



Annual Report
2019-20



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Special Credits

1. Information and data in this Annual Report curated by Mr. Sunil Viswanathan
2. We thank **AICL Communications (info@aicl.in)** for their support in designing this Annual Report.

About Us

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

Headquartered in Mumbai, we have Chapters spread across six other cities: Bengaluru, Chennai, Delhi, Gurugram, Kolkata and Pune.

Our Vision

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

Our Mission

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

Our Values

Equality

We believe in serving all our members equally without any discrimination based on caste, creed, religion, and socio-economic status.

Simplicity

We strive to make everything as simple as possible for those we serve.

Positive Thinking

We are guided by our optimistic view of the world and the power of positive thinking. Anything is possible because we believe it so.

Self-belief

We have an unshaken confidence in our own abilities to overcome all challenges.

Perseverance

We will never give-up because it is the easy thing to do. We are relentless and tireless in our pursuits.

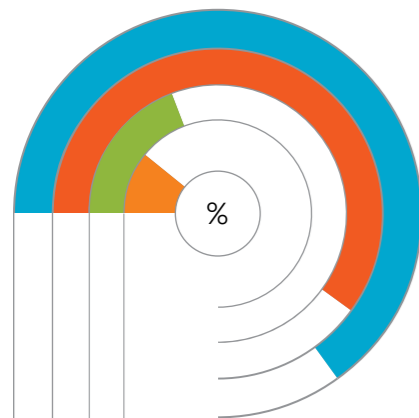


Dignity Foundation is one of the largest NGOs in India working for senior citizens. Our biggest source of inspiration is the joy we see in their faces as we touch their lives.

Situation of the Elderly Today

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

Quick Facts

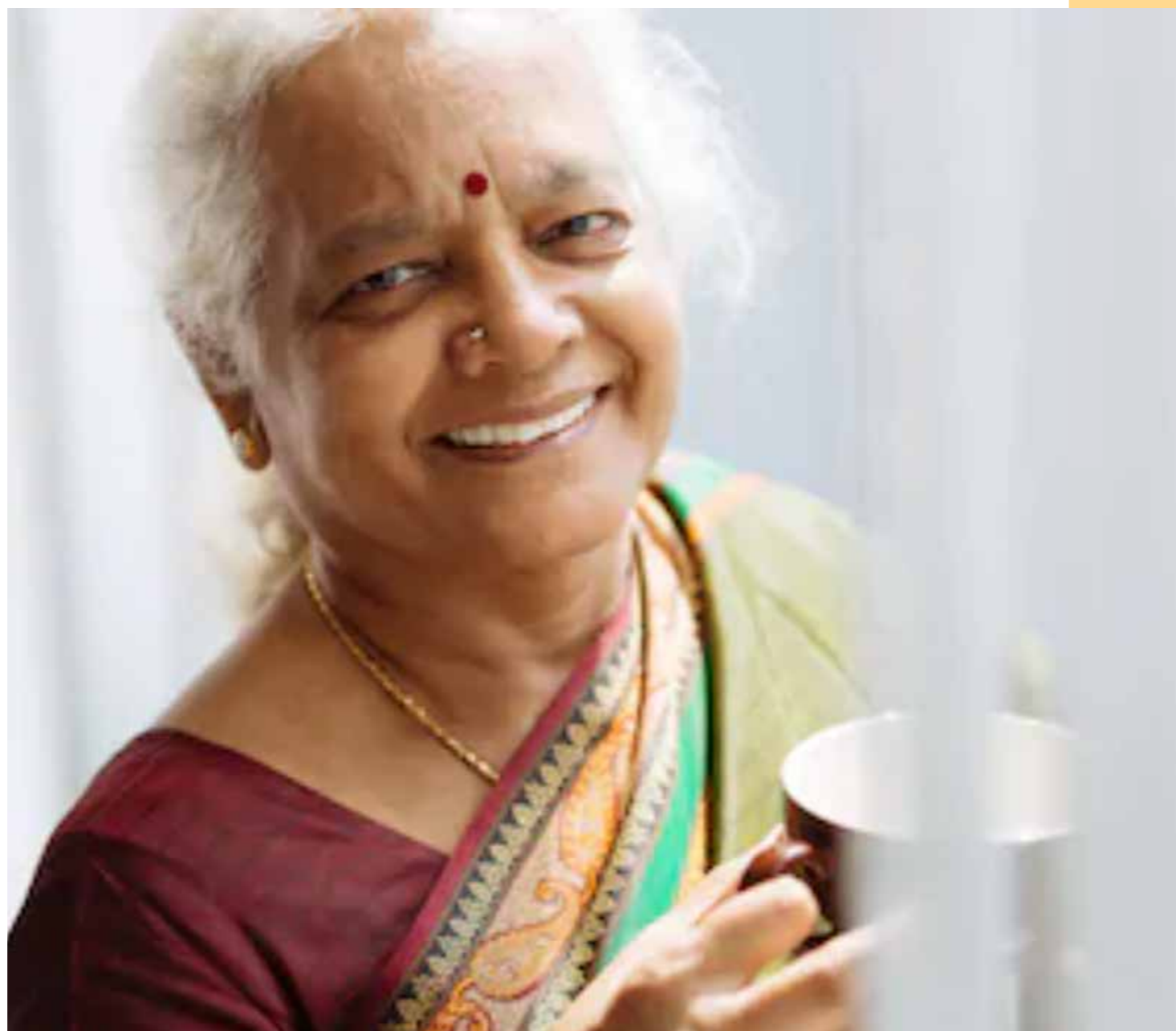


11%
Pension coverage

19%
Women continue working beyond 60 years

60%
Men continue working beyond 60 years

65%
Seniors dependent on others



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

All these factors lead to loneliness, depression, suicidal tendencies and increased crime against senior citizens living alone.

For many senior citizens the problems of life begin at home. Elder abuse is quite prevalent in the Indian society, which can be in the form of physical abuse, psychological abuse, economic abuse or neglect and isolation.

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

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

Outlook for Senior Population (60+)

324 million
By 2050
(versus 100 million*)

20%
Seniors population
by 2050
(versus 10%*)

20%
Non-profits work
for elderlies

*Most recent data numbers

Our Key Programmes



Chai Masti Centres

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



Dignity Dialogue Magazine

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



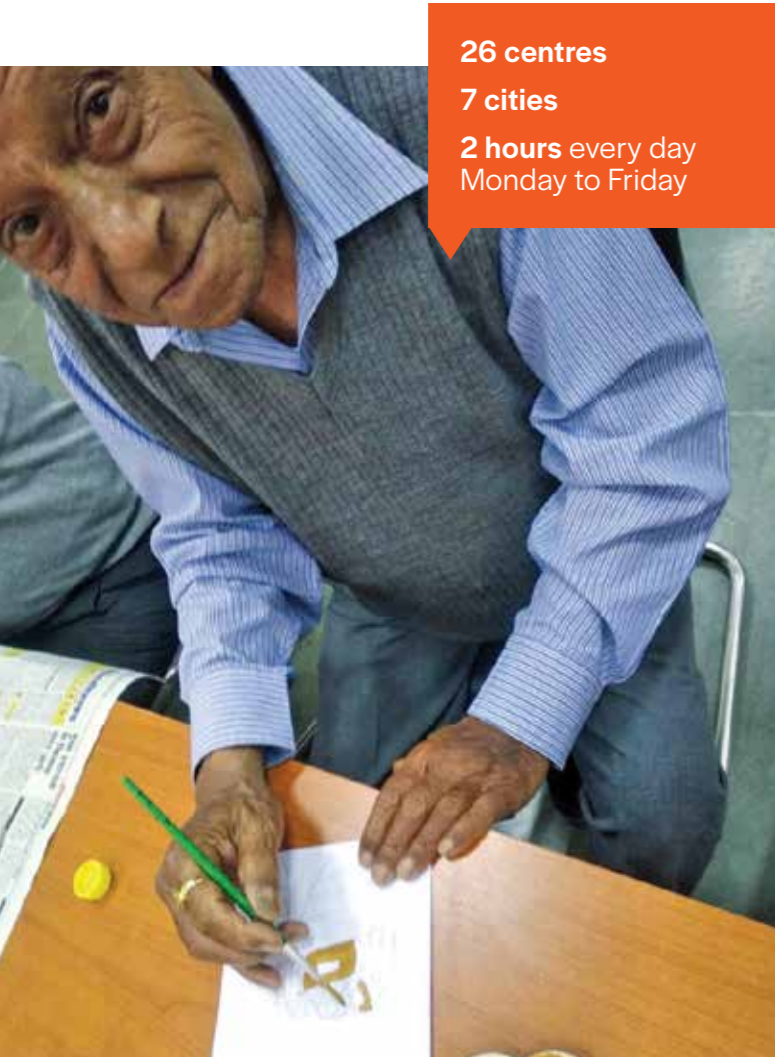
Dignity Helpline

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

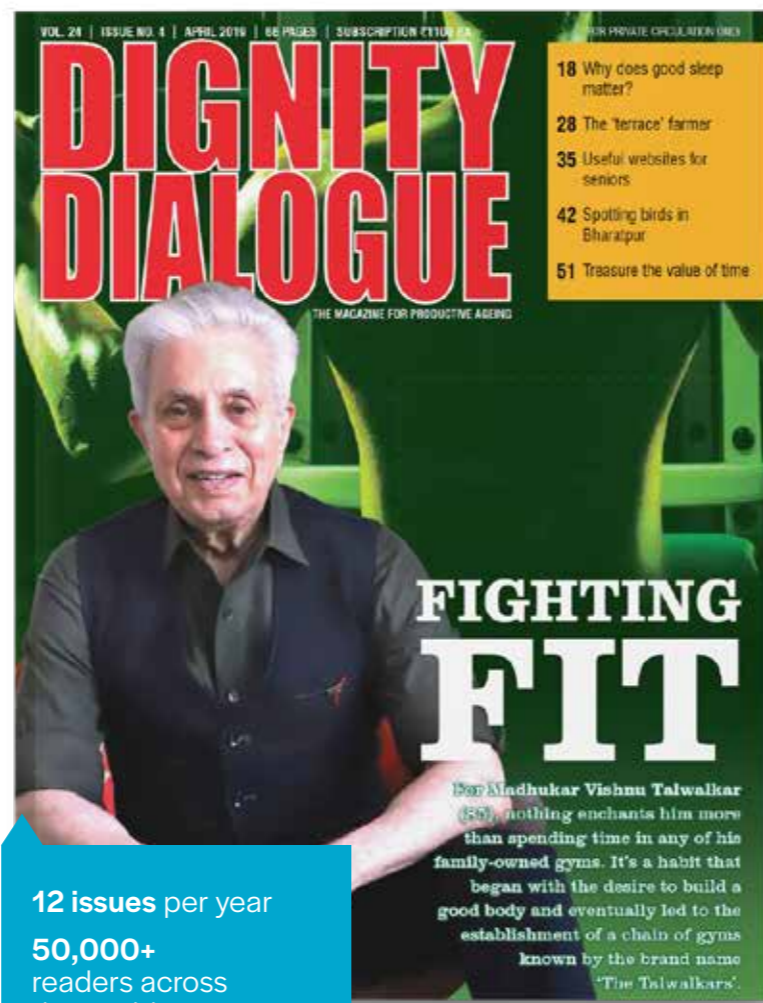


Ration for the Poor Elderly

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



26 centres
7 cities
2 hours every day
Monday to Friday



12 issues per year
50,000+ readers across the world



7 cities served by helpline
5 days a week
52 weeks a year



7 cities served by ration support programmes
₹1,200 per month for single senior
₹1,500 per month for senior couple

Our Key Programmes (contd.)



Three Day Care Centres for Senior Citizens – Mumbai, Bengaluru and Chennai

A space that they can call their own; an area that gives them the comfort to be themselves; a holistic well-being centre where they learn new things and engage themselves productively. A day care centre is considered second home by more than 100 senior citizens in each of these three cities.

Mumbai Day Care Centre
Monday to Friday
10am – 5pm
100 senior citizens impacted every day



Skill Development for the Poor Elderly

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



Skills Training
Mumbai



Dementia Day Care Centre for Senior Citizens

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

Chennai Day Care Centre
Monday to Friday
10am – 5pm



Loneliness Mitigation Centres for the Poor Elderly

A platform for senior citizens to interact socially, build a support network, boost their self esteem and lead an active life to mitigate loneliness. These centres are structured to promote social interaction and sharing with peers, learning new skills, physical and spiritual well-being and a platform to display their talents and get recognition



Mumbai Centres
Monday to Friday
3 hours every day

Founder President's Message

“
FY 2020-21 will be witness to the massive repurposing of the Foundation responding to the crisis due to COVID-19.



Presenting the 24th Annual Report of Dignity Foundation gives me a unique joy of having but completed a conventional milestone in running an organisation for service delivery to senior citizens. One more year to go for our Silver Jubilee. Friends often comment, “It must be very fulfilling for you.” I normally reply with a “Yes and no.” To me service is really the rent we pay for simply being in this world. It is the very purpose of life, and not something we do in our spare time. At any point in time there’s more to do!

Twenty-four years—one year short of a quarter century—seem like a long time but life’s merciless routine makes them go by in a jiffy. An NGO’s life of having-to-face-one-challenge-a-day simply steers us to hold up strong through the highs and lows of this routine. In the NGO world, one is looking at the toughest problems that exist – challenges that have resisted all the intellect and money thrown at them over the years.

Vis-à-vis old age issues, maybe in India, we have not had the political will and the time, nor business imagination for coming up with even a discourse till about 20 years ago, unlike western countries. Therefore, it’s almost the first time when an institution is devoted to resolving problems in this sphere. Before us, HelpAge India has certainly made a stellar contribution in caring for the poor old. But for examining the problems of the middle-income group – maybe it was for the first time that an NGO was set up in 1995 for dedicated attention to solutions. NGOs are routinely and conventionally used to considering the economic status alone as worthy of support and assistance. Whereas issues such as loneliness, elder abuse, physical insecurity, inadequate nutrition, depleted income, unaffordable medical services, lack of recreational facilities for older adults that cut across class divisions remained unattended when we came into the picture in 1995.

I am proud of our growth indeed, but more proud about the reasons behind it – that we are providing support to older adults who need us. It is an extraordinary feeling to know that we are impacting lives every day. Impact studies done in-house as well as by outside agencies have attested to the fact that Dignity Foundation is being a game changer in the lives of older adults.

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The completion of 25 years in April 2020 coincides with the period of COVID-19 disaster in India. In the last week of this FY 2019-20, the country faced the first of a series of nation-wide lockdowns to halt the spread of the novel corona virus. Ever since-, Dignity Foundation has been extremely vigilant about precautions to be taken by senior citizens. FY 2020-21 will be witness to the massive repurposing of the Foundation responding to the crisis due to COVID-19. As J F Kennedy said, “Efforts and courage are not enough without purpose and direction.”

