

RESILIENCE AND ADAPTABILITY DURING COVID-19



ANNUAL REPORT **20-21**



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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 the 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. We help them tackle their loneliness and insecurities related to emotions, finance, health and safety; bringing joy back into their lives.

Headquartered in Mumbai, we have Chapters in five other cities - **Bengaluru, Chennai, Delhi-NCR, Kolkata and Pune.**

To change the way people in India look at Ageing.



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

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.

WHY 'ELDER CARE'



The good news is that increasing life expectancy, lower mortality and an overall enhanced standard of living has contributed to people living longer lives. The bad news is that India, as a developing country, offers very little social security to senior citizens.

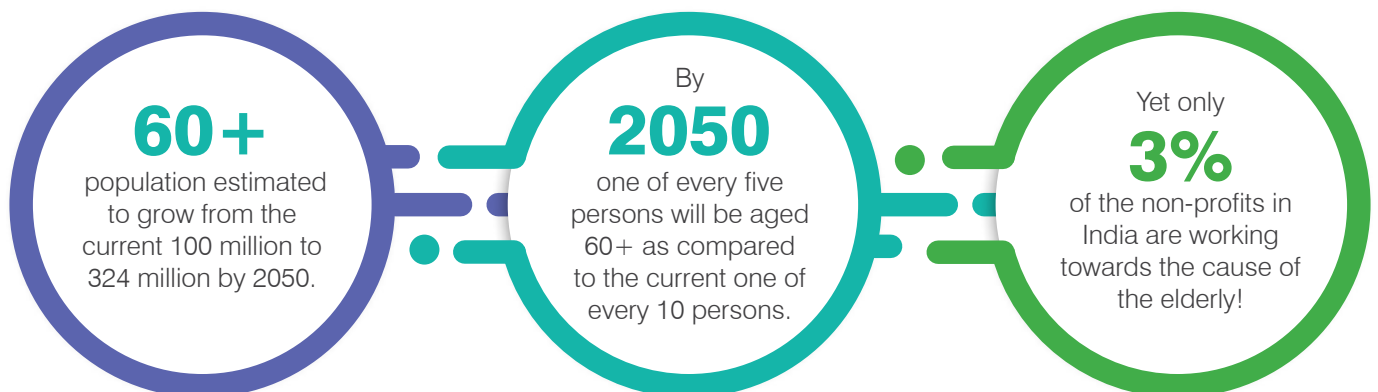
Pension coverage is as low as 11% of the entire workforce. About 65% of the aged in India depend on others for their day-to-day expenses. Given the lack of social security, nearly 60% men and 19% women aged 60+ have to continue working to earn a living.

Problems faced by the Elderly

Fast-changing socio-economic scenario, rapid urbanisation, higher aspirations among the youth and increasing participation of women in the workforce have weakened the roots of the traditional joint family system in India. At the same time, increase in the lifespan of people may be accompanied by chronic functional disabilities leading to dependence of the elders for simple daily activities.

With the increase of nuclear families or families with no caregivers, senior citizens are exposed to emotional, physical and financial insecurities. Moreover, with significant migration of the younger population to foreign countries, a large number of the elderly 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 their problems lie at home. Elder abuse is quite prevalent in the form of physical, psychological and economic abuse or neglect and isolation. In most cases, elder abuse is neglected or worse, it is considered 'normal'.



RESILIENCE AND ADAPTABILITY DURING COVID-19



Who says that senior citizens are not tech-savvy? Definitely not any of our Dignitarians! The Covid-19 Pandemic presented many unthinkable challenges but it also created some unexpected opportunities.

One of the opportunities created by Covid-19 was for the world to go online in an instant. From banking to groceries and from 'work-from-home' to 'enjoy-at-home', people quickly adapted to the 'new normal' way of life. While this wouldn't be much of an uphill task for the digitally-enlightened young adults, one would fear whether the 'baby boomers' or those belonging to the 'silent generation' would even learn the digital lingo, let alone use and master those skills.

At Dignity, our ever-enthusiastic senior citizens exhibited the willingness to learn new and emerging video conferencing platforms like Zoom. They not only wanted to learn how to connect a call but also use advanced features such as screen sharing and virtual backgrounds. Our team organised a couple of training sessions which were well attended by the members.

Our helpline services were much sought-after since many senior citizens lived alone during the lockdown or faced elder abuse from their relatives who were frustrated due to the loss of their income. In the span of a few months, our helpline team handled twice the number of calls than the previous years. They provided timely and reliable counselling and advice as well as helped to file and resolve cases with the Police and Senior Citizen Tribunal during the last year. Seeing the rising demand for our Helpline service, we started offering a Toll-free number operational across India, along with city-specific dedicated lines for providing local-level assistance.

Our Dementia Care Centre in Chennai successfully overcame the challenge of training their Dementia members how to operate digital tools for video conferencing. All members were regular in attending the sessions organised by the team. The staff also conducted occasional home visits to check the wellbeing of our members and stayed in regular touch with them over the telephone. Similarly, our loneliness mitigation programme and day care centre programme which typically operated in-centre within the slum communities, were quick to take their sessions online.

During the lockdown period, Dignity Foundation focussed tremendously on providing ration and sanitisation kits to the needy and vulnerable groups. Our ration distribution numbers increased almost three folds from the previous years. In a short span, our teams identified, added and served new beneficiaries from across various communities within our cities of operation.

Apart from distributions, Dignity Foundation also supported medical expenses and provided medicinal support to those in need.

Our trademark membership programme – Chai Masti Centres – too emerged from the physical, in-centre programme into a 'hybrid' and 'online-only' programme. Dignity Foundation will continue offering these membership models to its members even after the Covid-19 Pandemic eases.

With all interactions and events having moved online, our Chai Masti Centre members showed excitement to do a virtual play performance. This culminated into Dignity The-

atre's Season 1. Many other online events like quizzes, contests, competitions, etc. were also organised for the members across Dignity's Chapter cities.

Dignity launched its monthly magazine – Dignity Dialogue – in a digital avatar to cater to the demands of our members to continue receiving the magazine issues, despite restrictions on printing and postage.

We even quickly adopted digital fundraising techniques for the first time with a crowdfunder on Give India platform. Our Covid-19 crowdfunder stood 19 among top 100 fundraisers in Give India's 100 Heroes fundraising carnival. We pride ourselves for not halting our operations even for a single day. Within hours, we moved our operations and programmes online and continued to serve our beneficiaries despite the challenging circumstances.

Our experience has taught us the importance of digital mediums in today's world. We are continuing to explore more and more digital tools to offer better and faster service to our beneficiaries. Also, with automated tools, we want to make our communication channels more robust in the coming years.



OUR COVID-19 RESPONSE

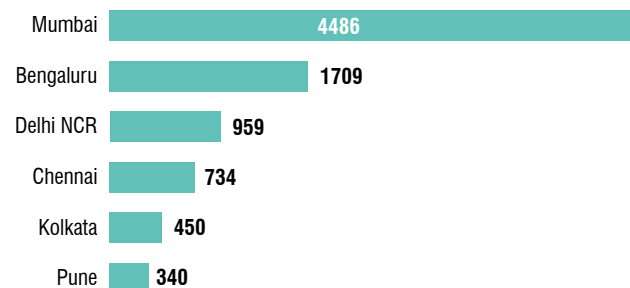
In light of the second wave of Covid-19, Dignity Foundation reached out to the indigent senior citizens living in the slum communities of Mumbai, Pune, Delhi NCR, Kolkata, Bengaluru and Chennai with distribution of ration kits and PPE kits. Although many urban-poor senior citizens live in joint families, they are not taken care of by them. In most cases, they are forced to work to justify their position in their households. These vulnerabilities of the elderly worsened in the face of the Covid-19 pandemic, with loss of daily-wage jobs and their susceptibility to the infection.



Sadly, many senior citizens - especially migrants - were unable to avail Government relief packages as they lacked documents such as ration card.

Dignity Foundation selected beneficiaries for ration and PPE kit distribution after conducting proper needs assessment. Families in which the senior member had to work to feed him/herself were identified. In case of loss of their job and no support from their family as well as a monthly income of less than Rs. 3000 a month from any other source were selected and provided with the kits.

Total 8678 kits were distributed across these cities



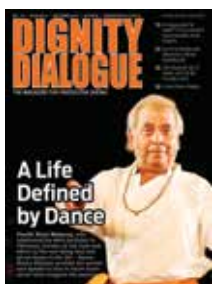
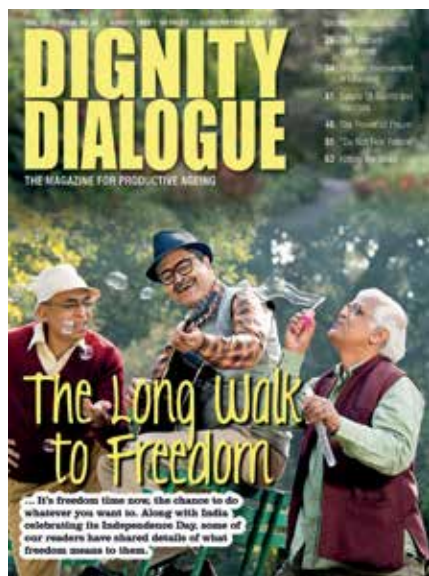
Precautionary measures such as compulsory face mask and hand sanitisation as well as social distancing were followed during the ration and PPE kits distribution.

SUMMARY OF PROGRAMMES WE OPERATE

Chai Masti Centres

*Live, Laugh, Love and
banish Loneliness*

Dignity Foundation's Chai Masti Centres provide a platform for senior citizens to interact with like-minded individuals, build a support network, boost their self-esteem and lead an active life through stimulating activities such as Yoga, Tai Chi, seminars by finance and health experts, singing and dancing, picnics and inter-centre competitions. This ensures that members experience the joy of living!



