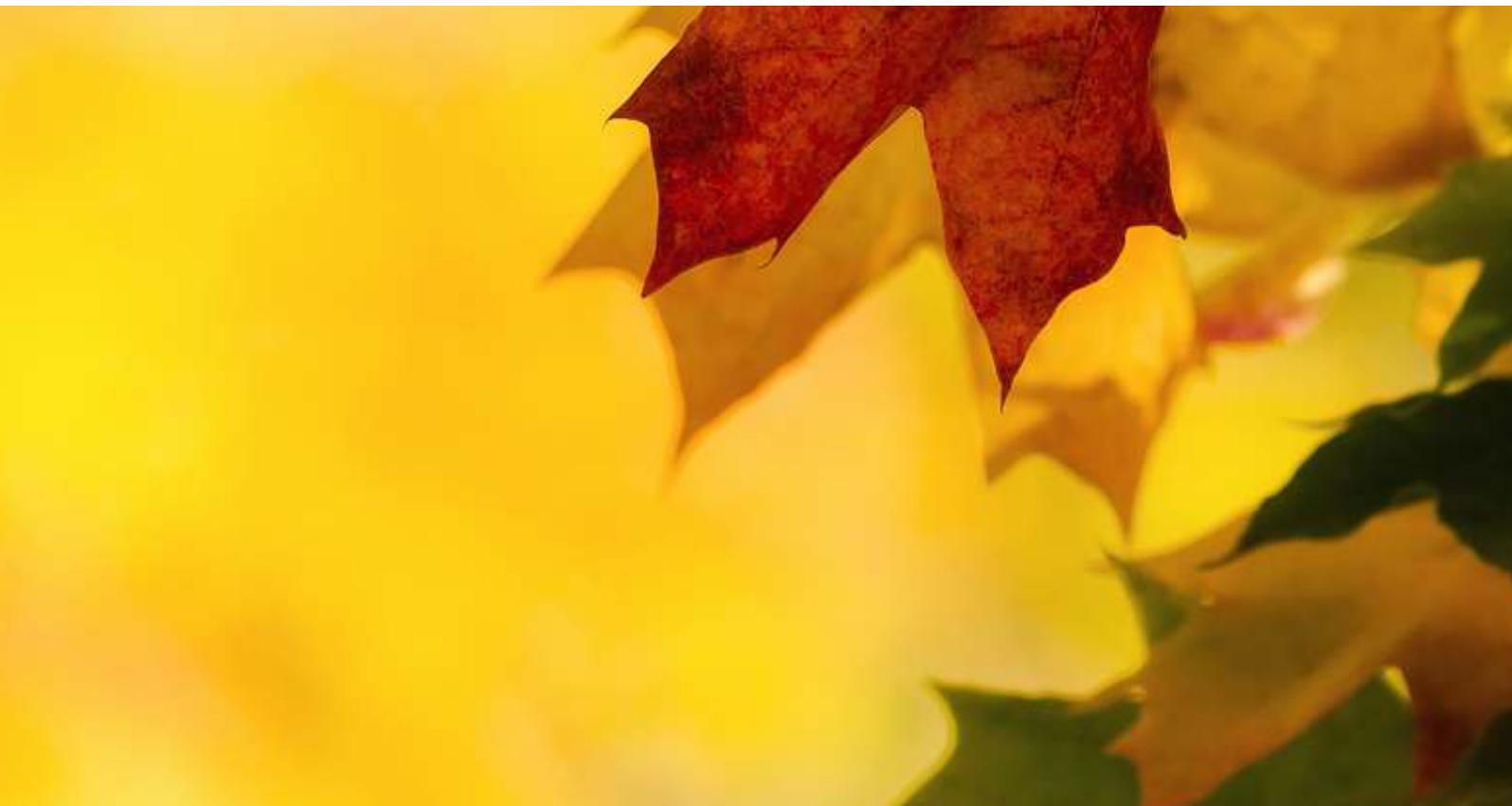


*Year of the  
'Chai Masti'*





**DIGNITY**  
**FOUNDATION**



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# Chapter 1

## Founder President's Message

I am happy to be presenting to you our 22nd Annual Report for Dignity Foundation and 11th Annual Report for Dignity Lifestyle Trust jointly.

It has been my endeavour to incorporate in our Management four key ingredients of what I consider as success in running the above charities:

- Purposeful leadership
- Adaptive services design
- Social connectedness
- Staff engagement and Funding

### Purposeful leadership

I have taken the help of academic research findings in global ageing and based our work on such leads. I have believed in driving the established mission of D.F. and D.L.T -- Changing the way people look at Ageing in India – to generate a clear and compelling direction as to where our organisation is heading and in what direction. In the month of October 2017 when this Report is getting released on the International Day of Older Persons, we believe in UN's thematic focus, co-opting it in our Programming for the year: harnessing the talents, potential and contributions of senior citizens to society. That has been our commitment for the year 2017-18. The academic background data for this conclusion is as follows:

*We took note of Loneliness as one common source of distress, suffering, and impaired quality of life in older persons - rich or poor. Research revealed the relationship between loneliness, functional decline and even death in adults over age 60 (US study). The longitudinal cohort research with 1604 participants involved a baseline assessment every two years over a six year period.*

*“Subjects were asked if they feel 1) Left Out 2) Isolated or 3) Lack Companionship. Subjects were categorised as “not lonely” if they responded hardly ever to all three questions and “lonely” if they responded some of the time or often to any of the three questions. One of the outcomes was functional decline over 6 years on four measures: a) Difficulty on an increased number of activities of daily living b) Difficulty in an increased number of upper extremity tasks, c) Decline in mobility, or d) Increased difficulty in stair climbing.*

*In all our Projects implemented during the year, there has been confirming evidence that Loneliness was significantly associated with nearly all of the measures of functional decline. This included declines in activities of daily life, difficulties in upper extremity tasks, and difficulty in climbing the stairs.*



Loneliness Mitigation centres (chai masti centres) thus became our primary focus of programming. The harnessing of talents takes place in each chai masti centre not only during centres' day to day programmes, but also during Quarterly Events which we have been religiously conducting since 2010. Senior citizens get the platform to see their own hidden and unexplored creative talent blossom forth while availing the opportunities made possible. It goes to the credit of well known visionary donor Mr. Nischal Israni of Blue Cross Labs for identifying this segment of our services for his financial support which he has been giving year after year for the past several years.

### **Adaptive design of services**

Frequent exercises were undertaken in infusing the realities of what the senior citizen members want into the creation and evolution of weekly and monthly programmes and the allied changes in processes followed. An exhaustive list of 50 ideas of what could be done at these centres were researched upon and implemented during the year. The increased need for digital coaching of senior citizens in the use of mobiles and computers was an all-India feature. Accordingly new resource persons were inducted into programming.

### **Social connectedness with senior citizens**

“There go my people. I must follow them, for I am their leader”, said Mahatma Gandhi. I frequently recall this famous quote as my beacon light. The yearlong programme of incorporating members' insight, feedback, and participation became the kingpin of our goals. I also know if your actions inspire others to dream more, learn more, do more and become more, you are a leader. Rosalind Carter went one step further to define a leader saying: a leader is one that takes people where they want to go. But a great leader takes people where they don't necessarily want to go, but ought to be. In doing what she says I tell myself: cultivate deeper and updated domain knowledge for getting the relevant leads.

### **Dignity Foundation enabled to serve the very poor elderly**

During the year National Stock Exchange, American Express, Give India, SBI Capital and Deutsche Bank have enabled us with large scale funding to serve the poor elderly in 8 different slum locations in Mumbai and Chennai. This has been our major breakthrough in many years. Some 10,000 poor senior citizens are being served through these intensive reach-out programmes. Our existing Ration Project to the elderly in below-the-poverty-level category, a project now in its 10th year, is also being carried out. We owe our thanks to generous donations from Nirlon Foundation, STCI Online and other individual donors.

### **Staff engagement and Funds**

Implementing HR policies and principles in six cities (with the seventh one added in July 2017) has been a challenging task in view of restrictive funds at our disposal. We were not able to visit city chapters as often as we wanted. Therefore, increasingly the reliance is falling on Steering Committees of senior citizens we have set up in recent chapter establishments. In Ahmedabad for example, the worst form of group politics amongst senior citizen members destroyed much of hard labour. But we also witnessed the best that emerged there in the form of Mr. Piyush Desai taking over the Chief Patron ship of Ahmedabad chapter. This has not only relieved the financial strain of shouldering the chapter expenses, but Mr. Desai's patron ship has also meant his critical and constructive eye on the management of services in the chapter is available to us. Mr. Piyush Desai's views on his championing the cause find a separate mention in the pages that follow.

The Heads of Chapters and Coordinators working in each of the Chai Masti centres in various cities hold a very important place in the management of service delivery in D.F. Of special mention are the fulltime and part time Teams headed by Managers of Kolkata, Chennai, Bengaluru and Ahmedabad who have been the pride of D.F for the past few years now. There is stability, commitment and dedication all around. The Steering Committees serving in an honorary capacity in the chapters at Ahmedabad, Bengaluru and Chennai also deserve our grateful thanks for guarding the brand name and reputation of D.F.

Cutting down on services rendered by two of our Programmes - the Govt of Maharashtra Senior Citizen ID Cards and Dementia Day Care Services in Byculla , Mumbai have been painful experiences. But the number of beneficiaries was not justifying the expenditures incurred by both. So the Trustees approved the closure of both services with effect from April 2017.

I am very happy to record that few patrons on the financial front have emerged during the year under review without whose support the going would have been very tough.

In Mumbai, D.F as well as D.L.T have seen the constant infusion of donations at the hands of Trustee Pranay Vakil. His championship of several matters in the Trusts, their need for funds in critical areas at critical times, his decisions helping the management to curb expenditure, and the effort he takes for a perennial promotion of the cause of Dignity Foundation and Dignity Lifestyle Trust is touching, to say the least. If there is thought leadership at the helm of the Trusts, we must look at Pranay Vakil. I am totally beholden to him in a very humble way.

Mr. Arun Saha has been giving quiet support in all critical areas of our weaknesses. Without his guidance and timely assistance D.F and D.L.T would not have had a productive year 2016-17.

Thanks to his partial retirement from his company, Trustee Gopal Srinivasan has been able to afford more time for resources planning and strategy evolution in both the Trusts. He has stood by as great support in all crucial recruitments at the Trusts. Many times his unsolicited donations have delivered us out of difficult times. Thank you very much.

Mr. Sharad Wasani in Bengaluru has been of tremendous support in sponsoring all the Events through the year as well funding the Nutrition Supply programme to the underprivileged elderly in the Bengaluru chapter. More about these in the Bengaluru Chapter report. I am very thankful to Mr. Wasani for help and assistance. In Kolkata Mr Raghu Mody has made a beginning in sponsorship of activities. We hope he will soon become Chief Patron of Kolkata Chapter in 2018.

### **Conclusion**

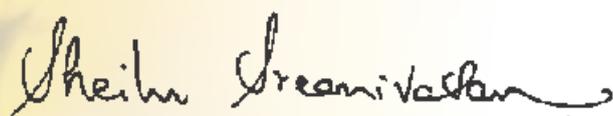
I used to think that running an NGO was equivalent to conducting a symphony orchestra. But I don't think that's quite it; it's more like jazz. There is more improvisation that is called for at all points in time.

It is my fond hope that NGOs manage their ventures so wonderfully that the reverse process of for-profits emulating the Not-for-profits should emerge. I would want to imagine that the running of Dignity Foundation and Dignity Lifestyle Trust is so exemplary that, in a world of fast-diminishing customer and employee loyalty, for-profit companies would want to adopt lessons from us Not-for-profits in three areas:

1. Identifying and serving an irresistible mission that works at a higher purpose;
2. Nurturing passionate employees; and
3. Keeping clients/customers engaged and loyal.

I would want to imagine that the focus on the mission and not the money be the guiding force, because in the social sector, money is a means to an end, not an end in itself. While Not-for-profits must know how to generate revenue and control costs, the ultimate goal is to fulfill the organisation's mission.

In the fulfilment of this mission, the staff, members and volunteers at D.F and D.L.T must speak. Please hear them speak in the remaining pages of this Report that capture their voices.



# Chief Patron, Mumbai - Pranay Vakil



## Growing Old.....gracefully!

The famous character of Mahabharata, Bhishma Pitama, was blessed with “etcham mrutyu” – he could be killed and could decide when he should die for himself!

Unfortunately, all of us are not as fortunate and have no option but to cope with the second innings.

India has a growing elder population and the number of senior citizens seems to be continuously rising. By 2030, 18% (1/5th) of India will be over 60 years of age!!

The question is who will look after the aged – the Government, NGO's like Dignity or the near and dear ones?? Everyone can help, but there is no alternative to staying fit and learning to cope as age progresses, keeping minimum dependence on others. How does one learn to cope?

Given below are some “nuggets” that could help you as you progress from year to year:

1. Try and stay as fit and healthy as you can. This will reduce your dependence on others.
2. Healthy food habits, timely meals and some exercise will surely help.
3. Take up a “hobby” that interests and motivates you physically and stimulates mentally.. a hobby that you can manage on your own, without much help or assistance. For example, I know a person who has on his computer over 25,000 photos. He has arranged these photos into several folders and can retrieve them at will, basis any person's photo (face recognition), location where it was taken, vintage of the photo, events, occasion, etc. With the help of technology, all of the above and many more can be simultaneously organized. This friend of mine has photos from the 50's which he has scanned and put into folders, much before

digital photography became possible. I know of another person (80) who is fond of painting and colouring. He continues with his hobby despite his hands being very shaky. Every year, he puts together his collection of paintings, publishes these in a small booklet and sends them to friends and relatives.. Many more hobbies like singing, playing an instrument, etc. can help.

4. Thanks to technology, you can now, without much effort, even track people who many not have been in touch with you over the years. I remember tracing down a long lost friend I met in 1983 and we have been good friends since then.

5. If you are in a position to select friends, try and choose people at least 10 years younger than you. It would make the discussions more interesting and lively and the knowledge base would be more stimulating.

6. If you are fit and can take it, do travel. It brings new purpose in life. Also, you will then look forward to the next trip/event.... A must for every human being. I strongly feel that one should look forward to tomorrow, next month/year and so forth. This will keep you going a make life more beautiful.

7. Examine your nature and your outlook to others. You know you are going to be dependant, so why not learn to thank all who are helpful to you. Also be more accommodative, flexible and less irritable. This will improve your acceptance in society.

I recognise that all of the above is very basic and almost elementary, but if you look back and analyse, you would possibly come to the conclusion, that one can improve.

Birds of the same feather flock together... also true for senior citizens. Try and form a group similar to the Chai Masti centre that Dignity has. The group meets frequently at designated places to spend time and enjoy. If you have not already tried this, please do try and join one such group, it will help.

In rare cases, I have known of seniors who have unfortunately become single, looking for a partner in life. The instances I have seen of two elders coming together are successful for the simple reason that the expectations of the couple from each other are minimal. I recognize that his may be "very unconventional" but I guess you have to do what is good for your own well being.

Let me wish you well and hope that you will be more comfortable than before, after reading this article!!

## *Chief Patron, Ahmedabad - Piyush Desai*



About one year has been completed since I became Chief Patron of Dignity Foundation Ahmedabad Chapter. The change which I found in my approach that the activities of Dignity Foundation has brought some sympathy and awareness to my mind. Approach should not only be sympathetic but also to be healthy in every respect to the seniors in the society and painstakingly with those who have limitations of health and resources.

Till date Dignity Foundation has taken care of all three classes of society - upper strata, middle class and common classes of the society. It has given equal focus in providing benefits to all. I am of the opinion that if it operates adopting the local - be it Newsletter, circulars and other forms of communication, then more and more people will be able to derive benefits and guidance from the D.F. Management. It should be considered positively particularly its newsletters and all communication with the members. As for the highly educated English will do but for the average middle class it should be in local language.

I see different types of seniors around me. At least 50% seniors who have retired feel that they have done enough and this is the time to relax. There are 20% people after retirement they stop extending services in business but they are equally active in social and community development. While 20% are such who are upper strata of the society, they take care of themselves by doing yoga, meditation, walk, swimming and such like in the morning; in the noon they take rest; and evening they go to a club, play cards, golf, and the like. Another 10% are like cricketers --heading towards the end scores faster, if the play is of 50:50, with a view to achieve their unfinished goals of life.

Lastly I am waiting for a day when there will be separate 'Help Me Desks' at public places like Hospitals, Airports, etc. where seniors can go for assistance.

# COO Services, Mumbai - Bhavana Kapadia



The past year has been a mixed feeling of sadness in having to close two of our services and joy in having bagged large CSR projects to serve the poor and the underprivileged elderly living in poor slum locations.

Regarding closure our President has explained the circumstances in her First Word.

Regarding corporate funding, while certainly doors have opened for NGOs to pitch in with our projects, I would like to comment on the inapplicability of the sustainability issue vis-à-vis the elderly. After 60 or 65 years of doing hard labour by working as domestics in people's houses, they neither have the necessary strength or the inclination to undertake work any longer. It is unfair, just because they are poor, the 'retirement' entitlements of ease, comfort and leisure are not extended to them. Young people in companies in charge of CSR must appreciate the fact that we cannot further our interests of sustainability on this deprived classes. Companies have to forego these expectations and give the elderly their due. It is society's role and responsibility to look after the elderly in their older years. That is the meaning of social justice.

Secondly the disparity in terms of years of experience between the very young professionals, usually the most junior in charge of CSR in companies and usually the well experienced social worker of the beneficiary agency brings in uncomfortable equilibrium as between a giver and receiver. Thinking they are exercising high standards of accountability question the basics of assumptions implicit in social work and application of social work principles.

Going forward, for the year 2017-18, I wish to:

- 1) Develop deep linkages between Govt schemes and the beneficiaries in poorer communities.
- 2) Develop the foothold we have already achieved in such communities into blossoming relationship of us as catalysts and they as beneficiaries of services.
- 3) In each of the chapters it will be my endeavour to get at least very pro-poor projects adopted by companies.
- 4) Be instrumental in starting chapters in the North East and North where D.F. lacks presence.
- 5) How to set up more 'cha masti centres' is a brainstorming session we wish to do in companies where business strategy and marketing personnel are strong
- 6) Post April 2017 our market research in value additions to members have been undertaken and soon we will be in a position to deliver greater value membership to middle class membership.
- 7) Developing Rotary and Lions Clubs to set up 'chai masti centres' and fully support the ventures is certainly a possible goal for all of us at Dignity.

Services of Dignity Foundation I oversee and administer include in Mumbai and city chapters: Helpline Management; Ration Supplies Management; 'Bus to Health' supported by Deutsche Bank; 'Jogeshwari Day Care Centre' supported by American Express and Give India. It has been a year full of challenges and many rewards as described in pages forward.

# New Initiatives and Large Scale Projects

## **Integrated Health and Social Security**

### **Sponsored by National Stock Exchange**

The two year project titled Integrated Health and Social Security operationalised in four slums of Mumbai (BDD Chawls, Dharavi, Sion East and Jogeshwari East) and three in Chennai (Saidapet, Foreshore Estate and Kannagi Nagar) came to a conclusion in March 2017. Our reach out has been some 8000 very poor elders of the slums. Through our intervention members got equipped with knowledge and skills of living physically and mentally healthy. Members met regularly for attending our programme. This meeting resulted in strong bonding among the members. They wanted to continue this type of meeting on a regular basis. As the funding for the programme was discontinued in an abrupt manner by National Stock Exchange (NSE) we had to suddenly give up our work. After calling for Proposal submission for the third and the fourth year, the company announced stoppage to the great disappointment of community elders and staff of Dignity Foundation. Even in fund disbursement by NSE it was short by Rs. 25 lakhs from their original commitment and agreement signed. This had put us in very difficult times.



## Bus to Health

Sponsored by Deutsche Bank, Mumbai  
Bus and Computer hardware and software  
donated by SBI Capital Markets Ltd

- Mankhurd
- Baigan Wadi
- Govandi
- Shivaji Nagar

Provision of quality health care services is the main agenda in action. But in slum locations the elderly are the last in the family to be “allowed” either health care or good nutrition or for that matter, even physical space in the house. Therefore, even if there are medical centres and hospitals fairly widespread in any location in Mumbai, the elderly were found wanting in availing of the facilities. Hence the project idea was submitted by Dignity Foundation of running bus trips to fetch senior citizens from where they live to the hospital located in Mankhurd. We tied up with an NGO outfit delivering medical services by name DoctorsForYou which is doing yeoman services in even disaster struck far off places in India.

SBI Capital Markets Ltd agreed to gift us a Tempo Traveller – a 17 seater bus of Force Motors—as well as all computers, printers, internet facilities and the special software to run the special Program written for the purpose of capturing patient data. A sum of Rs. 21.67lakhs was donated by SBI Capital markets Ltd.

The cost of running the services, including staff salaries, doctors fees, lab test, medicines and even emergency treatment costs were picked up by Deutsche Bank, Mumbai to the tune of Rs. 75 lakhs for one year, followed by a commitment for more number of years. We owe our gratitude to both SBI Capital Markets as well as Deutsche



Bank enabling us to reach out to 8000 people living in the villages of Deonar, Mankhurd, Benganwadi and Shivaji Nagar.

The Project started on December 5, 2016. Health services provided include consultations at the General OPD for minor ailments, special clinics for skin, orthopedics, ophthalmology, diabetes, hypertension, in addition to obtaining prescribed physiotherapy, prescribed pathological tests and supplying medicines – all free of cost to the senior citizens.

A team of four community health workers are responsible for meeting senior citizen in the four locations and convince them to take the Bus to Health, and enjoy treatment at DoctorsForYou funded by Dignity Foundation. It almost takes two hours to complete their consultations, get checkups done and undergo relevant treatment and receive medicine supplies from the dispensary at DoctorsForYou. Every member is dropped back at their doorstep. We work from Monday to Friday from morning 8:30am to evening 5:30 pm.

A Baseline Survey was conducted by Dr. Ratna Thar and her Team to understand the health issues faced by the elderly members and their health seeking behavior. At the end of year one in November 2017 an impact assessment exercise will be undertaken by her.

Till September 2017 a total of 8000 senior citizens have been provided with medical services.





## Jogeshwari Day Care Centre



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

The main donor – American Express and its employees – along with Give India have been exemplary donors in continuing their contributions to the poor elderly who are the centre members.

