Ministry of Home Affairs
- CSR-1 under Ministry of Corporate Affairs

Dignity Lifestyle Trust is running a hassle-free retirement township and promoting active & productive living among senior citizens.

B. 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.

2. Income & Expenditure Account

(a) Income from Non-Refundable Deposits and Inflation Free Living Deposits received from Residents seeking admission at Neral is recognized over a period of three years from the date of its receipt.

(b) Monthly charges received from residents towards housekeeping, food, security and other facilities are accrued as Income from Residents.

(c) Expenses which are of enduring nature i.e., where benefits of which are enjoyed over two or more years are amortized over such period instead of writing off the same in the year in which they are incurred.

(d) Expense incurred towards the object of the trust and other expenses are disclosed against relevant heads.

3. Fixed Assets

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

Assets under construction are shown under Capital Work in Progress account till the completion of the project, then the amounts are capitalized to respective heads of Fixed Assets.

4. Depreciation

Depreciation on Fixed Assets is provided from the date on 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.

5. Provision for Taxation

The Trust is registered u/s 12A vide Unique Reg.No. AAATD6208RE20185 dated 24.09.2021 of Income Tax Act, 1961 and is therefore entitled to claim exemption from tax u/s 11 of the Act



C. 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 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. Since the facility is fully constructed, thus property tax is charged on the constructed property.
3. Monthly charges & other deposits received from residents are disclosed under 'Interest free Refundable Deposits' as a liability.
4. 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 fulfillment of terms of sanction, they are transferred to General Reserve without transferring it to Income and Expenditure Account.
5. Amount of Rs. 32,72,45,890/- has been shown under the head Loans (Liability) in balance sheet as Unsecured loans from two Trustee's. The amount of Rs. 31,72,45,890/- has been received from Dr. Sheilu Sreenivasan and Rs.1,00,00,000 from Mr. Gopal Srinivasan. The Loan is given for the purpose of Construction of Assisted Living Centre (Dementia care centre) and other requirements of the Trust. The Loan has been given on interest free basis.
6. Amount of Rs. 3.11 Lakhs is shown as payable under the head provisions towards Contribution to Charity Commissioner for Public Trust Administration Fund. Considering the judgment of the Hon. Bombay High Court in case of Bhagyavardhak Jain Shwetambar Murtipujak Trust vs. Charity Commissioner, Maharashtra (CA no. 1 of 2009 and PIL no. 40, 1780, and 1860 of 2007, Order date 25.09.2009) wherein the Hon. Court has stayed the recovery of the Contributions from Public Charitable Trust until further judgment, the trust has not deposited the contribution with Charity Commissioner Office. However, since the liability was recognized in previous years prior to the delivery of judgment, the same is continued to be shown as liability until further court orders.
7. Balances of Receivables and Payables are subject to confirmation, reconciliation and adjustments, if any.
8. Donations received with specific direction or for specific use form part of earmarked funds. They are classified as such and credited directly to earmarked funds in the balance sheet
9. Donations received with specific directions that they shall form part of the corpus fund of the foundation have been accounted accordingly.
10. Income from Investment is recognized on accrual basis based on time proportion taking into account the amount deployed and applicable interest rates.



Dignity FoundationSM

Spearheading Eldercare Since 1995

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DIGNITY *lifestyle*

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