Dignity Dialogue Magazine

*The Pioneering Senior
Citizens Magazine*

Launched in 1995, Dignity Dialogue is India's pioneering magazine for senior citizens. This monthly magazine provides inspiration, motivation and knowledge to its vast readership. The articles are a mix of travel, health, recipes, finance, sports, mythology, etc.



Dignity Helpline 1800 267 8780

*Help is just a call away
for senior citizens*

Our 24×7 helpline number is managed by social workers and counselors who provide psychological and emotional support as well as strategies for coping with difficult circumstances including elder abuse. Specialists address various issues such as legal or financial matters and provide knowledge to the callers.



Anand Daan

*Monthly Food Supplies
to Elderly Poor*

Dignity Foundation provides kits to the indigent senior citizens which consist of monthly basic provisions such as food grains, oil, sanitation kits and essential items. Our team visits pre-identified locations and distributes these kits within the communities where the beneficiaries live.



SUMMARY OF PROGRAMMES WE OPERATE

Day Care Centres (Mumbai, Bengaluru, Chennai)

Home away from Home

A space that they can call their own; a home away from home. Our day care centres provide a holistic environment where members learn new things and engage themselves productively. More than 100 senior citizens in each of the three cities benefit from these day care centres.



Dementia Day Care Centres

Tender Loving Care

A centre that provides a conducive environment to people living with Dementia. Members engage in activities that maintain their physical and social skills and enhance their self-reliance. The centre also provides respite to the caregivers (relatives of the members) who find it extremely stressful to provide round-the-clock care to the person living with dementia.





Loneliness Mitigation Centres

Lonely living is no more an option. Bond.

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 of new skills, physical and spiritual well-being and a platform to display their talents and get recognition.

Dignity Performing Arts

Senior Citizens take Centre Stage

Budding from the enthusiasm of our Chai Masti members, Dignity Performing Arts is now a platform for senior citizens to explore and showcase their hidden skills, talents and passions through theatre, dance and other performing arts.



OUR IMPACT



Number of Beneficiaries

F.Y. 2020-21

6189

Ration Kits
Distributed

272

Members in Ananda
Yaan Centres

234

Members in Day Care
Centres

34

Members in Dementia
Day Care Centres

2613

Dignity Dialogue
Subscribers

1136

Members in Chai
Masti Centres



FOUNDER PRESIDENT'S MESSAGE

Senior Citizens display astounding digital learning capacity



DR. SHEILU SREENIVASAN

The Pandemic and the Lockdown landed on the country as a bolt out of the blue on March 23, 2020--unannounced, striking one and all and leaving us dumbfounded. Next morning, I woke up to realise that Dignitarians – all our senior citizen members – cannot meet at the physical centres they have been used to for the past 10 years and more, since we had to close the centres as per the government guidelines to overcome the deadly Covid-19 virus. In one week, we found a way to keep Dignitarians active despite closure of the physical centres.

Zoom, the online video-conferencing platform, was revealed to me by my tech-savvy Head Office team. It took me another one week to work out the modalities of how we may teach Dignitarians the skills to operate Zoom. Personally, I found this platform extremely user friendly, added to the fact that when I sent an appreciative letter to its chairman Eric S Yuan, I got a reply! Voila!

By the end of April 2020, 50% of our active members successfully learnt how to meet one another on Zoom. Very soon - on August 15, 2020 - we raised the flag of Chai Masti along with the Tiranga online. Zoom became the household name for Dignity Chai Masti amongst all members of 6 cities where we have chapters. With aplomb, senior citizens took to this digital platform and started meeting daily from 4 to 6 p.m. Not only did they take to this digital avenue but also very soon learnt to shoot selfie videos.

The pinnacle of this talent we saw in their keen participation in Dignity Theatre – a collaboration with Red Curtain International, headed by Sumit Roy in Kolkata. This is an online theatre movement that came to light in the wake of the Pandemic pressure to stay at home. It seemed like our members sang in chorus: You can't expect to be old and wise unless you were to be young and crazy! Senior citizens took to all sorts of digital displays like never before.

We know that the oak fought the wind and was broken, but the willow bent when it must and survived. Thus, we reacted and positively responded to the Lockdowns of the past 18 months – as this report goes to the Press. When Dignitarians saw the relentless lockdowns lasting for ever and ever, I heard them say our future is not determined by the stars, but by our own sweat. So they became resilient to these impositions of Lockdown. They decided: if their heart is broken with their physical centres being shut, make art with the pieces. And that's what they did.

Members took to Zoom like how a fish takes to water. The very first event we held was 'Autobiographical Fashion Show', where members dressed themselves up and nar-

rated the special story of that dress; some with tears, saying 'how mom gave it to me on my 30th Birthday!' Dignity Foundation team cried along...

In today's era of volatility, there is no other way but to re-invent said Amazon's great guy Jeff Bezos. In hindsight we seemed to have done exactly that. We realised very soon that during the pre-Pandemic times, if we made one senior citizen unhappy, bored and feeling lonely and uncared for, he/she might tell 5 friends. But in today's age if we make one senior citizen unhappy, bored and depressed, he/she could easily and quickly spread a bad word among 5000 friends!

Personally speaking, if there is one central message that I gave myself during the Pandemic, it is this: Hold yourself responsible for a higher standard than anybody else expects of you. Never excuse yourself. Never pity yourself. Be a hard task master to yourself and be lenient to everybody else. Persistence and resilience happen only when given the chance to work through difficult problems.

Our Head Office team in Byculla, Mumbai, also got dressed up in digital finery: More comprehensive database software gave way to tedious book keeping; all valuable data got parked in perpetuity on the Cloud somewhere; powerful Zoom rooms were subscribed to for admitting up to 500 participants; laborious technical training sessions were held frequently for all-India staff and Coordinators. Our magazine Dignity Dialogue started with its soft copy editions and also Dignity Expressions—the monthly newsletter we publish showcasing members' talents and chapter activities.

While on one hand we raised the bar in digital transformation, on the other, through Ration supplies to the very poor we emerged as champions on the ground. In various locations in 6 cities, staff contacted poor elderly to assess their need for ration supplies. By May 2020, Ration distribution took centre stage as we used extraordinary police permissions to travel to the nooks and crannies of

Mumbai. The newly appointed Senior Operating Officer successfully launched fundraising drives at varying times during the Pandemic, in collaboration with Give India and other agencies.

A special mention has to be made about Donors from amongst the relatives of residents at Dignity Lifestyle Retirement Township, Neral who donated generously. So too, the Azim Premji Foundation which was particularly dynamic as they reached out through Dignity Foundation to the older people affected by job loss.

It may sound strange, but many champions are made so by emergencies and setbacks. And as Nelson Mandela pronounced: Do not judge me by my success, judge me by how many times I fell down and got back up again. I truly believe in what Confucius said - our greatest glory is not in never falling, but in rising every time we fall.

We also put in place the 'work from home' imperative exactly like the corporate sector. Investment in increased number of laptops and accompanying Wi-Fi facility were made in order to equip the staff to practice Work-from-Home. We started living in a data-driven world that required digital dexterity and customer-first innovation. As leaders of our senior citizen members, we demonstrated how an NGO in India can change the status quo to usher in an entire culture to prioritise long-term digital transformation.

What I mean to stress is, it was necessary for Dignity Foundation to shift strategy multiple times as we got pulled in all kinds of new directions. We adopted new KPIs (key performance indicators) and redesigned all core processes to become more transparent and collaborative. To donors, we started sending the beneficiary details including their cell phone number, so that donors can call them directly and verify the support extended to them.

The shift to this lifelong learning is absolutely essential. As the pace of technological change quickens, we have to make sure the staff are also keeping up with the right skills to flourish in the Fourth Industrial Revolution. We also recognise that apps and websites cannot replace the physical entities called 'communities' but they can help diverse and dispersed groups of six cities to coordinate care in ways we never imagined they could.

As this Report goes to the Press, the Pandemic has not yet abated but we have, along with all our senior citizen members, already overcome all its limitations by digital transformation.

BOARD OF TRUSTEES



Anita Ramachandran



Gopal Srinivasan



Pradeep Mallick



Vijay Pahwa



Pranay Vakil



Sweta Vakil



Dr. Sheilu
Sreenivasan



Of all the programmes of Dignity Foundation, I am most fascinated by Chai Masti Centre. Not only is the name apt and explanatory, but the daily bonding that is at the core of this service is the real intervention of impact.

Actually, as a Trustee, we simply do not witness the services but participate in their happening, moulding various aspects. I have found myself sponsoring several ration programmes and recently I adopted one Chai Masti Centre for one year.

It's fulfilling.

■ Mrs. Sweta Vakil

A TRUSTEE WRITES



The year 2020-21 was a very difficult year for all of us. Taking care of members and staff of Dignity Foundation and Dignity Lifestyle became a strong area of focus during the crisis caused by Covid-19.

I congratulate the Dignity Foundation and Dignity Lifestyle teams for their wholehearted effort and achievement in running the various Chapters pan-India and in the township at Neral. They have kept up the morale of all with new initiatives taken under stressful conditions.

Numerous programmes were conducted by Dignity Foundation to engage members online and to keep their motivation at a high level. Providing Ration support to the needy with the grants given by Azim Premji Foundation has been a great success and there are plans to extend its reach.

The challenge was greater in Dignity Lifestyle - where about 150 residents and 120 staff come to serve in three shifts. Strict Covid protocol had to be maintained throughout the year and it still continues. We are proud to say that, thanks to the efforts and co-operation of all, there have been no Covid victims among our members so far, barring one. Also, all the residents and staff at Dignity Lifestyle have received full vaccination with the co-operation of the local health authorities.

It is a matter of great gratification that senior citizens of both Dignity Foundation and Dignity Lifestyle have smoothly adopted new technologies and that they are making their lives more enjoyable and meaningful.

I wish all our Members and Residents the very best.