This project idea stemmed out of our realisation that the elderly in such localities are usually given a short shrift at home where they are the last in line members. In fact they are denied respect; they are cast aside as soon as they

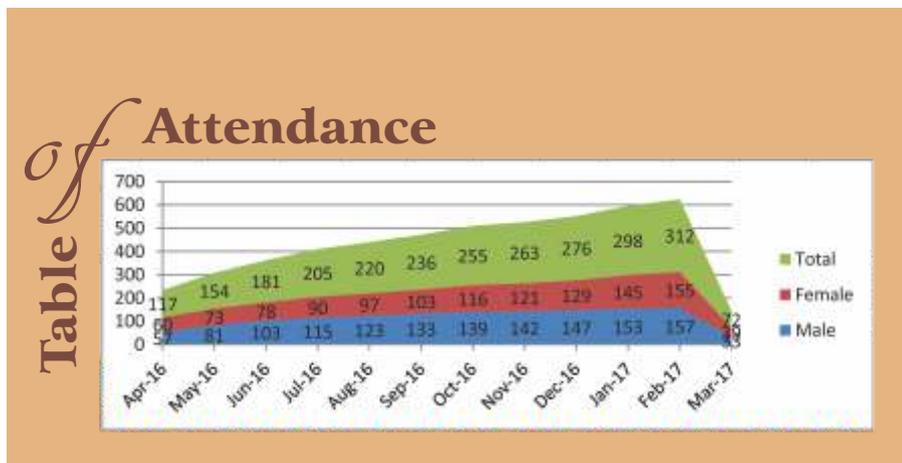
became “non-productive machines”. Dull and lifeless, they spend the day without communicating with anyone, not even among themselves and a majority of them were found to have such common afflictions and problems as failing health, poverty, isolation, neglect, abuse, fear, boredom and even physical injuries that had not been nursed to heal.

**As a panacea to these ills, the Centre conducts activities as follows:**

- 1.Services for physical health ( diagnostic, preventive and curative)
- 2.Individual and Group Counseling. ( Psycho/Social/Nutrition)
- 3.Case Work ( handling of abuse and neglect)
- 4.Midday Meals and Micro Nutrients ( to reduce malnutrition)
- 5.Social and Cultural Activities (social connectedness)

**For a second year in succession, the centre has gained popularity in the locality.**

Table 1 shows a gradual rise in attendance each month, leading to an overall increase in the total number of members availing of the facility. The facility is utilised equally by male and female members in the community.



**Improved nutritional status:** Almost 60% of the members were falling under “poor” nutritional category. To address these issues nutritional supplements were introduced for all the members along with daily yoga and physical exercises. This has improved the nutritional status across all members. With proper nutrition elderly feel more energetic and healthier, enabling them to remain more active

**Midday meals has brought members hunger down to zero:** Earlier our elders kept themselves hungry as family would fail to feed them on time or give unsuitable appropriate cooked food at home. Today the situation has changed. Community is aware of our midday meals provided at the centre. We see 80 to 100 elders walking in with dignity take meals daily. Meals are planned by a food committee composed of members.

**Care and support group has emerged as a core feature:** With the objective of creating a caring and sharing support group, conscious efforts were put in by our professional Team of Social Worker and Administrator. Today we have some 350 members in the support group. Support is extended during illness, undertaking of outdoor tasks, for company and support against abuse. Emotional bonding is the resultant quotient.

**Reduction in Abuse Cases due to Centre's intervention:** Through our intervened (in 65 to 70 cases) the frequency and intensity of abuse and neglect have reduced.

**Health care:** During the year 1281 members received consultations from the general practitioner.

| Health care         | Supporter                                      | Treatment   | Beneficiaries |
|---------------------|--|---|---------------|
| Minor health issues | Visiting GP                                    | Medicines were provided from centre   | 1280          |
| Eye care            | Satya Sai Seva                                 | 110 Check up/ 27 members underwent cataract surgery /50 members got spectacles                              | 110           |
| Heart care          | Seven Hills Hospital conducted diagnostic camp | 60 members examined for heart functions. 7 members under gone enjiography and one undergone bypass surgery. | 60            |
| Orthopedic care     | BMC Hospital                                   | Consultation /medicines   | 50            |
| Lifestyle diseases  | Dignity Centre                                 | 5 Diagnostic camps /medicines   | 500           |

# Ration Supplies to Poor Elderly

Sponsored by: Nirlon Foundation, Give India, STIC Online and individual Donors

Dignity Foundation supports indigent senior citizens in Mumbai, Bengaluru and Pune by providing a month's worth of basic provision of grains and other daily food to the very poor senior citizens who cannot fend for themselves. Senior Citizens call on Dignity Helpline or come and meet in person for ration support. Dignity Foundation also reaches out to the slum localities through various outreach programmes and with the help of volunteers. For ration support services we receive funds through Give India and individual donors.

Rs. 1000 worth of food grains to single old person and Rs. 1300 for a couple has been the norm practiced by Dignity Foundation. Nearly 400 people are getting the benefit of monthly rations.

The ration supply gets started after a physical verification of the genuineness of the case by a Social Worker assisted by volunteer members. Once a beneficiary is admitted into the list, he/she receives ration month after month without fail. This support has been a great relief to the elderly members.





# Dignity Chapter 3

## Dialogue Magazine

Executive Editor Huned Contractor

A few days ago I received a text message from a regular contributor to Dignity Dialogue that he very much wanted to continue writing for the magazine but was handicapped for the fact that he did not have a computer at home and had to get his work typed from an agency, which cost him quite a bit in addition to the effort it took in terms of commuting. It set me thinking. Senior citizens, it appears, are rapidly getting divided into two very different segments. There are those who have kept pace with changing technologies and are quite adept at using computers and other devices such as smartphones and iPads, while there are others who have never been able to migrate to the new world. The ones in the latter category are losing out, unable to fill their empty hours with access to the internet and all that it has to offer such as Facebook, Twitter, Instagram, E-mail, and so on.

This implies that Dignity Dialogue must now make a more conscious effort to help the technologically-challenged seniors to partake of the pleasures that technology can offer. Meanwhile, the year gone by has been good for the fact that readers have been very responsive to what has been published and that has kept us on our toes. Some are very appreciative, some very critical, and some quite prone to fits of anger.

Anyway, change is what is constant and so our next 12 months will be devoted to introducing new features in Dignity Dialogue and keeping it just as young at heart as our readers are. By the way, thanks must go out to our regular writers who have never disappointed by writing on a wide variety of topics and I must make a special mention of three wonderful ladies – Monica Fernandes, Jeanette Saldanha and Janina Gomes – for always sending articles that spur positive thinking.

What I also like is the enthusiasm for writing as displayed by K R K Moorthy, Vijaya Rao, Sumit Paul, Indira Krishnan, Kusum Gokarn, Somesh Chandra Kakar, R V Rajan, L K Baweja, C K Subramaniam, V Anand Kumar, S H Subrahmanian, Gopal Srinivasan, Adi Merchant, V Ramasubban, Arvind Narvekar, Veena Adige, Suresh Chandra and Ramani Iyer, among others. They have all kept the DD flag flying at full mast!

**Anil Damle, the intrepid traveller, poses on a rope bridge, highlighting the fact that age is no barrier to adventure**



**Moving out of her comfort zone, Armene Modi has helped young girls in villages to attend school by starting a bicycle bank**



**Piyush Desai, chairman of Wagh Bakri, shows that while business may be important, you have to find time to pursue things you love**



# DIGNITY HELPLINE

## Mumbai

Dignity Helpline functions five days a week and 52 weeks a year. Wherever necessary, professional advice is sought for the client including Police assistance. A young lawyer in Mumbai volunteers her time for our clients consultation. Police have been helpful in some cases, plainly dismissive in some cases. Much of help is obtained through contacts with personnel in the police station through some connection or the other. In undertaking home visits members have volunteered through out the year and have rendered very valuable assistance.

**Special mention must be made of following volunteers who have given us excellent assistance through the year.**

- 1) Rajendra      2) Aditya      3) Neeta      4) Shailesh Raja  
5) Vasanta Subramaniam      6) Satish K.

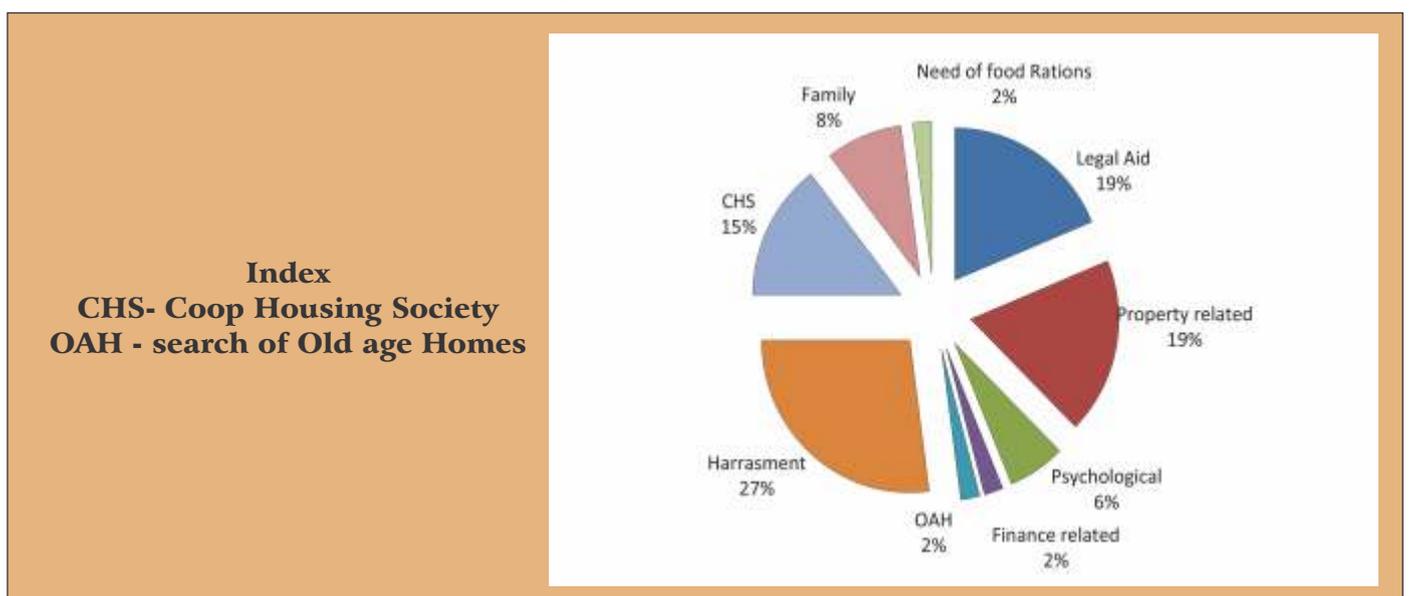
## Sample of Cases from January to March 2017

| FSR. No. | Date      | Name of Case | Type of Problem                                     | Intervention                             |
|----------|-----------|--------------|---|--|
| 1        | 17/1/2017 | Mr A         | Property related                                    | Legal advice                             |
| 2        | 19/1/17   | Mr B         | Demat shares related ase                            | Legal advice                             |
| 3        | 20/1/2017 | Mr.C         | Want share from wife's property which she inherited | Counseling                               |
| 4        | 19/1/2017 | Mrs.D        | Alcoholism.   | Gave NGO's contact no Referral to Rehab. |
| 5        | 19/1/2017 | Mrs. E       | Selling of Property                                 | Counseling                               |
| 6        | 13/1/2017 | Mrs.F        | Insurance related                                   | Asked to contact main office             |
| 7        | 18/1/2017 | Mrs. G       | Wanted list of OAHs                                 | Provided list of OAH                     |
| 8        | 16/1/2017 | Mrs. H       | Too much of noise in neighbourhood                  | Counseling /Guidance                     |
| 9        | 17/1/2017 | Mrs. I       | Harassment by daughter in law                       | Counseling                               |

| FSR. No. | Date      | Name of Case | Type of Problem  | Intervention  |
|----------|-----------|--------------|--|---|
| 10       | 12/1/2017 | Mr. J        | Harassment by son  | Not approachable  |
| 11       | 12/1/2017 | Mr K         | Water connection cut by neighbour  | Advised   |
| 12       | 12/1/2017 | Mr L         | Son evicted father from his room   | Counseling & sent volunteer   |
| 13       | 12/1/2017 | Mr. M        | Want Food Rations  | Provided Rationing  |
| 14       | 16/1/2017 | Mr. N        | Property related   | Legal advice  |
| 15       | 24/1/2017 | Mr. O        | Property matter and Harassment   | Counseling  |
| 16       | 17/1/2017 | Mr.P         | Regarding divorce  | Counselling / No response from client.                                |
| 17       | 19/1/2017 | Mrs Q        | Counseling   | Sent volunteer  |
| 18       | 16/1/2017 | Ms. R        | Mental Harassment  | Counseling  |
| 19       | 30/1/2017 | Mrs. S       | Psychiatric help   | Counseling and Referred to Psychiatrist                               |
| 20       | 31/1/2017 | Mr T         | Legal aid  | Referred for Legal Advice   |
| 21       | 1/2/2017  | Ms. U        | Property related   | Counseling  |
| 22       | 2/2/2017  | Mr V         | Property related   | Counseling  |
| 23       | 7/2/2017  | Mrs. X       | Quarrel with room owner  | Counseling  |
| 24       | 15/2/2017 | Mrs. Y       | Intrusion of stranger in room  | Legal advise  |
| 25       | 17/2/2017 | Mr. Z        | CHS related  | Legal advise  |
| 26       | 17/2/2017 | Mr. AB       | Communication  | Counseling  |
| 27       | 20/2/2017 | Mr. AC       | Property related   | Legal advise  |
| 28       | 20/2/2017 | Mrs AD       | Harassment /FD /Property related   | Case withdrew   |
| 29       | 21/2/2017 | Mr. AE       | Name not in voting.<br>Wants to report case through Dignity Dialogue magazine. | Advised to contact Election commissioner/send letter.<br>Letter sent. |
| 30       | 21/2/2017 | Mr. AF       | CHS harassment   | Provided contacts of Registrar  |
| 31       | 27/2/2017 | Mr. AG       | Harassment   | Problem reduced after volunteer visited few times                     |
| 32       | 28/2/2017 | Mr. AH       | Dowry affecting the couple   | Legal Advice  |
| 33       | 2/3/2017  | Mrs. AJ      | Property related/cheating  | Counseling/referral   |
| 34       | 3/3/2017  | Ms. AK       | CHS Harassment   |   |

| FSR. No. | Date      | Name of Case | Type of Problem  | Intervention  |
|----------|-----------|--------------|--|---|
| 35       | 6/3/2013  | Ms. AL       | Harassment to neighbours.<br>Keeping animal in one room, in unhygienic, suffocating atmosphere | Given contact of The Bombay Society for the Prevention of Cruelty to Animal |
| 36       | 6/3/2017  | Ms. AM       | Mental harassment  | Counseling  |
| 37       | 10/3/2017 | Mr. AN       | To get room rent receipt in client's name.   | Counseling and drafting letter.   |
| 38       | 10.3.17   | Mr. AO       | Legal advice   | Provided legal advise   |
| 39       | 21.3.17   | Mr AP        | Depression/suicidal tendency   | Talked and counseling sessions held   |
| 40       | 14.3.17   | Mr. AQ       | Abuse and physical violence  | Advice from lawyer  |
| 41       | 10.3.17   | Mr AR        | Address of Maintenance Tribunal  | Provided details  |
| 42       | 22.3.17   | Mrs. AS      | Wanted information on succession certificate   | Legal advise  |
| 43       | 20.3.17   | Mrs. A T     | Harassment   | Discussed with concerned CHS official                                       |
| 44       | 27.3.17   | Mrs. AU      | Harassment   | Counseling  |
| 45       | 27.3.17   | Mrs. AV      | Problem with CHS   | Legal advice  |
| 46       | 29.3.17   | Mr. AW       | File a suit for Maintenance money  | Follow up for judgment  |
| 47       | 29.3.17   | Mrs. AY      | Harrasment by brother  | Counselling   |
| 48       | 10.3.17   | Mr AZ        | Harrasment   | Required to send letter to CHS  |

## Helpline cases - a sampling of cases in a quarter Jan- Mar 17



## Mumbai: Sample Case 1

Shobha, is Principal Scientist in Tamil Nadu, and daughter of Pushpa (80) living in Kandivli, Mumbai. Pushpa is bedridden, and lives with her son and daughter-in-law. Pushpa was depressed and lonely despite being looked after well and being cared for. It was becoming increasingly difficult for her son and daughter-in-law to attend to her emotional demands and a host of other insecurities she was complaining of daily. She did not let them even sleep. So Shobha asked us for counseling support.

Our trained volunteers were deputed and family counseling sessions were also held. The latest information we have received is that the mother has quietened out and there seems to be peace at home.

## Mumbai Sample Case 2

Vishwambhar (70) old staying alone with a neighbour by name Purva staying above his flat. The client complained about too much of noisy disturbances coming from the flat above. He wanted D.F to help him live in peace. We approached the CHS Manager as well as the flat owners all of whom were empathetic to the problem faced by Vishwambhar. A problem that persisted for a long time was put an end to through peaceful reconciliatory talk and counseling on the part of Dignity volunteers.

# Dignity Helpline Ahmedabad

## Sample Case 1

Varun Dhawan, son of Masilamani Dhawan (68), came to register the case of his mother being abused by his elder brother's wife. The issue was about property. At times she even beat up her mother-in-law and threatened to kill her. When the case came to us, we arranged for proper legal counsel. Our Lawyer Ravi Karnavat explained to the mother and son about the rights of senior citizens, asked the mother to write a Will and take necessary steps like registering with the Police, since physical violence was also indulged in by the daughter-in-law. But the client did not want any police intervention and went away.

## Sample Case 2

Rita (daughter of Alphonso Dias (82 years) and Jennifer Dias (70 years)).

Rita called and complained that there is leakage problem in her parent's house due to the renovation done by the owner's living on the floor above their flat. She wanted help from D.F The Chapter Manager personally visited their home to see the actual damage. Coordinated with the building secretary and chairman. Unfortunately, they were not ready to help the family. Spoke to the police department; they did not launch the complaint as it is about the housing society issue. This case also remained unresolved.



**Paras Bhatt** needs a special mention as her volunteer efforts in Helpline services to harassed senior citizens are greatly appreciated.

# Dignity Helpline Pune

I am very happy to report that in Pune there is a unique system of attending to phone calls received on the Helpline number. When the call rings in the office, the Office Assistant transfers it to the number of the Member Volunteer in roster duty that day. He or she attends to the call and reports to the Manager about help needed. Legal counsel or police assistance against abuse or related family issues are handled by the senior citizens members quite successfully. For legal counseling a meeting is arranged with our lawyer who renders us free counsel and help for senior citizens.

## PUNE DIGNITY HELPLINE ROSTER

| DAY       |           | MORNING 10 AM<br>- 1.30 PM |           | AFTERNOON 1.30 PM<br>- 5 PM |
|-----------|-----------|----------------------------|-----------|-----------------------------|
| MONDAY    | Volunteer | Shashi Taneja              | Volunteer | Geetha Subharam             |
|           | BACKUP    | Razia Sultana              | BACKUP    | Dolly Irani                 |
| TUESDAY   | Volunteer | G. K. Asthana              | Volunteer | Kurian Thomas               |
|           | BACKUP    | Dr.usha Sutariya           | BACKUP    | Shashi Taneja               |
| WEDNESDAY | Volunteer | J Ramaprasad               | Volunteer | Com. Chaturvedi             |
|           | BACKUP    | G. K. Asthana              | BACKUP    | Geetha Subharam             |
| THURSDAY  | Volunteer | Razia Sultana              | Volunteer | .Kurian Thomas              |
|           | BACKUP    | Shaikh Jamel               | BACKUP    | J Ramaprasad                |
| FRIDAY    | Volunteer | Keshub Advani              | Volunteer | Dolly Irani                 |
|           | BACKUP    | Jyoti Subiah               | BACKUP    | Suraj Taneja                |

## Sample Case 1

Ratnaben Pathak (79 years), is resident of Pune. Her case was about a property dispute with her own son and daughter-in-law living in Pune. Son took away all the jewellery of Ratnaben, including taking possession of her house and shop that she owned. The son gave the property away to another person on rent; but the rental money was not shared with the mother. Son and his wife behaved rudely with Ratnaben. Ratnaben was upset with their behaviour and was afraid that they will beat her to death; so she came to Ahmedabad to stay with her daughter. In Ahmedabad they met with us at Dignity Helpline at office in Paldi. Ratnaben was visibly shaken and said she is very scared to face her son.

Dignity Helpline Ahmedabad utilised its contact with retired DCP Nityanandam. He came to our immediate help; called the Pune Police Commissioner and sent us back with a letter of recommendation from him for speedy action against the son and daughter-in-law. Ratnaben went back to Pune by 15th March, 2017. She visited the Police Commissioner's office in Pune, and in one and a half month's time, things started turning in her favour. She got her house back, her shop and other belongings back from her son. She is happy to receive timely help from D.F and the Police Department.

# Dignity Helpline Kolkata

## Sample Case 1

In August 2016, Sajal Basu, son-in-law of Leela Ghosh complained that his mother-in-law is being physically and mentally tortured by her son and daughter-in-law. Leela Ghosh used to stay with her son in Kasba. But her son and daughter in law were not giving her food properly and tortured her mentally. So her second daughter brought her to Behala to stay with her. While staying in Behala, she broke her femur bone. All expenses were borne by her second daughter for her treatment. The old lady already gifted her property and all assets to her son. Even her other daughters gifted their portion to their brother. Now, the son was denying taking any responsibility for his mother both financially and physically. It was becoming difficult for the daughter to manage all the expenses. She came to D.F for help to find a solution. We helped mother to go to the Tribunal court and also contacted Kasba Thana. The officer in charge of Kasba Thana called her son and forced him to take care of her mother and made him promise that he will give financial help to her. She was very lonely and depressed so Dignity Foundation has started sending her a volunteer to her home for companionship. She became our member too. But in February 2017 she breathed her last.

## Sample Case 2

Ramendra Nath Mukjerjee visited our Dhakuria office on 6th Feb 2017 with complaints against his daughter. He said he had opened a joint FD account with his daughter. But his daughter gave a letter to the Bank Manager for stopping the payment of matured amount to her father. His wife forcefully brought him to D.F. which arranged for its lawyer to take up her case and plead on his behalf. So far the case is going in his favour. But not yet closed.

**DIGNITY  
FOUNDATION**



## Ahmedabad



### Sunil Shah, Chief Dignitarian

It was honourable P. V. R. N. Iyer sir, who is not only management Guru, but my personal and professional guru who brought Dignity Foundation to Ahmedabad city.

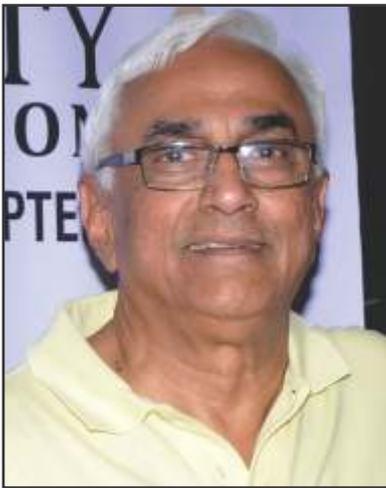
Dignity Foundation has different approach to understand the wisdom of the grownup community. The word “Dignity” itself brings respect. At Dignity Foundation in Ahmedabad city we are trying to make a difference in the life of the grown up community.

World has become one family and family has become individual now. At Dignity Foundation the concerns are addressed in the right spirit. In fact the couple of programmes I attended have helped the elderly to nurture their hobbies which they might have forgotten during their professional life.