I also realise that an organisation is not truly great if it cannot be great without you. That will remain my personal endeavour. The brand must outlive its founders goes a famous truism.

Sheilu Sreenivasan

Board of Trustees



Anita Ramachandran



Gopal Srinivasan



Pradeep Mallick



Vijay Pahwa



Pranay Vakil



Sweta Vakil



Dr. Sheilu Sreenivasan

Working with six of my colleagues on the Trustees Board has been a great pleasure as we spent hours of deliberation and discussion in meeting after meeting to finally result in the value additions we have unitedly contributed to the lives of senior citizens.

Dr. Sheilu Sreenivasan

Trustees' Messages

Anita Ramachandran

I fondly recall way back in 1995 when you had even launched a full-fledged magazine by name Dignity Dialogue, the public awareness was still stuck to equating old age with old age homes, destitution, and poverty. You declared that old age is about celebration of completion of 60 years and more; your inaugural issue called it 'graduaging', if I remember right. From there you have come a long way to establish that old age is also about growth and development and not end of life and living. You repeatedly took the name of Psychologist Erik Erikson to show how development in later years of one's life in multi-directional ways is still a strong possibility if one were only to apply one's mind and effort. Based on that belief, you showed how an organisation can be set up as an NGO, for providing to senior citizens opportunities for productive ageing, borrowing that term from UN's own commitment. I now see that month after month members get an opportunity to showcase their talents, indeed in multi-directional ways, including demonstrating their digital savviness.

I am proud to be a part of this organisation that has come out with path-breaking strategies, utilising volunteer strengths in the service of the elderlies. Dignity Foundation's enthusiasm and dedication is infectious to say the least. As Trustee, in whatever little way I can contribute, I am happy to do so.

Gopal Srinivasan

Dignity Foundation was established in August 1995 with the main objective of helping senior citizens face the challenges of their twilight years. Starting with a small office at Dadar from where the first issue of the magazine titled Dignity Dialogue was released, Dignity Foundation has come a long way in the last twenty-five years with single-minded focus on bringing a qualitative difference

to the life of the elderly. It has today six Chapters spread over seven cities of the country which provide inter-alia, 1) crisis counselling with helpline, 2) legal advice, 3) coordination with the police for their intervention in cases of physical abuse by their spouse and/or children, 4) day care centres for the vulnerable segments among the old people living in poorer locations as well as people living with dementia, 5) providing free ration upto 25 kg per family to those under BPL. Loneliness mitigation is one of the thrust areas for Dignity Foundation. In this regard, Dignity Foundation's Chai Masti Centres are extremely popular and are eagerly looked forward to by the members. All the above-mentioned activities are being effectively run largely with the financial support received from corporate bodies, philanthropic organisations and generous donations from individuals. The pandemic has posed new challenges to Dignity Foundation. It is effectively steering itself during these trying times.

Both Dignity Foundation and Dignity Lifestyle constantly interact with the government to provide enabling laws to this segment of the population for relief in matters of physical abuse, neglect by children, higher interest rates for their meagre savings and free medical care as they look forward to a good and peaceful life during their last innings.

Pradeep Mallick

Sustainable Institutions are built on the strength of true Values. The Values enshrined in Dignity Foundation and in Dignity Lifestyle are centred around caring for the ones in need with love, dedication and devotion. The Founders of Dignity Foundation and Dignity Lifestyle have established, nurtured and lived by these Values through noble thought and selfless action. In so doing, they have established a legacy through their own example of selflessness and sacrifice.

Dr. Sheilu Sreenivasan's pioneering spirit in founding such an Institution with these noble ideals, these true Values is indeed praiseworthy.

Warm regards, best wishes and prayers for you and the entire Dignity Family for staying safe, healthy and well.

Vijay Pahwa

I am privileged to have become a Trustee of Dignity Foundation this year.

Sheilu was our neighbour in Bombay way back in 1985 and I was an admirer of hers for some exemplary work she started that year.

Besides passion for the cause, what strikes me the most about her is perseverance and out of box initiatives. Being a part of Dignity, I realise how incredibly challenging it is to raise funds. Examples of innovations like Virtual Chai Masti Centres, Fashion Show for the seniors, etc. are abound.

I wish Dignity and Sheilu all the very best for years to come.

Pranay Vakil

The twin engines (trusts) under the 'Dignity' umbrella are two little institutions that could identify early and fill the void that hits the elderly when they cross the age of 60/65, or when they retire. Loneliness mitigation is a crying need for over 11% of Indians and Dignity is not only equipped but ready to address these issues of the elderly and... succeed.

The reasons for this success are simple. The core team and people behind it are not only 'passionate' but are 'dedicated' to the cause and most importantly they 'care' for the senior citizens and their problems.

Dignity has proved to the world beyond doubt that "When there is a will there is a way".

I wish Dignity good luck and Godspeed.

People at the Front End



I am conscious of the fact that leaders should create a vision, articulate the vision, passionately own the vision, and relentlessly drive it to find expression on ground. I have had this as my guiding philosophy in managing Dignity Foundation. And this leadership is all about people. It is not about the organisation I created. It is not about plans. It is not about strategies. It is all about people – motivating people to work along with me for the mission of looking after the elderly. I believe we have to be people-centric.

By precept, I became determined to lead. Because what we do has a greater impact than what we say. Recently, a related declaration in a HR Podcast fascinated me.

If you look to lead, invest at least 40% of your time managing yourself – your ethics, character, principles, purpose, motivation, and conduct. Invest at least 30% managing those with authority over you, and 15% managing your peers.

But in my practice I converted the 30%+15% to make the 45% as my topmost priority and invest my time in people who work in Dignity Foundation. The 30% above me—my Co-Trustees—are all highly successful professionals who understand the mechanics of people management, and we are in sync in our thought processes about what and how Dignity Foundation should serve senior citizens. Thus, unlike many other Trusts, I do not have to allocate any time for managing the Board Trustees. That time element I have got it deflected into managing staff.

I know for a fact leadership is never singular. In Dignity Foundation it is in plural. It starts at the Head Office in Mumbai which is designed to provide thought leadership to all the programmes we initiate in the 7 city Chapters. As this Annual Report goes to the Press in October 2020 (delayed due to COVID-19 Lockdown), this Core Team dispensation is as follows:

Its almost a cliché now that an organisation, no matter how well designed, is only as good as the people who live and work in it. But the challenge is to get them all row the boat in the same direction—then we can win over our clientele whom we serve. Very early on, in 1996, one year after I started Dignity Foundation, I read much about managing people. One great thought has stuck in my head: Train people well enough so they can leave. Treat them well enough so they don't want to.



Sujay Joshi,
Senior Operating Officer



Satish Bhosale,
Head of Finance and
Accounts



Sunil Viswanathan,
Manager Data, Media and
Technology



Kusum Sasane,
Programme Manager



Javed Sheikh,
Manager: Strategic
Partnerships



Mansi Atre,
Manager (Helpline)



Rajesh Meher,
Assistant Manager – Events



Huned Contractor,
Executive Editor:
Dignity Dialogue Magazine

There is an entire set of young people who manage the back office in charge of database, accounts, membership and subscriptions, front desk and office administration.

Operating Chapters in six cities has been a challenge with the low budgets at our disposal. But I had applied another truism and it worked wonders. I realised if we hire people simply because they can do a job, they will work for the salary. But if we were to hire people who believe what you believe, they will work with blood, sweat and tears.

I can easily say this of Social Worker and Manager of Chennai Chapter, Felista Jose, who in 2015 as a newly joined Manager, came to Mumbai for a 5-day training programme held for all-India Managers and Coordinators. The collaborative Team of Chapter Head and Chief Dignitarian—Felsita Jose and Mrs. Sundera Gopalan—went back to their

Chennai Office and changed their email ID into: chennaiasbestchapter@gmail.com. True enough in 2019, Chennai Chapter won the Best Chapter Award instituted by former Trustee Mr. Vinaya Mehrotra.

Today, Chennai leads the pack with maximum number of programmes, including a heart-rending Dementia Centre and a prestigious public-private partnership with Chennai Municipal Corporation.

Chapter Heads Ruma Chatterjee of Kolkata, Brinda Ramesh of Bengaluru (who won Best Chapter Award in 2018), Kiran Mahankale of Pune and Shivendra Kumar of Delhi NCR did their best (and now replaced by Archana Chaudhry). They are chiefly responsible for running all the Chai Masti Centres they set up and started new ones also, finding one part-time Coordinator to run each centre.



Brinda Ramesh,
Chapter Head, Bengaluru



Felista Jose,
Chapter Head, Chennai



Archana Chaudry,
Chapter Head, Delhi NCR



Kiran Mahankale,
Chapter Head, Pune



Ruma Chatterjee,
Chapter Head, Kolkata

People at the Front End (contd.)



Coordinators in charge of Dignity Chai Masti Centres have emerged as the most popular front runners handling the direct interface with senior citizen members of all the 30 centres across India. If I refer to them as the life and soul of the movement we call 'Dignity', it will not be a misnomer. With more training and hands-on digital prowess, they would be instrumental in leading the movement in all cities we are currently present.



Delhi NCR



Arzoo Firdaus,
DLF Phase II



Susmita Grover,
Safdarjung



Prema Nair,
National Media Centre

Bengaluru



Mallikarjuna Rao,
Vidyaranyapura



Rekha Dev,
Sanjaynagar



Prema Rao,
Azim Premji Philanthropic
Initiatives (APPI), Bangalore



Sumavathi Chetha,
Vijayanagar



Muktha Sridhar,
Jayanagar

Kolkata



Kallol Banerjee,
Behala



Ruma Chatterjee,
Dhakuria



Kumkum Basu,
Kankurgachi



Maitreyi Mukherjee,
Baguiati



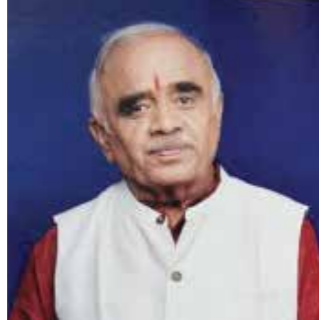
Ruma Sengupta,
Salt Lake

People at the Front End (contd.)

Mumbai



Darshana Thakker,
Chembur



Narendra Joshi,
Thane



Kalpana Rathod,
Powai



Darshana Dalal,
Grant Road



Madhav Namjoshi,
Grant Road



Ishrat Kumar,
Versova



Jyotsna Gokhale,
Dadar



Nandkumar Patil,
Vashi



Sunita Ahire,
APPI Mumbai



Dilip Chauhan,
Meghwadi Centre,
Anand Yaan Byculla,
Anand Yaan E Moses

Chennai



Merita Joseph,
Programme Manager, APPI
Centre, Mulima Nagar and
Manager, Frontotemporal
Disease (FTD) Day Care Centre



Ananda Gracy,
Alwarpet



V Rajappan,
Anna Nagar



Auxilia Cristina,
APPI Chennai



Felista Jose,
Manager, FTD Day Care
Centre

Pune



Kiran Mahankale,
Lulla Nagar



Jayanti Madan Gopal,
Kalyani Nagar,
Sopan Baug



Madhoo Gaur,
Magarpatta



Nisar Sheikh,
Bhim Nagar and
Siddharth Nagar

Programmes Day Care Centres

Supported by Azim Premji Philanthropy Initiatives

Dignity Foundation is pleased to announce support from the Azim Premji Philanthropic Initiatives (APPI) to conduct many of its activities – the inauguration, support and operation of two new Day Care Centres in Chennai and Bengaluru, among them. Additionally, APPI has adopted the existing Jogeshwari Day Care Centre into their operational support programme as well.



The APPI is a young philanthropic organisation, passionate about making a tangible difference in the lives of people who are deeply disadvantaged, impoverished, underserved and marginalised. The organisation enables positive social change in partnership with its grantees, the real changemakers. At the core of its work is the strong culture of social responsibility, ethical action and mutual respect that APPI has imbibed from its founders. These values serve as moral compasses for all its actions. APPI believes that true development is inclusive. It must embrace all people, and give them the opportunity and the means for a better life. It means no one should be denied basic rights, freedom, dignity, or excluded from the development process.

Theory of Change Behind Day Care Centres

We are honoured and pleased that APPI has understood the motivations behind operating Day Care Centres for older senior citizens. The benefits from these Centres are multi-fold and have multi-dimensional effects on the beneficiaries. For instance,

- They provide a safe, secure environment for elderlies to spend their day, possibly resulting in reduced anxiety
- They offer activities centred around mental stimulation and learning, helping keep brain activity at optimal levels
- They offer physical exercise, which contributes to increased levels of balance control and improved gait control, which reduce falls and associated problems

- The socialisation aspect comes bundled with mental and emotional stimulation, which reduces rapid cognitive decline
- Any social stimulation leads to an improved quality and length of sleep at night, which has direct benefits vis-à-vis anxiety, which in turn has cardiovascular benefits (in terms of reduced risks of hypertension and weight gain)
- It boosts self-esteem and reduces some pressure off the primary caregiver (usually a family member), which leads to a healthier relationship between caregiver and beneficiary

We chose our activities based on these effects and have devised a detailed Monitoring and Evaluation (M&E) framework to evaluate the efficacy of our intervention.

Day Care Centre, Jogeshwari, Mumbai

Our Jogeshwari Centre was established in 2015 with generous support from American Express for 3 years. Since January 2020, APPI adopted the Centre introducing several new services for 100 underprivileged elderlies on a daily basis. Members come at 9am and most stay till 5pm. During the day, they go through a number of stimulating activities, including a midday meal and a nutritional drink. During the 3 months of the project tenure, starting January 2020, the number of daily midday meals increased from 60 to 80. The Centre also hosted several physical activity sessions such as yoga, Zumba, and Tai Chi.

The meditation session organised once a week for social and emotional upliftment of senior citizens proved to be immensely successful. Members also enjoyed arts and crafts-related activities with resource persons invited to provide training. General awareness programmes were also conducted regularly, which include talks and presentations on health and hygiene, patient rights, social issues, current affairs, etc.



A general physician has been appointed to visit the Centre once a month so that members can consult him for their general and chronic ailments. A programme was also introduced to impart lessons in reading and writing as well a special daily programme for reading newspapers and a weekly session for making paper bags and other skill-building activities.



Programmes

Day Care Centres (contd.)

Day Care Centre, Vijaya Nagar, Bengaluru

On February 5, 2020, a Day Care Centre for the underprivileged elderly was inaugurated by MLA G Krishnappa, KPCC and members of the APPI team. Starting with 35 seniors, the project was flagged off with a view of expanding the same to include 100 members, maybe at a much larger space to be identified. It is located at A Block, 15th Cross, KSB Quarters, Vijaya Nagar, Bengaluru – 560 040. It is open Monday to Friday from 10.30 am to 5.30 pm. It includes nutritional drink, midday meal and coffee along with enrichment activities.