■ **Gopal Srinivasan**

OUR TEAM



Dr. Sheilu Sreenivasan
CEO and Founder President,
Dignity Foundation



Dr. Sujay Joshi
Senior Operating Officer



Satish Bhosale
Head of Finance
and Accounts



Javed Sheikh
Manager - Strategic
Partnerships



Kusum Sasane
Programme Manager



Fazilat Malkapurwala
Manager - Digital Marketing
and Communications



Rajesh Meher
Asst. Manager -
Administration



Brinda H Ramesh
Chapter Head - Bengaluru



Felista Jose
Chapter Head - Chennai



Archana Choudhry
Chapter Head- Delhi NCR



Ruma Chatterjee
Chapter Head - Kolkata



Kiran Mahankale
Chapter Head - Pune

Head Office Team



Bengaluru Chapter Team



Chennai Chapter Team



Advisory Council



OUR TEAM

Delhi NCR Chapter Team



Chief Dignitarian



Advisory Council



Kolkata Chapter Team



Mumbai Chapter Team



Pune Chapter Team



Advisory Council

Day Care Centres



Dilip Chauhan
Coordinator, Ananda Yaan



Vikas Suryavanshi
Centre Manager,
Jogeshwari Day Care Centre



Rita Desai
Coordinator, Meghwadi
Loneliness Mitigation Centre



Merita Joseph
Deputy Manager, Mullima Nagar
Day Care Centre



Merlin Remedios
Manager, Vijayanagar
Day Care Centre



PROGRAMMES

DAY CARE CENTRES

Supported by Azim Premji Foundation



Our day care centres are designed to provide meaningful engagement to the elderly belonging to low-income groups. We have three centres, each in Bengaluru, Chennai and Mumbai. These centres are staffed with a coordinator who supervises the activities and new enrollments. The centres operate from Monday to Friday, following a pre-set routine of engagement activities with daily mid-day meals.

Jogeshwari Day Care Centre, Mumbai

Our Jogeshwari Centre was established in 2015 with the generous support of American Express for a period of 3 years. Since January 2020, Azim Premji Foundation (APF) adopted the centre and introduced several new services for 100 underprivileged elderly members on a daily basis. Following the state government's directives for Covid-19 prevention, when the centre is allowed to remain open, members come at 9 am and stay until 5pm. During the day, they go through a number of stimulating activities and enjoy a healthy mid-day meal along with a nutritional drink. Regular sanitisation, wearing of masks and temperature checking is also done. When the physical centre remained closed, our staff and coordinators made phone calls to all the members and conducted home visits as and when required. Even during the lockdown, members were provided with ration kit donations every month.



PROGRAMMES

During the year, the focus was on physical and mental health of the members along with skill building and recreational activities to keep them productively engaged. Sessions like yoga, games, competitions, stress management and spirituality were organised.

A health camp on diabetes was conducted wherein members' pre and post fasting sugar levels were recorded and analysed. Similarly, a talk on eye care was organised. During the doctor's visit, 63 members got their blood pressure checked and were informed about Covid-19 precautionary measures.

Through online video conferencing as well as sessions at the centre, members learned many exciting skills such as origami, drawing cartoons, making paper boxes and flowers and moulding clay statues, among others.

Festivals such as Dussehra, Diwali, Christmas, New Year and Makar Sankranti were celebrated with gusto. Other highlights included a visit to the Sanjay Gandhi National Park, Women's Day celebration, a talk on Self-Help Groups and distribution of snacks at the centre.

Vijaya Nagar Day Care Centre, Bengaluru

While the centre remained closed, ration kits were regularly distributed to the members and home visits were conducted. Medicines were also distributed to the members.

When the centre re-opened, literacy and physical fitness sessions were organised. A session on old-age pension

scheme was conducted to raise awareness on the subject. Members made a trip to a park, played musical chair and participated in a Rangoli design contest.

Members received daily tea/coffee, nutritional drink and mid-day meal at the centres.

Movie screening, arts and craft learning activities such as clay art, paper craft, cloth painting, quilling jewellery, etc were also hosted.

Celebrations were organised for birthdays as well as on the occasions of Makar Sankranti, Maha Shivratri and Holi.

Mullima Nagar Day Care Centre, Chennai

Our team started the year with a resolution to strengthen the centre and increase membership. However, with the re-enforcement of the lockdown in mid-March, the centre was closed again. Our members struggled to get access to food and medicines. They also struggled with emotional stress, fear, anxiety and loneliness.

In response to the plight of senior citizens, our centre got permission from the Police to distribute ration kits. Wellness calls were made to members. In case some members didn't own mobile phones, our volunteers living nearby visited them with a mobile phone so that they could talk to our counsellors. Many members shared that the telephonic counselling was beneficial to them. Whenever possible, home visits were also made to the member's residence, following all safety and social distancing protocols.

Later a group called "Corona Safety Senior Citizens Group" was formed with the objective of teaching our members how to wear masks, ensuring the practice of washing hands as well as educating the members about the Covid-19 situation locally and globally.

When the centre re-opened in October, all safety protocols were followed. We registered 14 new members and our total number of members rose from 50 to 64. From 9 am to 5 pm, the members are engaged in various activities such as morning prayers, meditation





and newspaper reading, enjoying nutritious refreshments, physical activities and health and hygiene sessions.

We asked 40 members to rate their current physical fitness condition compared to six months earlier. 22 members rated their condition as Excellent, while 10 rated it as Very Good, 6 as Good and 2 as Fair.

Various talks helped build our members' knowledge on topics such as ageing and mental health, importance of

oral health, diabetes awareness, personal hygiene, insomnia, water-borne diseases, kidney health, etc. Members also participated in learning about laws protecting senior citizens from abuse, government schemes, travel schemes for senior citizens and the role of the Senior Citizen Tribunal.

Literacy activities and skill-building activities, recreational activities, arts and crafts, video screening and the picnic to Semmozhi Park were also enjoyed by the members. Medical check-up and counselling were conducted and many festivals were celebrated.

CASE

Kanniyammal Vedhagiri Pillai

The lockdown placed our member Kanniyammal Vedhagiri Pillai in a difficult position. She used to make a living by selling buttermilk on the roadside. Since she was unable to sell buttermilk during the lockdown, she had no income and went hungry for a few days. When we learned about her situation, we provided her with monthly ration and essential supplies.

Kanniyammal expressed her gratitude to Dignity Foundation for the timely support which allowed her to feed herself with dignity.

Unfortunately, she tested positive for Corona virus on June 19, 2020 and passed away after four days of her treatment. She will be remembered as an active, friendly, and cheerful member of our Day Care Centre.

ANAND DAAN



India has close to six million indigent senior citizens living in urban areas. This means if these senior citizens were to form their own city, the city would be the 7th largest by population in India!

Ration Supplies to the Indigent Elderly

Dignity Foundation started its Dignity Rations project with the purpose of filling gaps in providing food-based sustenance to the poor urban senior citizens.

The elderly, who are the most vulnerable to Covid-19 owing to weak immune systems and likely presence of co-morbidities, are devoid of easy access to healthcare and rehabilitation services in India.

As an effect of the lockdown, the poor earning elderly got hard hit with the unreliability of their income sources in a big city like Mumbai. Those senior citizens who depend on their family for sustenance too face the problem of starvation if they don't get support from their children or relatives.

Dignity Foundation's main aim is to provide at least one day's full meal to such elderly members. Along with ration, safety kits are distributed to the needy. Our monthly ration and essentials kit consists of flour, rice, sugar, lentils (Dal), tea, cooking oil, salt, spices as well as personal hygiene items like soap and safety essentials like face mask and sanitiser.

While we expand our reach within needy communities in Mumbai, we cautiously enroll new beneficiaries into the programme, to make sure that we optimise the distributions to only those who need them the most. To achieve this, we leverage our army of volunteers who conduct needs assessment surveys in low-income areas. If beneficiaries meet the stringent needs-based criteria, then the kits are provided to them at no cost, in perpetuity.

In Mumbai, we impacted 3031 beneficiaries with an average of 253 beneficiaries per month. In Bengaluru, ration kits were distributed in Guttalli slum area and Laggare slum area, where more than 250 members benefitted through the donations made possible by the generous contributions of Neetale, Forte Research India Pvt Ltd, Sri Sai and many individual donors.

In Delhi NCR, ration and essentials kits were distributed in the slums of Malviya Nagar (Delhi), Madanpur Khadar (Delhi) and PalamVihar (Gurgaon). In May 2020, with the support of NGO Chikitsa, we distributed ration to 49 beneficiaries. New members were also added and a total of 136 beneficiaries were supported with the kits during 2020-21.

Pune Chapter distributed 260 kits during the pandemic at Bhim Nagar, Siddharth Nagar and Leprosy Village. Our Kolkata Chapter distributed 30 kits to those in need.

Dignity Foundation provides rations to indigent seniors with the generous support of a loyal donor base of corporates, trusts and individuals. 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.

DIGNITY HELPLINES



Along with a 24×7 Pan-India number, each city has its own helpline number so that callers can quickly receive appropriate support from the local Helpline team.

During the Covid-19 pandemic, apart from dealing with loneliness and social isolation, elders have been on the receiving end of a great amount of abuse. In the past year, we received more than 50 calls reporting elder abuse from across the country. Most of our Helpline callers are shocked with the way they have been treated by their caretakers and have suffered for a long time before making the decision to seek help. They have lost trust and are very vulnerable. This is where the Helpline team assists them by restoring their confidence and giving them a reason and means to lead a dignified life.

Apart from emotional support, our expert team provides financial and legal support as well. Understanding the functioning of various government bodies like the Senior Citizen Tribunal and the Police plays an instrumental role in successfully solving the diverse range of cases received by Dignity Foundation from across the country.

Broadly, our services include -

RESOLVING CRITICAL DISTRESS SITUATIONS

To address elder abuse and other difficult circumstances, Dignity Foundation offers rescue and protection from physical and emotional violence by arranging timely help from the local Police. Through trained counsellors, we provide psychological and emotional support, as well as strategies for coping with difficult circumstances. This process includes Crisis counselling.