Today we are small in number. Tomorrow we will grow 10 times and spread to many cities of Gujarat. Our vision for the next year is to come up with 10 chai masti centres in Ahmedabad city.

We are also working very closely with individuals and corporates to fulfill the dreams of the elderly citizens. There are many commitments in the pipeline which will help us fulfill our dreams of becoming a family of size 3000 people from different families in 10 centres in Ahmedabad and across Gujarat State.

I invite all individuals and corporates to join hands to help us generously to fulfill our dreams.



## A. N. Narayanan, Deputy Chief Dignitarian Ahmedabad Chapter

For Ahmedabad DF Chapter, Year 2016-17 was a testimony to the popular saying: “Where there is a Will, there is a way”. The year started on a solemn note, having lost our founder Chief Dignitarian, P.V.R.Iyer Sir. What followed were a series of challenges on Memberships, Admin., and Finance and Helpline services.

In the person of Piyush Bhai Desai, we found a saviour and a great well-wisher. Today he is our Chief Patron.

The year ended on a very encouraging note.

1. We have our office space.
2. We have dedicated sponsors like Piyush Bhai. Also, the timely help from HO has been very good and always supportive.
3. Memberships have soared.
4. Chai Masti centres are fully functional at Paldi and Bodakdev.
5. Helpline services have been restored with many more members joining as Volunteers.
6. Most importantly, we found a dedicated and service oriented Manager in Nina Christie.



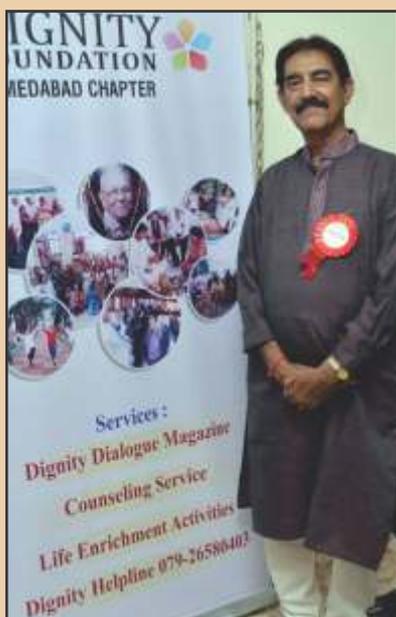
## Nina Christie, Manager and Head of the Ahmedabad Chapter

My first day in office as Manager of the Ahmedabad chapter, April 11, 2016 was pickled with negative comments all around: I was told: “there is no point working here, No future.”; “there is too much work load, you will go mad.”; “you are very talented, so find another better job”. I looked up the sky and said aloud to Lord: “Thank you My Lord, You have brought me to the right place for me to grow and achieve.” From that moment to now there has never been a dull moment. Each day comes with a fresh challenge. But that is the life that stimulates me. Three days later, I went to Mumbai for an orientation programme,

and was back in Ahmedabad when more chaos awaited!

I would like to name the events of the year as 'Struggle turned into Success'. Year 2016 – 2017 was a challenging year for me, with many setbacks to start with. However, keeping my focus on tasks assigned, and keeping integrity in tact I marched towards the goal: to make Ahmedabad chapter vibrant and buzzing all over again. The atmosphere was vitiated by sparks from various senior citizens flying all around as cross currents. Amidst the din of chaos of burning enmities between members all around, with the help of my Deputy Chief Dignitarian and HO support I started separating the grain from the chaff. I ploughed my way through to create an untainted path of services contributing to the welfare and wellbeing of senior citizen members I was serving.

Activities included streamlining admin work, stabilising our Helpline services by personal counseling sessions to clients as well as member volunteers who are implementing a unique participatory form of Helpline assistance introduced in our chapter as early as 2014; arranging for consultations with the lawyer, undertaking proper follow-ups with the helpline clients. Despite best efforts some cases still remain unresolved.

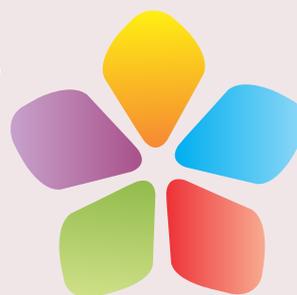


## **Dance Class for Members:**

Holding of 6 dance training sessions by dancer Forum Patel was one of the highlights of Paldi chai masti centre. She taught Bollywood dance style to seniors on two 2 old songs and 1 new film song. Members loved the sessions and had lot of fun while learning the steps, dance teacher Forum also enjoyed teaching these senior citizens. We consider it a unique experience.

Chandreshbhai, Coordinator, Paldi Centre

# DIGNITY FOUNDATION



## **FM Radio Nazaria interview of members:**

Our members got a unique opportunity when they took part in this interview. Life experiences since childhood were shared with listeners and as well as highlighting quality change in life after joining Dignity Foundation. Members also shared their favourite songs and dedicated some to family members and friends.

All efforts went to starting of a new chaimasti centre at Bodakdev and stabilizing its activities through a newly appointed coordinator. I committed to start 2 new centres, but that is still to happen.

Jemimah, Coordinator, Bodakdev Centre

# Key Activities of the Year

1. **April 2016:** Matru Poojan at Maniben Matru Gruh on 4/4/2017. Dignity Paldi members celebrated the Matru Poojan day with the ladies of Maniben Matru Gruh. The old Steering Committee was dissolved.
2. **May 2016:** Distribution of Discount booklets was undertaken to members.
3. **June 2016:** Dignity Foundation shifted to new office at Paldi. On 9th June Satyanarayan Katha at new office was held. On June 26th the Chapter completed two years.
4. **August 2016:** The Bodakdev chai masti centre was relaunched.
5. **September 2016:** Piyushbhai O. Desai, Chairman, Wagh Bakri Group, became our Chief Patron.
6. **November 2016:** New Steering Committee was constituted with following members: . Sunil Shah as Chief Dignitarian; A. N. Narayanan as Deputy Chief Dignitarian; Narayan Meghani; B. D. Raval; Sanjay Desai and Charu Desai; Mahesh Manjawala; Yazdi Mistry and Subhash Karekar  

The International Day of Older Persons was celebrated at GLS Auditorium, Law Garden at Ellisbridge, on 19th November, 2016. We had the pleasure of our Founder President visiting us for the Event and she conveyed her Vision and Mission to members who attended. Piyushbhai O. Desai, Gagan Sethi, Chairperson, Janvikas Centre for Social Justice and Dr. Bharat Bhagat – Chairman, Health and Care Foundation were other important guests of the day.
7. **December 2016:** A charity programme was organised on 7th at Jamnadas Kanya Chatralaya, Ambawadi. Members contributed for distribution of clothes to the girls of the school. All members from Paldi entre participated in the programme. They sang songs accompanied by music. Advocate Asha Thakar sponsored the food at this event.
8. **January 2017:** on 5th a Workshop was held on going cashless. The programme was held in collaboration with the Consumer Education and Research Centre (CERC). Kashyap Vachrajani, Head of Bank of Baroda, Uday Mavani, Head of CERC attended.
9. **January 2017:** ABC of Social Counseling – a training programme for volunteer members of Dignity Foundation was held on 19th and 20th. Bhavana Kapadia, COO, Mumbai HO was the main faculty at the programme attended by some 30 members. Topics covered included elder abuse -- physical, psychological, sexual, violation of rights, abandonment, neglect, self-neglect, etc. and their effect on life, ageing versus successful ageing. 5 students from Gujarat University too were present.
10. **January 2017:** A picnic to Serenity Library and Botanical Garden was organised on 29th for about 60 members, sponsored by Ratnamani Metals and Tubes Ltd. An interesting video presentation on house sparrows was shared by Jagat Kinkhabwala. His research stated that house sparrows were soon going to be extinct due radiation from cell phone and other harmful air waves. Members were encouraged to place cardboard nests outside their homes where sparrows can do nesting.
11. **February 2017:** A Consumer Awareness programme by CERC at the Paldi office was held on 9th. Another workshop on Customer Compliance and Grievance was also held at the Bodakdev centre. On 10th members were taken on a picnic to Nayan's Nature Nurture, the organic farm of Nayan Dave located near Mahudi.
12. **March 2017:** Event Dignity Companionship Carnival 2017 was held at Paavandham Hall on 21st. it was in the form of a musical evening turned into a dance party for seniors. The first death anniversary of P V R N Iyer was held with a Bhajan Sandhya sung by Jyotiben Pandya at Kocharb Ashram on 27th.

# Key Activities : Ahmedabad



## Story of Change:



### Dinesh Andhariya, Member, Paldi Centre

After joining Dignity, I am confident and joyful by spending my weekdays in various activities of CMC's. Earlier, I never participated in any public speaking activities. I never went on stage to perform. I never sang songs except playing Antakshari with my family members. But Dignity gave me the confidence to stand strong in front of 100/200 people to perform. This has been a very unique experience for me.



### Asha Thakkar

Asha Thakar also deserves a note of special appreciation for all the voluntary help she provided during the year

# DIGNITY FOUNDATION



# Bengaluru



**M S R Rao,  
Chief Dignitarian,  
Bengaluru Chapter**

I am happy to record that we were able to get a better larger space for our main office in Jayanagar. A mobile Pavilion with DF banner and interaction thereof with visitors to parks resulted in promoting the name of D.F. in garnering new members. Consequently, quite a few new members were enrolled. Distribution of Rations to the deserving needy is being pursued. The other activities include promotion of the concept of Live-in-relationship, Companionship Carnival, Outdoor sports event and participation of members in debates.

For the year ahead we look forward to welcoming more new members to our Chavadis; adding more Chavadis starting with identifying new spaces for them in various residential locations in the city; adding more numbers for ration supplies; also extending manual help to single disabled personnel; educating the underprivileged regarding usage and application of mobiles and basic education in computers; continue efforts to secure corporate funds for services to the poor old; providing training to under-privileged in arts and handicrafts, tailoring, embroiders, bakery products etc by our talented members; Monthly meetings of committee members and chavadi co-ordinators as well as continuous monitoring of progress will enable us to reach the goal.

I wish to thank Dr. Sheilu Srenivasan and all the members of the management for their untiring efforts for the benefit of Senior Citizens.



## Brinda Ramesh, Head of Management, Bengaluru Chapter

“As a 36 year old person at the helm of affairs, I am raring to go all the way. I want to be the catalyst for my senior citizens to enjoy robust health, wellbeing and utilise opportunities we make available for productive ageing. I am also keen they come out of their loneliness. Starting work among the poor elderly for which corporate funding is essential is a long cherished ambition of mine.

“Working for the elderly has been my passion I have been pursuing for the past 6 years. My founder president Dr. Sheilu Sreenivasan in Mumbai spotted me amongst the rest as having the potential to lead Bengaluru for the past three years. My members have been particularly pleased with my performance as well as the top Management in Mumbai HO. Implementation of the library idea, enhancement of quality programmes at Chavadis, lessons to members on usage of techno devices, online buying and selling, inter-centre competitions inculcating the 'One Family' bonding have been particularly appreciated by the members.

“My dream for the year 2018 is to start at least one community wellbeing project targeting the poor elderly; three more Chavadis; more ration beneficiaries and donors and more efforts at financial independence.

“I am particularly grateful to Mr. Sharad Wasani, Chairman of Scientific Publishing Services who has sponsored all our Events this year under review. We have celebrated following events for the year: 1) International Day of Older Persons 2016 on Oct1, 2016; 2) Welfare Day for the Underprivileged, Nov 26, 2016 where 25 poor families attended the function specially organised for them; 3) Companionship Carnival held on March 31, 2017; and 4) Frontiers in Medicine enabling members to get to know some of the latest medical discoveries in the management of ailments held on May 28, 2017 at Manipal Hospital. 5) A face to face meet and interaction was arranged for donors and the beneficiaries on Sept 3, 2016. Ration Beneficiaries were also taken to the Police station and their problems were addressed individually and solutions were given promptly by the responsive Police force. We were very happy with this outcome. 6) On June 15th as part of the awareness building about Elder Abuse we addressed 100 young people at Ocwen Solutions and many came forward to sign up for volunteer work. 7) To make DF members feel protected an awareness talk was organised by the Jayanagar Police Station team, where a special set of policemen got designated to work exclusively for DF members during 4 to 6 pm Chavadi timings. The mobile numbers of the Police were distributed to the members to call during emergency. A new App called 'Suraksha' was installed in all smart phones owned by our members to track their whereabouts in case of the latter getting lost. In six locations awareness building about Dignity services were held for senior citizens to help them make use of them



**Sharad Wasani sponsors all Events**

**The Wellness Event for Senior Citizens titled “Live Life Fully” - Dec 10, 2016** This was held at Lalitha Hall, Jayanagar as a joint programme of Elder Aid and DF for duration four hours. It was a fun filled day, with wellness counsellor available for advice and assistance; Smartphone/Tablet Support, Yoga, Music, Band, Foot Massage, Finger Painting, Caricature, and Food stalls. It was like a fun fare with lots of variety of activities for the day, all under one roof, exclusively designed for senior citizens' interests.

Dignity Member Ashok had put a stall on Handwriting Analysis and people found his analysis was 100% accurate. Kusuma and husband Ramakanth had displaced their years of collection of coins and currencies from almost all over the world. Trinity Diagnostic and Imaging Research Centre explained various Health Packages available exclusively for senior citizens. They also gave a free BP Check up for members.

**First Anniversary of Sanjaynagar Chavadi - Dec 19, 2016** Shari Rajesh, Coordinator, Sanjaynagar Chavadi held celebrations in her inimitable style. We were very happy to note that she had inducted up to 30 members in a short period. Her celebrated success was the induction of 30 new members in a year. Under her leadership Sanjaynagar Chavadi members displayed a thick bonding as one big family of Dignity.

**Office Relocation - January 2, 2017** Bengaluru Chapter shifted to its new premises with a three-way approach road situated in the heart of Jayanagar, Bengaluru on 2nd of January. Sharad Wasani did the ribbon cutting honours and expressed satisfaction at services rendered to senior citizens with a scope for doing much more, including reaching out to poor elderly. 40 new members got added during the year.

**A Picnic to Silver Oaks Resorts on April 18th** saw 53 Dignitarians taking part in various fun programmes.

**Kannada movie** Rajakumara depicting issues of senior citizen was viewed by 85 Dignitarians. The entire PVR hall was booked exclusively for Dignity Foundation on May 4th

**Environment Day** was celebrated on July 5, 2017 when members planted samplings near all Chavadi areas.

**Special days** such as mother's day on May 15th, father's day, teacher's day, lawyer's day and engineer's day were celebrated by recognising contributions of each profession including that of mother and father!

**Health Camps on June 4th** 65 Dignitarians paid a visit to AIM health care centre – the Ayuvedic hospital that has arranged for a free pick up- drop health checkup. The Manipal group of hospitals visited all our Chavadis for a detailed check up of blood sugar, BMI, with talks on Epilepsy among other ailments.

**World Heart Day on Oct 22nd 2016.** A Talk on Heart Attack and the hidden secrets of survival by Fortis Hospitals, Bannerghatta Road, in association with Dignity Foundation held on Saturday the 22nd October 2016. Though topic was very serious one, Dr. Dinkar made it very humorous and interactive, amidst laughter. He said “no one will leave the hall without understanding Heart Attack” as the objective of the programme he said was to meet people and teach them to act immediately.

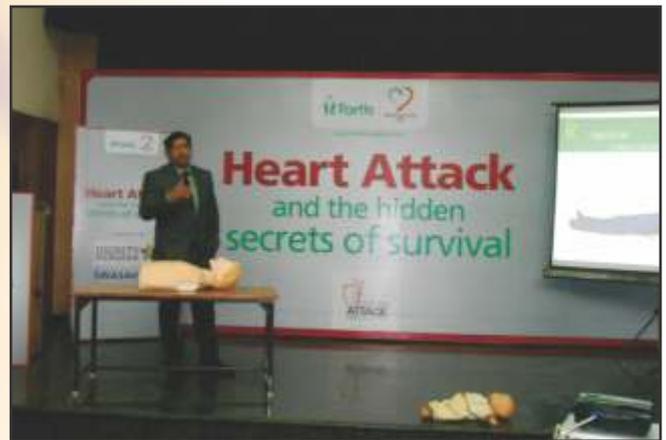
Dr. Vivek Jawali, also spoke but on Organ Donation. Organ Donation, Anatomical gifting Act 1992, you can donate organs, as they remain alive So many are dying, organs are buried or burnt, instead if family agrees to donate organs 9 lives can be saved In general you can donate 9 organs of your body, immediately after death followed by Physical Theatre presentation All the members, guests and invitees, left the hall with a sense of full Satisfaction of having learnt, as 'How to identify a Heart Attack and Act immediately and further Save a Life', and profusely thanked both the Dignity Foundation and the Fortis Hospital, for the grand success of the 'World Heart Day 2016' celebrations

**Home visits** to Bedridden and Dementia Patients – A successful step this year was visiting Mrs. Jeet Chadda residing alone and suffering from dementia. Son was living abroad. No one else to take care of her. We went to her home, celebrated her birthday along with chapter staff and involved her in a few brainstorming sessions, games, quiz about sports, recipes etc...

## Events :Bengaluru



# Events :Bengaluru



# Members speak about Life Changing Experiences



## Chikkabasamma

I am Chikkabasamma, member, Vijayanagar Chavadi. Four years ago it so happened that I was sick, brooding at my home, doing nothing. Then there came a friend of mine who suggested I take membership of the Chavadi. With skepticism I went ahead and found to my total surprise even at this age one can do many things!

Playing various games indoor, going out in a group outdoor activities, listening to music, cracking jokes, getting information on a number of health, and finance topics and such others appeared to be so easy. My amazement at this Foundation and its mission grew leaps and bounds.

Now I feel like I am many years younger; when the clock strikes four I get my happiness from nowhere. Loneliness had become my constant companion. But attending Chavadi has changed it all. In fact I rather like to be here at the Chavadi rather than being in my mother's house. The Chavadi's positive influence also fell upon my poor relationship with my brother, which took dramatic turns and today we are enjoying familial bonds like never before. He has also become a member. I would thank Vijay nagar Chavadi for celebrating my birthday in a grand manner each year. Special thanks to Sumavathi, Brinda, Muktha and finally Sheilu ma'am for founding this amazing Foundation. Being a part of the Dignity family is my crowning glory.



## Sheshadri Mokshagundam

**NOSTALGIA:** Nostalgia is 65 episodes young. The third Friday of every month is the day we all look forward to the evening when we raise a toast to legendary personalities in the world of film music. It was in mid 2010, I happened to meet one of the Dignity members at a musical evening where I was anchoring a vintage melodies programme.

At the end of the event, she introduced herself and expressed her desire to introduce a similar programme at Dignity. The rest is history.

Each episode of Nostalgia is a theme-based one and in our own simple humble way we pay our tributes to legendary singers, composers, lyricists, actors, directors and others connected with Hindi film music. We present the chosen relevant songs interlaced with interesting trivia and anecdotes. These yesteryear's melodies are today's memories -- the members become nostalgic and sometimes share their memories related to these songs. Our team comprises of talented artists who are passionate about singing.

We as a team are deeply satisfied to see the audience who has developed a strong and beautiful rapport to this programme. We look forward to continuing our musical highly enjoyable journey down the memory lane....



## Dr. B Sridhar Rao

(Retd. Professor, JN Medical College)

After retirement from JN Medical College, Belgaum, I had no friends and got left alone to fend for myself. Then I learnt about Dignity Foundation's Chai Masti centers. Without losing any time I joined the coffee Chavadi at Jayanagar that happens to be very close to my residence. Within days of joining I made many new friends more or less my age, but of varied interests and backgrounds. My loneliness, boredom became things of the past. I discovered that Brinda H Ramesh and Muktha Sridhar are good administrators and devoted to their work. They are knowledgeable, courteous, considerate and helpful. We are happy to have such dynamic leaders to organize and conduct various programmes at Jayanagar Chavadi. I enjoy all activities that are conducted by Dignity foundation. I love meeting my fellow members and spending time with them.

**Punctuality:** Previously when a programme was scheduled to start at 4pm, I used to go to the venue at 4:30 pm or so and 99 times out of 100 I would find the programme had not yet commenced and I would see only a few people assembled. But when I joined Dignity foundation, I soon found that its activities started dead on time and, as such, I too became punctual.

**Housie:** A large variety of programmes enabled me to take interest in newer subjects I had not developed. For instance, I had avoided participating in housie as I thought it is a type of gambling which I have always considered to be a vice. Soon however I learnt that the negative aspect of housie is overshadowed first by the intense interest and alertness it invokes in the participants, and second, by the coordination of ear, eye, and hand that it promotes. The coordination takes place in looking at the numbers printed on five different tickets in your hand, searching for the particular number called out in each, and, if present, marking/striking it on the tickets with pen or piercing it with a toothpick.

Previously, I had thought that there were three or four possible prizes in housie. But after participating in few games, I realized there is large number of prizes. I was also amused that some of these prizes had cute names like breakfast, lunch, dinner, pyramid, diamond, lucky 7, lucky 13 and unlucky 1, to name a few.

### **Dignity Dialogue**

At home we have been getting half a dozen different magazines like The Week, India Today, Women's Era, Reader's Digest, etc. But neither I nor any of my family members would read them from first to last page. We would only turn the pages briskly, reading some lighter passages here and there and looking at attractive figures if any. When after joining Dignity Foundation, I started getting Dignity Dialogue, our attitude changed: we would not put down the magazine until we had gone through its content from A to Z. Where we were selling the old issues of other magazines to waste paper merchants, we had decided to preserve all issues of Dignity Dialogue.

### **Spirituality**

I had all along dismissed spiritual knowledge as something that goes over my head. I thought spirituality is a discipline that is impossible to practice. But after joining DF and listening to a few spiritual talks, I have developed the desire to go through books on spirituality and read about spirituality practices on the internet.

## Exercises

Thanks to DF, I have picked up many simple exercises that I have started doing at home. They are capable of improving a range of motions, bettering concentration and memory, releasing pain in arthritic joints, strengthening hand grip, and so on. I spend about 15 minutes every day doing these exercises.

## Boost to inner strength

I found the 'today's quotes', written on the notice board and read out after the Dignity Anthem has been sung, as very inspirational and uplifting. They make me feel exalted. They tone up my inner strength. They keep me in good mood for the rest of the day.

## Birthday Celebrations

I have always been against birthday celebrations. I would only accept greetings, messages and bouquets on my birthday. Cake was never bought by me or for me. So I felt greatly honoured and immensely happy when a very crowded birthday party for me (along with other dignity members who were born in June) was celebrated in a grand way ending in a sumptuous feast. Additionally, I got a chance to display my oratory skills and earn a name as a good speaker on a variety of subjects. Thank you



## Dr. Mrs. Shamanthakamani Narendran MD. (Pead), M.A. (Kan), PhD (Yoga Science)

It is my privilege and honour to write for the annual report of Jayanagar Chavadi, Bengaluru.