Activities conducted include

February 2020

- 10th**
Planting of saplings at the Vishveshvariah Park in Vijaya Nagar
- 12th**
Rangoli competition held under the supervision of the Centre co-ordinator Prema B
- 14th**
A game of 'lagori' for all the members
- 18th**
Story-telling competition
- 20th**
Drawing competition
- 24th**
A game of 'anthakshari' wherein members sang their favourite songs
- 26th**
A game of 'bucket and the ball'
- 28th**
A session of clapping and laughing

Day Care Centre, Mullima Nagar, Chennai

A loneliness mitigation centre for the underprivileged senior citizens was inaugurated on January 23, 2020 at Mullima Nagar slums. The objective of the project is to provide a safe and secure space for senior citizens and enable them to engage in active ageing. The elderly coming to the Centre were given care, medical assistance, emotional support, aid and advice and

space where they meet others in similar situations. The Centre also acted as an outlet for senior citizens to spend time and indulge in recreation activities, outings and gatherings. Not only does this give them emotional support but also has a positive impact on their mental and physical well-being.

We quote Janaki, "Spending time in a Day Care Centre is akin to spending our golden years for enjoying life, learning new things, playing games, dancing and laughing with other members as friends."

Significant activity per day apart from other routine

January 2020

- 23rd**
A talk on active ageing by Nizamudeen Yunus
- 24th**
A session on health and nutrition handled by Saravana Kumar for members
- 27th**
A laughter yoga therapy session was organised by Sampath Siripanandha
- 28rd**
A session on colour concepts by Surya Munusamy
- 29th**
An art and craft session anchored by Anandha Gracy

February 2020

- 03rd**
A physical training session led by Sowmiya Nayagam
- 07th**
A talk on fundamental rights of senior citizens by Bhavani Shankar
- 07th**
Basket weaving training by Sumathy Subramanian
- 10th**
Dr. Harinath Seelam organised a general health checkup for members
- 11th**
Zumba training organised by staff
- 20th**
A session on mindful meditation by A R Shanthilal

March 2020

- 02nd**
A session on 'Thirukkural' and its meaning by staff
- 03rd**
A physical fitness class by Sowmiya Nayagam
- 05th**
A session on creating awareness about diabetes
- 06th**
A zumba class by Sowmiya Nayagam
- 06th**
A talk on the rights of the elderly by Bhavani Shankar
- 09th**
Monthly health check-up by Dr. Harinath Seelam
- 10th**
Clapping therapy session by JPAL Institute, Chennai
- 11th**
Zumba class by Sowmiya Nayagam
- 13th**
Training on making bags out of newspapers by V Sumathi
- 13th**
Simple yoga training class by Sowmiya Nayagam
- 16th**
Physical fitness class by Sowmiya Nayagam
- 16th**
Awareness session about coronavirus by Yusuf Basha

Programmes

Day Care Centres (contd.)

Baseline Studies and Findings

250+
beneficiaries

Profile of Communities

Mumbai



Average age of respondents: **69**

Average number of residents in a household: **90%** of respondents had more than four members in the household (often grandchildren, daughters-in-law or sons-in-law)

- **68%** of the respondents were women, and **32%** were male. Additionally, **68%** of the respondents were widowed, while **32%** were currently married. This seems to imply that while most of the respondents are women, most of these women are also widowed
- The highest education level of **58%** of the respondents was "primary pass". **21%** of the respondents reported either dropping out or being illiterate
- Of the members who had at least one other member with them in their household, **75%** had or have a level of education at the senior secondary level (or higher than it)
- **95%** of the respondents were Hindu, and only **5%** had caste certificates
- **95%** of the respondents were unemployed. The employed residents worked part time, making **₹3,000 per month** on average
- Of the members who had **at least 1 other member** in the household, it was discovered that at least **35%** of the time, this other member was earning some income that can be understood to be 'household' income
- **32%** of the respondents had a dwelling size of at least **10x15 sq.ft.** **68%** had smaller dwelling sizes
- **100%** of the respondents had **only one room** in their dwelling, and **100%** of the respondents used common latrines provided by the government outside their houses. They did not have attached latrines at home
- **42%** of the respondents had a ration card they frequently used to procure rations
- **None** of the respondents are beneficiaries of any Central or State scheme directed towards the elderly
- **5%** of the respondents availed a relevant pension (for e.g. Widow pensions or elderly pensions). **95%** did not
- **100%** of the respondents were living in proximity to a doctor, clinic or any other medical facility
- **53%** of the respondents reported having a chronic medical condition that requires regular medical attention. **30%** had diabetes, and **60%** of those who reported having a chronic medical condition had coronary issues

Chennai



Average age of respondents: **66**

Average number of residents in a household: **78% of respondents** had at least one other member in the household (often a grand-child or a child as opposed to a spouse)

- **95%** of the respondents were women, and **only 5%** were men. Additionally, **76%** of the respondents were widowed, while only **24%** were currently married. This seems to imply that while most of the respondents are women, most of these women are also widowed. These figures are in line with the projected statistics for the elderly in India, and with what is known as the feminisation of aging
- The highest education level of **64%** of the respondents was 'primary pass'. **32%** of the respondents reported either dropping out or being illiterate. Only **5%** of the respondents had at least a senior-secondary education level
- Of the members who had at least one other member with them in their household, **82%** had or have a senior-secondary level of education
- **59%** of the respondents were Hindu, **36%** of them were Christian and the rest Muslim
- Most had caste category certificates as well. **90%** of them had Scheduled Caste category certificates, while **10%** had Most Backward Caste certificates
- **91%** of the respondents were unemployed, while 9% were employed. 100% of the employed respondents worked in a part time capacity, and declared making an average salary of ₹2,750 per month
- Of the members who had **at least 1 other member** in the household, it was discovered that **50%** of the time, this other member was earning some income
- **86%** of the respondents had a dwelling size of at least **20x18 sq.ft.**, the standard size of a Tamil Nadu housing board tenement provided to them. 14% had a smaller dwelling sizes
- **68%** of the respondents had at least two rooms in their dwelling, and **100%** of the respondents had a toilet, bathroom and/or latrine at home
- **100%** of the respondents had a ration card they frequently used to procure rations
- Only **5%** of the respondents are beneficiaries of any Central or State scheme directed towards the elderly, while **95%** were not
- **77%** of the respondents availed a relevant pension (for e.g. Widow pensions or elderly pensions). **23%** did not
- **100%** of the respondents were living in proximity to a doctor, clinic or any other medical facility
- **23%** of the respondents reported having a chronic medical condition that requires regular medical attention. Everyone who reported having a chronic medical condition had diabetes, and 40% of those who reported having a chronic medical condition had coronary issues

Programmes

Day Care Centres (contd.)

Bengaluru



Average age of respondents: **61**
 Average number of residents in a household: **45%** of respondents had at least one other member in the household (often a spouse or other immediate family).

- **100%** of the respondents were women. Additionally, **55%** of the respondents were widowed, while only **45%** were currently married. This seems to imply that while most of the respondents are women, most of these women are also widowed. These figures are in line with the projected statistics for the elderly in India, and with what is known as the feminisation of aging
- **85%** of the respondents reported they either 'dropped out' or are currently 'illiterate'.
- Of the members who had at least one other member with them in their household, **80%** have had, or currently have a senior-secondary level of education
- **100%** of the respondents are Hindu
- **95%** of the respondents did not have caste certificates of any sort
- **100%** of the respondents had a dwelling size of at least **10x15 sq.ft.**, the standard size of the government tenement provided to them
- **100%** of the respondents had less than two rooms in their dwelling, and **70%** of the respondents had access to some kind of toilet, bathroom and/or latrine at home
- **85%** of the respondents had a ration card they frequently used to procure rations
- **None** of the respondents are beneficiaries of any Central or State scheme directed towards the elderly
- **75%** of the respondents availed a relevant pension (for e.g. Widow pensions or elderly pensions). **25%** did not
- **100%** of the respondents were living in proximity to a doctor, clinic or any other medical facility
- **75%** of the respondents reported having a chronic medical condition that requires regular medical attention. **87%** of those reporting chronic medical issues had diabetes, and **74%** of those had coronary issues

Programmes

Anand Daan Dignity Ration Supplies

India has close to six million indigent senior citizens living in urban areas. There is another way of understanding the scale presented by this number: if only these senior citizens formed their own city in India, it would be India's 7th largest city by population, ahead of Ahmedabad and behind Hyderabad.

Most of these indigent senior citizens are often reliant on Public Distribution Systems and other sources (such as part-time employment) to find basic sustenance and nutrition. Often, these sources are inadequate for a myriad of reasons. In response to these problems, Dignity Foundation started its Dignity Rations project with the main motivation of plugging gaps in providing food-based sustenance for indigent urban senior citizens. This was done so that the indigent elderly may continue living a life of dignity without having to resort to other means to procure basic needs that is their human right.

Thus, Dignity Foundation ration service's primary objective is to provide at least one day's two full meals to its elderly beneficiaries – whether they are bereaved of their spouse or married. Through our impact surveys, we have been able to determine that people do appreciate the support being provided.

However, we are cautious when we enroll new beneficiaries into the programme, to make sure that we optimise the distribution of rations to only those who need it the most – the neediest of the needy.

To achieve this, we leverage the use of our army of volunteers. Dignity Foundation conducts camps and needs assessment surveys in low-income areas in its Chapter cities, to find out if there are any needy elderly persons resident in that area. If they meet the stringent needs-based criteria, then the ration service is provided, free of cost, in perpetuity.



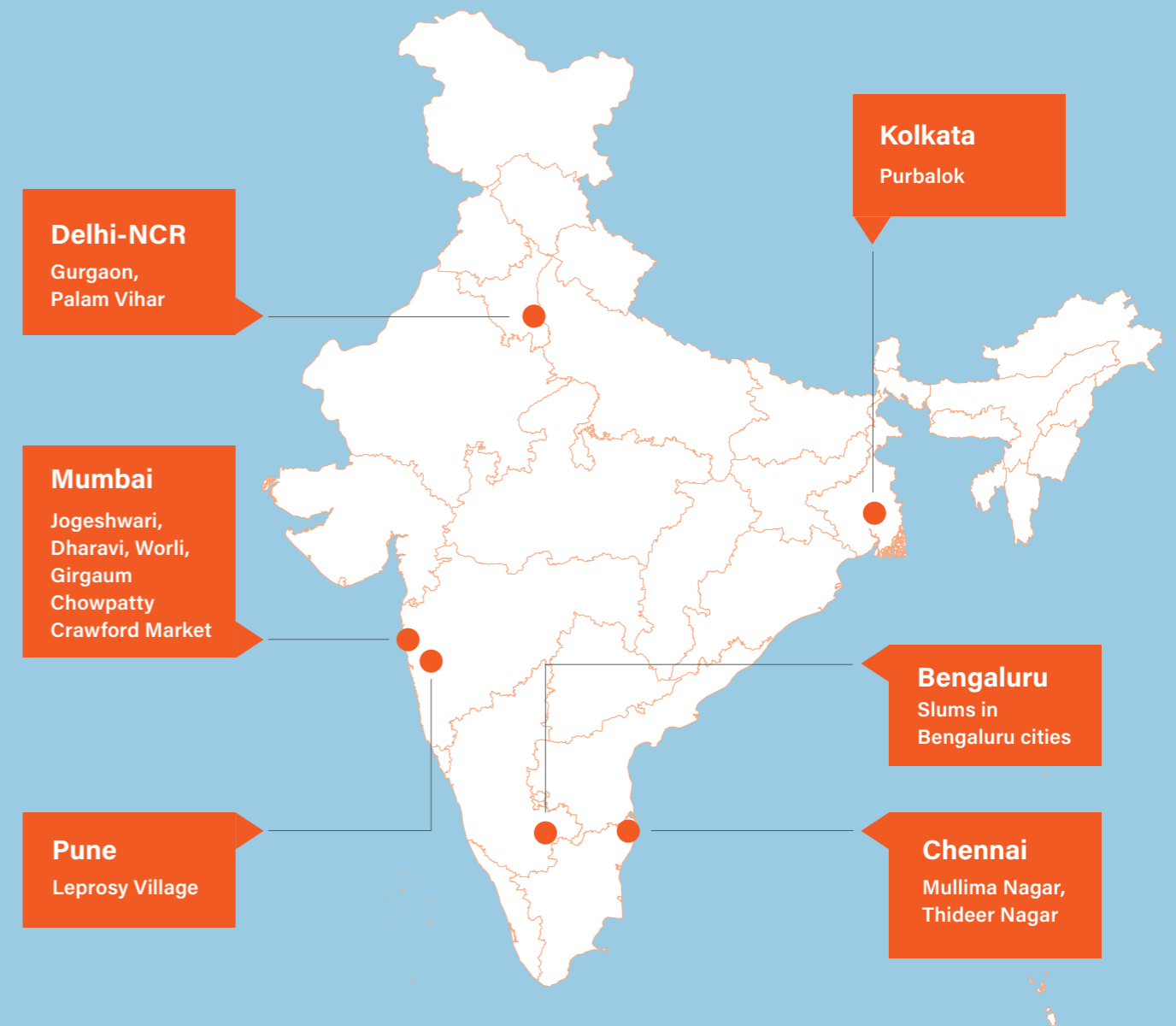


Currently, the basket of raw food items includes the following:

Essential Commodities Kit	Items	Qty (single person)	Qty (for couple)
Ration	Wheat flour	5 Kg	10 Kg
	Rice	2 kg	4 Kg
	Oil	1 kg	1 Kg
	Tur Dal (Pigeon Pea)	1 kg	1 Kg
	Moong Dal (Split Green Gram)	1 kg	1 Kg
	Tea	0.25 kg	0.50 Kg
	Sugar	1 kg	1 Kg
	Poha (Puffed Rice)	500 gm	1 Kg
	Rava (Semolina)	1 kg	1 Kg
	Jaggery	1 kg	1 Kg
	Moong (Green Gram)	500 gm	1 Kg
	Channa dal (Bengal Gram)	500 gm	1 Kg
	COVID-19 Hygiene and Protection	Soap	2 units
Masks		5 units	10 units
Sanitiser		1unit	1unit
Vitamin B Complex for Immunity Building (with Zinc and Vitamin C)		30 tab	60 tab

With the continued complications caused by COVID-19 since April 2020, at Dignity Foundation we have expanded our standard ration basket to include items of importance to our at-risk senior citizens.

Dignity Foundation supported 800 indigent senior citizens (both singles and couples) in the following areas in its Chapter cities:



Dignity Foundation can provide rations for these indigent seniors because we are supported by a loyal combination of corporate donors, trusts and individual donors. Our corporate donors include STCI, Gainwell Commosales and Nirlon Foundation, as well as aggregated funding organisations like Give India. We are also supported by over 200 individual donors.