COUNSELLING SERVICES

For various legal, financial and other crucial matters, we have a panel of experts who counsel older persons on various issues of their interest.

COMPANIONSHIP

To mitigate loneliness for older persons who cannot step out of their homes, we provide companionship support to lonely, suicidal, depressed and bed-ridden persons through a network of trained volunteers.

TOLL FREE 1800 267 8780

Bengaluru 96322 44568, 97405 52261
Chennai 044 26210363
Delhi NCR 84483 1731

Kolkata 92323 82936, 91635 09818
Mumbai 022 61381111, 96138 61389
Pune 88304 49043

PROGRAMMES

DIGNITY HELPLINES

CASE 1

On 20th February 2021, Dheeraj Shah (30, name changed) who lives in Bhayander, Mumbai, called our Helpline number stating that his deceased brother's wife is physically and mentally abusing his father Naman Shah (72, name changed) and is repeatedly registering false complaints against him at the local police station.

Dignity Foundation immediately acted upon the call by contacting Naman Shah and visiting the local Police station with both Naman and Dheeraj Shah.

Our Helpline team member learned that while the daughter-in-law receives financial assistance from Naman, she still mistreats him. She has registered 5 false complaints against him at the local Police station. She is also seeking custody of her daughter in the Civil Court. Naman, on the other hand, is weak due to lung infection and cannot bear the physical and mental torture by the daughter-in-law.

The Helpline team member advised them to file a complaint with the Senior Citizen Tribunal. Acting upon the advice, an appeal has been filed and the first hearing was scheduled on June 1, 2021.

After the hearing, the daughter-in-law fled to Baroda and started living in a flat which is in the joint name of her father-in-law and husband. She also falsely claimed that her father-in-law has Covid-19. Naman intends to take legal action against her in Baroda.

From the time Dheeraj called the Dignity Foundation Helpline number, both he and his father have gained confidence in our service as we stood beside him in his hour of crisis.

The case, as of today, is Sub judice, but Naman Shah has requested assistance from Dignity Foundation in the near future if his daughter-in-law files any other complaints against him with the Police.

CASE 2

An elderly widower staying in Mumbai was being verbally and physically abused by his son, who was divorced, had no earnings and stayed at home the whole day. The elderly father was providing for his son.

The father approached us at our office in Byculla, where he met the Helpline staff. He was a broken man and had no one to go to. He shared his plight and described his situation in detail. He had turned to his relatives and the Police for help, but to no avail. He was contemplating to take legal action. The elderly gentleman shared that his son was an alcoholic and was also using drugs. We counselled the gentleman that he needed to take action in a way that safeguards his own safety as well as gets necessary help for his 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 get medical help on behalf of his son, who is not in his senses to take rational decisions.

The senior citizen was able to muster the courage and authorise medical intervention for his son. Following this, a team of psychiatrists went to his 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, helped his son to recover from his addictions.

FTD DAY CARE CENTRE, CHENNAI



Our Fronto-Temporal Disease (FTD) Day Care Centre in Chennai serves thirty three people living with Dementia with love and care, on a daily basis.

Routine activities at the centre

YOGA THERAPY

The yoga instructor instructs the members in basic yoga techniques such as chair yoga, chanting, breathing exercises, and bhajan. It has aided with reduced aches and pains as well as improvements in members' mobility. Members feel relaxed after the yoga classes.

GARDENING THERAPY

Gardening has proven to be an excellent psychological therapy for our members. Each plant has the name of one of our Dementia members on it. Every day, all members pour water and care for the plants. They have formed close bonds with the plants.

CAMPUS WALK AND SIMPLE EXERCISES

Walking is the most helpful exercise. A 15-minute campus stroll is conducted around our centre premises. Members hold each other's hands during the stroll and engage in discourses. Walking improves joint function, strengthens bones, increases energy,

relieves stress, boosts creativity and enhances a walker's attitude.

OCCUPATIONAL THERAPY

Occupational Therapy (OT) has made a tremendous difference in the lives of our members. Each member receives specialised treatment from an occupational therapist. Regular OT helps to slow down the deterioration process. We engage Dementia patients in simple activities such as numbering, colour identification, word recognition, recognition of bird and animal voices, vegetable or fruit identification, paper bag making, greeting card making, clay modelling, bead weaving, puzzle,

thread painting, animal and bird picture identification, simple crafts and so on.

PHYSIOTHERAPY

The goal of physiotherapy is to enhance balance and muscle strength, as well as to reduce the number of falls. All of the members have had their geriatric assessments done by the physiotherapist. Therapy is administered based on the findings. Nine members have been able to resume Activities of Daily Living (ADL) due to regular physiotherapy.

RECREATIONAL ACTIVITIES

People with Dementia have very low levels of participation because they often lack the physical and cognitive abilities to initiate engagement. We make our members play games like Carrom, Snakes & Ladders and Snow Bowling, as well as listen to music, watch songs, movies and cartoons, sing songs and tell stories. These activities encourage members to interact with one another.



PROGRAMMES

FTD DAY CARE CENTRE, CHENNAI

TESTIMONIAL



My mother V. Saradha is part of the FTD Day Care Centre in Anna Nagar. My mother is a retired music teacher and three years ago she started experiencing memory loss accompanied by stress and anger. Post various tests, the Doctors identified her symptoms as an early stage of Alzheimer's Disease. Since then, I have been on a lookout for care services for my mother. My efforts went in vain while my mother's condition kept deteriorating. Luckily, I chanced upon Dignity Foundation and soon got my mother enrolled in the Day Care Centre.

This place is really a life changer for my mother as well as everyone in my family. My mother treats this place as her second home. The staff at the centre are very patient, supportive and responsible towards members' safety.

One of the biggest advantages is the pick-up and drop facility. The driver and the caretaker always come with a smiling face which really gives me confidence that my mother is in safe hands and is also very happy doing the various activities at the centre. Thank you so much for all the support Dignity Foundation!"

■ Rajesh s/o Saradha



Picnics and Celebrations

Families choose to keep Dementia patients at home with a caregiver because they believe it will be difficult to manage them in public. At our centre, we make it a point to take our members out for a one-day picnic each month (subject to Lockdown rules). We take them to parks, beaches, malls, temples and museums to expose them to new environments.

At Dignity Foundation, we give importance to the celebration of all religious and cultural festivals as well as our members' birthdays, in order to foster a spirit of celebration, improve self-esteem, and bring moments of pleasure and delight.

Community Awareness Sessions on Dementia

In total, we organised 45 awareness workshops and reached out to about 3013 people with basic knowledge regarding Dementia. Given the widespread misinformation, misconception and stigma surrounding Dementia, a public awareness presentation addressed these issues head-on and clarified misunderstandings.

First Aid Training for Staff

In preparation to re-start our Day Care Centre in March 2021, post relaxation of Lockdown rules, a First Aid training was organised for two days for the staff.

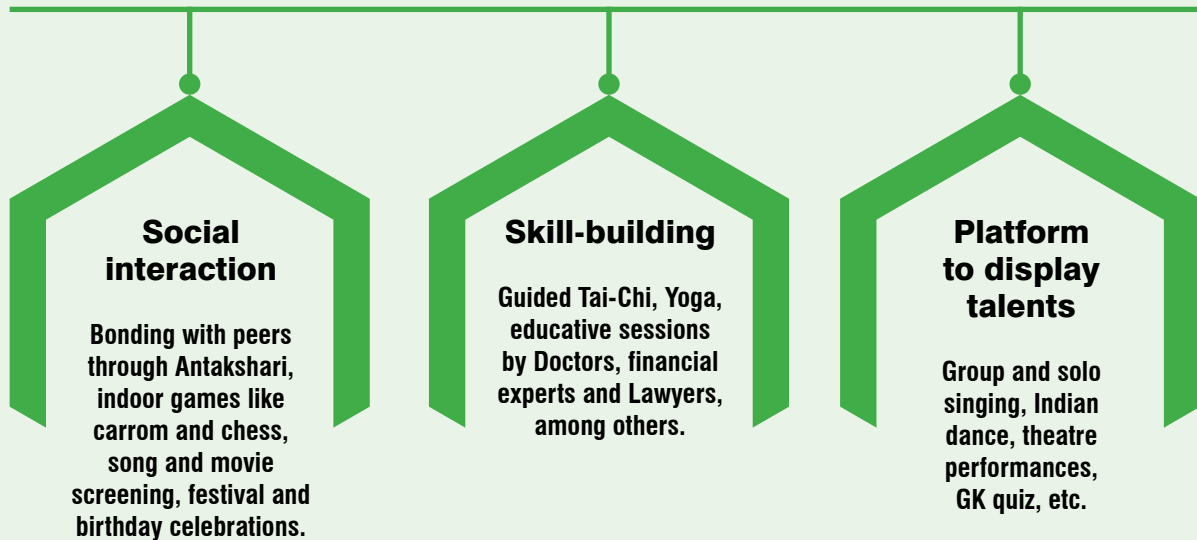
CHAI MASTI CENTRES



We operate 27 Chai Masti Centres across our 6 Chapters in India to offer senior citizens a safe and happy space to recreate, bond and explore their talents and hobbies.

While our physical centres burst with energies of its members, our online sessions too draw in equal amounts of passion and liveliness from participating members. During the Covid-19 pandemic, we saw how effortlessly our senior members were able to adjust, adapt and learn digital skills and technology. Most of our members are expert users of the zoom platform where all our online Chai Masti Centre sessions are conducted. They are also proficient in using YouTube and other social media platforms to remain socially connected while practicing physical distancing.

WHAT WE OFFER



PROGRAMMES

CHAI MASTI CENTRES



Ananda Yaan Centres

Ananda Yaan means a place of happiness or a ship which will take you to a happy place. While facing the grim realities of Covid-19, our members truly found happiness through the support of the staff and peers of Ananda Yaan programme. Ananda Yaan centres differ only slightly from the regular Chai Masti Centres. These centres do not operate through membership, rather they are funded by institutions like Medusind and social welfare bodies like Rotary Club of Bombay and HelpYourNGO.