As a member for three years, I write to state that DF is one of the best nongovernmental organisations in the country. In these days of social changes when the traditional family system is breaking and the environment is drastically changing, we seniors are facing tremendous strain. When personal care and support at home is slowly disappearing, elderly people need to get encouragement compassion and help. I whole heartedly announce that the stimulating

programmes here are a great boon to the members. Personally I have gained a lot and all the members here are so happy and relaxed when they come here. Like-minded people get to know each other and share their sorrows and joys.

The center is called Coffee Chavadi we enjoy the hot fresh coffee both sugar free and with sugar. We have all varieties of programmes including talks on health, nutrition, exercise, legal and financial matters, humour and laughter session and such like. Health gets a lot of importance as it should be: We have health camps in the premises, talks by medical specialists and experts, and we are able to show off our facilities for PowerPoint presentations and a good mike system. Updates are made available like: organ donation, assistive devices to help our conditions, discounts through tie-ups with hospitals and other shops. We also get contact numbers of home care services, emergency services, ambulance services, police security etc. We have extraordinary events like debate between seniors and students in recognised educational institutions.

The choicest selection of a wide variety of programmes is the biggest draw for members like me. I feel that every day is a gift, there is hope for the future, and my life has really changed from being a doctor to social services and spirituality. If a bigger hall space is made available there could be more members too. Thank you.

## Chennai



### Sundera Gopalan, Chief Dignitarian

That in Chennai members do not want to attend any chi masti centre on a daily basis goes against the grain of facts in all other cities D.F has established in these 21 years. In all other cities senior citizen members seem to have experienced life changing situation after regularly attending chai masti centres. This annual report presented by Dr Sheilu Sreenivasan documents all such real life impact stories happening in other cities. But in Chennai, ever since I took charge two years ago, our attempts to run Tehneer Arangams of the past have proved futile. Either there are no takers. or we are not in the know of how to run such a centre. Assuming former is fact it is rational to conclude that Chennai being a cultural hotspot with performances

and recitals taking place all the seven days of the week, senior citizens of middle income groups are not in need of such commonplace exposures as happen in a Tehneer Arangam. As of now what is welcomed by members is once a month meeting over either Lunch or Breakfast. Invariably, such an occasion gets sponsored by one member or the other.

Our reach out to poorer senior people in Saidapet and Kannagi Nagar has been a thumping success for two full years as long as the Project funding lasted. In March 2017 that project got concluded and we are feeling lost without meeting the members living there. In this reach out services we delivered, our Chapter Manager Felista Jose has excelled in execution and documentation, to the praise of the donor agency and D.F Head office. We must be very proud of what we did in Integrated Health and Social Security project benefiting some 4600 senior citizens for two years.

My sincere thanks are due to members who have served in the steering committees and other members who contributed to the activities in Chennai Chapter.



## Felista Jose, Social Worker and Head of Management

I feel fortunate to get an opportunity to work in D.F under the leadership of Dr. Sheilu Sreenivasan and local guidance of Chief Dignitarian Sundera Gopalan. Indeed it has been a very challenging to year for me. Due to the shift in office premises, and infusion of a new management team my challenge was to retrieve all past activities of the chapter.

Most heartwarming of all tasks in front of me was service deliveries to 4600 senior citizens in Saidapet , Kannagi Nagar and Foreshore Estates we have covered in these 2 year period. For major part of the year this project kept me packed in a hectic daily schedule for activities to be carried out both in the field and in the office for documentation. We direly miss meeting our target groups in these two locations.

I have been trying my best for bringing in a replacement funding agency. My efforts are yet to bear fruits. My Vision for next year is to ensure that all the residents, media, senior citizen clubs, geriatric doctors in and around Anna Nagar where we are now located must become aware of our services. I am keenly waiting dialogue with Head Office in Mumbai for enhancement strategies for garnering senior citizens membership of the middle income groups. I am raring to organise innovative and interesting loneliness mitigation programmes. The recent success of intergenerational projects is greatly motivating

My challenges for the coming year are two: One is to win at least one project grant of a company CSR to restart our services to the very poor. The second challenge is to run successful Tehneer Arangams with a different focus and frequency. In meeting these challenges I look up to the support from my co-members specially those who find time to devote to D.F services.

I am very happy to record that the Dementia Day Care Centre has made great strides in both quality programmes put in motion as well as more members joining in quick succession. It completes my life in full circle giving me and other colleague's total fulfilment and dedication to the cause espoused by D.F.

# Key Activities of the Year

- 1) Successful Implementation of the Community Wellbeing project In three slums – Saidapet, Foreshore estate and Kannagi Nagar
- 2) Monthly meet of members over an new and novel programme
- 3) Helpline services – With the help of media support revival of legal clinic and library services.

**July 2016** The Integrated Health and Social Security Project was inaugurated for the second year in succession at Saidapet and Kannagi Nagar Slums.

**August 2016** Independence Day was celebrated with the flag hoisting by our Chief Dignitarian Sundera Gopalan, followed by Independence Day message by Deputy Dignitarian V. Balachander. Members actively participated in the quiz competition about the freedom struggle. To the delight of organisers all the questions were answered --a testimony to the fact that the freedom struggle has remained etched in their minds.

**September 2016** Dignitarians were taken on a joy ride to Little Italy restaurant to try out meeting over novel cuisine. Members had a roaring time for two and a half hours with nonstop excitement, anticipating the next dish and observations shared about one another and the restaurant services.

**October 2016** International Day of Older Persons was celebrated on 21st October 2016. It was a great evening of recognising unsung heroes --common men and women in their golden years working to make a living and a difference to others lives. Amirtha Kumar (94) was awarded for his achievements in the field of social work. The audience enjoyed the hilarious drama on the stage. The Steering Committee members were honoured for their committed and active involvement with the chapter activities.

**November 2016** Members were taken to witness a “Kuru Nataka vizha” – Drama of an anthology of 8 Tamil short plays on social issues. The whole evening was food for thought with joyful entertainment, a relaxing and memorable weekend.

**December 2016** Discourse programme was held on the glory of St. Ramanuja by Badrinath. The enlightening speech was appreciated by the members.

Joy of Giving – When we look back at our past, we would have experienced the joy of playing, joy of listening to music, joy of singing, dancing, reading, cooking, Parenting, but few of us have chosen to experience the Joy of giving and receiving. Normally few choose to give for the mere pleasure of the act of Giving. On the eve of Christmas our Dignitarians chose to experience the joy of giving by generously contributing to donate woolen caps to the blind children of St. Louis Institute of the Deaf and Blind. The school principal was very happy with the presence of senior citizen in their school and of their contribution.



**January 2017** Talk held on 'Importance of Nutrition and Healthy Eating' by Nutritionist Avanti. It was an eye opener session all members thanked her for the good presentation of factual and practical information on micro nutrition. It was followed by the Bhajan headed by Vocalist Usha Vishwanathan. All the members praised the Bhajan performers for excellent rendering of bhakthi songs.

**February 2017** A talk was held on the Role of Senior Citizens in protecting the environment by M.B. Nirmal, the founder president of Exnora International, who had put up a puppet show too on the subject. It was a thought provoking session where all members promised to keep growing and protecting the environment. Same day a tree planting event was held in the Dignity office premises at Anna Nagar.

**March 2017** As the last programme of the financial year we held a training session on “Go Digital Go Cashless” by Lakshmi. The members learnt the ease with which smart phones can be put to do cashless banking, online banking, payment of utility bills and funds transfer. Members were explained of how mobile banking can be done from the confines of one's home. Members filled with hall with questions and clarificatory demands.

International Women's Day. Chief Guest Dr. Anita Ratnam, leading dancer, activist, and columnist, extolled the values women cherish in modern times. Dr. Yasodha Sanmuga Sundaram and Johannah Rachel were honoured with citations and memento for their service towards humanity. Veena recital by Dignitarian Kamala Mahadevan followed by a debate among members concluded the event.

## Key Activities : Chennai



# Key Activities : Chennai





## **Integrated Health and Social Security Project**

(July 2016 to March 2017)

The project was carried out in 3 locations -- Kannagi Nagar, Saidapet and Foreshore Estate-- to raise the awareness level among poor elderly about key issues faced by senior citizens. Financial insecurity, health-related problems, loneliness, elder abuse and impediments to mobility were topics covered in successive monthly focus

Our work involved four main thrust areas:

Mega-awareness Workshops

Training programme on successful ageing

Dignity Savings Card

Rations

# DIGNITY FOUNDATION



### **Mega Awareness Workshops:**

These were held once a month in the communities, with a target audience of hundred and more senior citizens per workshop. The topics taken up for discussion were as follows:

| <b>Sl. No.</b> | <b>Topic</b>  | <b>Location</b>  | <b>No. of Beneficiaries</b> | <b>Resource Person</b>   |
|----------------|---|------------------|-----------------------------|--|
| 1              | Cancer Awareness  | Saidapet         | 116                         | Usha Rani Arumugam   |
| 2              | Management of Diabetes and Hypertension                 | Kannagi Nagar    | 100                         | Dr.Malliga Ganapathy   |
| 3              | Management of bone and joints                           | Kannagi Nagar    | 112                         | Dr.Malliga Ganapathy   |
| 4              | Diabetes and Hypertension –both preventive and curative | Saidapet         | 100                         | Dr. Venugpal Parthasarathy and Team                                  |
| 5              | Heart Care Awareness                                    | Saidapet         | 129                         | Dr.Swapna Haridos  |
| 6              | TB Awareness  | Saidapet         | 136                         | Ms. Kalaiselvi Babu  |
| 7              | TB Awareness  | Kannagi Nagar    | 97                          | Mr. James Jeykumar   |
| 8              | Heart Care Awareness                                    | Kannagi Nagar    | 100                         | Dr. Malliga Ganapathy  |
| 9              | Awareness on Asthma                                     | Kannagi Nagar    | 101                         | Dr.Sujatha Gopinath  |
| 10             | Harmony in family                                       | Saidapet         | 118                         | Ms. Pandiammal Shankar   |
| 11             | Harmony in family                                       | Kannagi Nagar    | 102                         | Mr. Wesley Rajkumar  |
| 12             | Dental awareness and dental screening                   | Foreshore Estate | 101                         | Dr Tirumalai Rajan Pandirajan and Team from Baskar Dental Foundation |

### **Training Programme on Successful Ageing**

A twelve-module training programme with sessions held thrice a week over a space of a month was designed and conducted. The twelve module programme was sub-divided into three components – social wellbeing, psycho-social wellbeing and nutrition and diet. Some 28 training programmes were conducted in Chennai with a total of 570 senior citizens attending them.

### **Dignity Savings Cards**

A total of 400 Dignity Savings Cards were distributed during the year in Chennai. The savings card was issued to older adults along with a list of service providers who offered discounted services. The majority of service providers were medical services related – doctors, dentists, opticians, pathological laboratories -- with discounts ranging from 5% to 30%.

### **Ration Distribution**

Ration was distributed to 490 deserving senior citizens from Saidapet, Kannagi Nagar and Foreshore Estate slums.

# Dignity Dementia Day Care Centre, Annanagar, Chennai

Dignity Dementia Day care is one its own kind in Chennai. Care strategies we follow to preserve the sanctity of our centre as The Best in Chennai, are as follows:

- We welcome members with love and dignity. We do not treat them as patients, but each as a unique individual with their own perspectives in life. Accepting them as they are without wanting to bring a change in each, but enjoy working with them as family, are some of the mantras our caregivers follow to gain their confidence.
- We strive to keep the family members integrated with all the activities of the day care centre. A whatsapp group with the family members was created and everyday activities and happening are uploaded in the group. The family members often express their happiness and gratitude to see their loved ones happy and engaged. Such a feedback is greatly motivating the care givers. This has slowly but surely developed the interest of the family to visit our centre often and be a part of the enjoyment.

- The intervention of occupational therapist in bringing out new ideas and initiatives in making the members more involved in the activities was very much appreciated by the family members.

We are managing with one vehicle that can carry 17 passengers. But it will be more fruitful to have smaller vehicles ply the members for shorter distances in pick up and drop.



## Kolkata



### Suparna Mitra Manager and Head of Chapter

With ever increasing loneliness and insecurity among senior citizens Kolkata Chapter enlarged its scope of services substantially in 2016-17. A good number of seniors have been brought under the Foundation umbrella. We have spread messages of our activities among students and through electronic and print media. We introduced innovative life enriching activities and resolved numerous abuse cases. We had several eminent personalities get involved with our activities and rub shoulders with our members. Dignity Foundation has given senior citizens who came into our fold a liberal measure of affection and love along with opportunities for productive ageing. Good team work helped us achieve productive results.

As Chapter Head I got engaged personally in enhancing the quality of life of senior citizens through a variety of activities, building for them a responsive network with the Police and other service agencies. Our good relationship with many companies has also rubbed off on them, as corporate volunteers were able to spend time with our members and create memorable moments.

My goal for next year is to get at least one large project for the very poor old in Kolkata slums, and get voluntary help from our existing members. . I it's also my wish to rope in more donors for ration distribution to the poor old. Like this year if I can have all our Events sponsored locally without burdening head office for assistance it will be greatly fulfilling.

# Activities noteworthy of mention

- Dr. Jayanta Sengupta, curator and secretary of Victoria Memorial honoured us by giving opportunities for our members to perform in October 1, 2016 on the occasion of the International Day of Older Persons. Members were very happy to be invited by such a premier organisation.
- Our members were invited by Swapno Bhor (Senior Citizens Park, a Govt initiative) twice on 19th August and 26th February to perform cultural programmes.
- We organised a health related fair on 9th and 10th of April 2016. We brought personalized service provider to the elderly under one roof and generated a discussion amongst them as to how they can serve the elderly better.
- We had organised Pre-Puja Sale for the members and by the members on 3rd and 4th September 2016. Members were happy to sell their products and others to buy interesting stuff for the Puja including homemade chocolates and cakes.
- Good publicity was arranged for many of our activities. Of special mention is the radio programme we took part in DD Bangla on 'Loneliness in Old age' on 31st August 2016. The Infinity Group also helped us spread the word in Sector V in 8th March 2017.
  - We coordinated with the volunteers of Symbiosis Institute of Media and Communication who made a small documentary film on issues of senior citizens.
  - We arranged for a Talk on Cashless Economy by Apeejay Volunteers.
  - We tied up with TCS for volunteering in one of the Chai Masti Centres and they also helped us modify the database we were using.
  - Mr. Raghu Mody, Chairperson, the Rasoi Group, donated Rs. 2 lakhs for upliftment of facilities and activities in the four CA centres we are running. We are very grateful to him for the support extended.



# Activities noteworthy of mention



## Quarterly Events

### Frontiers in Medicine 2016

A two day conference, "Frontiers in Medicine 2016" was organised at the Rotary Sadan. This conference was designed exclusively for senior citizens which enabled them to understand the latest developments in prevention, cure and treatment of diseases. On day one we had speakers from various health care approaches other than Allopathy. The main attraction was a Panel Discussion among various Home Care Services on how we can improve our seniors with more meaningful services. Second day sessions were latest developments in Allopathy. Top notch doctors delivered their best presentation on Cardiology, Dermatology, Pulmonology, Knee Replacement, Urology, Diabetes and such like.

### International Day for Older Persons

Dignity Foundation, Kolkata Chapter conducted a sensitisation programme with the children of different schools for last two months (Sep & Oct 2016) titled "juniors, you have an important role to play for seniors". Our Dignitarians visited different schools and addressed the children to remind them of their duty to take care of their parents and grandparents and other elders in the society and that they must remember it after they grow old. 16 schools of Kolkata participated in this programme. We celebrated the International Day for Older Persons on 11th November 2016 and had the Surakhsha Bandhan enacted on stage. We have given participation certificates to the school representatives. School children were invited to pay their tribute to the seniors through their performance. Six schools performed for the seniors on that day.

### Companionship Carnival

To promote companionship, entertainment and discovery among senior citizens who are lonely this event was organised, at Swapno Bhor, Rajarhat. Senior citizens enjoyed thoroughly a whole day of carnival with different games, Puchka, lunch including cultural performance. It was a very good interactional session among the members of four Chhaya Adda centres.



# Stories of Life Changing Experience



## Rekha Banerjee (65) Dhakuria centre.

My husband and I have been associated with D.F since 2013. We used to attend and participate in regular CA activities and other outing. Other members used to enjoy our singing. I made so many friends which gave me mental satisfaction. I am chronic diabetic patient but still I used to attend regular activities as Dignity showed the homely care to me. But suddenly one day I got diagnosed with cancer. Both of us felt very shattered. But we started receiving from Dignity so many phone calls and enquiries of great concern. This gave me and Sukhendu and me a sense of cheer amidst pain and grief. My struggle continued more than a year... chemotherapy ....mastectomy ....radiation.

Sukhendu was visiting the centre every now and then and in fact he even got help from Dignity for claiming from LIC for expenses incurred. I continued to survive on phone calls from the members of Dignity. Once the doctor gave me permission to move out of home, the first place I visited was my temple: Dignity and my friends there. Throughout this period Ruma Chatterjee has been of great support and the way they all welcomed by return I was deeply touched. I look forward to years of happiness in our lives together.



## Dipanwita Chatterjee, Salt Lake Centre Life is worth living.

### A new vigour has got into me.

'Life is not a bed of roses but full of thorns' will be an apt description of my life for the many hurts I endured till date. There were moments when it became unbearable and I started cursing my life giving way to suicidal thoughts , which I am told happens with those who have withstood pain and I was no exception. I lost my first daughter in August 2003 and was immersed in grief after the death of my husband in April 2015. Surviving this extreme pain was hard on me. It was the same for my second daughter too and this led to frequent skirmishes

resulting in a feeling of helplessness. We had to live for each other and I realised it's my duty to have to live for her.

At such a juncture we came to know about D.F where I became a member this year and learnt soon to embrace life and live life by holding hands with all members. Ruma Sengupta, our coordinator not only counselled me and encouraged me to participate in every event but most importantly motivated me to enjoy life. She was a great support who provided me courage and reignited the zeal in me to live life to the fullest. I am a happy individual now and have become more of an optimist. I look forward to more such visits to our Salt Lake Chai Masti Centre to have fun and more bonding with fellow Dignitarians.



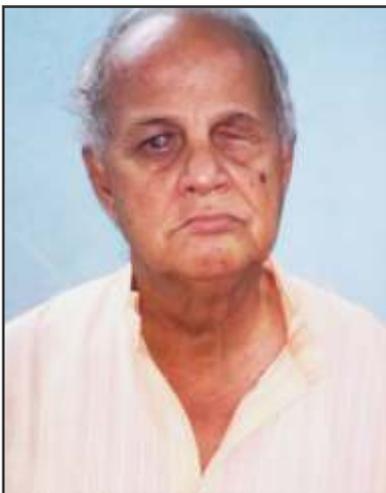
## Chandrima Sengupta, Baguiati Centre

I was living happily with my two sons and daughters-in-law. But suddenly I felt a small lump in my throat, and diagnosed as cancer. Last two years I have been battling with it. But thanks to God that at present I am cured after taking long term chemotherapy. But because of my health condition I used to be very depressed. I thought that my life has come to an end.

When I was in such mental state, I found that ray of hope I have only read in books! Someone talked to me about the chai masti centre of Dignity Foundation. Immediately, I contacted Maitrayee Mukherjee of Baguiati CA centre. I felt so relaxed after talking to her and decided that I will join Dignity Foundation.

I now regularly attend the sessions. Singing was my passion but after throat cancer I lost my sweet voice as it now became husky. Maitrayee was constantly pushing me to sing, and right now I am able to sing. I am really happy now. So many friends, activities, useful talk, health camp, outing.....I rejuvenated myself. I went to Udaipur for a night stay with them. Now I have a place where I can share my feelings and also get mental strength when I become depressed. Thanks to God and Dignity Foundation for giving me the second chance to live my life boldly and beautifully.

# DIGNITY FOUNDATION



## Tarun Kumar Chatterjee, Behala Centre

I lost my eyesight when I was one and a half years old due to a dreadful disease. With great difficulty I completed my education but all along not being given the dignity even a blind man needs in life. It is a matter of disgrace that in spite of holding a befitting qualification I would have to be scorned and also considered to be the object of abhorrence in the family as well as in the society. It was under such circumstances that I came in contact with Dignity Foundation, Behala centre -- a Senior citizen forum and took my membership accordingly. After joining this organisation I felt myself free from the agony and various problems I faced due to my blindness. I attend Chai Masti activities regularly. Other Dignitarians also support me mentally; they also help me to solve my day to day problems. I heartily convey my

thanks to Kallol Banerjee, Coordinator of Behala centre. If my life today is without loneliness and dejection the credit goes only to Dignity Foundation and its mission.

## Star Volunteers



**Saswati Mukherjee**, has been a most dependable volunteer since 2013. Excelling in her role as companion to lonely elders, thanks to her special training as counsellor to Parkinson's and Dementia affected persons, she pitches into admin work also that piles up in the office. But the challenge that she likes is to be dealing with abuse cases. She also helps members visit hospital, Bank, doctors etc. We can rely on her on any occasion when the need arises. We are very lucky to get Saswati di as our member as well as volunteer.



**Bratin Ghose**, Bratin da joined D.F. two years back. He joined Dignity Foundation in such a mental makeup that he will enjoy his second innings as well as try to give some other seniors a dignified life, mitigating their loneliness. He goes regularly for companionship and does not hesitate to simply give company to a member to attend the centre. He also helps us to get new members. He is so satisfied with our services that he inspired his friends to join. He helps us in other activities also. Always the first person to reach the venue of an event, we admire his selfless nature.

**DIGNITY  
FOUNDATION**



## Mumbai



### Chembur Chai Masti Centre

**Darshna Thakker,  
Coordinator Chembur centre**

I will complete five years in D.F this year end. It has been totally an experience of enlightenment. I am very lucky that our Chembur centre is always bubbling with energy and members keep looking forward to new activities. Majority of members either love to dance or look forward to dance performances. Apart from regular Tai chi, Yoga, games like Bridge and Carom, celebrations of different kinds, members have also begun to take interest in art based activities such as glass painting, bag making and bottle painting. Many new members have joined this year and this has brought much freshness. This has enabled me to continuously think and bring fresh and interesting activities for the members. I constantly learn from the senior adults, enabling me to grow emotionally and spiritually.

I see tremendous potential in each member to contribute in some way or the other to give back to society. I want each member to bring out his/her best from within themselves and fulfill their dreams. I also got a chance to be the coordinator for Dignity Master Class and this gave me extended training in organising classes of a slightly different nature. Members of dignity foundation are truly awakened to the dignity of their lives and are spreading ripples of this happiness to everyone they meet in life. I am truly proud to be a part of D.F.