Programmes Dignity Helplines

Bengaluru	96322 44568	97405 52261
Chennai	044 26210363	
Kolkata	92323 82936	91635 09818
Mumbai	022 61381111	96138 61389
Pune	88304 49043	
Delhi NCR	84483 17317	

Ageing in India is exponentially increasing due to the impressive gains that society has made in terms of increased life expectancy. It is projected that the proportion of Indians aged 60 and older will rise from 7.5% in 2010 to 11.1% in 2025. In 2020, India had more than 91.6 million senior citizens and the number of elderlies in India is projected to reach 158.7 million in 2025.

Care for the elderly is fast emerging as a critical element of both public and private concern. The needs and problems of the elderly vary significantly according to their age, socio-economic status, health, living status and other such background characteristics. Their social rights are neglected and they are profusely abused, which unfortunately goes unreported most of the time. Elder abuse is expected to become an even more pressing problem, affecting millions of individuals. Elder abuse is associated with devastating individual consequences and social costs, meriting attention as a serious public health issue.

For many senior citizens, the problems of life begin at home. Elder abuse, can be in the form of physical abuse, psychological abuse and neglect and isolation. The biggest challenge with elder abuse is that it is usually hidden. A sense of fear that they may be abused more if they speak up leads to elder abuse being hidden. A Helpline for senior citizens enables them to reach out for help and assistance against abuse. Along with cases of abuse, the Helpline handles innumerable cases related to loneliness and the feeling of insecurity, fear and helplessness and not having anyone else to depend on. Hence, empowering senior citizens is the most effective tool in the response to elder abuse.

The Helpline Service provides psychological and social support to older persons and relief in distress situations. The various

types of calls handled by the Helpline can be broadly classified into the following three categories:

- 1. Conflict Resolution/Critical Distress Situations:** To address elder abuse and other distress situations, Dignity Foundation offers rescue and protection from physical violence from within and outside the family as well as arranging police help. Through trained counsellors, we provide psychological and emotional support, as well as strategies for coping with difficult circumstances.
- 2. Counselling Services:** For various legal, financial and other matters, we have a panel of experts who counsel older persons on various issues.
- 3. Companionship:** To mitigate loneliness for older persons who cannot step out of their homes, through a network of trained volunteers, we provide companionship support to lonely, suicidal, depressed and bed-ridden persons.

The Helpline Number operates in all five cities five days a week from Monday to Friday, from 10am to 6pm. Each city has its own helpline number with the same services being provided.

Key Achievements of the Programme

One of the most important ways the Helpline has aided senior citizens is to make available someone who empathises with them and understands their issues/problems. The inherent issue is that often people think that older people are senile or exaggerating issues or creating issues themselves. They need a sympathetic ear to listen to them. Often one can say that 25% of the issue is resolved when one listens to senior citizens. In most cases, the senior citizens who call, call as a last resort; when they have reached a dead end with most people they have reached out to (for help) or having tried to resolve the problem by themselves. Most senior citizens don't know their rights nor do they know that there exists a Senior Citizens Tribunal where their rights will be upheld under the Maintenance and Welfare of Parents and Senior Citizens Act 2007. There have been a number of cases where senior citizens just wanted information, their biggest challenge is that they are not at all tech savvy, the Internet is alien to them, their Google is our Helpline number, and information is just a phone call away. Whether they wanted information of old-age homes, or traffic police numbers of their areas, or ambulance services or even ordering a dabba service, seniors have called the Helpline. It is easier to call the Helpline than Just Dial.

Approximately, 60-70% of the Helpline case issues are mitigated, this primarily happens through a counselling process through a face-to-face meeting. Cases which involve the course of the law often take longer; however, the important part is that the matter is being addressed through the right channels. In most cases, the senior citizens find some degree of relief even

612
Beneficiaries



Representational image

if the issue is not resolved fully. In almost all cases, outside/third-party counsel helps them see the issues in a different perspective.

Some Success Stories

A simple case of standing up

CASE STATEMENT

A senior citizen widow in Thane was being verbally abused by her unemployed son.

The son kept demanding money and threatening the mother. The mother was very scared. She tried placating the son in different ways but to no avail. The more she cajoled him, the more abusive he became. The son had no fear from relatives or neighbours. She felt he thought he was a king and she a beggar. She came to us with her daughter seeking help – primarily after being egged on by the daughter.

When the mother spoke to us, she realised her actions were fueling her son's abusive behaviour. She realised that after her husband passed away, there was no authority figure in the house. And the realisation that her own demure personality exacerbated the issue. She admitted that she could not find the strength to put an end to the problem. However, by now it had become clear that someone had to put a stop to it, as it was getting worse day by day.

Outcome: With the help of Dignity Foundation finally, the mother filed a non-cognisable police complaint at the local police station. The police called the son to the police station and sternly counselled the son that his behaviour had to stop. The son's abusive behaviour mitigated drastically after this. After the follow-up, the mother reported feeling much less fearful and uncomfortable in her own house. The relationship between the son and the mother are still strained; however, the mother is able to live in her own house peacefully. She only lamented she could have done this long back.

Programmes

Dignity Helplines (contd.)



The caregiver also needs some relief

CASE STATEMENT

A senior citizen divorcee (daughter) has been looking after her 80-year-old mother in Mumbai. She was complaining about the 'geriatric' mother.

Her issue was that the 'geriatric' mother was constantly complaining and abusive. The daughter was crying on the phone when she called the Helpline, she had reached her wits end. She wanted someone to intervene. We invited the daughter to come to our office.

When she came, the dam burst and explained in detail about how she does everything for her geriatric mother, with zero reciprocal appreciation from her mother's end.

Through a two-hour counselling session, the daughter realised that her whole time through the day is being spent in looking after her mother, when as a matter of fact, the mother does not need continuous attention. The daughter realised that she had no life of her own. She did not do anything for herself. She hardly watched TV or go out or meet friends or even eat what she liked; her whole life revolved around her mother. We encouraged the daughter that she needs to live her life for herself too. There is no positivity or nutrition in her life. She is depleted out which is affecting her and her relationship with her mother.

Outcome: We invited her to make a to-do list for herself, from going for a walk in the morning to meeting friends to watching TV soap operas. Over many months, the daughter reported that her mother's complaints have reduced much, she is able to better manage her mother and be positive at the same time and also take good care of herself.



When the abuser needs help

CASE STATEMENT

A senior citizen couple with their elderly daughter from Goregaon, a suburb of Mumbai, approached us saying that the younger daughter is abusing them.

According to them, this had been going on for a few years. They shared that the younger daughter did not work. Instead, she would be in the house the whole day and constantly abuse them. Whenever they tried to confront her, the daughter would involve the police and made a complaint against them. The senior citizen couple did not know what to do. Prima facie, it looked like a classic case of elder abuse. We felt that it would be

prudent that our psychological counsellor addresses this case as the parents were quite traumatised. When the counsellor had a detailed meeting with them, the disturbing details tumbled out. The daughter would be in her room the whole day, not have a bath, and would accuse the parents of trying to poison her. This had been happening for many years, and was reportedly getting worse year-on-year. The counsellor realised that it is the daughter who needed urgent psychiatric help. The poor girl was severely paranoid, which was making life hell for her family members and even for herself.

Outcome: It finally dawned on the parents that their daughter needed help and she was battling her demons. Through the intervention of a psychiatrist and the counsellor, the daughter is being administered medication slowly. The family is also undergoing therapy in order to deal with the precarious situation in the house.



Distressed father

CASE STATEMENT

An elderly widower staying in Mumbai was being verbally and physically abused by his son.

His son was divorced, stayed at home the whole day and did not earn a living. The elderly father was providing for his son. The father one day walked in to our office at Byculla; he was a broken man. He had no one to go to. He shared with us his plight. He described in detail what was going on in the house, he was not getting any help from his relatives or the police. He was contemplating legal action. The elderly gentleman went on to share that his son was an alcoholic and was also taking drugs. We counselled the gentleman that he needs to take action in such a manner that he is able to take care of his own safety and at the same time get help for his only son. We arranged a meeting of the elderly gentleman with a psychiatrist and his team. They advised him that as a parent/guardian, he has every legal and moral right to forcibly get medical help for his son who is not in his senses to take rational decisions. When there is this type of intervention by the doctor, the police are normally helpful. The senior citizen was able to muster up the courage and authorise medical intervention.

Outcome: The team of psychiatrists went to the house and took the son to the hospital for rehabilitation. Finally, after years of abuse, the father started the process of putting a stop to it and at the same time was able to help his son. The distressed father understood that the recovery would take years but he took the first big step.

Programmes

FTD Day Care Centre

Day Care Centre for Frontotemporal Disease (FTD)

(earlier referred to as Dementia)

Chennai

The FTD Day Care Centre at Chennai aims at providing support to the people living with Dementia and family caregivers. There were 34 members who attended the Centre every day.

Daily pick-up and drop facilities for the members were provided. The members of the Centre were kept busy with activities such as identity recap exercises, newspaper reading, armchair exercises, simple yoga and mild breathing exercises, music therapy sessions, physiotherapy sessions, occupational therapy sessions, plant therapy, walk and talk therapy and other cognitive activities.

Theory of Change

The Dementia Day Care Centre offers a heterogeneous group of services that provide for the daily living, care, nutritional, and social needs of older adults. Such services have positive health-related, social, psychological, and behavioural outcomes for care recipients and caregivers.

Key Figures

The Centre was open for 230 days, from 9am to 6pm five days a week in FY 2019-20. The Centre employed eight full-time staff and two part-time staff. This means, in FY 2019-20, Dignity Foundation invested 17,000 man-hours of work to care for the 34 members.

Group games at the Day Care Centre



Key Activities of the Year

Music Day at FTD Day Care Centre

On April 30, 2019 and on February 17, 2020, a Music Day was conducted for our members. Senior students from Oppilal Music School visited the Centre and played instruments such as Veena, Kottuvathoyam and Flute. Our members actively participated and enjoyed the programme and few even identified the ragas played. This music therapy is effective in decreasing the frequency of agitation and aggressive behaviours.

Visit to VR Shopping Mall

Usually, FTD members become socially isolated after their diagnosis. To mitigate the loneliness a visit to the VR shopping Mall was organised on May 10, 2019. All our members enjoyed visiting the mall with much excitement.

Pedicure for FTD Members

FTD members normally lose the ability to groom their own nails, especially toe nails. In addition to simply forgetting how to do it, with age it also becomes harder to reach or see one's own feet. With some forms and stages of FTD, balance and dexterity may also be a problem. To address the issue, we had established a regular routine for grooming nails and assist them as needed. Every first Tuesday of the month is fixed as the grooming day for our dear members.

Pedicure for members



Programmes

FTD Day Care Centre (contd.)

World Alzheimer's Day

In commemoration of World Alzheimer's Day, a walkathon was organised on September 22, 2019 at Besant Nagar beach to raise awareness on Alzheimer's. The walkathon was titled as WALK FOR ALZHEIMER'S. Chennai Dignitarians and the students of Rotaract Club of DG Vaishnav College started flocking to the venues as early as 7am.

While some relaxed sitting on the platform along the promenade, others did stretches and prepared themselves for the walk. The walkathon started at 8am. There were 87 Dignitarians and 332 students who took part in the walkathon. The walk was very vibrant and visually appealing, with the participants using various placards with slogans creating awareness on Alzheimer's. The gathering was then addressed by Dr. Sridhar Vaitheeswaran, Psychiatrist from DEMCARES.

Navarathri Celebration

Navarathri was celebrated with great joy and vigour at our FTD Centre. The dolls were gracefully arranged in the form of a five-step golu. The Centre was also decorated with coloured papers, streamers, beautiful rangoli and diyas. The members of Anna Nagar Tehneer Arangam involved themselves with enthusiasm and recited slokas and sang bhajans.

The positivity and energy exuberating out of the colourful costumes combined with the enthusiasm of singing made the entire day extremely fulfilling and enjoyable for all concerned.

A Day Out for Our FTD Members

The Centre traditionally organises picnics once in three months. Our members were taken to Anna Nagar Tower Park, Arupadai Murugan temple and Eco Park. The most enjoyable time for our members was in the play area with swing, slides and see-saw

Panel discussion on FTD and Caring

On March 4, 2020, Dignity Foundation Chennai Chapter organised a panel discussion on FTD and caring aspects in collaboration with Counselling Psychology department of University of Madras. About 120 students and 22 caregivers of FTD members attended the panel discussion.

Dr. Sridhar Vaitheeswaran, Consultant Psychiatrist, DEMCARES-SCARF, was the moderator. He introduced the various speakers in the panel, highlighting their involvement in the care of FTD members.

The other panelists were

- Dr. Prithika Chary, (Neurosurgeon & Epileptologist, Kauvery Hospital)
- Dr. G Bala Murali (Neurosurgeon, Kauvery Hospital)
- Ms. V Varsha, (Psychologist)
- Mrs. Gomathy Nayagam, former caregiver of a person with FTD
- Mr. Narasimha Prasad, caregiver of a person with FTD.



1. Members' day out
2. Panel discussion
3. Navratri celebration



4. Occupational therapy
5. Plant therapy
6. Walk and talk therapy

One Minute Movie Making Competition

A 'One-minute Movie Making' competition was organised to promote positive attitude and spread awareness about Alzheimer's disease. It was a unique opportunity to the younger generations to show their support for Alzheimer's disease. The students, potential film makers and anyone with a keen interest in the issue were invited to present the movies.

Anna Nagar Tehneer Arangam members volunteered to take part in the competition and as a team they presented four short films.

A total of 26 movies were collected and 15 movies were shortlisted by the jury committee. On March 4, 2020, an award distribution ceremony was organised and all the 15 movies were screened. The best three were awarded with prizes.

Mr. A K Mohan, film editor and producer, graced the function and announced the winners of the competition.

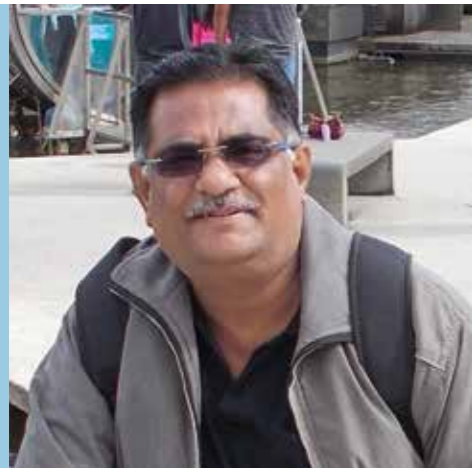
The Winners:

- 1st prize was won by Akash William from Christ College for the movie titled 'INIYA UNDHAYAM'
- 2nd prize was won by S. Rajendra from Assure Entertainment for the movie titled 'POKISHAM'
- 3rd prize was won by Jene Francis from Jenefron Media for the movie titled 'POO IDHAZH GAL'
- The efforts of the Anna Nagar Tehneer Arangam team was highly appreciated by the Chief Guest and they were given a special award for the movie titled 'NINAI VUGAL'

Programmes

Dignity Dialogue

We started celebrating the commencement of our 25th Anniversary year of the magazine from April 2020, a month after FY 2019-20 ended. Nonstop, the magazine was being delivered at the doorstep of the subscribers without fail.