Currently, we run five Ananda Yaans across two cities – Mumbai and Pune. We have a high potential to replicate this model in other cities of India as well.

Various activities of Ananda Yaan

- Going Digital – Our members who had just mastered the skills of making and receiving phone calls on their smartphones were trained to use applications like Zoom and WhatsApp during Covid-19 lockdown. Members lived up to the challenge and are now experts at using their smartphones.
- Sessions like Yoga, Zumba, Physiotherapy and Meditation were conducted regularly to maintain physical and mental health. Experts from the above fields taught their skills and techniques to the members. New topics like twin heart meditation and practicing gratitude were also introduced to the members.
- **In association with Aditya Jyot Foundation, we conducted a free eye check-up camp for 120 members of Byculla and E-Moses Ananda Yaans. A total of 59 members benefitted from the donation of free vision-correction spectacles.**
- Information related to Covid-19 prevention and protection was given to all the members. Also, to support the neediest members during their hardship due to the lockdown, ration and essentials kits were distributed among them.

Sessions and Activities of Chai Masti Centres

MONTHLY EVENTS

May 2020

Autobiographical fashion parade

June 2020

Melt for migrants

July 2020

Monsoon melodies

August 2020

Dignity Foundation's jesting and joking event

September 2020

World Elders' Day and Dignity Foundation's 25th Anniversary celebrations

October 2020

Dignitarians' passionate collection

November 2020

Dignity Foundation's infinite love & light

December 2020

Quizzards of Dignity

January 2021

Dignity divinity

February 2021

Dignity's got talent

March 2021

Dignity Idol music talent

ALL INDIA EVENTS IN 2021

November 2020

- Art with Sunil Gogia- Cartoon Drawing
Zentangle Art
- Life & Beyond By Vimal Jain
- Inner Stability by Nithya Shanti

December 2020

- Being a peace in all situations
- Indians the first choice... Wow!
- Rock concert by GCC band
- Healthy habits for bladder and bowel

January 2021

- Healthy heart for healthy health
- Cyber safety and sensitisation
- Yeh shaam mastani musical evening
- Talk on mindfulness
- Early detection of breast cancer

February 2021

- Fun exercise with Zumba and Bollywood dance
- Three minutes scientific yoga
- Evergreen melodies by Hemant Badya
- Madhushala- a poetic metaphor for life
- Coffee painting
- Achieving stability in mind

March 2021

- Foot and ankle reconstruction
- Flavours of Holi – Gujiya and Channa Chaat
- Dance programme by Tanuja Bhattacharya
- Maintaining emotional wellbeing in senior years
- Art of deep connection

KEY ACTIVITIES



BENGALURU

- **Health and Wellness** - Physiotherapy, yoga mudras, a talk on early detection of breast cancer, talk on mind-body balance and a talk on music therapy.
- **Entertainment** - Photo identification contest, karaoke and folk singing, simple Bharatnatyam dancing and a talk by an environmentalist on Kumudavathi River Rejuvenation.
- **Celebrations** - Thanksgiving, International Yoga Day, Janmashtami, Karnataka Rajyotsava, birthdays and Christmas.



CHENNAI

- **Health and Wellness** - Sessions on healthy cooking by a chef, mental serenity and health problems among the elderly, chemical free homes, virtual Tai Chi classes, nutrition week and ENT disorders among the elderly.
- **Entertainment** - Melody night, basic gardening, a talk by a filmmaker, arts and craft, a talk on 'Mind your Heart', humour in Tamil literature and storytelling session.
- **Celebrations** - Independence Day, Onam, World Coconut Day, World Post Day and New Year.

PROGRAMMES

CHAI MASTI CENTRES

KEY ACTIVITIES



DELHI NCR

- **Health and Wellness** - Medical yoga, laughter yoga, ageing gracefully and Tai Chi,
- **Entertainment** - Musical evening, easy snacks demonstration by a chef, magic show and KBC-styled quiz contest
- **Celebrations** - Holi, birthdays and other important events



MUMBAI

- **Health and Wellness** - Zumba, yoga and meditation classes, a talk on Covid-19 management, positive attitudes, morning habits for a healthy day and a 'how-to' session on facial cupping.
- **Entertainment** - 51st session by CMC musical group 'Sur Tarang', virtual world tour through photographs, sessions on welcoming butterflies, facing problems with humour, friendship and public speaking.
- **Celebrations** - Holi, Women's Day, Hindi divas, birthdays and Independence Day.



KOLKATA

- **Health and Wellness** - Restarting life in Covid times, Cyclone Amphan relief fundraising drive, art of living session, a talk on geriatric care and Alzheimer's disease and Covid-19 awareness.
- **Entertainment** - a session on bird watching, stitching workshop, looking back at 2020, Kabita Utsav (festival of poetry) and picnic
- **Celebrations** - Independence Day, Joy of Giving week and Children's Day



PUNE

- **Health and Wellness** - A talk on finding your inner balance, a session on maintaining emotional wellbeing and a talk by an Ophthalmologist.
- **Entertainment** - Dance competition, drama, theatre and singing.
- **Celebrations** - Birthdays and other important events.

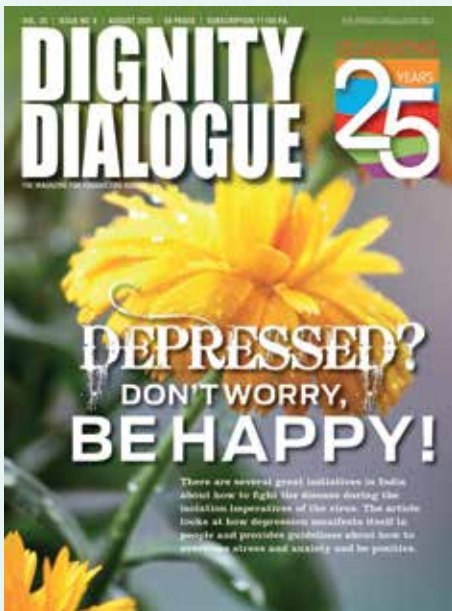
DIGNITY DIALOGUE



Since 1995 to date, Dignity Dialogue has remained the foremost monthly magazine dedicated to the promotion of productive ageing through sharing of ideas, thought leadership and infotainment.

Dignity Dialogue has inspired many readers to hone their amateur skills and become professional photographers, travel writers, stage actors, etc.

Subscriptions for physical and e-copies can be made now.



WHAT THE MAGAZINE OFFERS

- **Articles by domain experts** - Experts in the fields of finance, judiciary, medicine and technology regularly contribute to Dignity Dialogue.
- **Productive use of time** - Readers have something meaningful and valuable to look forward to with every edition of Dignity Dialogue. Many readers preserve our copies and revisit them often.
- **Premium space to promote to a niche group** - Dignity Dialogue is the perfect place to promote products and services through advertisements.

I have been going through the copies of Dignity Dialogue of the past eight months, and have found each issue to be very interesting and worth collecting. I do have copies of the last two years of the magazine with me, and I hope to keep the copies in future too.

▪ **S Viswanathan Iyer**

OUR SUPPORTERS

DONATION LIST FY 2020-21 (ABOVE ₹10,000)

INDIVIDUAL DONORS

Name	Amount (in ₹)
Amal Ghosh	10,000
Anjana Gopinath	100,101
Anju Uppal	20,000
Aparnaa Laxmi	13,549
Arindam Das	10,000
Arjun Rajagopalan	15,000
Arun G Vaidya	75,560
Arun Kumar Pai	10,000
Asha Sawant	10,000
Atanu Roy	18,720
B S Geetha	34,550
Brijender K Syngal	10,000
C N Pai	25,000
Charu Kanwar	11,000
Darshana Kothare	10,000
Dhananjay Chitnis	10,000
Dhanuka Agritech	10,000
Dinoo Patel	11,000
Dr Rita Kaul	30,000
Dr.Shamanthakamani Narendran	10,000
Eknath A Kshirsagar	100,000
Firuz Noshir	110,000
Geeta Lyengar	10,000
George Mathew	23,000
Girija Vishwanath	10,000
Gopal Srinivasan	100,000
Goutam Shahani	30,327

Name	Amount (in ₹)
Gururaj & Meera	55,900
Hemalatha Anand	15,000
Hemlata Mohanlal Parekh	100,000
S.Jaganathan	25,000
Jayanthi Sen	76,000
Jimmy F Dordi	10,000
Joseph Noel Nehru	18,000
Jyoti Jitesh Mandalia	44,200
K C Mohan	18,000
K M V Malarkan	10,000
Kalpana Paritosh Cholia	20,000
Kasi Viswanathan	39,500
KMV Malarkan	12,000
Lakshmi Srinivasan	10,000
M Natrajan	12,000
Madhu Gour	24,000
Maharukh K Katrak	10,000
Mahendra Kumar Dhanuka	30,000
Minoo Mantri	15,600
Mira Bhavnani	15,600
Mohit Malhotra	1,000,000
Mukunda Rao	40,000
Mukut Behari Lal Bhargava	50,000
Mustaq Jain	12,000
N C Krishnaswamy	24,500
Nagarathna CN	18,000
Neelam Jothi	12,000

Name	Amount (in ₹)
Pradeep Mallick	35,000
Pramila Bhatia	12,000
Pranay Vakil	200,000
Prasad S V	21,000
Preeti Khemka	11,250
R V Rajan	10,000
Rahul Sagar	35,000
Raising Landscapes	12,000
Rajani Mishra	12,000
Rajkumar Gulabani	30,000
Rajni Diwan	40,000
Ramasubban S	100,000
Ramaswamy P.	10,920
Ravi Dawar	22,094
Rekha Kini	30,000
Roshan S D	154,940
S K Nangia	10,000
S Rajaram	25,000
S Sathyabhama	40,000
S Vaidhyalingam	20,000
Sarala Devi Nangia	24,000
Satyabhama Subramanian	30,000
Shakuntala G Pawan Sirsi	10,000
Shampa Siddqui	28,000
Shiraz Ahm	12,480
Shobha Raghunandan	25,000
Shridhar Vaishampayan	14,400