# Chai, MASTI & more



## Life Changing Experience



### बीना मिश्रा - डिग्निति चेम्बूर

दैन्य और निराशा के तप्त झोंकों से मुरझाई जिन्दगी को पहली किरण Art of living से मिली लेकिन जिन्दगी में जिन्दादिली चेम्बूर डिग्निति केन्द्र से मिली। मैंने बीना इस संस्था को 2012 में प्रवेश किया उस समय मैं शरीरिक एवं मानसिक रूप से परेशान थी कुछ अच्छा नहीं लगता था संस्था में कुछ ही दिन बिताने के बाद अपने आप से काफी बदलाव महसूस करना शुरू कर दिया था आत्म विश्वास अपने आप बढ़ने लग गया था हर वो काम जो करने में झिझक होती थी करने लगे योगा सीखना नाचना पेंटिंग पुराने कपड़ों का सही उपयोग सभी कुछ यंहा सीखने को मिला ऐसा महसूस हुआ जैसे अपना बचपन युवावस्था फिर से यंहा जीने को मिली हाल तो यह है कि एक दिन न जायें तो लगता है कि कुछ छूट रहा है

डिग्निति मेरे जीवन में एक चुम्बक के तरह है / वहाँ का हर मेम्बर अब मेरे जीवन में मेरे परिवार के तरह हो गया है। डिग्निति तथा वहाँ मिले साथियों के साथ चाई मस्ती मेरे जीवन का अभिन्न अंग बन गया है। पिकनिक / जगह जगह जाना / ताईकांडो सीखना / बॉलीवुड डान्स क्लैसेज़ इस आयु में २०१२ से पहले एक स्वप्न सा था। डिग्निति में आकर मैं एक नहीं ऊर्जा का अहसास करती हूँ। डिग्निति के बाद से मैं बोलती हूँ "live life king size"

मेरा लेख तब तक पूरा नहीं होगा अगर मैं दर्शना को कोटि कोटि धन्यवाद नहीं करूँगी। डिग्निति चेम्बर में दर्शना - कोऑर्डिनेटर मेरी इस यात्रा में एक उस किरण की तरह है जो की एक गुरु की तरह हमारी हर समस्या का समाधान करती है बल्कि एक मातापिता के तरह पूरी जिम्मेदारी लेती है।

मैं बीना मिश्रा अंत में डिग्निति के विषय में कुछ कहूँगी जिन्दगी जिन्दा दिली का नाम है जिन्दादिली होना ही हम सब साथियों की पहचान है यह हमें डिग्निति संस्था व्दारा ही मिली है Live life with dignity कहावत भी सही सिद्ध होती है जीवन बिना डिग्निति के बेकार है

# DIGNITY FOUNDATION





## Grant Road Chai Masti Centre

Sadaf Kazi, Coordinator  
Grant Road

### Story of Change

Being a Law graduate and getting a sanad to Practice I preferred desk job or joining an NGO rather than going to the court. I am very proud that D.F considered my application favourably as Coordinator for Grant Road, combined with responsibility for Mira Road Centre as well. for the occupation for post of coordinator at their centre where all the members are senior citizens. I always wanted to join and enjoy working for children but as destined I got an opportunity to work with senior citizens who are not less than kids.

At first it was difficult to manage two centres and arrange for variety of programmes and activities for the members. In the first few week of my joining I felt that I may not be able to manage the centres . However, slowly I started adjusting and understanding the atmosphere in each. I used to feel that the members are being ungrateful for not appreciating my efforts and I used to feel sad. I started analyzing the behaviour and realised that this behaviour is because of the age. Looking back it strikes me all my skepticism is really not right. .

I have learnt to think of managing a senior citizen centre is a challenging duty. I learnt to be more patient, understanding and forgiving. I am happy that Dignity Foundation has given me the opportunity to work at their centres – thanks are due to Dr Sheilu Sreenivasan and Bhavana Kapadia.

Starting March 2016 with the Women’s Day programme, we witnessed a growing number of women coming up to the stage to deliver significant speeches based on their lives and what we should be doing. We sang and danced and selfied away.

In April the students of the Rotaract Club of Sophia College held a singing programme for members. The evening ended with Garba and Dadiya.

May saw a healthy week long Carom tournament where both the male and female members participated. The Winner was Darshna Dalal.

Salad dressing competition was held in June. They had to cut vegetables and decorate them artistically. The winner was Jayeta Mahadik.

We started holding a khana khazana party every month starting July. We have had a sandwich party and a Panipuri party till now. We bring the required materials decided for that day and assemble them at the centre. Each member is given a role to play; team work was what was most evident that day.

A fancy dress competition was organised where Hasina was given a prize by Madhav Namjoshi.

## Life Changing Experience



### Dignitarian Asha Jain

First of all I am very grateful to Dr Sheilu Sreenivasan, for all her endeavour to see senior citizens live a meaningful and dignified life, resulting in her setting up D.F. I joined in January 2006. My husband left for his heavenly abode. My daughter got married and then I was all alone at home. It was difficult to kill time as earlier I was managing my home as well as my duties as an officer at the State Bank of India.

Luckily, one of my friends informed me about D. F. and suggested I should join. After joining the truth came home to hit me pleasantly: how lucky I am. Life at Dignity is full of excitement as we have activities on all five days of the week. We are always encouraged to take part in different activities and perform on stage. We celebrate different

festivals and birthdays at our centre much to the enjoyment of all birthday babies! We feel happy and proud when so many people wish us on our birthday.

I felt very proud when Dignity gave me a chance to perform at a prestigious event at the Shanmukananda hall and at Manav Seva Sangh function. Every evening I wait for 3.30 pm and hurriedly I leave home to meet my friends and enjoy two different activities per evening. My life of depression and grief changed totally after I joined D.F

## Mira Road Centre Chai Masti Centres

Also managed by Sadaf Kazi as Coordinator

### Story of quality change in life



### Dignitarian Sathi Mohandas

After working for 35 years in a private firm, life had become dull , boring and mechanical. Multitasking kept me busy managing home and office. Suddenly it so happened, I had to undergo a brain surgery after which it became difficult for me to work. My children advised me to discontinue working and take rest. Initially, I liked the idea of staying home and relaxing but as time passed and my children got married and started their own family, I started feeling lonely. There was nothing for me to do except few routines. This made me dull and unhappy.

At this stage my elder daughter-in-law Ami, found out about the Chai Mastic centre of D. F. through Internet. She encouraged me to join the centre to pass time. We visited the centre to have a glimpse of the ongoing activity and decided to enroll myself. I started visiting the centre and amidst the likeminded I started enjoying my life to the fullest. We have activities and games which keep us occupied and happy for two hours daily. A big thank you to everyone in the centre for making my life happier and thank you D.F. for giving a second life to people like me and many others in my centre, for creating a platform like Chai Masti!.

## Life Changer



### Dignitarian Sridhar Katta

As a geologist I am associated with rocks and their contents like minerals, oil and gas. With over 34 years of experience in oil and gas energy, I suddenly found myself with whole lot of disposable time after retirement at 60. After being recommended by a close friend I joined the DF Vashi centre. Firstly, I was pleasantly surprised to see people mingle freely hailing from different walks of life like sciences, business, finance etc. This helped me develop a healthy perspective towards each other's lives. Secondly, the kind of engagement the Centre provides is one of a kind. Workshops and Talks by eminent personalities are very informative. Health experts from Allopathic and Ayurveda institutions along with health check- ups are very helpful. In addition Zumba, yoga and aerobics sessions are most sought- after due to their positive effect on health. Many who were struggling to walk, or having difficulty with lifting weights are active and happy now! Thirdly, being involved in distribution of relief material to drought affected people has left me deeply satisfied.

All the members feel like family especially when we celebrate each other's birthdays with cake, laughter and fun. Pot lunches, dramas, laughter sessions and many such events have helped me live life with new energy and optimism. D.F has truly helped us regain our dignity and offer us all a better and fulfilling purpose in our lives.

**DIGNITY  
FOUNDATION**



*Chai,*  
**MASTI**  
*&*  
*more*

## Navi Mumbai Chai Masti Centre



### Nandkumar Patil, Coordinator

Memories are fresh in mind walking away with the Best Performance Award for \*Retro Dance\* at Veer Savarkar Shivaji Park on 3rd October 2016. That boost did wonders for me and my members, and hear our story for this year

I have completed two years of running a chai masti centre which I have thoroughly enjoyed. Identifying new resource persons for various activities, and creatively planning activities, bringing about an increase in membership were systematically taken care of. This was possible because of whole hearted support and co-operation of Vashi DF members. The awareness level about our centre has increased multifold, as attested by many telephone enquiries received. Today our membership has reached 60. Vashi Dignity family is how they refer to our centre.

It gives me a lot of satisfaction and pleasure to see a dramatic change in the attitude of members with respect to feelings of wellbeing, increase in confidence level, energy, creativity, a positive approach towards life. I call it Happiness Quotient. After the achievement of personal wellbeing through regular activities of rejuvenating mind body and soul, the focus of members was gradually shifting to social welfare such as civic issues like solid waste management, avoiding use of plastic bags, traffic discipline, water conservation . Our members have already shown sensitivity and responsibility by counselling, giving moral support to lonely/helpless senior citizens. Navi Mumbai Bengali Association has been a great support and cooperative by providing space in their premises and offering tea and snacks to Dignity members.

Overall, the past year has been a period of great happiness and changes in me as Coordinator specially in the following spheres: cultivation of leadership qualities, building a team of members having varying profiles, improving the communication and understanding between members; ability to understand and approach problems faced by senior citizens, and improvement in my own fitness level. Most important of all, satisfaction out of bringing a smile on members' faces. Most important aspect of Chai Masti still needs to be vigorously pursued: give love and affection to the members enabling them to lead a cheerful and dignified life. Dr. Sheilu Sreenivasan has been a great motivator and supporter from time to time and this has greatly helped me in carrying out my responsibilities with a constructive outlook.

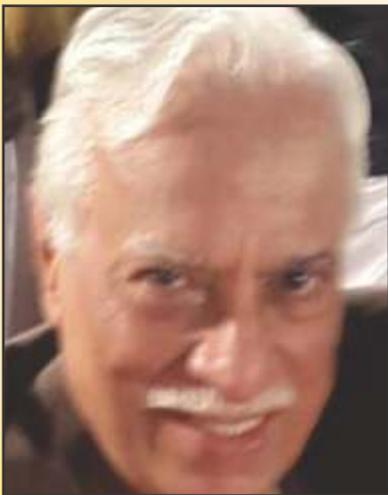
## Versova Chai Masti Centre



### Ishrat Nazirkumar, Coordinator

There is no better therapy than having the mind and body usefully occupied, and for older people it is a talisman, an elixir for long life. The relevance of this statement will be apparent when you meet me--the young lady who is not too far off from her 80th. This I dare say is mostly true for almost all our members. On reflection of the past eight years, I can say that this centre has added mirth and masti in my life. The dignity centre is a great platform to meet new friends on a regular basis. Qualities which I have learnt to practice here are patience, time management, communication, dealing with issues related to human psychology and such others. All these have helped in making me a better and confident person. As Franklin says "We would live long, but none would be old". Dignity Foundation ensures that.

## Life Changer



### Dignitarian Haresh Kimatrai Sujan

Dr Sheilu Sreenivasan's First Word editorial in Dignity Dialogue issue of January 2017; especially the deeply meaningful poem in it; combined with the note from Shama Vijayan regarding companionship and lonely seniors have together left a lasting impression on me and given me the impetus to tell everybody how D.F. has brought back life in the sad circumstances of a grief stricken senior citizen.

I had become a member of D.F. in 2001 at age 60, mainly to obtain the Government approved Senior Citizen ID card. In 2005 tragedy struck me like a tsunami by taking away my 32-year-old son, my wife and my only younger brother, all due to the big C. Also the total loss in business turned me into an useless recluse who shut himself off from the world, confined to the four walls of his home. Bhajans and music were my lifeline from 2005 to 2014.

In February 2014, maybe God willed me to visit the Chai Masti session at the Versova Centre where I found a togetherness and a deeply bonded solidarity with many nice people. That single decision has put back some life into my existence. No doubt the scars will never heal but instead of getting emotional and irritated, I have accepted that life does go on.

I tell my senior lonely friends that no person is an island and they too should take the step towards togetherness with D. F or any similar NGO. What more can I write except thanks and God bless you all.

## Chai Masti Centre, Powai



### Rekha Singh, Coordinator

I have been associated with Dignity Foundation since March 2016. It has been a learning and enjoyable experience working with CM Centre, Powai. I am very happy to be associated with the CM Centre Powai

My vision has been to empower our senior citizens towards active and productive ageing. We need to encourage our members during their aging process through innovative practices like drawing, art-based therapy, singing and learning musical instruments, and volunteer work in their society. We also help them reconnect with the society after retirement, specially with the younger generation. We also make an effort to acquaint senior citizens with ever evolving useful technology and help them adapt the changes mandated by the government in this regard, for example the digital push by the government. We also make a concerted effort to keep them physically healthy and mentally agile. Finally, we encourage senior citizens to get interested in spirituality through talks on Gita, mythology and various forms of meditation. This enables them to live happily and age successfully. We regularly have sessions on Yoga, aerobics, dance, singing evening by the members, Karaoke, interactive sessions on topics of interest to senior citizens, and brain teasers, as well as celebrating all the festivals with great zeal. I also found that the members after joining CM Centre Powai become very energetic, active and social. They desire to learn new things and do the physical and mental exercises very enthusiastically.

At CM Centre Powai, around 35 new members joined in 2016-17.

## Significant Events

- November 2016: A talk on Spirituality by Mr. Munish Kahnna.
- December 3, 2016: We celebrated Annual Day of CM Centre Powai. We invited underprivileged children from Logic Center and Community Welfare Association of Powai.
- January 2017: A talk on “Retirement Income Solution” by Tata Asset Management Ltd. Team.
- February 15, 2017: A talk on “Digital Payments: Towards a Less-Cash Society” by Mr. Subhash Chandra, Chief Manager, Bank of Baroda, BKC, Mumbai.
- March 7, 2017: For Women’s Day Celebration, we call the local lady Municipal Corporator and a lady Senior Police Inspector in Crime branch of Powai Police Station.
- March 14, 2017: A talk on “ Simple Ways for Healthy Life” by Dr. Aainapure from IIT, Powai Hospital.
- March 20, 2017: A talk on “ Seven Seas of Life” by Rishi Nanda.
- May 25, 2017: A talk on “ Lakshmi, Durga and Saraswati” by Rishi Nanda.
- In 2016, we had a free dental check up of the members by Dr. Swpnil Shah and his team.

# Significant Events at Chai masti Centre, Powai



## Pune

A robust Steering Committee of senior citizen members has been functioning for the past three years with great enthusiasm and commitment. Giving their best and very eager to fly the Foundation flag high in Pune, they were initially troubled by the high staff turnover. But soon they came to terms with it and have been carrying on the Chai Masti sessions by themselves at the Wanworie centre despite managerial lapses and no show. The Foundation is very grateful to the following Committee Members for keeping the members interest alive in Pune: Gopal Asthana as Chief Dignitarian; Abha Choudhury as Deputy Dignitarian; J. Rama Prasad, Geetha Subbaram, Dr. Usha Sutaria, Com. Chaturvedi, Kurian Thomas, and Jamal Sheikh variously pitching in as members.

The Steering Committee deeply acknowledges the stabilising presence of young Nissar, the office assistant, who stood like a rock, letting managers to come and go, holding to his role and responsibilities to the core. His loyalty and sense of dedication is indeed very praiseworthy.

### Activities of the year

- Brought out a Souvenir on Frontiers of Medicine, May 2016
  - Compiling all the lectures of specialists and experts who delivered presentations
- World Elder's Day was celebrated
- One picnic for Senior Citizen members was arranged
- The Companionship Carnival programme was held
- Helpline -- one case of Elder abuse was taken up with the Commissioner of Police, Pune for client Veena Jain ( name changed) {Daughter of the victim }

## Our future commitments as Manager heading the Management will consist of :

- Conducting Quarterly Events
- Organizing various Talks, singing sessions, religious discourses, suitable to the interest and taste of the members
- Weekly dance and music class for recreation and reducing anxiety and loneliness.
- To take effort for CORPORATE fund raising for Dignity Foundation.
- Increase membership, visibility, setup new centres, and submit proposals to companies for CSR allocation.
- Training to volunteers for Helpline



### Kiran Mahankale, Social Worker and Manager

I have joined Dignity Foundation much after the financial year closing. However I have had a sampling of what can be done in Pune for members:

- Naturopathy sessions conducted by the National Institute of Naturopathy
- Training on Life Skills by Dr. Navinraina
- BRAIN GYM-exercises by Dr. Vandan Urmil
- A talk on Recycling on Waste
- Wanworie Chai Masti centre is open for members five days a week. End of each month members birthdays are celebrated with keen participation.
- Members are also interested in upgrading their digital skills including Internet banking, mobile banking, investment options
- For marketing campaign-we published souvenir /printed 400 copies and distributed through members, and also delivered to various medical stores, shops, clinics, reputed
- Awareness session on 108 Emergency Medical Services conducted by Dr. Balasubramaniam, resident of Los Angles.

DF Pune organised a Medical camp in association with Pune Municipal Corporation and a Local Hospital. Some 150 members participated in May 2016.



# Quarterly Events:

## World Elders Day-2016

Pune Chapter celebrated World Elders Day on Oct 1, 2016. This time the members of Wanworie Chai Masti performed dance and singing items... Some 250 members participated.



## Picnic for Senior Citizens

For picnic 40 Members participated and visited Memane Farm House in December 2016.

## Dignity Literary Programme

DF Conducted Dignity Literary programme in February of 2016, and 150 members participated.



## Frontiers in Medicine

In May 2016 this two day conference was held in association with Columbia Asia and the Sahyadri Hospital.

## Milestones achieved:

**Distribution of ration** to people living in the Pune District Leprosy organisation as support to 12 affected persons. This centre is rather close to our office and easy to commute for members. The beneficiaries are really poor without proper caretakers.

**Computer class:** Daily training in handling computers were given to 15 interested members. Seeing them more are motivated to join the classes. Under the new Manager new sessions will soon commence.



## Three Best Volunteers in Dignity Helpline

The Foundation greatly appreciates the voluntary efforts of three members who gave their time and help to the operation of helpline assistance to distressed senior citizens.



J.K.Asthana



Jyoti Subaiya



J. Ramaprasad

# DIGNITY FOUNDATION



## Story of Real Change



### Geetha Ramakrishnan

Sipping on my evening coffee, my husband and I were talking about how life and our priorities change. When we were young and in college, we had the energy and time but did not have the money. When one starts earning, one has the money and energy but did not have the time and finally when you make enough money and have the time you suddenly start losing out on the energy. But as we were talking, I realised that I hadn't lost my energy yet. Very active, I like being independent, doing the household chores, regular visits to the bank, liked my morning walks and my little outing. I had the passion and zeal to still enjoy but just did not have the right avenue.

As we were continuing to reminisce our younger days suddenly my doorbell rang. It was my neighbour who after the usual pleasantries mentioned how she wanted me to accompany her for a Bollywood singing class. I got totally intrigued with this idea, since I love singing myself and also being an avid Bollywood movie buff, this sounded very interesting. She insisted I came along and I thought no harm in just seeing what this class was all about.

As we were travelling together for the class, she couldn't stop praising the place that was hosting this; a Dignity forum. She went on to say, Dignity Foundation is a non-profit organisation that builds a community for folks above the age of 50 and hosts a number of activities that primarily keeps them engaged but also has initiatives for the society's well-being. As she continued to talk, the rickshaw stopped as we had reached our destination. Here we were outside a quaint bungalow at Wanworie which had a lovely entrance with a little garden on both sides. As we entered I saw an A4 sheet stuck outside a little door which read 'Dignity Forum Chai Masti Agenda'. The agenda had singing, meditation, computer classes, playing bridge sessions etc. As I was reading further, I saw a couple of people walk in and greeted me with a warm welcoming smile. Different people, varied backgrounds but all with the same principles and beliefs formed the core values of the Dignity members. I immediately felt like I belonged here and was a part of this extended family.

Today its four years that I have been a 'Dignitarian' – I love the dignity such a title bestows on us senior citizens -- and I enjoy the company of my new found friends that I have made and how all of us together have kept ourselves engaged and active. My daughter jokingly mentions, now that before any family event they will have to check my busy schedule as I now have a more happening social life that even she does not and to that I smile back with contentment as 'Dignity' is a home away from home that helped me find my youth again.

## Chai Masti Centre, Kalyani Nagar

A great deal of credit goes to Jyothi Madangopal who carried the baton from Vaishali Desai, the previously appointed Coordinator, and started organising activities at the Kalyani Nagar centre in Pune.



# Special recognition being accorded to the Galaxy of Chai Masti Coordinators

Mumbai, Bengaluru, Kolkata,  
Ahmedabad, Pune

This year the growth has stayed focused on chai masti centres. I would like to whole heartedly give the credit to part time Coordinators who are managing the centres in Mumbai, Kolkata, Pune, Ahmedabad and Bengaluru. In Chennai there is no chai masti centre, instead a monthly event is being held for members. The Coordinators have given their untiring efforts and commitment to senior citizens attending each of the six-city chapter centres. The life change in many Dignitarians has come about due to the loving care and concern the Coordinators have given to the members. Three Cheers to Coordinators.



**DIGNITY  
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**This galaxy is an  
ode to that dedication.**

## **Ahmedabad Coordinators**



**Chandreshbhai  
Trivedi - Paldi  
Chai Masti  
Centre**



**Jamimah  
- Bodakdev  
Chai Masti  
Centre**

## **Bengaluru Coordinators**



**Muktha Sridhar  
-Jayanagar  
Coffee Chavadi**



**Shari Rajesh  
-Sanjaya Nagar  
Coffee Chavadi**



**Sumavathi  
-Vijayanagar  
Coffee Chavadi**



**Mallikarjuna Rao  
-Vidyaranyapura  
Coffee Chavadi**

## Kolkata Coordinators



**Ruma Chatterjea**  
-Chai Masti  
Centre



**Kallol Banerjee**  
-Chai Masti  
Centre



**Ruma Sengupta**  
-Chai Masti  
Centre



**Maitreyee  
Mukherjee**  
-Chai Masti  
Centre

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**Chai,**  
**MASTI**  
**&**  
**more**

# Mumbai Coordinators



**Narendra Joshi**  
-Thane Chai  
Masti Centre



**Rekha Singh**  
-Powai Chai  
Masti Centre



**Jyotsna Gokhale**  
-Dadar Chai  
Masti Centre



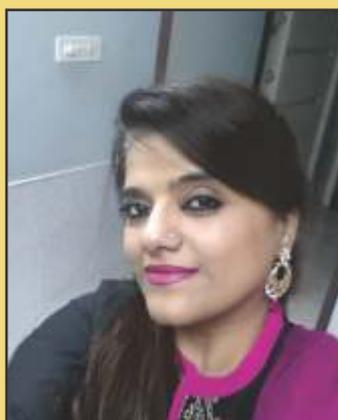
**Sunita Ahire**  
-Jogeshwari Chai  
Masti Centre in  
Day Care Centre



**Sadaf Kazi**  
-Mira Road Chai  
Masti Centre



**Rita Desai**  
-Jogeshwari Chai  
Masti in Day  
Care Centre



**Darshna Thakker**  
-Chembur Chai  
Masti Centre



**Nandkumar Patil**  
-Navi Mumbai  
Chai Masti Centre

## Mumbai Coordinators



**Ishrat Kumar**  
-Versova Chai  
Masti Centre



**Sadaf Kazi**  
-Grant Road Chai  
Masti Centre

## Pune Coordinators



**Chandrakant Patil**  
-Wanworie Chai  
Masti Centre



**Jayanthi  
Madangopal**  
-Kalyani Nagar  
Chai Masti centre

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*Chai,*  
**MASTI**  
*&*  
*more*



# Donations 2016-2017

Donations have increased this year and I am profoundly grateful to individuals, Trusts and Companies for their very generous donations. While some of you have specified for what purpose you would like your fund to be spent on, and we have strictly adhered to your directions, others have donated funds for general administration. The latter gesture is particularly praiseworthy since to run all the projects and programmes we need an efficient head office to function in Mumbai. The overheads of such an office keeps rising every passing year as rentals go up and staff emoluments rise. Therefore the donations for general purpose is deeply appreciated.