Huned Contractor
Executive Editor

Says the Executive Editor Huned Contractor

Looking Back, Looking Forward

Comparisons, it is often said, can be odious. But when one has to say something about FY 2019-20, it is but impossible to compare those months from April 2019 to March 2020 with what has been happening afterwards. Life was so normal during that period. Did anyone know what lay in store? The excitement of the new year had just about simmered down when corona virus struck with a frenzy that not only took the world by surprise but literally shut it down. Ever since, lockdowns have become a part of our life. So what is the one big lesson that one must learn from the year gone by? It's the fact that we cannot take anything for granted. FY 2019-20 was a good year just like many others before it and should be considered a yardstick because that is what we now wish to return to. At Dignity Dialogue, the year saw some changes in the way content was presented, including the use of more visuals to aid the articles and the inclusion of new writers who ushered in fresh perspectives. We now have a handle on what our readers expect from the magazine and it has been our attempt to give them the best. One can only hope the journey continues uninterrupted!

Programmes

Chai Masti Centres



Dignity Foundation has observed that India is slowly beginning to age, leading to a slow but definite inversion of the population pyramid. Although the Indian population is overwhelmingly young at present with an average age of 28, the raw number of senior citizens (defined as 60+) is beginning to increase – from 76 million in 2001 to 110 million in 2017. In fact, this demographic is projected to nearly double its numbers to 199 million in 2028 even as the general population's growth rate stagnates. Additionally, people who constitute the population over 80 are increasing by 750% over the general population.

The Indian senior citizen population deal with a myriad of problems, including:

- 1. Cardiac issues, hypertension and other chronic medical conditions:** Studies conducted demonstrate that Indian elderly have growing levels of so called 'first-world' diseases (such as diabetes mellitus or cardiovascular issues) – or to put it more simply, the epidemiological transition from communicable to non-communicable diseases has indeed been quite quick in India compared to other countries. A research study conducted by CSIR-NEERI, New Delhi concluded that 31% of the senior citizens sampled have Type-2 diabetes mellitus, while 80% reported having hypertension. This occurs because '...lean body mass decreases, while adiposity increases'. This is another way of saying that while the overall apparent weight of the elderly may stay static, the constitution of their body changes and urban Indian elderly are actually facing varying levels of 'hidden' obesity. This becomes worse when compounded with lifestyle changes, such as a more sedentary lifestyle and unhealthy consumption of food. The situation with cardiovascular diseases is even more stark. Cardiovascular diseases are simply the largest cause of premature mortality in all parts of India agnostic of location. The risk of dying due to cardiovascular factors increased by nearly 60% from 1990 to 2010. This trend is true for all Indians, not just the elderly.
- 2. Depression, anxiety and loneliness:** According to a July 2019 Times of India report, 68% of senior citizens staying in nuclear families reported feeling loneliness. Studies in primary care settings have shown that the prevalence of depression among elderly adults in India is about 21.9%.

Another study conducted in West Bengal in 2015 showed that close to 14% of elderly urban males and 15% of elderly urban females experienced severe anxiety; the same study also demonstrated that 50% of elderly male senior citizens and 65% of elderly female senior citizens experienced some form of depression as well.

- 3. Balance and gait issues:** Various studies conducted in India demonstrate that poor vision, a history of falls, use of walking aids, vertigo or other balance related issues increase the chances of future falls. Falls are usually lethal to the elderly, because their bones are usually softer (due to higher incidence of osteoporosis), and the chances of medical complications arising from surgeries to fix broken bones is higher. Changes in gait, which occur with ageing, also contribute to falls, as a study conducted at that AIIMS, New Delhi was able to conclude in 2017.
- 4. Other issues arising from insomnia or any combination of the above issues:** Elderly in India often face sleep disturbance related issues as a result of other pre-existing conditions, including hypertension diabetes mellitus, renal failure, respiratory diseases such as asthma, immune disorders, gastroesophageal reflux disease, physical disability, dementia, pain, depression, and anxiety. Sleep deprivation is known to exacerbate the already existing issues, leading to a vicious cycle that reduces the overall quality of life faced by the senior citizens. Adding to this is the fact that between 32%-42% of Indian senior citizens face some form of insomnia, which can exacerbate these problems even more. Additionally, patients with insomnia often tend to have higher incidences cardiovascular issues and depression.

Dignity Foundation remains aware of these issues and continuously seeks to provide holistic solutions for the myriad issues that come bundled with ageing to make lives more manageable for senior citizens across India.

In the late 1990s, Dignity Foundation conceptualised starting physical spaces for senior citizens where they could interact with other seniors to avoid loneliness – a pioneering idea at the time. Since then, the number of Chai Masti Centres operated by Dignity Foundation has grown to 26 in the seven Indian cities that Dignity Foundation operates in viz., Mumbai, Chennai, Delhi, Gurugram, Kolkata, Pune and Bengaluru.

Apart from the original focus of providing a safe space for senior citizens to combat loneliness, these centres now also function as spaces that hold continuous curated activities for senior citizens round the clock, with the sole motivation of reducing the effect of ageing on senior citizens' physical, mental and emotional health.

Programmes

Chai Masti Centres (contd.)

Activities held at Chai Masti Centres include:

1. Yoga
2. Tai-Chi
3. Aerobics
4. Zumba
5. Meditation
6. Volunteerism and socially impactful group activities
7. Lectures on issues of pertinence (such as medical talk sessions, talks on fiscal responsibility, managing emotions, dealing with loneliness, etc.)
8. Plays and skits
9. Music
10. Dance
11. Games
12. Annual quarterly events



Ananda Yaan Centres

Ananda Yaan Chai Masti Centres are conceptually the same as our existing Chai Masti Centres. The only difference is these centres are not membership based, rather they are funded by generous supporters. Coined by Rotary Club of Bombay the nomenclature 'Ananda Yaan' we use it to refer to other centres also similar to those sponsored by Rotary.

Currently, Dignity Foundation has five Anand Yaans in two cities, with a high potential to increase this number across India once COVID-19 stops being a threat. The five Anand Yaans are:

Byculla Anand Yaan, Mumbai

Strength: 102
Inauguration: July 22, 2017
Major donors: Rotary

This Anand Yaan is located right next to the Dignity Foundation Head Office in Byculla, Mumbai. It is manned by Mr. Dilip Chauhan—the longest serving employee of 25 years—and functions between 3.30pm and 6.30pm every week, Tuesdays through Saturdays.

E Moses Road Anand Yaan, Mumbai

Strength: 89
Inauguration: September 22, 2018
Major donors: Rotary

The E Moses Road Anand Yaan is situated in a Slum Redevelopment Authority (SRA) Complex in Worli, Mumbai. The entirety of the membership in this Anand Yaan is female – which is a first and a sign of things to come for India's senior citizen demographic. Mr. Dilip Chauhan leads this Anand Yaan as well. It functions between 10.30am and 1.30pm every week between Tuesdays and Saturdays.

Meghwadi Centre, Mumbai

Strength: 89
Inauguration: June 4, 2019
Major donors: Medusind

The Meghwadi Anand Yaan is located in Jogeshwari, just a few metres away from our APPI Jogeshwari Day Care Centre. It is the newest centre, but the members have taken to Dignity Foundation really well, including participating in all the quarterly events they were invited to with great gusto and enthusiasm! We warmly welcome them to the Dignity Foundation family.

Siddharth Nagar, Pune

Strength: 21
Inauguration: January, 2019
Major donors: HelpYourNGO

This Anand Yaan is located in Pune, the first of our two Anand Yaans there. The Pune Chapter Head, Kiran Mahankale, decided to explore the viability of such a concept in Pune. Not only was the concept viable, but the centre is humming along smoothly.

Bhim Nagar, Pune

Strength: 20
Inauguration: November, 2019
Major donors: HelpYourNGO

This is the second of Dignity Foundations Anand Yaans in Pune, and like the first Anand Yaan, it has been accepted warmly by all its members. Dignity Foundation happily welcomes all members of Bhim Nagar into our family.

Sessions and Activities

During FY 2019-20, Dignity Foundation held over 1,000+ such sessions in its 26 Chai Masti Centres across India. Here are a few notable sessions held across the centres:



Bengaluru

May

Maki Yoshida conducted a session on origami sumo wrestling in Sanjaynagar Chavadi. Sumo wrestling is a popular sport in Japan, and origami sumo wrestling is the board game version of the real life sport.

June

Vidyranyapura completed 100 months of continuous activity – and this was celebrated in the Centre as a '100 not out' anniversary day.

August

Jayanagar inaugurated their new office space with a series of mini-events featuring devotional songs and karaoke singing.

Bengaluru Chapter organised Dignity Moments, as the quarterly variant of the regularly scheduled event. About 200 members from all the centres attended the event. The event was about encouraging members to drop any fear of technology and incorporate usage of the smartphone more effortlessly into their lives. To do this, they were required to make a video of any subject, with a prize being awarded for the best videos.

October

Vijaynagar Centre organised a rangoli competition that led to beautiful rangoli/kolam patterns drawn by the members of the elderly community.

January

Sanjay Nagar Centre organised a talk on spinal care, which is especially pertinent to seniors. The talk was organised at Ramiah Hospital. It included demonstrations on appropriate walking postures, gait and balancing techniques.



FY 2019-20 Highlights

Dignity Foundation held **over 1,000** sessions in its **26 Chai Masti Centres** across India during FY 2019-20



Programmes

Chai Masti Centres (contd.)



Chennai

April

Students from MCT Chettiyar International School organised a technological training session for members from Chennai's Tehneer Arangam. Members were taught how to use phones and greatly appreciated the session.

May

The Chennai Chapter organised a fireless cooking contest to showcase the culinary skills of senior citizens. The Chief Guest was Ms. Sharmila Moses from the Young Women's Christian Association (YWCA).

August

Chennai organised Dignity Generations, its quarterly event, centered around encouraging generational bonding between senior citizens and the youngest generations in India. The event was organised in DG Vaishnav College and provided opportunities for youngsters to interact with senior citizens and learn from their life experiences.

September

A two-day workshop on active ageing was conducted for members that focused on physical, social and cognitive effects of ageing in Abhiramapuram Tehneer Arangam.



1. Pongal celebration
2. Dignity Generations
3. Quaterly event at Delhi NCR

November

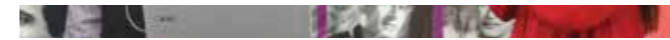
Alwarpet Centre had a series of workshops on active ageing after which members concluded that active people are healthier and happier

January

Chennai's Adyar Centre celebrated Christmas with a lot of fervour and gusto, including cutting Christmas cakes and singing carol songs.

March

Chennai Chapter organised a panel discussion on Frontotemporal Disease (FTD), earlier known as Dementia, and caring in collaboration with the Counselling Psychology Department of University of Madras. As many as 120 students and 22 caregivers of FTD patients attended the panel discussion.



Delhi NCR

April

Delhi celebrated its quarterly event 'Dignity Divinity' at Chittaranjan Park. The event was presided over by Sharda Chawla, who is a senior member at Chinmaya Mission.

May

A painting session was held for all members at the Chai Masti at Media Centre, Gurugram. The competition involved members painting a variety of things, from Kashmiri landscapes to flowers to birds.

June

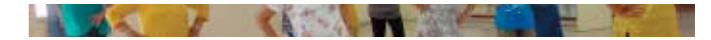
The Chapter organised an awareness session on the occasion of World Elder Abuse Awareness Day, with reputed lawyers Sonia Bhatia and Puneet Shearon presenting information about relevant statutes in the Indian legal system that they can use to protect themselves from abuse.

January

A session was held in DLF Phase II on 'mudra' healing techniques with a motivational speech by O P Sharma. The history of mudra and its healing effects were discussed in detail. Mr. Sharma talked about the five fingers of the human hand and its nature in mudra healing.

February

In January, Safdarjang Chai Masti Centre organised the first Sher-o-Shaiyri programme, along with a discussion on what Sankranti symbolises



Pune

April

Siddharth Nagar Ananda Yaan members were provided a free dental checkup in association with MA Rangoonwala Dental College. Members with lesions, cavities and other issues were treated for free. The checkup was organised by Kurian Thomas, Gopal Asthana, Rama Prasad, Kiran Mahankale and Nisar Ahmed.

In Kalyani Nagar, members were introduced to a new session called 'Time For Stories', where they would listen to stories—both real and fictional—narrated by other members.

June

Pune held its quarterly event organised by Kalyani Nagar. The event was presided over by Bal Gujral, who spoke about the effects of digitisation and how it affects the life of common man. Members were invited to speak on a variety of things, such as how to edit photos, how to create Facebook accounts and how to use Twitter.

July

Members of Wanowrie Centre bid farewell to their office that had been in use since 2010, as Dignity Foundation made a push towards incorporating a 'work from home' culture for cost savings.

October

Members of Lulla Nagar Chai Masti Centre engaged in what is called 'Theta Healing', which is a supposed state of mental healing that occurs after 10-15 minutes of meditation. Members greatly enjoyed the session and reported the benefits of such focused meditation.

January

Members of Magarpatta participated in a picnic trip to Bhigwan Bird Sanctuary and the historical Bhuleshwar Mandir. The sight of flamingos and other birds filled the members with awe.

February

Pune Chapter opened a new Chai Masti Centre at Greendale Housing Society's Club House at Sopan Baug. The centre had started functioning once a week on Thursdays from 4pm. Several interesting activities were undertaken by its members, including yoga, tambola, western line dance, health talks, etc. A western line dance programme was anchored by Elizabeth Joseph.

4. Music Lesson by Ms. Suman Chawla

Programmes

Chai Masti Centres (contd.)



Kolkata

May

Members of Dhakuria Centre visited the Oxford Bookstore to attend a masterclass on the basics of analogue photography, including how to pick a subject, the right frame, how to clean the lens, and how to choose the apt lighting.

June

In association with World Wide Fund for Nature (WWF), members celebrated World Environment Day at Rabindra Sarovar Park and planted saplings.

September

Behala Centre organised a debate titled 'Did we progress on social reform after independence?'. Members were divided into two groups and the debate continued in an animated manner for two hours.

December

A colourful cultural programme at Behala Book Fair's cultural stage was organised by the members on December 19, 2019. A large number of spectators attended the programme and hailed the performance of senior citizens.

January

Dignity members of Baguiati organised a trip to Jhargam for three days and two nights. Members greatly enjoyed the trip.

February

The newest centre, Kankurgachi, organised a beautiful musical evening, along with Valentines Day celebrations with participation from all the members. It was a fantastic cultural programme.