Name	Amount (in ₹)
Shubha Murali	50,000
Shubhamastu	10,000
Sri Harsha	30,000
Sri Lakshmi S	10,800
Sri Sai	210,000
Subhash Bhatia	10,000
Sudha Nadig	21,600
Sudha Shah	100,000
Sudhir Jain	15,000
Suhasini Mehta	10,920
Sulakshana Raghavan	500,000
Sundera Gopalan	38,700
Tanvir Bukhari	10,000
Tejaswini Kathiravelupillai	50,000
TK Natrajan	21,000
Uma Srinivasan	15,000
Dr.Urmi Sampat	40,000
V G Bhat	15,600
V P Gohel	15,000
Vaidyanath Kanna Doraiswami	10,000
Vasanti Rane	13,000
Vijay Pahwa	50,000
Vinaya Mahrotra	25,000
Vipra Doraiswami	15,600
Williams Darma Dass	15,000
Zubeida T Nabee	10,000
Total	4,832,411

OUR SUPPORTERS

CORPORATE DONORS



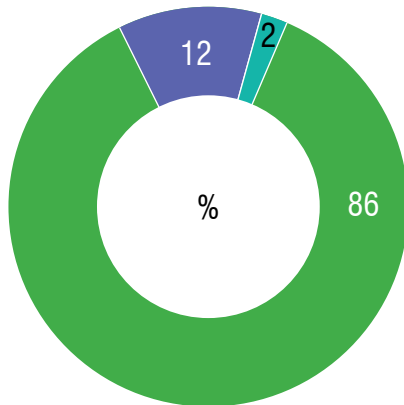
DONATIONS BY TRUST



FINANCIAL PERFORMANCE

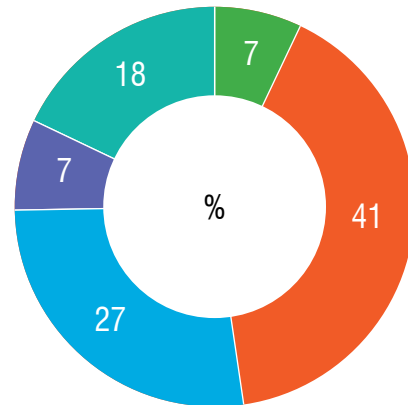
AT A GLANCE

Income



- Donations
- Membership Contributions
- Income From Other Sources

Expenses



- Educational
- Medical Relief
- Relief Of Poverty
- Other Charitable Objects
- Administrative Expenses

Income	Amount (in ₹)	%
Donations	26,333,410	86%
Membership Contributions	3,540,080	12%
Income From Other Sources	617,653	2%
Total	30,491,142	100%

Expenses	Amount (in ₹)	%
Educational	1,939,143	7%
Medical Relief	11,330,261	41%
Relief Of Poverty	7,553,308	27%
Other Charitable Objects	2,033,528	7%
Administrative Expenses	4,947,588	18%
Total	27,803,828	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, 2021**, 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



0253- 2314120 / 2970420



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Nashik | Ojhar | Pune

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 2021 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 2021 and
- b) In the case of the Income and Expenditure Account, of the excess of Income over Expenditure for the year ended 31st March 2021.

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;

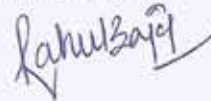


- b) In our opinion, proper books of accounts as required by the law have been kept by the Trust so far as appears from our examination of those books.
- c) The particulars required Form 10B of the Income Tax Act, 1961, are given in the Annexure-1, to the extent applicable to the Trust.

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



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

Place: Nashik
Date: 20th of September, 2021
UDIN: 21120075AAAADM8425

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 FOUNDATION

For the year ending 31st March 2021

(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 Rs. 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: 20th September, 2021
Place: Nashik

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

Rahul Bajaj
CA. Rahul Bajaj

Partner, Mem. No. 120075
UDIN: 21120075AAAADM8425



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SCHEDULE IX

[Vide rule 17(1)]

Name of the Public Trust : **DIGNITY FOUNDATION**
Income and Expenditure for the year ending : **31st MARCH, 2021**

Trust Regn. No. **F 19856 (BOM)**

EXPENDITURE	Rs.	Rs.	INCOME	Rs.	Rs.
<i>To Expenditure in respect of properties -</i> Rates, taxes, cesses Repairs and maintenance Insurance Depreciation (by way of provision or adjustments).	NIL NIL NIL NIL	-	By Rent- (accrued) (realized) By Interest- on securities on loans on Bank Account: Savings Bank Fixed Depos APPI Project	41,11,882	2,12,610 1,32,286 NIL
To Establishment expenses	Sch XV	NIL		NIL	3,44,896
To Remuneration to Trustees		NIL	By Dividend	NIL	NIL
To Remuneration (in the case of a math) to the head of the math, including his household expenditure, If any.		NIL	By Donations in cash or kind	NIL	263,33,410
To Legal & Professional expenses		NIL	By Grants	NIL	NIL
To Audit fees		1,36,000	By Income from other sources.	36,63,080	
To Depreciation	Sch V	6,99,706	Income from Events & Activities	1,49,757	38,12,837
To Amount Written Off			Miscellaneous Income		
(a) Bad Debts		NIL	By Transfer from Reserve		NIL
(b) Loan Scholarship		NIL	By Deficit		NIL
(c) Irrecoverable Rents		NIL	(carried over to Balance Sheet)		
(d) Other Items		NIL			
Balance Carried forward		49,47,587	Balance Carried forward		304,91,142



Balance Brought forward	49,47,587	Balance Brought forward	304,91,142
To Amount transferred to Reserve or Specific Funds	NIL		
To Expenditure on Objects of the Trust			
(a) Religious	NIL		
(b) Educational	19,39,143		
(c) Medical Relief	113,30,261		
(d) Relief of poverty	75,53,308		
(e) Other Charitable Objects	20,33,528	228,56,240	
To Surplus (carried over to Balance Sheet)	26,87,314		
Total Rs.	304,91,142	Total Rs.	304,91,142

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



Rahul Bajaj

CA. Rahul Bajaj
 Partner, Mem. No. 120075

UDIN: 21120075AAAAADM8425

For Dignity Foundation

G. Srinivasan

Mr. Gopal Srinivasan
 Trustee

Dr. Sheilu Sreenivasan

Dr. Sheilu Sreenivasan
 Trustee



Date: 20th September, 2021
 Place: Mumbai / Nashik

DIGNITY FOUNDATION TRUST

SCHEDULE XVII

NOTES FORMING PART OF ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2021

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

1. As clarified by The Institute of Chartered Accountants of India, New Delhi, accounting standards do not apply to the trust as no part of the activity of such entity is commercial, industrial or business in nature. However for better presentation, the trust has been disclosing significant accounting policies.
2. The Trust is registered u/s 12A vide Reg.No. TR. /38484 dated 14.07.2004 of Income Tax Act, 1961 and is therefore entitled to claim exemption from tax u/s 11 of the act.
3. The trust has 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.
4. 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.
5. The trust has identified various obsolete / broken Fixed Assets from various Branches and Head Office and has passed a resolution to dispose off / write off the same. The said identified assets were sold at scrap value and the balance WDV of these assets was written off and charged to Income & Expenditure Account.
6. The trust has closed down the Ahmedabad branch and accordingly all its payables / receivables are settled and balances are transferred to Head Office.
7. Balances of Sundry Debtors and Creditors are subject to confirmation, reconciliation and adjustments, if any.



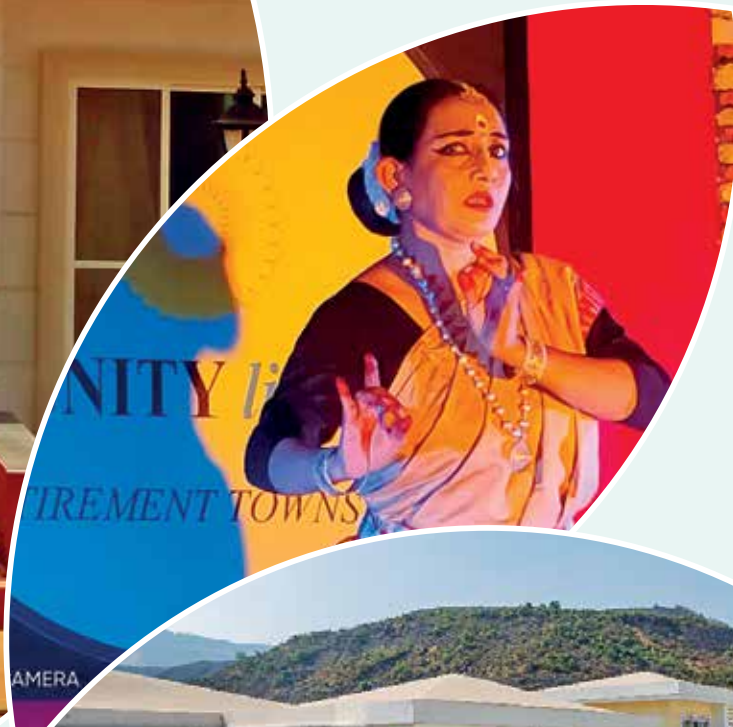
8. Amount of Rs. 38.10 Lakhs is shown as Duties & Taxes payable under the head provisions towards Contribution payable to Charity Commissioner for Public Trust Administration Fund. Considering the judgment of the Hon. Bombay High Court in case of Bhagyavardhak Jain Shwetambar Murtipujak Trust vs. Charity Commissioner, Maharashtra (CA no. 1 of 2009 and PIL no. 40, 1780, and 1860 of 2007, Order date 25.09.2009) wherein the Hon. Court has stayed the recovery of the Contributions from Public Charitable Trust until further judgment, the trust has not deposited the contribution with Charity Commissioner Office. However, since the liability was recognized in previous years prior to the delivery of judgment, the same is continued to be shown as liability until further court orders.