We are very grateful to have passed the muster of CSR scrutiny of Companies such as American Express, Deutsche Bank, SBI Capital Markets Ltd, National Stock Exchange, Blue Cross Labs, Geometric Ltd, International Reinsurance & Insurance Consultancy & Broking Services Pvt. Ltd., Scientific Publishing Services, Nirlon Management Services Pvt Ltd, STCI Finance Ltd The employees of American Express and Kotak Mahindra Bank specially deserve our gratitude for contributing to the Pay Roll and this money directly goes into programme expenses for the very poor old.

Individuals who have stood by the Management Team at Dignity Foundation and given us a liberal share of their donations to charity are hereby being personally thanked by myself and the executive team engaged in operations. Without your support it would not have been possible to carry on with so many programmatic action in the field. Mr Piyush Desai through Asha Kiran Trust, Mr Nihchal Israni through Nihchal Israni Foundation, Sulakshana Raghavan, Pradeep Mallick, Shyam Amladi, Vijayalakshmi Rajagopalan, Raghu Mody, Eknath Kshirsagar and Anil Bayth require a special mention for the largesse bestowed on us. To the lone employee of Thomas Cook, who month after month, year after year remembers us and sends us donation cheques I am particularly appreciative.



## Individual Donors

| Donor Name                    | Amount   | Donor Name                | Amount           |
|-------------------------------|----------|---------------------------|------------------|
| Abbas Rupawala                | 10,000   | Mohan                     | 32,000           |
| Alif Sultan Fazelbhoy         | 40,000   | Muthulakshmi Rajan        | 74,000           |
| Amal Kumar Ghosh              | 10,000   | Narayanamurthy Loganathan | 62,000           |
| Anil Bayth                    | 61,600   | Nivedita R. Patel         | 25,000           |
| Anil Kumar Jalota             | 21,000   | Padma Sunderasan          | 74,000           |
| Anuradha Shanbhag             | 30,000   | Parsi Anjuman, Jabalpur   | 10,000           |
| Arvind Jadhav                 | 25,000   | Piyushbhai Desai          | 6,50,000         |
| Aspi Davierwalla              | 15,000   | Prabhakar Sadashiv Gurjar | 10,000           |
| Balram Shinharam Ramrakhyani  | 10,000   | Pradeep Mallick           | 1,00,000         |
| Chandrashekhar K. Kamath      | 15,055   | Pramila Radhakrishnan     | 10,000           |
| D.M. Chitnis                  | 15,000   | Pushpa Subramanian        | 10,000           |
| Dr. Maharaj Krishan Raina     | 10,000   | Radha Kannan              | 26,000           |
| Dr. Shamanthakamani Narendran | 1,50,000 | Rajambal Kathirvel        | 18,000           |
| Dr. Surendra Ambalal Dave     | 25,000   | Rama Dalal                | 60,000           |
| Dr. Sheilu Sreenivasan        | 2,93,904 | Ramasamy Srinivasan       | 74,000           |
| Eknath A. Kshirsagar          | 1,00,000 | Reena Karia               | 15,400           |
| George Mathew                 | 10,000   | Rekha Kini                | 26,600           |
| Gopal Srinivasan              | 2,53,000 | S.P. Ambrose              | 10,000           |
| Haresh G. Chhabria            | 25,000   | Samir Mehta               | 19,800           |
| Hari Advani                   | 7,05,602 | Sandhya B Prabhu          | 10,000           |
| Harshad N. Parekh             | 10,000   | Shanti Dinkar Gurkar      | 10,000           |
| Hemalatha Anandh              | 10,000   | Shanti Suresh Lawande     | 10,000           |
| Hoshang D. Nanavati           | 10,000   | Shrikumar J. Balsekar     | 10,000           |
| Ira Smith                     | 15,000   | Shubhada Govekar          | 92,400           |
| Jagannath Kumble              | 10,000   | Shyam Amladi              | 2,49,286         |
| Jaishree Surve                | 15,200   | Siddhartha Luther         | 72,000           |
| Janardhanan                   | 18,000   | Srinivasan S. Kadambi     | 10,000           |
| Jayaram Raghavan              | 10,000   | Sudha Nadig               | 19,500           |
| Jayna Desai                   | 61,600   | Sudip Indani              | 12,600           |
| Jeanette M. Saldanha          | 10,000   | Sulakshana Raghavan       | 5,00,000         |
| Kaliyaperumal Ponnusamy       | 68,000   | Suresh D. Dawalbhakta     | 23,100           |
| Ketan Shah                    | 23,100   | Swati Sikka               | 12,000           |
| Kisan & Bharat Bani           | 30,100   | Ted Gerald D'costa        | 17,500           |
| L.K. Pradhan                  | 10,000   | Uma Krishnamurty          | 10,000           |
| Lakshmi                       | 14,100   | Uma Srinivasan            | 35,000           |
| Lakshmi Srinivasan            | 20,000   | Urmi B. Sampat            | 35,000           |
| Lalitha Mahadevan             | 74,000   | V.S. Palekar              | 1,00,000         |
| Laxmidas Sejjal               | 15,400   | Vaidyanath K. Doraiswami  | 10,000           |
| Maharukh Adil Katrak          | 10,000   | Vatsala K                 | 20,000           |
| Maharukh E. Katrak            | 10,000   | Vijayalakshmi Rajagoplan  | 74,000           |
| Maikhan                       | 12,000   | Vimal C. Kamath           | 10,000           |
| Manglaben Karia               | 15,400   | Vinod Shah                | 15,400           |
| Maulik Jasubhai Shah          | 25,000   | Vishwanath Ganapa Bhatt   | 10,000           |
| Minakshi Raja                 | 10,000   | <b>Total</b>              | <b>50,06,647</b> |

# donate

SHARING kindness believe  
blessings GIFT  
thank you  
support CHARITY CHANGE

## Corporate Donors

| Donor Name   | Amount             |
|--|--------------------|
| Alcon Laboratories (India) Pvt Ltd   | 19,400             |
| Alphagrep Securities Pvt. Ltd.   | 1,50,000           |
| Anjali Jewellers Pvt.Ltd   | 20,000             |
| Apollo Hospital  | 10,000             |
| Beautiful Year Service Technology  | 10,000             |
| Berger Paint India Limited   | 30,000             |
| Bio Medicare Laboratories Pvt .Ltd   | 25,000             |
| Care Continuum Pvt Ltd   | 10,000             |
| Crossworld Holidays Tours and Travel   | 10,000             |
| Daboo Crafts   | 30,800             |
| Deutsche Equities India Pvt.Ltd  | 75,55,240          |
| Geometric Limited  | 12,12,000          |
| Gold Filled Leather Works  | 53,900             |
| Hear Fon Systems Pvt.Ltd   | 17,000             |
| Himalaya Drug Company  | 50,000             |
| Hindustan Composites Limited   | 2,01,500           |
| International Reinsurance & Insurance Consultancy & Broking Services Pvt. Ltd. | 4,00,000           |
| Kotak Mahindra Bank (Payroll)  | 12,20,843          |
| Medica Super Speciality Hospital Pvt.Ltd                                       | 60,000             |
| Metro Dairy Limited  | 10,000             |
| Mobitree Technologies  | 10,000             |
| National Stock Exchnage  | 78,27,698          |
| Nirlon Management Services Pvt. Ltd  | 10,00,000          |
| Novartis India Limited   | 1,72,250           |
| Raico Engineers  | 10,000             |
| Sandoz Private Limited   | 24,100             |
| SBI Capital Markets Limited  | 21,67,365          |
| Scientific Publishing Services Pvt. Ltd  | 13,00,000          |
| Spectrum Consultants   | 24,000             |
| STCI Finance Limited   | 5,00,000           |
| Sylvan Plyboard (India) Pvt.Ltd  | 10,000             |
| Tata Asset Management Ltd  | 12,000             |
| Thomas Cook (India) Ltd  | 12,000             |
| Titan Company Limited  | 30,000             |
| Tribeca Care Pvt.Ltd   | 10,000             |
| Vinzol Lubricants  | 15,400             |
| <b>Total</b>   | <b>2,42,20,496</b> |

## Donations by Trusts

| Donor Name   | Amount           |
|--|------------------|
| American Express   | 63,65,418        |
| Asha Kiran Trust   | 2,00,000         |
| Charities Aid Foundation-India                             | 1,10,124         |
| Give India Foundation                                      | 3,65,664         |
| Inner Wheel Club Of Bombay Charity Trust                   | 1,00,000         |
| J.B. Kaushik Foundation                                    | 20,600           |
| Jeevan Sandhya Foundation                                  | 50,000           |
| Lions Club of Bombay Harbour Charitable Trust              | 50,000           |
| Nihchal Israni Foundation                                  | 10,00,000        |
| Nirlon Foundation Trust                                    | 90,000           |
| Sapana Charitable Trust                                    | 25,000           |
| Shri V.P.Gohal Memorial Trust                              | 25,000           |
| Sindhu Charitable Society                                  | 25,000           |
| The Thadhomal Mushtakram & Jotsing Thadhomal Shahani Trust | 25,000           |
| <b>Total</b>   | <b>84,51,806</b> |

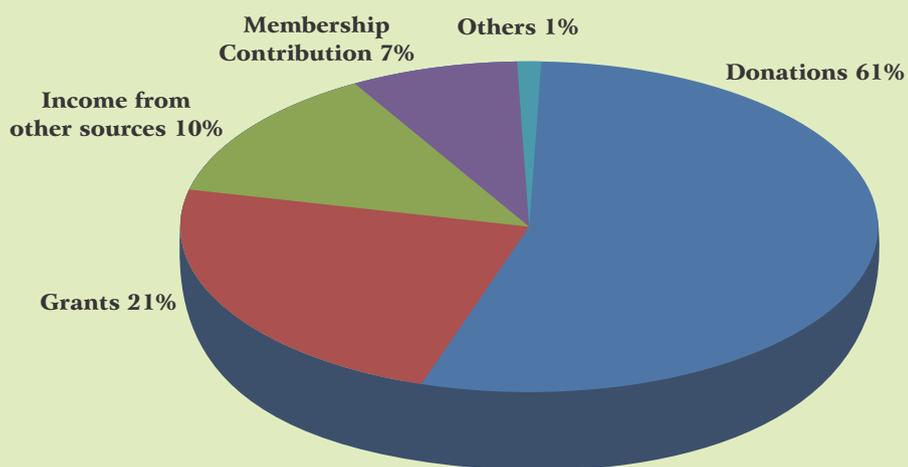


**GRAND TOTAL**  
**INDIVIDUAL +**  
**CORPORATE DONATIONS +**  
**DONATIONS BY TRUSTS**  
**3,76,78,949**

# Financial Performance at a Glance

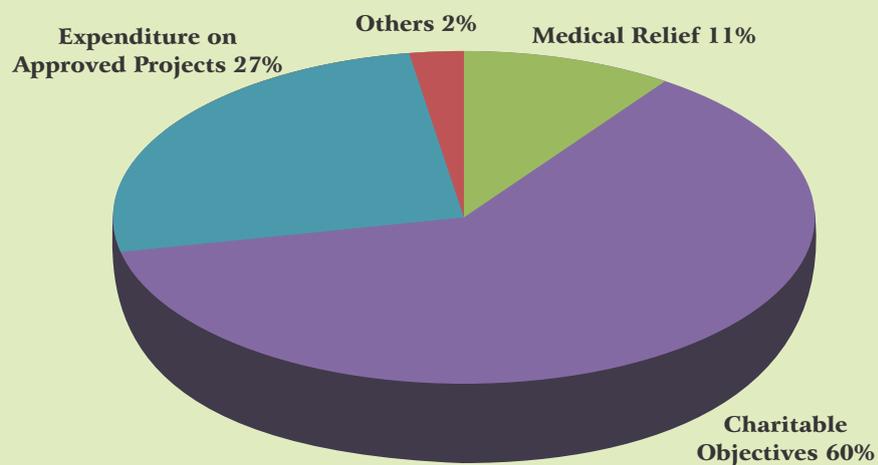
## Income

| Income                    | Amount             | % receipt   |
|---------------------------|--------------------|-------------|
| Donations                 | 2,28,20,852        | 61%         |
| Grants                    | 78,27,698          | 21%         |
| Income from other sources | 38,57,651          | 10%         |
| Membership contribution   | 27,73,234          | 7%          |
| Others                    | 2,08,732           | 1%          |
| <b>Total</b>              | <b>3,74,88,167</b> | <b>100%</b> |



## Expenses

| Expenses                         | Amount             | % expense   |
|----------------------------------|--------------------|-------------|
| Medical relief                   | 39,55,048          | 11%         |
| Charitable objectives            | 2,17,00,507        | 60%         |
| Expenditure on approved projects | 96,20,977          | 27%         |
| Others                           | 8,27,000           | 2%          |
| <b>Total</b>                     | <b>3,61,03,532</b> | <b>100%</b> |





# JAYESH SANGHRAJKA & CO. LLP

CHARTERED ACCOUNTANTS

## INDEPENDENT AUDITOR'S REPORT

To  
The Trustees of  
Dignity Foundation, Mumbai

### Report on the Financial Statements

We have audited the accompanying financial statements of **Dignity Foundation**, which comprise the Balance Sheet as at March 31, 2017, the Income and Expenditure Account for the year then ended, and a summary of significant accounting policies and other explanatory information.

### Management's responsibility for the Financial Statements

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

### Auditors Responsibility

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

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

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

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



# JAYESH SANGHRAJKA & CO. LLP

CHARTERED ACCOUNTANTS

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

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

## Opinion

In our opinion and to the best of our information and according to the explanations given to us, the financial statements of the Public Charitable Trust for the year ended March 31, 2017 are prepared, in all material respects, in accordance with the Maharashtra Public Trust Act, 1950 and generally accepted accounting principles in India.

- a) In the case of the Balance Sheet, of the state of affairs of the Dignity Foundation as at 31 March, 2017 and
- b) In the case of the Income and Expenditure Account, of the excess of Income over Expenditure for the year then ended.

## Report on Other Legal and Regulatory Requirements

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

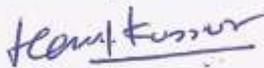
2. As required by the Maharashtra Public Trust Act, 1950, we give:

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

## For Jayesh Sanghrajka & Co. LLP

Chartered Accountants

ICAI Firm Registration No. 104184W/ W100075



Hemant Kumar Agrawal  
Designated Partner  
M. No. 403143



Place: Mumbai

Date: 26<sup>th</sup> September, 2017

**Batgach**  
& Affiliates  
A Network Approved by ICAI

405-408, Hind Rajasthan Centre, D.S. Phalke Rd, Dadar (C. Rly.), Mumbai 400014, Maharashtra  
✉: jayesh@jsandco.in / ☎ : 40774600 (18 Lines) Website: www.jsandco.in/www.batgach.com  
Branches at Kanjurmarg, Vashi & Powai

THE MAHARASHTRA PUBLIC TRUST ACT, 1950  
NAME OF THE PUBLIC TRUST :- DIGNITY FOUNDATION  
REGISTRATION NO.:- F 19856 (BOM)  
BALANCE SHEET AS ON 31ST,MARCH 2017

| LIABILITIES  | SCH | TOTAL AMTOUNT RS  | ASSETS  | SCH | TOTAL AMTOUNT RS  |
|--|-----|-------------------|---|-----|-------------------|
|  |     |                   | <b>IMMOVABLE PROPERTIES - (AT COST)</b>               |     |                   |
| <b>TRUST FUNDS OR CORPUS</b>   |     |                   | Balance as per last Balance Sheet                     |     | -                 |
| Balance Sheet as per Last Balance Sheet  |     | 4,658,748         | Additional During the year                            |     | -                 |
| Adjustment During the Year (Details Given)                                       | A   | 5,000             | LESS:- Sale during the year                           |     | -                 |
|  |     | -                 | Depreciation up to date                               |     | -                 |
|  |     | -                 |   |     |                   |
| <b>OTHER FARMARKED FUNDS</b>   |     | -                 | <b>OTHER FIXED ASSETS</b>                             | F   | 4,871,066         |
| (Created Under the Provisions of the Trust Deed or Scheme or out of the Income). |     | -                 |   |     |                   |
| Building Fund  |     | -                 | <b>INVESTMENTS</b>                                    |     | -                 |
| Sinking Fund   |     | -                 | Note: The Market Value of the above Investments is Rs |     |                   |
| Reserve Fund   |     | -                 |   |     |                   |
| Any Othe Fund  | B   | 2,449,200         | <b>OTHER DEPOSITS</b>                                 | G   | 1,700,900         |
|  |     | -                 |   |     |                   |
| <b>LOANS (SECURED OR UNSECURED)</b>  |     | -                 | <b>LOANS</b>  |     |                   |
| From Trustees  |     | -                 | (SECURED OR UNSECURED) : GOOD/DOUBTFUL                |     |                   |
| From Others  |     | -                 | Sundry Debtors  |     | -                 |
|  |     | -                 | Tax Deducted as source                                | H   | 202,359           |
|  |     | -                 |   |     |                   |
|  |     | -                 | <b>Advances :-</b>                                    |     |                   |
|  |     | -                 | To Others   | I   | 190,519           |
| <b>SUNDRY CREDITORS</b>  |     | -                 |   |     |                   |
|  |     | -                 | <b>INCOME OUTSTANDING</b>                             |     |                   |
| <b>LIABILITIES</b>   |     | -                 | Interest (Interest Receivable on Bank FD)             | J   | 380,628           |
| For Expenses   | C   | 6,690,027         |   |     |                   |
| For Advances   | D   | 14,954,603        |   |     |                   |
| For Taxes  | E   | 141,865           |   |     |                   |
|  |     | -                 |   |     |                   |
|  |     | -                 |   |     |                   |
| <b>INCOME &amp; EXPENDITURE ACCOUNTS</b>   |     | -                 | <b>CASH AND BANK BALANCES</b>                         |     |                   |
| Balance Sheet as per last Balance Sheet.   |     | (3,433,746.11)    | Balance with Bank- saving a/c                         | K   | 12,154,967        |
| Less: Appropriation,if Any   |     | -                 | Balance with Bank-Fixed Deposit                       | L   | 7,192,716         |
| Add : Surplus/(Deficit) as per Income and Expenture Account                      |     | 1,268,383         | Cash in Hand with Manager                             | M   | 40,925            |
|  |     | -                 |   |     |                   |
| <b>TOTAL RS.</b>   |     | <b>26,734,080</b> | <b>TOTAL RS.</b>                                      |     | <b>26,734,080</b> |

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

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

For Dignity Foundation

*Hemant Kumar Agrawal*  
(Hemant Kumar Agrawal)  
Designated Partner  
Membership No. : 403143  
Date: 26th September,2017



*Shri. Jeevendra G. Mhasare*

(Trustees)



(Trustees)

THE MAHARASHTRA PUBLIC TRUST ACT, 1950  
NAME OF THE PUBLIC TRUST :- DIGNITY FOUNDATION  
REGISTRATION NO.:- F 19856 (BOM)  
INCOME & EXPENDITURE ACCOUNT FOR THE YEAR ENDING 31ST,MARCH 2017

| EXPENDITURE   | SCH | TOTAL AMOUNT RS   | INCOME                                   | SCH | TOTAL AMOUNT RS   |
|---|-----|-------------------|--|-----|-------------------|
| <b>TO EXPENDITURE IN RESPECT OF PROPERTIES</b>  |     |                   | (accrued)                                |     | -                 |
| Rates, Taxes, Cesses  |     | -                 | BY RENT-----                             |     | -                 |
| Repairs & Maintenance.  |     | -                 | (realised)                               |     | -                 |
| Salaries  |     | -                 |  |     | -                 |
| <b>TO ESTABLISHMENT EXPENSES</b>  |     | -                 | (accrued)                                |     | -                 |
|   |     | -                 | BY INTEREST-----                         |     | -                 |
| <b>TO REMUNERATION TO TRUSTEES</b>  |     | -                 | (realised)                               |     | -                 |
|   |     | -                 | On Securities.                           |     | -                 |
| <b>TO REMUNERATION</b> (in the case of math) to the head of the math, including his household expenditure, if any |     | -                 | On Loans.                                |     | -                 |
|   |     | -                 | On Bank Account. (On Fixed Deposits)     | Q   | 278,022           |
| <b>TO LEGAL EXPENSES</b>  |     | -                 | (S.B. Interest)                          | R   | 313,282           |
|   |     | -                 | On Other - Interest on Income Tax refund |     | -                 |
| <b>TO AUDIT &amp; Prof. Fees</b>  |     |                   |  |     |                   |
| a) Audit Fees   |     | 132,250           | BY DIVIDEND FROM:- MUTUAL FUND           |     | -                 |
| b) Accounting Charges   |     | -                 |  |     |                   |
| c) Professional Fees  |     | -                 |  |     |                   |
|   |     | -                 | BY MEMBERSHIP FEES RECEIVED              |     | 2,773,234         |
| <b>TO CONTRIBUTION &amp; FEES</b>   |     |                   |  |     |                   |
| Charity Commissioner  |     | 524,806           |  |     | -                 |
|   |     | -                 | BY DONATION IN CASH OR KIND              | S   | 22,723,166        |
| <b>TO AMOUNT WRITTEN OFF</b>  | N   | 227,834           |  |     | -                 |
|   |     | -                 | BY GRANTS                                | T   | 7,827,698         |
| <b>TO MISCELLANEOUS EXPENSES</b>  |     | -                 |  |     | -                 |
|   |     | -                 | BY INCOME FROM OTHER SOURCES             | U   | 3,904,837         |
|   |     | -                 | (In Details as far as Possible)          |     | -                 |
| <b>TO DEPRECIATION</b>  |     | 599,166           |  |     | -                 |
| <b>TO AMOUNT TRANSFER TO RESERVE OR SPECIFIC FUNDS</b>  |     | -                 | BY TRANSFER FROM RESERVE                 |     | -                 |
| <b>TO EXPENDITURE ON OBJECTS OF THE TRUST</b>   |     |                   |  |     |                   |
| (a) Religions.  |     | -                 |  |     |                   |
| (b) Educational.  |     | -                 | BY AMOUNT WRITTEN BACK                   | V   | 208,732           |
| (c) Medical Relief.   | O   | 3,955,048         |  |     | -                 |
| (d) Relief of Poverty.  |     | -                 |  |     | -                 |
| (e) Other Charitable Object.  | P   | 31,321,484        |  |     | -                 |
|   |     | -                 |  |     | -                 |
| <b>TO SURPLUS/(DEFICIT) CARRIED OVER TO BALANCE SHEET</b>   |     | 1,268,383         |  |     | -                 |
| <b>TOTAL RS.</b>  |     | <b>38,028,971</b> | <b>TOTAL RS.</b>                         |     | <b>38,028,971</b> |