March

Salt Lake Chhayer Adda Members had an enjoyable evening on March 12, 2020 with the celebration of International Women's Day and the festival of Holi. Women members presented their opinions about observing Women's Day. For example, Shibani Moulick, who retired as a teacher, said that it is more important for society to give respect to women at all times instead of earmarking just a single day in a year for such a celebration. Getting into the spirit of Holi, members sang songs and danced followed by exchange of 'abir' with each other.



Mumbai

April

Members of Mumbai's Vashi Centre celebrated Women's Day by providing roses to each woman in their centre.

May

Members of Versova Centre were treated to a presentation by Shobha Mathur on her visit to Ardha Kumbh Mela.

Members from the Thane Chai Masti Centre were challenged on making Mother's Day celebration cards without using paintbrushes. Instead, they were given a wide variety of household materials (like earbuds and sarees) to make the cards.

July

Dignity Foundation's new Ananda Yaan at Megwadi was inaugurated – its third in the city after Byculla and Worli.

August

Mumbai Centres organised Dignity Generations, a quarterly event centered around encouraging intergenerational links between senior citizens and the youngest generations. As part of this event, Chembur Chai Masti Centre decided to proceed in an inclusive direction and included children from Chembur's ADAPT society, which is a special centre for differently abled children. The children danced and trained with Chembur Dignitarians, and presented their final dance in front of an audience of 500 in a heartwarming display of inter-generational love and kindness.

October

Dadar Chai Masti Centre organised a series of efforts during Daan Utsav week to support Pragati Kendra in Kings Circle, Mumbai. Pragati Kendra supports underprivileged and mentally challenged children.

Members of Byculla Anand Yaan Centre visited schools in their community to teach children yoga. The mentees became the mentors!

December

Employees of Aditya Birla Group volunteered to come to the E Moses Road Anand Yaan and engage with the members in five activities: health and hygiene, nutrition, arts and crafts, banking and team building.

Grant Road Centre celebrated its 16th anniversary and also celebrated the birthdays of various members. Founder President Dr. Sheilu Sreenivasan attended the anniversary celebrations.



1. Oxford Bookstore
2. Sports Day
3. Women's Day

February

Ananda Yaan Centres of E Moses and Byculla in Mumbai had their first-ever Sports Day on February 22, 2020. Over 100 senior citizens participated in this event. The centres invited Rotaract Club members of ISME School of Management to curate and organise the races for the Sports Day

March

India Post Payments Bank visited the Ananda Yaan Centres of E Moses and Byculla. The Government of India, through the India Posts Payment Bank, is giving the underprivileged access to banks at their very doorsteps. Not only can you open an account from your home; you can also do your banking without the need to physically visit the bank. This is especially needed for the underprivileged and invalid senior citizens of the country.

Key Figures and Impact

Dignity Foundation surveyed **792 members** in December 2019 for their opinions of the Chai Masti Centres. **63%** of respondents were women and the rest were men.

On a scale of 1-10 (10 being the best), members across the country awarded Dignity Foundation a rating of **8.35** or **83%** marks.

Our Supporters

Donation List FY 2019-20 (Above ₹10,000)

Individual Donors

Name	Amount (in ₹)	Name	Amount (in ₹)
A S Ramasubban	1,00,000	Jaganathan	85,250
Amal Kumar Ghosh	10,000	Jamal Mohammed	35,000
Amit Maid	46,800	Jansi vincent	1,05,000
Anand s/o Parvathi	21,000	Jimmy F Dordi	18,720
Anirudh Bhalotia	10,000	K Arun Kumar Rai	10,000
Anusiya	54,500	Kalpana H Y	12,000
Asha Rani Mittra Raut	10,000	Kasi viswanathan	22,750
Bharati Ballipalli	10,920	Khushnam N Kasad	1,00,000
B S Geetha	23,000	Lakshmi	21,000
B V Kannabiran	86,000	Lakshmi Srinivasan	30,000
Chandra Mohan	21,000	Lalita D Gupte	2,40,000
C K Kamath	10,505	Lawrence	31,000
D Rajarathinam F/o.Angelina	10,000	Leelavathy	53,500
D Srinivasan	10,500	M Sudarsanam	16,000
Devi Narayan	39,750	Maharukh C Katrak	10,000
Dr. Shalini Taugeja	14,400	Malarkkan	87,000
Dr. Ramachandran	84,000	Meenakshi	81,000
Dr. Sheilu Sreenivasan	30,00,000	Meenakshi Ramaseami	10,000
Dushyant Singh	40,000	Meera Vijay Lokhande	32,000
Eknath A Kshirsagar	1,00,000	Minakshi Raja	10,000
Elangovan	32,000	Mira Bhavnani	10,400
Fathima	39,000	Mohana	80,000
G Venkatachalam	93,000	Mohit Malhotra	10,00,000
Geeta Iyenger	10,000	Mukut Behari Lal Bhargava Saroj	50,000
George Mathew	18,000	Murugan	14,000
Gopal Asthana	10,200	N C Krishnaswamy	26,500
Goutam H,Shahani	1,81,434	Nagaraj Rao	10,000
Gururaja & Meera	57,600	Nitin Shrikant Garge	10,000
Harish Cavale	15,000	Padma Sunderasan	28,000
Hemant Thopate	39,029	Padmavathi	77,000

Name	Amount (in ₹)	Name	Amount (in ₹)
Parvathi	29,500	Sanjay Vidyarthi	18,720
Pencilayya	20,000	Saroj Bhargava	40,000
Piyush O Desai	2,00,000	Sathish	10,000
Porush Singh	74,880	Sathya Bama	29,000
Pradeep Mallick	51,000	Shevanthi G K Rao	14,400
Priyankshi Ajmera	10,000	Soni Manoj Israni	24,000
R N Dawar WG CDR	4,77,906	Sudha Nadig	24,400
R Saradha	1,03,250	Sujit Kr Basu	12,000
Rainbow Meditech	10,000	Sulakshana Raghavan	5,00,000
Rajandevi Mishra	12,000	Sultan Fazelbhoy	25,000
Rajeshwari	38,500	Sumanto Basu	20,000
Rajiv Budhraja	32,000	Sundera Gopalan	4,79,900
Rajnikant.C.Reshamwala	14,000	Sushmita Chakravarti	14,400
Rama Krishana S V	60,000	Rajambal Kathirvel	86,000
Rama Shukla	10,800	Uma Srinivasan	40,000
Ramal Charities	25,000	United Way Mumbai	97,500
Ramani.S.Iyer	10,000	Urmi Sampat	40,000
Ramasamy	96,000	V G Bhat	15,600
Ramaswamy P	15,600	V Mahalingam	25,000
Ramesh Narayan	28,250	Vaidyanath K Doraiswami	10,000
Rathana Kumari	21,000	Varalakshmi Mohan	25,000
Rekha Kini	25,000	Vatchala Chari	58,000
Ruth Hande	20,000	Vatchala Srivatsan	24,000
S SathyaBhama	61,000	Vedhavathi Natarajan	58,000
S Seenithai	80,070	Venkatesh Thesayi	10,000
S Vaidyalingam	10,000	Vinayagan	33,500
Sabar N Jilla	10,000	Virendra Raheja	14,400
Sakunthala Goyal	11,500	Total	98,19,834

Our Supporters (contd.)

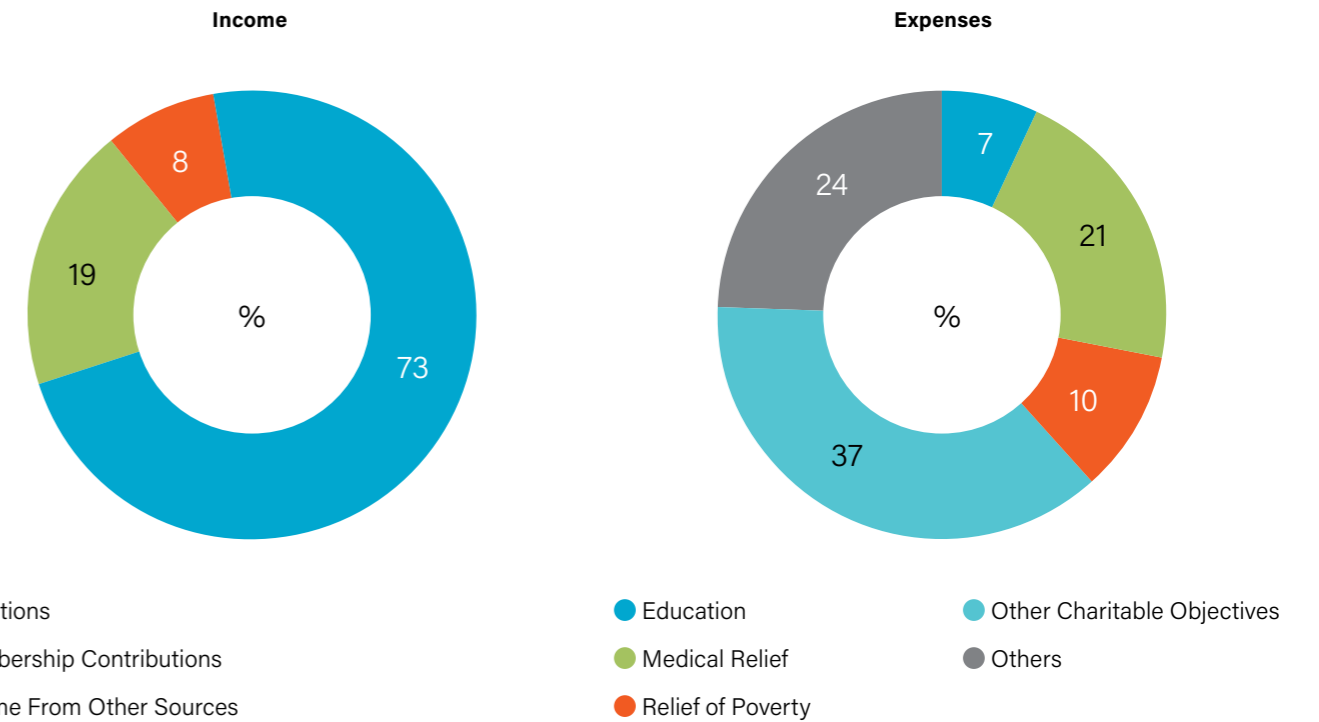
Corporate Donors

Name	Amount (in ₹)	Name	Amount (in ₹)
Azim Premji Philanthropic Initiatives Private Limited	86,40,700	Himatsingka Exports Pvt. Ltd.	18,720
AMRI Hospitals Pvt. Ltd.	15,000	Imperial Hospital & Research Centre Ltd.	30,000
Anjali Jewellers	55,000	International Reinsurance & Insurance Consultancy	4,25,000
Apollo Mega Health Camp	40,200	K M Surgicals	30,000
Berger Paint India Limited	30,000	Kauvery hospital	15,000
Brains Pvt. Ltd.	11,300	Kotak Mahindra Bank	10,23,304
Columbia Asia Hospital Pvt. Ltd.	50,000	MDP & Partners	10,000
DRK Metallurgical Private Limited	13,005	Narayana Hrudaylaya Limited	25,000
E-Born Consulting Pvt. Ltd.	1,80,000	Rayyan Industries	10,000
EVR Care Service	16,000	STCI Finance Limited	7,54,000
Forte Research System India Pvt. Ltd.	55,000	Sundaram Finance Holdings Ltd.	1,00,000
Gainwell Commosales Pvt. Ltd.	3,90,000	Unigate General Media Pvt Ltd.	40,000
Total	1,19,77,229		

Donations by Trust

Name	Amount (in ₹)	Name	Amount (in ₹)
A Better Life Foundation	11,000	Inner Wheel Club of Bombay Charity Trust	3,75,800
Asha Education Trust	51,000	Lala Sant Ram Tirath Ram Public Charitable Trust	10,000
Calcutta South City Towers Rotary Trust	15,000	Lions Club of Nungambakkam Charitable trust	10,000
Charities Aid Foundation India	21,800	Nirlon Foundation Trust	30,000
DLF Foundation	1,09,860	P B Ranka Foundation	1,50,000
Evrcore Service India Pvt. Ltd.	32,000	Rotary Club Bombay Charities Trust No.3	16,73,942
Give India Foundation	3,96,187	Sri Guru Harkrishnan Kripa Trust	15,000
Help Your NGO Foundation	3,32,500	Total	32,34,089

Financial Performance



Income	Amount (in ₹)	%
Donations	1,83,49,668	73
Membership Contributions	46,30,228	19
Income From Other Sources	20,17,635	8
Total	2,49,97,531	100

Expenses	Amount (in ₹)	%
Educational	23,33,309	7
Medical Relief	65,40,201	21
Relief Of Poverty	32,20,946	10
Other Charitable Objects	1,16,35,142	37
Others	75,23,202	24
Total	3,12,52,800	100

Independent Auditor's Report

To
The Trustees
Dignity Foundation

REPORT ON FINANCIAL STATEMENTS

We have audited the financial statements DIGNITY FOUNDATION, which comprise of the balance sheet at 31st March, 2020, and the Income and Expenditure account for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

REPORT ON FINANCIAL STATEMENTS

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

AUDITORS RESPONSIBILITY

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

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

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

OPINION

In our opinion and to the best of our information and according to the explanations given to us, the financial statements of the Public Charitable Trust for the year ended March 31st March 2020 are prepared in all material respects, in accordance with the Maharashtra Public Trust Act, 1950 and generally accepted accounting principles in India.

- a) In the case of Balance Sheet, of the state of affairs of the Dignity Foundation as at 31st March 2020 and
- b) In the case of the Income and Expenditure Account, of the excess of Income over Expenditure for the year ended 31st March 2020.