DIGNITY *lifestyle*

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



FOUNDER PRESIDENT'S MESSAGE



DR. SHEILU SREENIVASAN

The past 12 months have been painfully watched over for interruptions in construction activities. The Lockdowns have had disastrous implications for the construction industry as migrant labour walked all the way back to their villages frightened by the stoppage of work. The building for assisted living for people living with Dementia - with 78 rooms - faced repeated stoppages in construction, but finally saw the light of the day in July 2021. Four months into the next Financial Year, the builder gave possession of the rooms constructed in four floors, starting from the lower ground floor.

Two of my colleagues – Mansi Atre and Swati Patil – along with two Supervisors – Ravi Hilal and Kailash Deshmukh - have put in extreme hard work during the finishing stages of the building construction. Challenges of the terrain loomed large with the staff having to climb up the steps at least six to seven times per day for supervising something or the other. Added to this, my personal health took a beating till it all settled by April of 2021.

'When the waiting is over, who remembers how long the wait was or how difficult' Kripa said to Dhronacharya in Mahabharata. However, in construction, what can pull you down is the lack of domain knowledge. Forget just the basics, even tiny niche areas like how many switches should one have for a hall can turn into a major expenditure when you start using the building. Such pains and pangs, we as a Team, have gone through. I remember my father say that first you build for others; then build for yourself so that the learning you have had in building the first home can be used in building the next. Thus, for the Dignity Team, all the lessons learnt and mistakes made are now ready to be rectified in the next building we as a group will build!

Forced Lockdowns have otherwise not had much of an impact as far as residents' lives were concerned. For two weeks in April 2020, we had to close the dining hall for fear of Covid-19 infection, a period when we managed to send food to residents' cottages. Otherwise, there has not been much of a disruption in activities. Social distancing and masking rules were strictly followed till the time this Report goes to the Press.

The success of Dignity Lifestyle Retirement Township lies in the financial structuring and staff performance befitting a charitable organisation. For the past 15 years, the former has worked well, conducive to retirees' ability to pay, with a large chunk of one-time deposits going back to their nominee after their lifetime. Still there is a limitation on how they can cope with runaway inflation year after year. From that point of view, the accounting books might not be that robust as how businessmen would like them to be, as I have been very mindful of yearly increases in monthly maintenance. I underline the fact that we are a charity and are heavily dependent on donations. If donations are good, then our books look good too.

Giving is simply not just about making a donation but in making a difference. The residents' and their relatives' testimonials are very crucial for us to continue in our pursuit of the mission. We know we only have what we give!



Pranay Vakil



Gopal Srinivasan



E A K Kshirsagar



Mansi Atre



Naresh Singhal



Dr. Sheilu Sreenivasan



Mahakhurshid Byramjee

A Trustee Writes



The year 2020-21 was full of sorrows as well as joy.

The sudden rise of the pandemic caused sorrow whereas becoming an Executive Trustee of Dignity Lifestyle Trust was an unexpected dream come true that brought me great joy.

When I started working as Executive Trustee, the first challenge we faced was that 12 of our staff were diagnosed with Covid and the entire campus was declared as a containment zone. This was a very tough situation for us to manage but with the extraordinary support of residents and staff, we were able to manage the situation.

One of the exciting things that happened this year was the inauguration of our “Assisted Living Centre” for which we were waiting for a long time. Due to the pandemic, the entire process slowed down. This project is like dream come true.

It is planned with special architectural features like grab bars, a Snoezelen therapy room, a central courtyard and a centenarian park. Also, with the help of Inner Wheel Club of Mumbai, we developed a pond to conserve rainwater.

I am thankful for my close association with Dignity Lifestyle Trust, the guidance of Dr. Sheilu and the love of all the staff and residents at Dignity Lifestyle Retirement Township.

▪ **Mansi Atre**

INTRODUCTION

Covid-19 presented unique challenges to our staff and residents at Dignity Lifestyle Retirement Township. Due to the lockdown, all visits from family members were stopped. Social gathering of all sorts was disallowed, newspaper and magazine circulations were restricted and residents were advised not to step out of the premises. No doubt this created anxiety and stress, but the restrictions were necessary.

To overcome the negativity, recordings of spiritual prayers were played to calm the minds of our residents. Stimulating activities like puzzles, crosswords and quiz were held on a daily basis to keep the residents occupied.

Our Resident Physician provided advisory inputs to the staff about the precautions to be taken during the crisis. Residents and staff members were provided with masks and hand sanitisers. All norms of social distancing were duly observed in order to keep the residents safe and secure.



Activities of the Year

DHANVANTARI POOJA

With the pandemic having created a lot of negative energy, we organised a Dhanvantari Pooja for the wellbeing of residents and staff on July 30.

BIRTHDAY CELEBRATIONS

We started celebrating members' birthdays on July 31. The residents welcomed this idea and enjoyed the celebrations by playing Housie and singing the Happy Birthday song.

SAMVAAD PROGRAMME

On August 13, the Samvaad programme was held after a long hiatus. Dr. Usha Mantri was the speaker and she described the diverse personalities of Lord Krishna. She also connected the life of Krishna with what is happening in today's society. After this session, we have regularly been conducting Samvaad programme on a monthly basis on a variety of topics.

INDEPENDENCE DAY AND GANESHOTSAV

Residents celebrated Independence Day by hoisting the tricolour flag. The festival of Ganesh Chaturthi was also celebrated with fervour for five days with the participation of all the residents. An arrangement of Bhajan Sandhya was done for all days of the festival.

Ganeshotsav



Birthday Celebration



Samvaad Programme





Diwali Celebrations

CHHAYI BARKHA BAHAR

This programme was hosted to celebrate the monsoon season. Monsoon is the season of love, emotions and blessings. Our residents shared poems, songs and stories on the theme of monsoon. Some members also played the tambola. A recitation of poems was the highlight of the programme.

SHARAD PURNIMA

During the Sharad Purnima celebration, residents played garba as well as dandiya. Resident Bansari Parekh initiated the programme with Ganesh Stavan's poetry and songs based on the moon, which holds important significance on this day.

DIWALI CELEBRATIONS

On November 11, Diwali was celebrated with great joy. There was an Odissi dance performance by Nivedita Mukherjee and group, followed by delicious dinner. Laxmi Poojan was conducted on November 14 at the temple. The last event of the celebration was Bhajan Sandhya which was organised on November 25 and was filled with devotion.



Sharad Purnima



Bhajan Sandhya

CHRISTMAS CELEBRATION

We celebrated Christmas by holding quizzes, playing card games and musical chairs. Prizes were distributed to the winners. After the games, everyone was served with cakes and fruits.

REPUBLIC DAY CELEBRATION

On January 26, residents hoisted the flag. Ms. Rehana Khan was the chief guest. She spoke about the importance of the day. The staff and members sang patriotic songs and the event was marked by high energy, pride and dedication towards the country.

VALENTINE'S DAY

Inner Wheel Club of Mumbai celebrated Valentine's Day with Dignity Lifestyle residents. Residents played a game to describe love in just one word. Inner Wheel Club also distributed dry fruits as gifts to the residents.

BASANT PANCHAMI

Also known as Vasant Panchami, this day marks the arrival of spring. The day also signifies the arrival of one of the most important festivals, Holi. Saraswati Puja was performed in the temple decorated with yellow and white flowers. Residents and staff participated in the Puja.

HOLI

Holi was celebrated with vigour on March 28. Residents sang songs and recited Bhajans related to the festival. The event concluded with the distribution of prasad.



Republic Day Celebration



Valentines Day



Basant Panchami

OUR SUPPORTERS

DONATION LIST FY 2020-21 (ABOVE ₹10,000)

INDIVIDUAL DONORS

Name	Amount (in ₹)
Smt.Ayodhyadevi Karwa Memorial Trust	1100000
Jaichan Karwa Charitable Trust	900000
Prashant & Paresh Kenkare	600000
Mahakhurshid Byaramjee	500000
Dr.Sheilu Sreenivasan	500000
Pranay Vakil	100000
Hemlata Parekh	115000
Bansari Parekh	100000
Radhika Nath	50000

Name	Amount (in ₹)
Kanwar Nath	50000
The Time & Talent Club	50000
Lions Club Byculla	50000
Lalita Gupte	42000
Master Foundation	30000
Arin Percy Master	20000
Nitin Patel	25000
Chetana Gargava	16600

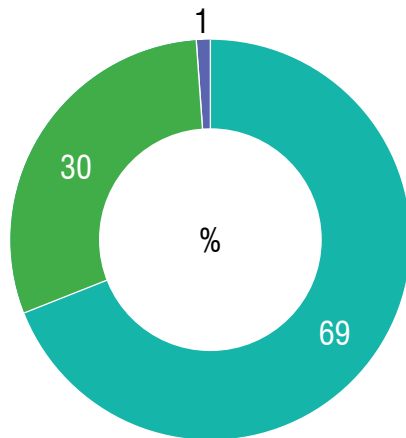
LOAN GIVEN TO DIGNITY LIFESTYLE

Name	Amount (in ₹)
Dr. Sheilu Sreenivasan	55000000

FINANCIAL PERFORMANCE

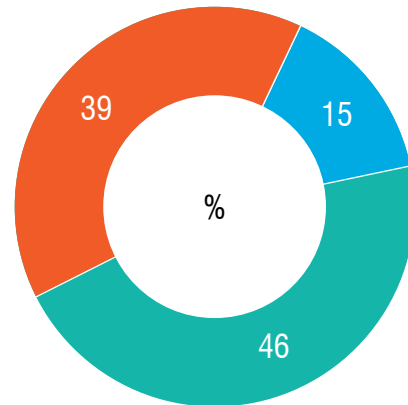
AT A GLANCE

Income



- Fees From Residents
- Donations
- Income From Other Sources

Expenses



- Medical Relief
- Expenditure In Respect Of Properties
- Administrative Cost

Income	Amount (in ₹)	%
Fees From Residents	31,708,862	69%
Donations	13,940,591	30%
Income From Other Sources	438,733	1%
Total	46,088,186	100%

Expenses	Amount (in ₹)	%
Medical Relief	33,517,774	46%
Expenditure In Respect Of Properties	28,767,091	39%
Administrative Cost	10,647,443	15%
Total	72,932,308	100%

INDEPENDENT AUDITOR'S REPORT

To
The Trustees
Dignity Lifestyle Trust

REPORT ON FINANCIAL STATEMENTS

We have audited the financial statements **DIGNITY LIFESTYLE TRUST**, which comprise of the balance sheet at **31st March, 2021**, 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



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Nashik | Ojha | Pune

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 2021 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 2021 and
- b) In the case of the Income and Expenditure Account, of the excess of Income over Expenditure for the year ended 31st March 2021.