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

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

For Dignity Foundation

*Hemant Kumar*  
(Hemant Kumar Agrawal)  
Designated Partner  
Membership No. : 403143  
Date: 26th September, 2017



*Shri. Anwar G. Purohit*

(Trustees)

(Trustees)



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

Registration No. F 19856 (BOM)  
Name of the Public Trust :- DIGNITY FOUNDATION  
For the Year Ending 31-3-2017

|  |                       |
|--|-----------------------|
| (a) Whether Accounts are Maintained regularly and in accordance with the provisions of the Act and the Rules.:   | Yes                   |
| (b) whether receipts and Disbursements are properly and Correctly shown in the Accounts.   | Yes                   |
| (c) Whether the cash balance and voucher in the custody of the manager or trustee on the date of audit were in agreement with the accounts.  | Yes                   |
| (d) Whether all books,deeds accounts,vouchers or other documents or records required by the auditor were produced before him.  | Yes                   |
| (e) Whether a registered of movable and immovable properties is properly maintained, the changes there in are communicated from time to the regional office, and the defects and inaccurances mentioned in the previous audit report have been duly complied with;   | Yes                   |
| (f) Whether the manager or trustee or any other person required by the auditor to appear before him did so and furnished the necessary information required by-him;  | Yes                   |
| (g) Whether any properly or funds of the trust were applied for any object or purpose other than the object or pupose of the Trust.  | No                    |
| (h) The amount of outstanding for more than one year and the amount written off,if any;  | Yes                   |
| (l) Whether tenders were invited for repairs or construction involving expenditure exceeding Rs.5000/-;  | No                    |
| (j) Whether any money of the public trust has been invested contrary to the provisions of section 35;  | No                    |
| (k) Alienations, if any, of the immovable property contrary to the provision of section 36 which have come to the notice of the auditor;   | None                  |
| (l) All cases of irregular, illegal or improper expenditure,or failure or commission to recover monies or other property belonging to the public trust or of loss or waste of money or other property thereof, and whether such expenditure,failure, comission, loss or waste was caused in consequence of breach of trust or misapplication or any other misconduct on the part of the trustees or any other person while in the management of the trust; | None                  |
| (m) Whether the Budget has been filed in the form provided by rule 16 A;   | YES ,Dated 09/03/2017 |
| (n) Whether the maximum and minimum number of the trustees is maintained;  | Yes                   |
| (o) Whether the meetings are held regularly as provided in such instrument;  | Yes                   |

|  |                                 |
|--|---------------------------------|
| (p) Whether the minute books of the proceedings of the meeting is maintained;  | Yes                             |
| (q) Whether any of the trustees has any interest in the investment of the trust  | No                              |
| (r) Whether any of the trustees is a debtor or creditor of the trust;  | No                              |
| (s) Whether the irregularities pointed out by the auditors in the accounts of the previous year have been duly complied with by the trustees during the period of audit; | Yes, Refer to Notes to Accounts |
| (t) Any special matter which the auditor may think fit or necessary to the notice of the Deputy or Assistant charity commissioner.                                       | None                            |

For Jayesh Sanghrajka & Co. LLP

Chartered Accountants

ICAI Firm Registration Number : 104184W/W100075

*Hemant Kumar*  
26/11/10  
(Hemant Kumar Agrawal)



**SCHEDULE -IXC.**

**(VIDE RULE 32).**

**Statement of Income Liable to Contribution for the Year Ending 31-3-2017**

**Name of the Public Trust :- DIGNITY FOUNDATION.**

**Registration No. F 19856 (BOM).**

|   | RS.P.      | RS.P.             |
|---|------------|-------------------|
| <b>I. Income as shown in the Income and Expenditure Account (schedule Ix).</b>  |            | 380,28,971        |
| <b>II. Items not Chargeable to Contribution Under Section 58 and Rules 32.</b>  |            |                   |
| (I) Donations received from other Public Trust and Dharmadas.   |            |                   |
| (II) Grants received from Government Local Authorities.   | 78,27,698  |                   |
| (iii) Interest on Sinking or Depreciation Fund.   |            |                   |
| (iv) Amount Spent for the Purpose of Secular Education.   |            |                   |
| (v) Amount Spent for the Purpose of Medical Relief.   | 39,55,048  |                   |
| (vi) Amount Spent for the Purpose of Veterinary Treatment of Animals.   |            |                   |
| (vii) Expenditure Incurred from Donations for Relief of Distress caused by Scarcity,Drought, Flood,Fire or other Natural calamity.                |            |                   |
| (viii) Deductions out of Income from Lands Used for Agricultural Purposes:-   |            |                   |
| (a) Land Revenue and Local Fund Cess.   |            |                   |
| (b) Rent Payable to Superior landlord.  |            |                   |
| (c) Cost of Production,if Lands are Cultivated by trust.  |            |                   |
| (ix) Deductions out of Income from Lands used for non-Agricultural Purposes:-   |            |                   |
| (a) Assessment,cesses and other Government or Municipal Taxes.  |            |                   |
| (b) Ground rent payable to the superior Land lord.  |            |                   |
| (c) Insurance Premium.  |            |                   |
| (d) Repaire at 10 percent of Gross rent of Building.  |            |                   |
| (e) Cost of Collection at 4 percentage of gross rent of Building let out.   |            |                   |
| (x) Cost of Collection of income or receipts from Securities, stocks,etc. at 1 percent of such Income.  | 5,913      | 117,88,659        |
| (xi) Deduction on account of repairs in respect of Buildings not rented and yielding no income, at 10 percent of the estimated gross annual rent. |            |                   |
| <b>Gross Income Annual Income Charitable to contribution.</b>   | <b>Rs.</b> | <b>262,40,312</b> |

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

**Trust Address:**

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

**For Jayesh Sanghrajka & Co. LLP**

Chartered Accountants  
ICAI Firm Registration Number : 104184W/W100075

(Hemant Kumar Agrawal)  
Designated Partner



## DIGNITY FOUNDATION

### SIGNIFICANT ACCOUNTING POLICIES AND NOTES TO ACCOUNTS

#### A. SIGNIFICANT ACCOUNTING POLICIES AS ON 31-03-2017

**1. Basis of Accounting :**

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

**2. Depreciation :**

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

**3. Movable Assets :**

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

**4. Investments:**

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

**(II) NOTES TO ACCOUNTS**

Basis of financial statements for the year ended 31<sup>st</sup> March, 2017

1. During the year, provision for contribution towards the public Trust Administration Fund is not required, in view of decision of the Honourable Bombay High Court in CA Number 1 of 2009 and PIL Number 40,1780 and 1864 of 2007, ordered dtd. 25-09-2009, whereby the stay is granted. But as a precaution we have provided for the Charity Commissioner Contribution @ 2% on the Surplus, which comes to Rs. 419,128/- in the books of account.
2. The accounts of all Chapters (Kolkata, Chennai, Pune, Bangalore, Goa and Ahmadabad) are consolidated and shown under Dignity Foundation.
3. Cash in hand is accepted as certified by the Trustee.
4. During the year, after receiving an affirmation from the Trustees, expenses and income provided in earlier years which are more than 3 (Three) years old and have not been claimed have been written back/written off because of applicability of limitation period. The amount so written back is Rs.2,08,732/-



(Rupees Two Lakh Eight Thousand Seven Hundred and Thirty two only) and the amount written off is Rs.2,27,834/- (Rupees Two Lakh Twenty Seven Thousand Eight Hundred Thirty Four only)

5. Grant received from NSE Rs.78,27,698/-, which has been spent on the object of the trust.
6. Corpus Donation are Received along with Corpus Letter
7. The Trust has received the Approval u/s 35AC of the Income Tax Act, 1961 for Dignity Dementia Day Care Centre for further three years that is F.Y.2014-15, 2015-16 and 2016-17 for the same purpose. During the year Rs.17,94,555/- (Rupees Seventeen lacs Ninety four thousand Five Hundred and fifty five only) is received u/s.35AC which is been used for Dementia Day care centre.

The break-up of donation received and spent for the object is as under.

| Sr No. | Financial Year | Donation Received u/s 35AC | Amount spent for Dignity Dementia Day Care Centre |
|--------|----------------|----------------------------|---|
| 1      | 2011-2012      | Rs. 37,000.00              | NIL   |
| 2      | 2012-2013      | Rs. 17,31,497.00           | Rs. 17,06,182.00                                  |
| 3      | 2013-2014      | Rs. 17,46,057.00           | Rs. 15,13,198.00                                  |
| 4      | 2014-2015      | Rs.22,68,001.00            | Rs. 07,02,220.00                                  |
| 5      | 2015-2016      | Rs.21,18,056.00            | Rs.33,24,465.00                                   |
| 6      | 2016-2017*     | Rs.24,57,155.00            | Rs.39,55,048.00                                   |

The trust has Granted for the extension u/s 35AC vide Notification No.43/2015/F.No.V.27015/3/2014SO (NAT.COM) dated 06/01/2015.

\* For Financial Year 2016-17 Amount spent for Dementia Day Care Centre is more than the donation received. Other sources and General Donation is being utilized to meet out expenses of Dementia Day Care project.

**For Jayesh Sanghrajka & Co. LLP**

Chartered Accountants

ICAI Firm Registration Number : 104184W/W100075

*Hemant Kumar*

**(Hemant Kumar Agrawal)**  
Designated Partner

Membership No. : 403143

Date: 26th September, 2017



**Dignity Foundation**

*A. Suresh*

*Shri. Suresh*

**Trustees**

**Trustees**



# Chapter 13



## DIGNITY *lifestyle*

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

# President's Message

## Dignity Lifestyle Retirement Township

If hard work deserves credit,  
my Neral team should take it all.



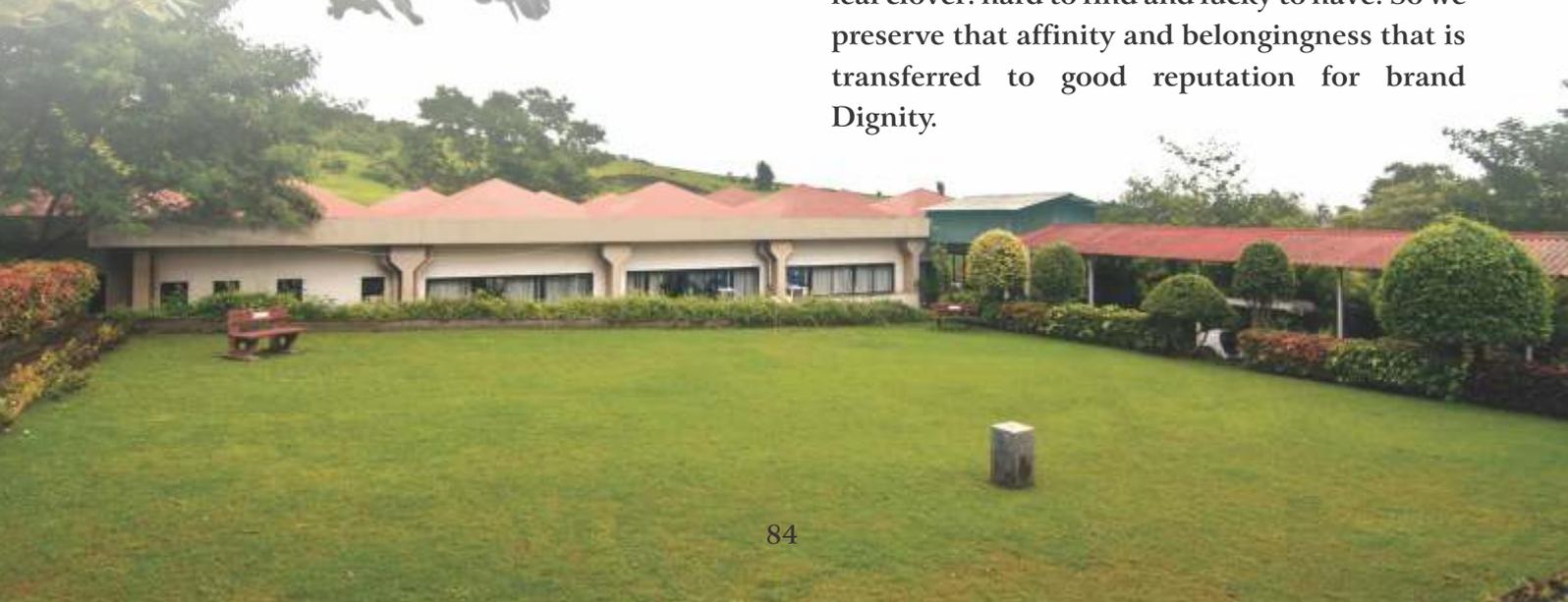
As the bountiful monsoon enriches our landscape in Neral while I punch away the keyboard on my Table, overlooking the little water body that has naturally formed in front of my office cabin, my thoughts are pleasantly pinned on the divine interventions that have created this township. As I write this 11th Annual Report I go back 13 years down the memory lane when I ventured on the mission of providing dignified housing alternatives for senior citizens, starting with a donation of Rs.10,000 given by my mother in 2004. The success and popularity of Dignity Foundation's services (from 1995 onwards) gave me the impetus to go for such a township creation with zero funds in the pocket. Actually, I never thought of money; I was intent on creating value of wellbeing I would provide the residents with. That has stood at the fore in my mind's eye.

In 2016-17 the need for more and more funds became a reality and I simply stayed positive that funds will come. And they did. Phase II with 44 new flats and cottages has almost come to a conclusion. In January 2018 the last resident to occupy these new flats would have come in.

That will lead us to Phase III: The Dementia Centre with 100 rooms to house people living with Dementia. My co-Trustees Gopal Srinivasan, Pranay Vakil and Arun Saha have stood by me and given every help imaginable. Without their support Phase II would not have been possible.

I owe my gratitude to the trust and belief new residents have placed on me. We as Trustees will ensure that the professional standards of governance and promises given to each resident will be safeguarded and delivered.

In my experience the battle of life is fought uphill; and to win it without a struggle I would think is to perhaps win it without honour. If there were no difficulties there would be no success; if there were nothing to struggle for, there would be nothing to be achieved. So saying I have been prodding along, holding the hands of my endearing colleagues – the loyal staff of Neral. When I read our visitors' comments book I tell myself their satisfaction is a rating; but staff loyalty is a brand. I know and fully realise that loyal employee is like a four leaf clover: hard to find and lucky to have. So we preserve that affinity and belongingness that is transferred to good reputation for brand Dignity.





# Chapter 14

## Administration Department, Dignity Lifestyle Retirement Township



### Mansi Atre, Admin Manager

The year proceeded like any other year, except for one major development which was the completion of 2 Blocks of Phase II. We had been waiting for this to happen for many years. It was like a dream come true. We had our usual share of problems from many sources - like permission departments, panchayats, political meddlers, labour contractors, architects and others making unreasonable demands. In addition to facing these problems we had the responsibility of setting up the cottages of Phase II. With the help of our President, Trustees and staff members we were able to overcome the difficulties that we faced.

In keeping with the vision of our President, Dr. Sheilu Sreenivasan to facilitate the residents to remain active and well, a Wellbeing centre was inaugurated by Dr. Matcheswalla on November 3, 2016. Thereafter a separate Coordinator was appointed in order to hold daily sessions such as Talks by invited resource persons Health, Rangoli, Painting, Diet, Holistic Healing using Art Therapy, Smart phone use, Plant Art, Meditation Techniques etc. A camp to test hearing was also organised. However after running the classes to empty classrooms the centre was closed due to poor response from residents.

With the increasing number of residents, the challenges also increase such as the need to install a water tank for Phase II and to build a boundary wall for the entire township. Attempts are afoot to complete these two vital tasks. With the expansion of the township we acquired more confidence and patience as the year unfolded. We received several suggestions from our residents on what aspects of life should find improvement in the township. We gained new experiences every day that helped us avoid mistakes in the future. The positive feedback we get from residents and visitors motivate us to work harder and better.

In the course of the year we have managed to tackle some major issues. In our special unit for Assisted Living we saw a need for a hygienic disposal of diapers and medical waste. To solve this problem we installed an incinerator.

To cope with the increase in the number of residents we bought one more golf cart.

As we are at the foothills of Matheran and nature provides us with bright sunlight, we decided to use this to our advantage by putting up a solar panel to illuminate the new corridors of Phase II. Thanks to a donation from Trustee Pranay Vakil we have installed lamp posts in Phase II powered by solar power.

The perennial problem of water leakage from the roof and side walls was sought to be permanently stopped by installing Hindalco aluminum sheets on the roof – a method that is reportedly foolproof for several years to come.

There is still much to be accomplished in the near future, such as rain water harvesting, a 100 roomed dementia centre, waterproofing for the dining hall, club house and admin area and the completion of Phase II including the Deluxe cottages..

Wi-Fi facilities for the entire township and a new bore well to solve the water problem were also installed during the year. We plan to construct a Sewage Treatment Plant to recycle waste water at the end of Phase II.

# EVENTS

A number of events were held in the township:

## **Foundation Day**

Dignity Lifestyle celebrated its 11th Foundation Day on March 28, 2016. Trustee Gopal Srinivasan gave the best employee awards to following staff members of Dignity: From the Catering Dept - Krishna Deshmukh; Housekeeping - Rupesh Thombre; Nightingale Care units - Lalita Basre and Naresh Bhagat; Landscaping and Gardening - Krishna Kenge; Admin Dept - Laxman Kadav and a special award to Manoj Gupta, Accounts Dept. A variety of entertainment programmes was presented by the staff and residents of Dignity Lifestyle. The highlight of the programme was a folk dance, Gondhal by Shriram Bhagat and a dance number by the Nightingale care unit staff. Following which there was an Odissi performance by the Arts Sphere Group from Pune. The evening ended with a sumptuous dinner which was held on the lawns under the open sky. This was a unique experience for all.

## **Chhayi Barkha Bahar**

A celebration programme of the yearly monsoons called 'Chhayi Barkha Bahar' was organised by Dignity Lifestyle on 28th July 2016. This time we were entertained by a group of performers from Aasra Suraksh: Shelter for Orphan Girls. Their dances were based on film songs related to monsoon. The programme was greatly enjoyed by residents. On this occasion we also had a Mehndi programme.



## **Satyanarayan Pooja**

Residents got together to hold a Satyanarayan Pooja in the temple premises on August 28, 2017 to bless the surroundings and the environment around... Many of the residents and staff members were present. Piyush and Mamta Aron were the chief performers at the Pooja.

## **Independence Day Celebration**

On August 15, 2016 Dignity Lifestyle Township celebrated the nation's Independence Day by hoisting our national flag. The hoisting ceremony was performed by resident Nandini Patil followed by a parade by the security guards. The staff from Nightingale Units and our most senior resident Mani Bharucha sang patriotic songs.

## **Janmashtami**

Krishna Janmashtami was celebrated on August 25, 2017 with traditional Bhajan and Dahi Handi breaking, in which all residents participated enthusiastically. The temple was decorated with fresh flowers. Many residents attended the event. The Handi was broken by resident Dennis Carpenter in his very first stroke.

## **Ganpati Festival**

The five days of Ganpati festival starting September 05, 2016 were performed with full devotion and enthusiasm. All the residents and staff members had taken keen interest in every ritual. The Sthapana and Visarjan pooja were done by Kailas Deshmukh. The games for staff were organised by resident Piyush Aron and games for residents were organised by Dr. Usha Mantri. Bhajan singing added to the piety of the festival.

## **Dandiya**

In keeping with our tradition, the night of Sharad Poornima is always reserved for Dandiya in Dignity Lifestyle. This year it was held on October 15, 2016. Residents showed that age is no bar for any dance, especially Garba. Staff too participated and gave their help and support.

## **Diwali Festival**

The festival of light Diwali was celebrated on October 28, 2016. The evening was full of old melodies by Aditi Bhadsavle and group. It was more enjoyable since the programme was held under the open sky. The campus was decorated with flowers and Rangoli. It was fully illuminated by diyas and lanterns. This was followed by a sumptuous dinner in the dining hall.

## **Grihapravesam**

The highlight of the year was the completion of two blocks of 8 flats each of Phase II. The staff members and residents of Phase I were happy and ready to welcome the new members of Phase II. We had the Grihapravesam Pooja on 3rd November 2016. The first resident of Phase 2, Meera Wagle came on the same day. The lawn was decorated with flowers and a shamiyana showed the specialty of the day. Special South Indian food was served for the occasion.

## **Christmas**

Christmas was celebrated on December 22, 2016 three days ahead of actual date. A candle Light Dinner was the main even when residents eagerly waited for the several course meals served by our Catering Chef Shyam Singh and his Team. These many years residents had enjoyed Continental, Italian and Chinese cuisines. This year they had a Mediterranean cuisine that was most unique on the palette.

## **Makar Sankranti**

It was a day for our residents to return to their childhood as they flew kites. On January 14th 2017 the kite flying took place and many residents participated in the event. The kite flying ended with the distribution of Til Gul to residents and staff members.

## **Republic Day**

The 68th Republic Day was celebrated at the township. The flag was hoisted by resident Edna Sheth. The Nightingale staff sang patriotic songs and the event ended with a vote of thanks.





### **Holi**

The festival of colours was celebrated on 12th March 2017. The Bhajan sandhya was organised in the temple. After Bhajan, Thandai was distributed among all the attendees as Prashad. The event ended with a Holi bonfire.

### **Residents Picnics**

June – Yusuf Meheruli Centre Tare village

November – Kalekar Resort, Pali

February – Shiv Ganga Resort, Panvel

March – Saguna Bag, Neral

### **Other Activities**

Dr. Yogesh Taneja gave an awareness lecture to the entire staff in the township on hygiene and cleanliness of the surroundings.