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

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

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

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

REPORT ON OTHER LEGAL AND REGULATORY REQUIREMENTS

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

For Rahul Bajaj & Co
Chartered Accountants
FRN: 126422W

Place: Nashik
Date: 29th October 2020

CA. Rahul Prakash Bajaj
Partner, Mem. No: 120075
UDIN: 20120075AAAACZ1822

Report of an Auditor relating to accounts audited

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

Registered No. : F 19856 (BOM)
Name of Public Trust : DIGNITY FOUNDATION
For the year ending 31st March 2020

(a)	Whether accounts are maintained regularly and in accordance with the provisions of the Act and the rules thereunder;	Yes
(b)	Whether receipts and disbursement are properly and correctly shown in the accounts;	Yes
(c)	Whether the cash balance and vouchers in the custody of the manager or trustee on the date of audit were in agreement with the accounts;	Yes
(d)	Whether all books, deeds, accounts, vouchers or other documents or records required by the auditor were produced before him;	Yes
(e)	Whether a register of movable and immovable properties is properly maintained, the changes therein are communicated from time to time to the regional office, and the defects and inaccuracies mentioned in the previous audit report have been duly complied with;	Yes in soft copy
(f)	Whether the manager or trustee or any other person required by auditor to appear before him did so and furnished the necessary information required by him;	Yes
(g)	Whether any property or funds of the trust were applied for any object or purpose other than the object or purpose of the trust;	No
(h)	The amounts of outstanding for more than one year and the amounts written off, if any;	Yes
(i)	Whether tenders were invited for repairs or construction involving expenditure exceeding ₹.5000/-	NA
(j)	Whether any money of the public trust has been invested contrary to the provision of the sec. 35;	No
(k)	Alienations, if any, of the immovable property contrary to the provisions of section 36 which have come to the notice of the auditor;	No Alienations during the year
(l)	All cases of irregular, illegal or improper expenditure, or failure or omission to recover monies or other property belonging to the public trust or of loss or waste of money or other property thereof, and whether such expenditure, failure, omission, loss or waste was caused in consequence of breach of trust or misapplication or any other misconduct on the part of the trustees or any other person while in the management of the trust;	No such cases
(m)	Whether the budget has been filed in the form provided by rule 16A.	Yes
(n)	Whether the maximum and minimum number of the trustees is maintained;	Yes
(o)	Whether the meetings are held regularly as provided in such instrument;	Yes
(p)	Whether the minute books of the proceedings of the meeting is maintained;	Yes
(q)	Whether any of the trustees has interest in the investment of the trust;	No
(r)	Whether any of the trustees is a debtor or creditor of the trust;	No, except the loans
(s)	Whether the irregularities pointed out by the auditors in the accounts of the previous year have been duly complied with by the trustees during the period of audit;	Yes
(t)	Any special matter which the auditor may think fit or necessary to bring to the notice of the Deputy or Assistant Charity Commissioner	No

Date: 29th October, 2020
Place: Mumbai / Nashik

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

CA. Rahul Bajaj
Partner, Mem. No. 120075

Balance Sheet

as at March 31, 2020

FUNDS AND LIABILITIES		₹	₹	PROPERTY AND ASSETS		₹	₹
Trusts Funds or Corpus				Immovable properties :- (At Cost)			
Balance as per last balance-sheet	Sch I	4,673,748		(Suitably classified giving mode of valuation).		NIL	
Adjustment during the year (give details)		5,000	4,678,748	Additions or deductions (including those for depreciation), if any during the year		NIL	
Other Earmarked funds				Less : Depreciation up to the date		NIL	
(Created under the provisions of the trust-deed or scheme or out of the income)				Add : Capital W.I.P		NIL	NIL
Depreciation Fund			NIL	Investments	Sch IV		
Sinking Fund			NIL	Note : The market Value of the			7,955,829
Reserve Fund			NIL	above Investments is ₹79.56 lakhs			
Any other Fund	Sch II		8,902,732				
Loans (Secured or Unsecured)				Fixed Assets	Sch V		
From trustees (Unsecured, Interest Free from Dr. Sheilu Sreenivasan)			5,644,500	Balance as per last balance-sheet		5,928,185	
From others			NIL	Additions during the year		71,502	
				Less: Sales / Written off		489,696	
				Depreciation up to the date		908,530	4,601,461
Liabilities							
For Expenses	Sch III	4,269,907		Loans (secured or Unsecured)-			
For Advances		6,863,354		Loans scholarships			NIL
For Sundry Credit Balances		1,708,937	12,842,198				
Income and Expenditure Account				Advances			
Balance as per last Balance Sheet				To Trustees	Sch VI	NIL	
Less : Appropriation, if any				To Employees		8,028	
Add : Surplus as per Income &				To Contractors		NIL	
Less : Deficit Expenditure A/c				To Lawyers		NIL	
				To Others		4,629,828	4,637,856
				Security Deposits	Sch VII		1,338,750
Branches / Chapters	Sch X		NIL	Income Outstanding			
				Rent	Sch VIII	90,000	
Notes to Accounts	Sch XVII			Interest (Accrued)		209,621	
				Other Income (Outstanding)		832,027	1,131,648
				Cash and Bank Balance			
				(a) In Bank A/c	Sch IX	2,598,600	
				(b) With the trustee		NIL	
				(c) With the manager		37,844	2,636,444
				Income and Expenditure Account			
				Balance as per Balance Sheet		3,510,921	
				Less : Appropriation, if any			
				Add : Deficit as per Income &		6,255,269	
				Less : Surplus Expenditure A/c			9,766,190
Total ₹			32,068,178	Total ₹			32,068,178

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.

As per our report of even date.

For M/s. Rahul Bajaj & Co.

Chartered Accountants

FRN: 126422W

CA. Rahul Bajaj

Partner, Mem. No. 120075

Date: 29th October, 2020

Place: Mumbai / Nashik

For Dignity Foundation

Dr. Sheilu Sreenivasan

Trustee

Mr. Gopal Srinivasan

Trustee

Income and Expenditure

for the year ending March 31, 2020

EXPENDITURE		₹	INCOME		₹
To Expenditure in respect of properties			By Rent		
Rates, taxes, cesses		NIL	(realized)		-
Repairs and maintenance		NIL			-
Insurance			By Interest-		
Depreciation (by way of provision or adjustments).		NIL	on securities		-
					-
			on loans		-
			on Bank Account: Savings Bank	Sch XI	87,540
			Fixed Deposit		36,928
			APPI Project		95,560
					2,20,028
To Establishment expenses	Sch XV	65,14,672			
			By Dividend		NIL
To Remuneration to trustees		NIL	By Donations in cash or kind	Sch XII	1,83,49,668
To Remuneration (in the case of a math) to the head of the math, including his household expenditure, if any.			By Grants		
					NIL
			By Income from other sources		
			Income from Events & Activities	Sch XIII	63,82,124
To Legal & Professional expenses		NIL	Miscellaneous Income	Sch XIV	45,711
To Audit fees		1,00,000			64,27,835
To Depreciation	Sch V	9,08,530	By Transfer from Reserve		NIL
To Amount Written Off					
(a) Bad Debts		NIL			
(b) Loan Scholarship		NIL			
(c) Irrecoverable Rents		NIL			
(d) Other Items		NIL			
To Amount transferred to Reserve or Specific Funds					NIL
To Expenditure on Objects of the Trust					
(a) Religious		NIL			
(b) Educational		23,33,309			
(c) Medical Relief	Sch XVI	65,40,201			
(d) Relief of poverty		32,20,946			
(e) Other Charitable Objects		1,16,35,142			2,37,29,598
To Surplus / (Deficit)		(62,55,269)			
(carried over to Balance Sheet)					
Total ₹		2,49,97,531	Total ₹		2,49,97,531

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.

As per our report of even date.

For M/s. Rahul Bajaj & Co.

Chartered Accountants

FRN: 126422W

CA. Rahul Bajaj

Partner, Mem. No. 120075

Date: 29th October, 2020

Place: Mumbai / Nashik

For Dignity Foundation

Dr. Sheilu Sreenivasan

Trustee

Mr. Gopal Srinivasan

Trustee

Notes Forming Part of Accounts

for the year ended March 31, 2020

A. SIGNIFICANT ACCOUNTING POLICIES

1. Method of Accounting

The trust follows the mercantile system of accounting and recognizes income & expenditure on an accrual basis except in case of significant uncertainties. Expenses which are of enduring nature i.e. where benefits of which are enjoyed over 2 or more years are amortized over such period instead of writing off the same in the year in which they are incurred.

2. Fixed Assets

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

3. Depreciation

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

4. Provision for Taxation

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

B. NOTES TO ACCOUNTS

- 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.
- The Trust is registered u/s 12A vide Reg.No. TR./33207 dated 21.01.1998 of Income Tax Act, 1961 and is therefore entitled to claim exemption from tax u/s 11 of the act.
- 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.

- 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.
- The trust has closed down centre in Ahmedabad and also reorganized its presence in other centres across India by shifting centres to other localities / opening newer smaller centres instead of one big centre, etc. Several assets / office furniture lying in such centres which had become obsolete or had broken down were sold off and balance lying in said asset accounts of ₹. 3.93 lakhs has been written off.
- The trust has been given a loan of ₹56.45 lakhs by Dr. Sheilu Sreenivasan, President of the trust, to meet its obligations. This loan is interest free, unsecured and without any specific repayment commitment from the lender.
- Balances of Sundry Debtors and Creditors are subject to confirmation, reconciliation and adjustments, if any.
- Amount of ₹38.10 Lakhs is shown as Duties & Taxable 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.



Dignity Lifestyle Retirement Township, Neral


DIGNITY *lifestyle*

A hassle-free retirement township. Not an old-age home.

Founder President's Message



Dr. Sheilu Sreenivasan

It is my proud privilege to present the 14th Annual Report for the FY 2019-20. Each day being a challenge for any NGO, the facility we run at Neral is no exception to the rule.

The construction of 32 apartments for independent living and the 80-bed separate block for tender loving care of FTD members has been the biggest challenge to the group of social workers, administrators and counsellors running the facility.

Not having knowledge about engineering is indeed a big drawback as right questions cannot be asked at the right time. Therefore, it is likely that the best of planning of design and construction have not happened.

Residents have been content with facilities, responsiveness of the management addressing their varying needs, programme offerings and outings. Not all residents are exactly social, as many prefer their privacy of life, not wanting to mix, chit chat or play indoor games with other residents. We respect their wishes. Many members take part in Samvaad, which is a monthly meet of residents in which one resident addresses the rest on a topic of their choice. Majority take part in festival celebrations and quarterly events held in the auditorium.

It's my personal desire to complete all construction by April 2021. And possibly look at setting up an old-age home for the underprivileged on a totally different financial model.

I appreciate and applaud the management staff, supervisors and other staff of contractors in direct service delivery such as housekeeping, Nightingale Care, catering, security and landscaping. To my Trustees I take a bow for the evergreen support I receive.

Trustees' Messages

Naresh Singhal

Dignity Foundation has successfully completed 25 years of active participation, and 15 years of Dignity Lifestyle Trust in the holistic service to the elderly, an important and ever-growing segment of our society. Dignity Foundation and Dignity Lifestyle have always tried to put their efforts in every activity, through which the members can be benefited, no matter how tough the path is, the determination to facilitate the beneficiaries has been the ultimate goal of the organisation.

The great strides we have made and our many accomplishments would not have been possible without the commitment of our members, partners, staff and volunteers through their dedication and professionalism, and we are confident that the challenges posed by the current situation would be successfully met.

Gopal Srinivasan

Dignity Lifestyle at Neral is a shining example of a successful Retirement Home for the elderly providing the best of living conditions, security, medical care round the clock, 24X7 internet services and entertainment for its residents. For those who need attendants on a full-time basis, Dignity Lifestyle provides them from its trained pool of caregivers. With the Phase 2 completed a few months ago, occupancy of Phase 1 and Phase 2 is about 98%. Finding the urgent need for a fully dedicated speciality care centre for Dementia patients, Dignity Lifestyle has embarked on the construction of a 78-room complex to provide state-of-the-art care and counselling for its residents. This Project is expected to be completed and ready for occupation by end March 2021. It will be the first of its kind in India.

E A K Kshirsagar

The real worth of the institution created by Dr. Sheilu Sreenivasan has been tested by the excellent manner in which Dignity Foundation and Dignity Lifestyle have kept growing and gaining in confidence. It is difficult to do so if the foundation is not strong and these two have it.



Pranay Vakil



E A K Kshirsagar



Naresh Singhal



Mahakhurshid Byramjee



Gopal Srinivasan



Mansi Atre



Dr. Sheilu Sreenivasan

Activities of the Year

Foundation Day

The 13th Annual Foundation Day was celebrated with much enthusiasm and joy on April 4, 2019. The best employee's awards were given away by Founder President Dr. Sheilu Sreenivasan. In her annual speech, she spoke on retirement with fulfillment, self-satisfaction and creativity. The next segment of the programme was presented by the residents and staff members of the township.

The much appreciated performances were a small skit presented by Hemlata Parekh, a medley of film songs and Shayari by Dr. Usha Mantri, Mansi Atre and Vandana Jadhav, a song by Shikha Kumar and dances by staff Monika and Supriya.

The third segment was of Kathak dance presented by Vidya Hari Deshpande and her group. It was a treat to eyes. The pure Kathak was performed by Vidya Deshpande herself. They also presented a combination of Kathak and Flamingo dance as a finale.

Monsoon Celebration

Residents and the staff members celebrated an evening with the monsoon finally breaking out in heavy showers. As always, the arrival of the monsoon is only matched by the variety of colorful performances based on the rainy season.

J. D. Rawtani, Piyush Aron and Hemangini Jai expressed their sense of joy by reciting their poems. Rehber Kagalwala, Khurshid Bantwal, Hemlata Parekh and Mira Bhavnani sang songs related to rains from various films. A fusion of old rain songs medley and Shayari was presented by Manasi Atre, Vandana Jadhav and Usha Mantri. Kailas Deshmukh presented a beautiful Marathi song. These last two songs were accompanied with music by Ravi Hilal and Manoj Gupta. Dr. Sushila Gupta narrated her story titled 'Chhatari'. As always, Dr. Usha Mantri compered the programme with her electric personality.

Satnarayan Pooja

Satnarayan Pooja was held on August 13, 2019. Our Supervisor Kailas Deshmukh and his wife were the *yajmaan* for the Pooja.



Monsoon Celebration



Satnarayan Pooja

Independence Day

Independence Day programme was held on August 15, 2019 at 8am with the usual fervor and solemnity.

Resident Dr. Usha Mantri welcomed the members and requested Dr. Sushila Gupta to hoist the national flag. After National Anthem, Dr. Gupta spoke on the occasion.

Staff from Nightingale sang 'Jhanda Uncha Rahe Hamara'. Rehber Kagalwala presented a national song and Piyush Aron recited his poem based on national feelings. There was a big gathering on this occasion.

Independence Day



Krishna Janmashtami

Krishna Janmashtami

Krishna Janmashtami was held on August 24, 2019 in the Auditorium. Bhajan Group Mandali came from Mangaon to sing songs in praise of Lord Krishna.

Ganpati Festival

Ganpati Utsav was celebrated for five days in the township with utmost religious fervour. Residents and staff members took much interest and participated in all festivities.

After Sthapana on September 2, 2019 afternoon we had kirtan by staff members. On September 3, 2019 we organised games for residents. With childlike enthusiasm residents participated eagerly and had much fun. On September 4, 2019 we had games for staff who won many prizes. On September 5, 2019 we invited Bhajan Mandali for Bhajans.

The last day was the emotional farewell to our Ishta Devata Ganpatibappa. In heavy rains with heavy hearts, residents and staff went with Him to immerse Him in the river and bid adieu for another year.

Sharad Poornima

Sharad Poornima was celebrated on October 13, 2019. We had invited a very good karaoke singer – Subhas Kamat. Residents greatly enjoyed his seasoned and melodious voice. The programme was organised under the open sky. Full moon light made the evening absolutely memorable. The evening was concluded with Residents' Dandiya.



Ganpati Festival

Activities of the Year (contd.)