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

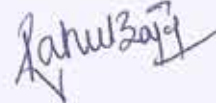
1. As required under section 12A(b) of the Income Tax Act, 1961, we report that :
 - a) We have obtained all the information and explanation to the best of our knowledge and belief were necessary for the purpose of our audit;
 - b) In our opinion, proper books of accounts as required by the law have 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: 20th September 2021
UDIN: 21120075AAAADO1168

For Rahul Bajaj & Co
Chartered Accountants
FRN: 126422W



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



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

Registered No. : **E / 21722 / Mumbai**
Name of Public Trust : **DIGNITY LIFESTYLE TRUST**
For the year ending **31st March 2021**

(a)	Whether accounts are maintained regularly and in accordance with the provisions of the Act and the rules thereunder ;	Yes
(b)	Whether receipts and disbursement are properly and correctly shown in the accounts;	Yes
(c)	Whether the cash balance and vouchers in the custody of the manager or trustee on the date of audit were in agreement with the accounts;	Yes
(d)	Whether all books, deeds, accounts, vouchers or other documents or records required by the auditor were produced before him;	Yes
(e)	Whether a register of movable and immovable properties is properly maintained, the changes therein are communicated from time to time to the regional office, and the defects and inaccuracies mentioned in the previous audit report have been duly complied with;	Yes in soft copy
(f)	Whether the manager or trustee or any other person required by auditor to appear before him did so and furnished the necessary information required by him;	Yes
(g)	Whether any property or funds of the trust were applied for any object or purpose other than the object or purpose of the trust;	No
(h)	The amounts of outstanding for more than one year and the amounts written off, if any;	Nil
(i)	Whether tenders were invited for repairs or construction involving expenditure exceeding	Yes
(j)	Whether any money of the public trust has been invested contrary to the provision of the	No
(k)	Alienations, if any, of the immovable property contrary to the provisions of section 36 which have come to the notice of the auditor;	No Alienations during the year
(l)	All cases of irregular, illegal or improper expenditure, or failure or omission to recover monies or other property belonging to the public trust or of loss or waste of money or other property thereof, and whether such expenditure, failure, omission, loss or waste was caused in consequence of breach of trust or misapplication or any other misconduct on the part of the trustees or any other person while in the management of the trust;	No such cases
(m)	Whether the budget has been filed in the form provided by rule 16A.	Yes
(n)	Whether the maximum and minimum number of the trustees is maintained;	Yes
(o)	Whether the meetings are held regularly as provided in such instrument;	Yes
(p)	Whether the minute books of the proceedings of the meeting is maintained;	Yes
(q)	Whether any of the trustees has interest in the investment of the trust;	No
(r)	Whether any of the trustees is a debtor or creditor of the trust;	No excepts 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: 20th September 2021
Place: Nashik

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

CA. Rahul Bajaj
Partner, Mem. No. 120075
UDIN : 21120075AAAADO1168



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Nashik | Ojhar | Pune

Balance Brought forward	4256,30,127	Balance Brought forward	4169,63,325
Notes to Accounts	Sch XII	Income Outstanding - Rent Interest (Accrued) Other Income (Receivable from Residents)	NIL NIL 33,92,361
		Cash and Bank Balance (a) In current A/c (b) With the trustee (c) With the manager	52,74,441 NIL NIL
		Income and Expenditure Account Balance as per Balance Sheet Less: Trf on Utilization of earmarked funds Add: Deficit as per Income & Less: Surplus Expenditure A/c	Sch VI Sch VII
Total Rs.	4256,30,127	Total Rs.	4256,30,127

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

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

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

For Dignity Lifestyle Trust

Dr. Sheelu Sreenivasan
Dr. Sheelu Sreenivasan
Trustee

Mr. Gopal Srinivasan
Trustee

Date: 20th September 2021
Place: Nashik



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



Rahul Bajaj

CA. Rahul Bajaj
Partner, Mem. No. 120075
UDIN: 21120075AAAAADO1168

SCHEDULE IX

[Vide rule 17(1)]

Name of the Public Trust : **DIGNITY LIFESTYLE TRUST**
Income and Expenditure for the year ending : **31st MARCH, 2021**

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

EXPENDITURE	Sch IX	Sch IV	Sch X	Rs.	Rs.	Rs.	Rs.
<u>To Expenditure in respect of properties</u>							
Rates, taxes, cesses	3,30,594						
Repairs and maintenance	89,12,347						
Insurance	61,579						
Depreciation (by way of provision or adjustments)	194,62,581			287,67,091			
<u>To Establishment expenses</u>				13,26,519			3,92,772
<u>To Remuneration to trustees</u>				NIL			NIL
<u>To Remuneration (in the case of a math) to the head of the math, including his household expenditure, if any.</u>				NIL			139,40,591
<u>To Legal & Professional expenses</u>							NIL
<u>To Audit fees</u>							
<u>To Depreciation</u>							
<u>To Amount Written Off</u>							
(a) Bad Debts							
(b) Loan Scholarship							
(c) Irrecoverable Rents							
(d) Other Items							
				3,41,500			317,08,862
				1,66,200			45,961
				87,80,947			
				NIL			
				NIL			
				NIL			
				32,277			
Balance Carried forward				394,14,534			729,32,308



Balance Brought forward	394,14,534	Balance Brought forward	729,32,308
To Amount transferred to Reserve of Specific Funds		NIL	
To Expenditure on Objects of the Trust			
(a) Religious		NIL	
(b) Educational	Sch XI	335,17,774	
(c) Medical Relief		NIL	
(d) Relief of poverty		NIL	
(e) Other Charitable Objects		335,17,774	
Total Rs.	729,32,308	Total Rs.	729,32,308

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

Rahul Bajaj
 CA, Rahul Bajaj
 Partner, Mem. No. 120075
 UDIN: 21120075AAAAADO1168



For Dignity Lifestyle Trust

Dr. Sheelu Sreenivasan
 Dr. Sheelu Sreenivasan
 Trustee

Mr. Gopal Srinivasan
 Mr. Gopal Srinivasan
 Trustee



Date: 20th September 2021
 Place: Mumbai

DIGNITY LIFESTYLE TRUST

NOTES FORMING PART OF ACCOUNTS FOR THE YEAR ENDED 31ST MARCH 2021

A. SIGNIFICANT ACCOUNTING POLICIES

1. Method of Accounting

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

2. Fixed Assets

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

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

3. Depreciation

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

4. Provision for Taxation

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

B. NOTES TO ACCOUNTS

1. As clarified by The Institute of Chartered Accountants of India, New Delhi, accounting standards do not apply to the trust as no part of the activity of such entity is commercial, industrial or business in nature. However, for better presentation, the trust has been disclosing significant accounting policies.
2. The Trust is registered u/s 12A vide Reg.No. TR /38484 dated 14.07.2004 of Income Tax Act, 1961 and is therefore entitled to claim exemption from tax u/s 11 of the act.
3. The trust has occupied land at Neral as a lessee and an unregistered lease agreement has been executed between the Dignity Lifestyle Trust and Byramjee Foundation (also a Trust) for a period of 99 years on 10th December 2014. Construction carried out on the said land has been capitalized and depreciation on the same has been claimed. Since the facility is not fully constructed, property tax is charged only on Phase I of the project.
4. 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.
5. 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.

6. 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.
7. Amount of Rs. 27,68,70,890/- has been shown under the head Loans (Liability) in balance sheet as Unsecured loans from the Trustee's. The amount of Rs. 26,53,70,890/- has been received from Dr. Sheilu Sreenivasan and Rs.1,15,00,000 from Mr. Gopal Srinivasan. The Loan is given for the purpose of Construction of Dementia Care Centre. The same has been given on interest free basis and without any Repayment Commitment.
8. Amount of Rs. 3.11 Lakhs is shown as payable under the head provisions towards Contribution to Charity Commissioner for Public Trust Administration Fund. Considering the judgment of the Hon. Bombay High Court in case of Bhagyavardhak Jain Shwetambar Murtipujak Trust vs. Charity Commissioner, Maharashtra (CA no. 1 of 2009 and PIL no. 40, 1780, and 1860 of 2007, Order date 25.09.2009) wherein the Hon. Court has stayed the recovery of the Contributions from Public Charitable Trust until further judgment, the trust has not deposited the contribution with Charity Commissioner Office. However, since the liability was recognized in previous years prior to the delivery of judgment, the same is continued to be shown as liability until further court orders.
9. The trust has incurred heavy expenditure on Waterproofing and same is generally incurred every 3 to 5 years considering heavy rainfall in the area where this facility is located. The said expenditure is therefore amortized over a period of 3 years as a routine accounting practice followed by the trust historically.
10. Balances of Sundry Debtors and Creditors are subject to confirmation, reconciliation and adjustments, if any.





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