We are most grateful  
to the following donors  
for extending their hand of  
financial assistance:

- 1) Mr. K.R. Amladi- Rs. 17,64,000
- 2) Ms. Khurshid Banta – Rs. 17,00,000
- 3) Mr. Prashant Nanavati – Rs. 5,00,000
- 4) Mr. Pranay Vakil – Rs. 2,50,000
- 5) Sudhir Jambhekar – Rs. 1,50,000
- 6) Pranay Vakil- Rs.1,00,000
- 7) Ms. Lalita Gupte – Rs. 36,000
- 8) Ms. Kalpana Cholia – Rs. 10,000
- 9) Mr. H.R. Shenoy – Rs.5001
- 10) IDBI, Karjat Branch – Rs. 5000

**Residents who have left us:**

- 1) Mr. Radhakrishnan Menon
- 2) Ms. Prabha Kanagat
- 3) Mr. V.M.Maru
- 4) Mr. S.C. Mishra
- 5) Ms. Jyotsna Banerjee
- 6) Mr. Anup Kumar Gond
- 7) Ms. Parvinder Sihota
- 8) Ms. Indira Gupta
- 9) Ms. Edna Cordeiro
- 10) Ms. Anurima Ghosh
- 11) Ms. Sanjeevani Bapat
- 12) Ms. Maria Saldhana
- 13) Mr. K.M.Amladi



**DIGNITY** *lifestyle*

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

**New Residents during 2016-17**

- 1) Mrs. Edna and Dr. Mahendra Seth
- 2) Mrs. Ranganayaki Laxminarayan
- 3) Mr. Sharad Mehta
- 4) Mr. S.C. Mishra
- 5) Mrs. Nancy Mathews
- 6) Mrs. Meera and Umakant Kenkre
- 7) Mr. Pratik Gupta
- 8) Ms. Indira Gajara
- 9) Mr. Dilip Ashar
- 10) Ms. Omana Menon
- 11) Ms. Kunda Sathe
- 12) Ms. Mira Wagle
- 13) Mrs. Usha and Mr. Laxman Ratnaparkhi
- 14) Ms. Anita Thadani
- 15) Ms. Neela Siddiqui
- 16) Ms. Raynah Stanley
- 17) Mrs. Jyotsna and Mr. Sudhir Jambhekar
- 18) Mr. Suhas Jambhekar and Mr Sunil Jambhekar
- 19) Ms. Cecilia Gracias
- 20) Dr. Hembala and Dr.Yogesh Taneja
- 21) Mrs. Gita and Ramesh Samtani
- 22) Dr. Usha and Deepak Raina
- 23) Mr. K. M. Amladi
- 24) Mr. P.K.Das

**DIGNITY LIFESTYLE TRUST**  
**Financial Information**  
**for April 2016 to March 2017**



**DIGNITY** *lifestyle*

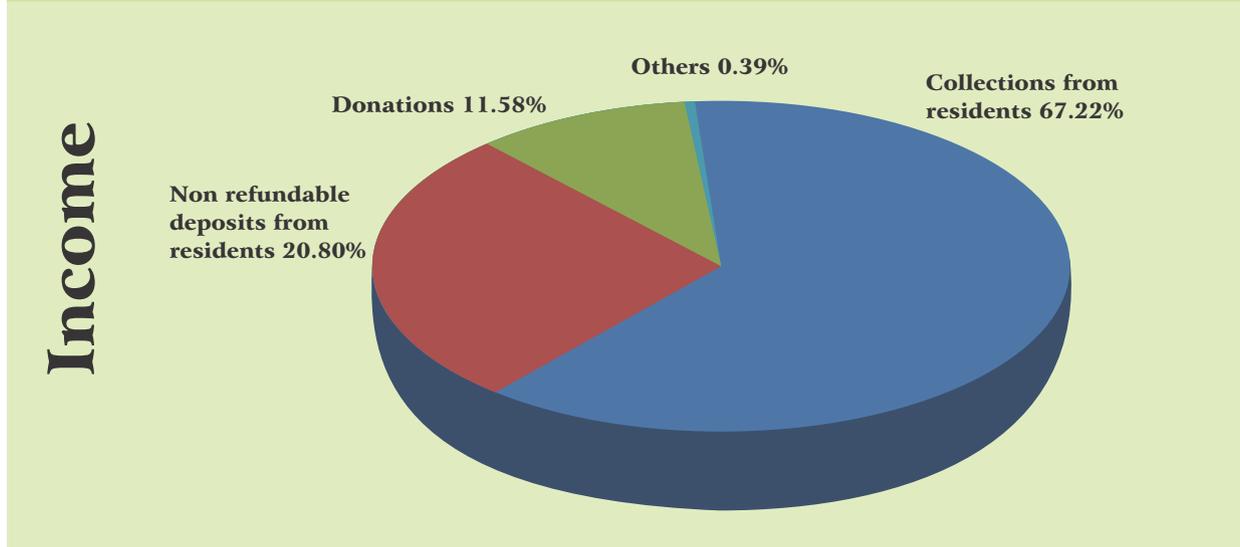
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**DEPOSITS RECEIVED IN F.Y.2016-2017**

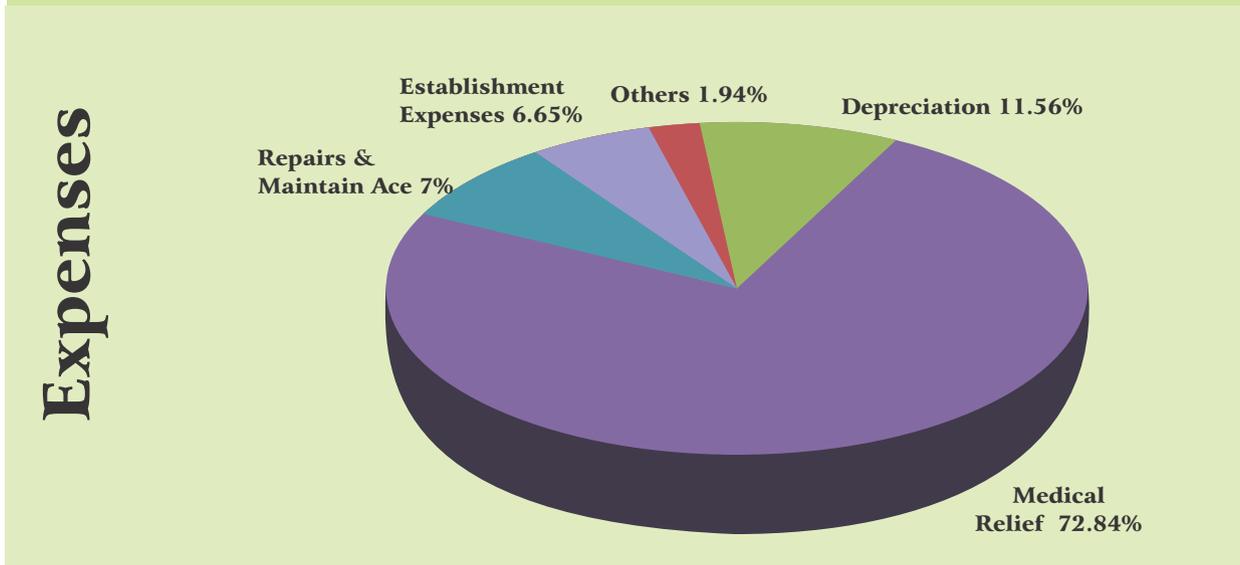
| <b>PARTICULARS</b>                               | <b>AMOUNT IN 000's</b> |
|--|------------------------|
| <b>PHASE I</b>                                   |                        |
| REFUNDABLE DEPOSITS                              | 78,24,000.00           |
| NON REFUNDABLE DEPOSITS                          | 32,50,000.00           |
| <b>TOTAL DEPOSITS FOR PHASE I</b>                | <b>1,10,74,000.00</b>  |
| <b>PHASE II</b>                                  |                        |
| REFUNDABLE DEPOSITS                              | 3,19,45,000.00         |
| NON REFUNDABLE DEPOSITS                          | 1,12,00,000.00         |
| <b>TOTAL DEPOSITS FOR PHASE II</b>               | <b>4,31,45,000.00</b>  |
| <b>TOTAL DEPOSITS RECD. FOR PHASE I &amp; II</b> | <b>5,42,19,000.00</b>  |

# Income Expenditure at a Glance

| Income                                 | Amount                | %     |
|--|-----------------------|-------|
| DONATIONS                              | 41,33,425.00          | 11.58 |
| NON REFUNDABLE DEPOSITS FROM RESIDENTS | 74,24,332.00          | 20.80 |
| COLLECTIONS FROM RESIDENTS             | 2,39,89,441.00        | 67.22 |
| OTHERS                                 | 1,40,863.00           | 0.39  |
| <b>TOTAL</b>                           | <b>3,56,88,061.00</b> |       |



| Expenses                           | Amount                | %     |
|------------------------------------|-----------------------|-------|
| MEDICAL RELIEF                     | 2,39,13,704.00        | 72.84 |
| ESTABLISHMENT EXPENSES             | 21,83,992.00          | 6.65  |
| REPAIRS & MAINTAIN ACE             | 22,98,478.00          | 7.00  |
| OTHERS                             | 6,38,534.00           | 1.94  |
| DEPRECIATION                       | 37,95,579.00          | 11.56 |
| <b>TOTAL</b>                       | <b>3,28,30,287.00</b> |       |
| <b>NET INCOME OVER EXPENDITURE</b> | <b>28,57,774.00</b>   |       |

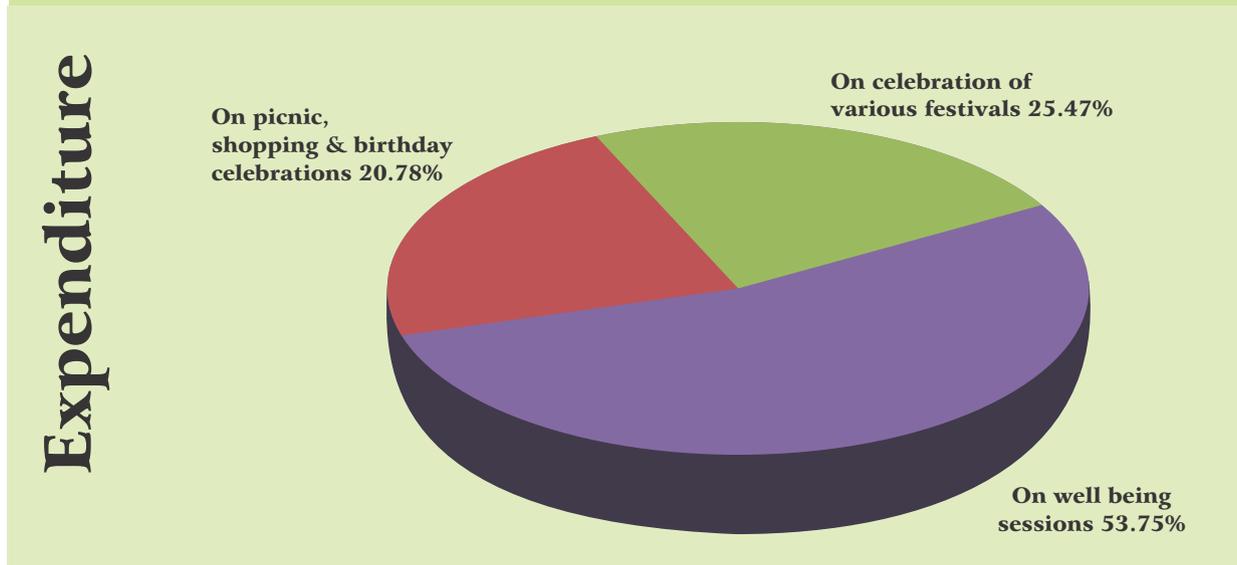


# Expenditure Analysis

| EXPENDITURE FOR           | AMOUNT IN 000's       |
|---------------------------|-----------------------|
| CATERING RAW MATERIL      | 38,53,843.00          |
| HOUSE KEEPING SERVCIE     | 38,61,100.00          |
| CATERING SERVCIES         | 36,65,744.00          |
| MEDICAL RELIEF            | 34,35,496.00          |
| SALARY & WAGES FOR STAFF  | 23,13,429.00          |
| REPAIRS & MAINTAINACE     | 22,98,478.00          |
| ELECTRICITY CHARGES       | 21,19,570.00          |
| SECURITY SERVICES         | 15,73,449.00          |
| PRE OPERATIVE EXPENSES    | 17,10,746.00          |
| DEMENTIA NURSING SERVICES | 10,57,817.00          |
| RMO SERVICE CHARGES       | 10,49,724.00          |
| OTHER SERVICES            | 7,80,008.00           |
| PROPERTY TAX              | 3,95,267.00           |
| ADVERTISEMENT             | 3,36,081.00           |
| FUEL (DIESEL, GAS)        | 2,86,027.00           |
| PROFESSIONAL FEES         | 1,78,850.00           |
| ENTERTAINMENT             | 1,19,079.00           |
| DEPRECIATION              | 37,95,579.00          |
| <b>TOTAL EXPENDITURE</b>  | <b>3,28,30,287.00</b> |

## Various programmes on which money was spent

| EXPENDITURE FOR                             | Amount             | %     |
|---|--------------------|-------|
| ON CELEBRATION OF VARIOUS FESTIVALS         | 43,680.00          | 25.47 |
| ON PICNIC, SHOPPING & BIRTHDAY CELEBRATIONS | 35,638.00          | 20.78 |
| ON WELL BEING SESSIONS                      | 92,180.00          | 53.75 |
| <b>TOTAL</b>                                | <b>1,71,498.00</b> |       |



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 **31<sup>st</sup> March 2017**

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

Date: 24th July, 2017  
Place: Mumbai

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

*Rahul Bajaj*

CA. Rahul Bajaj  
Partner, Mem. No. 120075



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

Statement of income liable to contribution for the year ending 31<sup>st</sup> March 2017  
Name of Public Trust : DIGNITY LIFESTYLE TRUST  
Registered No. : E / 21722 / Mumbai

|   | Rs.        | P | Rs.               | P |
|---|------------|---|-------------------|---|
| <b>I. Income as shown in the income and Expenditure Account (Schedule IX)</b>   |            |   | 360,21,061        |   |
| <b>II. Items not chargeable to contribution under section 58 and rule 32 -</b>  |            |   |                   |   |
| (I) Donations received from other public trust and Dharmadas.   |            | - |                   |   |
| (ii) Grants received from Government and Local authorities.   |            | - |                   |   |
| (iii) Interest on Sinking or Depreciation Fund.   |            | - |                   |   |
| (iv) Amount spent for the purpose of secular education.   |            | - |                   |   |
| (v) Amount spent for the purpose of medical relief. (Refer Schedule XI of Account)  | 239,13,704 |   |                   |   |
| (vi) Amount spent for the purpose of veterinary treatment of animals.   |            | - |                   |   |
| (vii) Expenditure incurred from donations for relief of distress caused by scarcity, drought, flood, fire or other natural calamity.                |            | - |                   |   |
| (viii) Deduction out of income from lands used for agricultural purpose-  |            | - |                   |   |
| (a) Land Revenue and Local Fund Cess  |            | - |                   |   |
| (b) Rent payable to superior landlord   |            | - |                   |   |
| (c) Cost of production if lands are cultivated by the trust.  |            | - |                   |   |
| (ix) Deductions out of income from lands used for non-agricultural purpose-   |            | - |                   |   |
| (a) Assessment, cesses and other Government or municipal taxes.   | 3,95,267   |   |                   |   |
| (b) Ground rent payable to the superior landlord  |            | - |                   |   |
| (c) Insurance premia  |            | - |                   |   |
| (d) Repairs at 10 per cent of gross rent of buildings.  |            | - |                   |   |
| (e) Cost of collection at 4 per cent of gross rent of buildings let out.  |            | - |                   |   |
| (x) Cost of collection of income or receipt from securities, stocks, etc. at 1% of such income.   |            | - |                   |   |
| (xi) Deductions on account of repairs in respect of buildings not rented and yielding no income, at 10 per cent of the estimated gross annual rent. |            | - |                   |   |
|   |            |   | 243,08,971        |   |
| <b>Gross Annual Income chargeable to contribution Rs.</b>   |            |   | <b>117,12,090</b> |   |

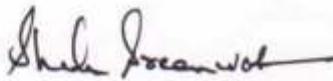
Certified that while claiming deductions admissible under the above Schedule, the trust has not claimed any amount twice, either wholly or partly, against any of the items mentioned in the Schedule which have the effect of double-deduction.

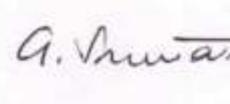
Date: 24th July, 2017  
Place: Mumbai

For Dignity Lifestyle Trust

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

**Trust Address :**  
206B, Byculla Service  
Industries  
Dadojee Konddeo Road,  
Byculla East,  
Mumbai 400 027

  
**Dr. Sheilu Sreenivasan**  
Trustee

  
**Mr. Gopal Srinivasan**  
Trustee

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





|                         |           |                                       |                  |
|-------------------------|-----------|---------------------------------------|------------------|
| Balance Brought forward | 131152219 | Balance Brought forward               | 116086525        |
| Notes to Accounts       | Sch XII   | <u>Income Outstanding -</u>           | NIL              |
|                         |           | Rent                                  |                  |
|                         |           | Interest (Accrued)                    | 4217325          |
|                         |           | Other Income (Outstanding)            |                  |
|                         |           | Sch VI                                |                  |
|                         |           | <u>Cash and Bank Balance</u>          |                  |
|                         |           | (a) In current A/c                    | 1516076          |
|                         |           | (b) With the trustee (give name)      | NIL              |
|                         |           | (c) With the manager (Manoj Gupta)    | 65308            |
|                         |           | Sch VII                               |                  |
|                         |           | 1581384                               |                  |
|                         |           | <u>Income and Expenditure Account</u> |                  |
|                         |           | Balance as per Balance Sheet          | 12457760         |
|                         |           | Less : Appropriation, if any          |                  |
|                         |           | Add : Deficit as per Income &         |                  |
|                         |           | Less: Surplus Expenditure A/c         | -3190774         |
|                         |           | <b>Total Rs.</b>                      | <b>131152219</b> |
|                         |           | <b>Total Rs.</b>                      | <b>131152219</b> |

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

*Shub Sreenivasan*

Dr.Shellu Sreenivasan  
Trustee

Date: 24th July, 2017  
Place: Mumbai

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

## SCHEDULE IX

[Vide rule 17(1)]

Name of the Public Trust : **DIGNITY LIFESTYLE TRUST**  
Income and Expenditure for the year ending : **31st MARCH, 2017**

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

| EXPENDITURE  | Sch IX | Sch IV    | Sch X | Rs.       | INCOME                  | Rs.        |
|--|--------|-----------|-------|-----------|-------------------------|------------|
| <i>To Expenditure in respect of properties -</i>   |        |           |       |           |                         |            |
| Rates, taxes, cesses   |        | 3,95,267  |       |           |                         |            |
| Repairs and maintenance  |        | 22,98,478 |       |           |                         |            |
| Insurance  |        | 64,417    |       |           |                         |            |
| Depreciation (by way of provision or adjustments).   |        | 28,50,818 |       | 56,08,980 |                         |            |
| <i>To Establishment expenses</i>   |        |           |       | 21,83,992 |                         | 78,351     |
| <i>To Remuneration to trustees</i>   |        |           |       | NIL       |                         | NIL        |
| <i>To Remuneration (in the case of a math) to the head of the math, including his household expenditure, if any.</i> |        |           |       | NIL       | Sch VII                 | 118,90,757 |
| <i>To Legal &amp; Professional expenses</i>  |        |           |       | 1,08,850  |                         |            |
| <i>To Audit fees</i>   |        |           |       | 70,000    |                         | 239,89,441 |
| <i>To Depreciation</i>   |        |           |       | 9,44,761  |                         | 62,512     |
| <i>To Amount Written Off</i>   |        |           |       |           |                         |            |
| (a) Bad Debts  |        |           |       | NIL       |                         |            |
| (b) Loan Scholarship   |        |           |       | NIL       |                         |            |
| (c) Irrecoverable Rents  |        |           |       | NIL       |                         |            |
| (d) Other Items  |        |           |       | NIL       |                         |            |
| Balance Carried forward  |        |           |       | 89,16,583 | Sch VIII                | 240,51,953 |
|  |        |           |       |           | Balance Carried forward | 360,21,061 |




| Balance Brought forward                                   | 89,16,583         | Balance Brought forward | 360,21,061        |
|---|-------------------|-------------------------|-------------------|
| To Amount transferred to Reserve or Specific Funds        | NIL               |                         |                   |
| To Expenditure on Objects of the Trust                    |                   |                         |                   |
| (a) Religious   | NIL               |                         |                   |
| (b) Educational   | NIL               |                         |                   |
| (c) Medical Relief  | 239,13,704        | Sch X(I)                |                   |
| (d) Relief of poverty                                     | NIL               |                         |                   |
| (e) Other Charitable Objects                              | NIL               |                         |                   |
| To Surplus / (Deficit)<br>(carried over to Balance Sheet) | 239,13,704        |                         |                   |
|   | 31,90,774         |                         |                   |
| <b>Total Rs.</b>  | <b>360,21,061</b> | <b>Total Rs.</b>        | <b>360,21,061</b> |

As per our report of even date.

For M/s. Rahul Bajaj & Co.

Chartered Accountants

FRN 126422W



*Rahul Bajaj*

CA. Rahul Bajaj

Partner, Mem. No. 120075

For Dignity Lifestyle Trust

*Shubh Sreenivasan*      *G. Srinivasan*

Dr. Sheilu Sreenivasan

Trustee

Mr. Gopal Srinivasan

Trustee

Date: 24th July, 2017

Place: Mumbai

## DIGNITY LIFESTYLE TRUST

NOTES FORMING PART OF ACCOUNTS FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2017

### A. SIGNIFICANT ACCOUNTING POLICIES

1. **Method of Accounting**

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

2. **Fixed Assets**

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

3. **Depreciation**

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

4. **Provision for Taxation**

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

### B. NOTES TO ACCOUNTS

1. As clarified by The Institute of Chartered Accountants of India, New Delhi, accounting standards do not apply to the trust as no part of the activity of such entity is commercial, industrial or business in nature. However for better presentation, the trust has been disclosing significant accounting policies.
2. The Trust is registered u/s 12A vide Reg.No. TR. /38484 dated 14.07.2004 of Income Tax Act, 1961 and is therefore entitled to claim exemption from tax u/s 11 of the act.
3. The trust has occupied land at Neral as a lessee and an unregistered lease agreement has been executed between the Dignity Lifestyle Trust and Byramjee Foundation (also a Trust) for a period of 99 years on 10<sup>th</sup> December 2014. Construction carried out on the said land has been capitalized and depreciation on the same has been claimed.
4. Liability for rent & other deposits include 'Refundable and Six monthly Deposits' which are accepted from members towards application for entitlement of living in the cottages of the township at Neral.
5. 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



## DIGNITY LIFESTYLE TRUST

NOTES FORMING PART OF ACCOUNTS FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2017

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### B. NOTES TO ACCOUNTS

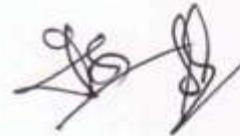
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Commissioner Office. However, since the liability was recognized in previous years prior to the delivery of judgment, the same is continued to be shown as liability until further court orders.

Relying on the ratio of above judgment, the trust has not made any provision towards such contribution from F. Y. 2010-11.

6. Balances of Sundry Debtors and Creditors are subject to confirmation, reconciliation and adjustments, if any.





# DIGNITY *lifestyle*

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





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



# DIGNITY FOUNDATION



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Ahmedabad - 380007.  
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**Facebook:** [www.facebook.com/dignityfoundation](http://www.facebook.com/dignityfoundation)

**Dignity Dialogue Digital:**

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