Diwali

Tamso Ma Jyotirgamay – from darkness lead me to light. The festival of lights was celebrated with full enthusiasm. The participation of the members, staff and the trustees made the event a great and thrilling success. After the introduction given by the manager Manasi Atre, the music programme was conducted by Dr. Shashikant Kamat and Vinita Kamat with their SUR BAHAR GROUP of Pooja Bandekar, Heena Mhatre, Suchita Pisat with soundtrack playing the playback orchestra. The song 'Abhi na jao chodkar' brought the feeling of togetherness among the audience. 'Abhi to mai(n) jawan hoo(n)' made everybody feel young. 'Laila o laila', 'Yeh raat bhigi-bhigi', were presented in such an interesting manner that members and trustees' along with the singers danced together. Rehber Kagalwala, Jaya Kamat, Mamta Aron, Hemlata Parekh, Dr. Sheilu Sreenivasan, Pranay Vakil, Sweta Vakil and others made the programme more lively with their thumkas. Dr. Sheilu Sreenivasan proposed the vote of thanks. The event concluded with a couplet 'Khudi ko kar buland itna' presented by Dr. Sushila Gupta. The programme was followed by a delicious dinner.



Christmas

A joyful celebration of Christmas with kids and adults from the Open Bible Fellowship Church, Andheri West, was held on December 25, 2019. Residents truly soaked into the Christmas spirit of human bonding. Huge thanks to the kids who commuted from Mumbai and with adults who sportingly made it to fill our township with gaiety and happiness. Our special thanks to Shama Chatterjee for coordinating the programme.

The traditional candle light dinner was organised on the evening of December 30, 2019.

Makar Sankranti

The festival of kite flying was celebrated with great enthusiasm on January 15, 2020. The kite flying ended with the distribution of til gur to resident and staff members.

Republic Day

The flag was hoisted by Subramaniam Ramaswami. The Nightingale staff sang patriotic songs and the event ended with a vote of thanks.

1. Diwali
2. Makar Sankranti
3. Christmas



Holi

Holi, the festival of colours was celebrated in the recently renovated temple. Along with the Bhajan Mandali, few residents also sang Bhajans. The Holi Dahan was done after completing Bhajans. All the residents enjoyed it thoroughly.

A special musical evening by Swarsai Vadyavrunda, Mahim was arranged by Shikha Kumar on February 22, 2020. The programme was based on Hindi film songs. Everybody appreciated their performance.

Picnics

Residents of the Independent blocks were taken for picnics four times during the year.

A special picnic for Nightingale residents was organised to Karjat Heritage on February 28, 2020.



Holi

New members of the Dignity Lifestyle Family

1. Mr. E N Shankar
2. Ms. Jaya Kamat
3. Mr. and Mrs. Lakhkar
4. Mr. and Mrs. Madraswala
5. Mr. and Mrs. Iyer
6. Ms. Manisha Patankar
7. Mr. Pandurang Jadhav
8. Mr. and Mrs. Karambaya
9. Ms. Alka Jadhav
10. Ms. Shakuntala Chaudhari
11. Ms. Anjali Medhekar and Ms. Vijayanti Gupte
12. Ms. Nalini Sheth
13. Mr. and Mrs. Ramakrishnan
14. Mr. and Mrs. Parekh

Deceased or Cancelled

1. Mr. Lalit Kumar Asher
2. Mr. Pratik Gupta
3. Ms. Salma Dalal
4. Mr. Umakant Kenkare
5. Ms. Hansa Mehta
6. Mr. E N Shankar
7. Mr. Viren Gupta
8. Ms. Nandini Patil

Donations

1. Sulakshana Raghavan:
₹ 1,94,700
2. Innerwheel Club of Bombay
Charity Trust:
₹ 5,60,000

Independent Auditor's Report

To
The Trustees
Dignity Lifestyle Trust

REPORT ON FINANCIAL STATEMENTS

We have audited the financial statements DIGNITY LIFESTYLE TRUST, which comprise of the balance sheet at 31st March, 2020, and the Income and Expenditure account for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

REPORT ON FINANCIAL STATEMENTS

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

AUDITORS RESPONSIBILITY

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

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

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

OPINION

In our opinion and to the best of our information and according to the explanations given to us, the financial statements of the Public Charitable Trust for the year ended March 31st March 2020 are prepared in all material respects, in accordance with the Maharashtra Public Trust Act, 1950 and generally accepted accounting principles in India.

- a) In the case of Balance Sheet, of the state of affairs of the Dignity Lifestyle Trust as at 31st March 2020 and
- b) In the case of the Income and Expenditure Account, of the excess of Income over Expenditure for the year ended 31st March 2020.

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

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

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

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

REPORT ON OTHER LEGAL AND REGULATORY REQUIREMENTS

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

Place: Nashik
Date: 29th October 2020

For Rahul Bajaj & Co
Chartered Accountants
FRN: 126422W

CA. Rahul Prakash Bajaj
Partner, Mem. No: 120075
UDIN: 20120075AAAACZ1822

Report of an Auditor relating to accounts audited

under sub-section (2) of section 33 & 34 and rule 19 of the Bombay Public Trust Act.

Registered No. : F 19856 (BOM)

Name of Public Trust : DIGNITY LIFESTYLE TRUST

For the year ending 31st March 2020

(a)	Whether accounts are maintained regularly and in accordance with the provisions of the Act and the rules thereunder ;	Yes
(b)	Whether receipts and disbursement are properly and correctly shown in the accounts;	Yes
(c)	Whether the cash balance and vouchers in the custody of the manager or trustee on the date of audit were in agreement with the accounts;	Yes
(d)	Whether all books, deeds, accounts, vouchers or other documents or records required by the auditor were produced before him;	Yes
(e)	Whether a register of movable and immovable properties is properly maintained, the changes therein are communicated from time to time to the regional office, and the defects and inaccuracies mentioned in the previous audit report have been duly complied with;	Yes in soft copy
(f)	Whether the manager or trustee or any other person required by auditor to appear before him did so and furnished the necessary information required by him;	Yes
(g)	Whether any property or funds of the trust were applied for any object or purpose other than the object or purpose of the trust;	No
(h)	The amounts of outstanding for more than one year and the amounts written off, if any;	Nil
(i)	Whether tenders were invited for repairs or construction involving expenditure exceeding ₹.5000/-	Yes
(j)	Whether any money of the public trust has been invested contrary to the provision of the sec. 35;	No
(k)	Alienations, if any, of the immovable property contrary to the provisions of section 36 which have come to the notice of the auditor;	No Alienations during the year
(l)	All cases of irregular, illegal or improper expenditure, or failure or omission to recover monies or other property belonging to the public trust or of loss or waste of money or other property thereof, and whether such expenditure, failure, omission, loss or waste was caused in consequence of breach of trust or misapplication or any other misconduct on the part of the trustees or any other person while in the management of the trust;	No such cases
(m)	Whether the budget has been filed in the form provided by rule 16A.	Yes
(n)	Whether the maximum and minimum number of the trustees is maintained;	Yes
(o)	Whether the meetings are held regularly as provided in such instrument;	Yes
(p)	Whether the minute books of the proceedings of the meeting is maintained;	Yes
(q)	Whether any of the trustees has interest in the investment of the trust;	No
(r)	Whether any of the trustees is a debtor or creditor of the trust;	No, except loans
(s)	Whether the irregularities pointed out by the auditors in the accounts of the previous year have been duly complied with by the trustees during the period of audit;	Yes
(t)	Any special matter which the auditor may think fit or necessary to bring to the notice of the Deputy or Assistant Charity Commissioner	No

Date: 29th October, 2020
Place: Mumbai / Nashik

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

CA. Rahul Bajaj
Partner, Mem. No. 120075

Balance Sheet

as at March 31, 2020

FUNDS AND LIABILITIES		₹	₹	PROPERTY AND ASSETS		₹	₹
Trusts Funds or Corpus				Immovable properties :- (At Cost)		Sch IV	
Balance as per last balance-sheet		1,00,00,500		(Suitably classified giving mode of valuation).	(Part A)	26,19,88,128	
Adjustment during the year (give details)		NIL	1,00,00,500	Additions or deductions (including those for depreciation), if any during the year		NIL	
Other Earmarked funds				Less : Depreciation up to the date		1,39,81,278	
(Created under the provisions of the trust-deed or scheme or out of the income)				Add : Capital W.I.P		11,87,27,984	36,67,34,834
Depreciation Fund			NIL	Investments			
Sinking Fund			NIL	Note : The market Value of the			NIL
Reserve Fund			NIL	above Investments is ₹ NA			
Any other Fund	Sch I		15,73,953	Furniture and Fixtures		Sch IV	
Loans (Secured or Unsecured)				Balance as per last balance-sheet	(Part B)	1,21,55,964	
From trustees (Unsecured, Interest Free)	Sch II		22,53,70,890	Additions during the year		5,11,729	
From others			NIL	Less : Sales during the year / Written off		NIL	
				Depreciation up to the date		22,43,083	1,04,24,610
Liabilities				Loans (secured or Unsecured)			
For Expenses	Sch III		9,68,934	Loans scholarships			
For Advances			1,36,99,999	Other loans			NIL
For Rent and Other Deposits			14,57,85,129				
For Sundry Credit Balances			1,54,42,162	17,58,96,224			
Income and Expenditure Account				Advances			
Balance as per last Balance Sheet				To Trustees	Sch V	NIL	
Less : Appropriation, if any				To Employees			
Add : Surplus as per Income &				To Contractors		NIL	
Less : Deficit Expenditure A/c				To Lawyers		NIL	
				To Others		81,13,232	81,13,232
Income Outstanding							
				Rent			NIL
Notes to Accounts	Sch XII			Interest (Accrued)			
				Other Income (Outstanding)	Sch VI		2,212
Cash and Bank Balance							
				(a) In current A/c	Sch VII	69,54,785	
				(b) With the trustee (give name)		NIL	
				(c) With the manager (Manoj Gupta)		4,825	69,59,610
Income and Expenditure Account							
				Balance as per Balance Sheet		-62,009	
				Less : Trf on Utilization of earmarked funds		-2,10,200	
				Add : Deficit as per Income &		2,08,79,278	
				Less: Surplus Expenditure A/c			2,06,07,068
Total ₹		41,28,41,567	Total ₹			41,28,41,567	

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.

As per our report of even date.

For M/s. Rahul Bajaj & Co.

Chartered Accountants

FRN: 126422W

CA. Rahul Bajaj

Partner, Mem. No. 120075

Date: 29th October, 2020

Place: Nashik

For **Dignity Lifestyle Trust**

Dr. Sheilu Sreenivasan

Trustee

Mr. Gopal Srinivasan

Trustee

Income and Expenditure

for the year ending March 31, 2020

EXPENDITURE		₹	₹	INCOME		₹	₹
To Expenditure in respect of properties		Sch IX		By Rent- (accrued)			
Rates, taxes, cesses		3,82,751		(realized)			
Repairs and maintenance		1,03,96,942		By Interest			
Insurance		69,538		on securities			
Depreciation (by way of provision or adjustments).	Sch IV	1,39,81,278	2,48,30,509	on loans			
				on Bank Account (accrued)			
				(realized)		2,04,734	2,04,734
To Establishment expenses	Sch X		12,66,553				
				By Dividend			NIL
				By Donations in cash or kind	Sch VII		1,02,04,233
To Remuneration to trustees			NIL				
To Remuneration (in the case of a math) to the head of the math, including his household expenditure, if any.			NIL	By Grants			NIL
				By Income from other sources			
				Income from Residents at Neral etc.	Sch VIII	3,06,04,773	
To Legal & Professional expenses		39,285		Miscellaneous Income		2,03,199	3,08,07,972
To Audit fees		1,38,000					
To Depreciation		22,43,083		By Transfer from Reserve			NIL
To Amount Written Off							
(a) Bad Debts			NIL				
(b) Loan Scholarship			NIL				
(c) Irrecoverable Rents			NIL				
(d) Other Items			NIL				
To Amount transferred to Reserve or Specific Funds			NIL				
To Expenditure on Objects of the Trust							
(a) Religious			NIL				
(b) Educational			NIL				
(c) Medical Relief	Sch XI	3,35,78,786					
(d) Relief of poverty							
(e) Other Charitable Objects			3,35,78,786				
To Surplus / (Deficit)			(2,08,79,278)				
(carried over to Balance Sheet)							
Total ₹		4,12,16,939	Total ₹			4,12,16,939	

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.

As per our report of even date.

For M/s. Rahul Bajaj & Co.

Chartered Accountants

FRN: 126422W

CA. Rahul Bajaj

Partner, Mem. No. 120075

Date: 29th October, 2020

Place: Mumbai / Nashik

For **Dignity Lifestyle Trust**

Dr. Sheilu Sreenivasan

Trustee

Mr. Gopal Srinivasan

Trustee

Notes Forming Part of Accounts

for the year ended March 31, 2020

A. SIGNIFICANT ACCOUNTING POLICIES

1. Method of Accounting

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

2. Fixed Assets

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

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

3. Depreciation

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

4. Provision for Taxation

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

B. NOTES TO ACCOUNTS

- 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.
- The Trust is registered u/s 12A vide Reg.No. TR. /38484 dated 14.07.2004 of Income Tax Act, 1961 and is therefore entitled to claim exemption from tax u/s 11 of the act.
- 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.
- During the year, construction of second phase was completed during October and the said expenses which were reported as Capital WIP in earlier years are now capitalized. Depreciation is charged on the said amount as per the prevailing rates. This has resulted in heavy depreciation compared to last year and therefore has a significant impact on profitability.

- The deficit reported by the trust is ₹2.09 crores out of which depreciation alone amounts to ₹1.62 crores. Since it is a non cash expenditure, the actual loss suffered by the trust is only to the tune of ₹0.47 crores. Further the trust has carried out major renovation works of cottages / common areas constructed during Phase I which has again had impact on profitability of the trust.
- The trust has incurred sizeable expenditure on Construction of Dementia Care Centre (DCC), on the said leasehold land, which is still under progress and therefore such expenditure has therefore been classified as Capital WIP.
- Liability for rent & other deposits include 'Refundable and Six monthly Deposits' which are accepted from members towards application for entitlement of living in the cottages of the township at Neral.
- 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 Profit and Loss Account.
- The trust has received corpus donation of ₹75 lakhs from Dr. Sheilu Sreenivasan and of ₹25 lakhs from Mr. Gopal Srinivasan, trustees of Dignity Lifestyle Trust during the year. Further both of them have given loan amounting to ₹21.39 crores and ₹1.15 crores respectively to the trust for funding ongoing construction of Dementia Care Centre. The said loan is interest free, unsecured and without any repayment commitments.
- Balances of Sundry Debtors and Creditors are subject to confirmation, reconciliation and adjustments, if any.
- Amount of ₹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.



All offices of Dignity Foundation function on virtual platforms except Head Office in Mumbai.

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DIGNITY
FOUNDATION 


DIGNITY *lifestyle*