RATNA NIDHI CHARITABLE TRUST
ANNUAL PROGRESS REPORT
RIPPLES OF CHANGE

Inside:
The Mayor of Mumbai inaugurated Ratna Nidhi’s Make Mumbai Disability Free campaign.

Ratna Nidhi partners with BEST for the Make Mumbai Disability Free Campaign.

Ms. Poonam Mahajan awards the M.G. Mehta Human Spirit Award to Paralympic Medalist Ms. Deepa Malik
What happens when a stone is dropped into a pond? It does not just go down. It causes a stir in the entire pond with ripples reaching far and beyond its initial touch.

Our aim is to be that very stone. A stone that is able to make an impact so focused; that it has the power to create Ripples of Change in the lives of the people we are working with.

We believe that if we focus on the right aspects, real effective change can be foreseen across all dimensions of society. And so we focus our energies on two fronts – Education and Healthcare to make a wider social impact. Both of which are brimming with the power to facilitate growth, increase opportunities and most important of all instill smiles.

This magic cannot be created without the strength of your abundant support.

We thank you for being with us, as we create the Ripples of Change.

**Founder Trustee:** Mr. Mahendra G. Mehta

**The Trustees:**
Mrs. Asha Mahendra Mehta
Mr. Rajiv Mahendra Mehta
Mr. Prakash V. Mehta
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Our Partners
THE MOBILITY PROJECT

Prosthetic Hands: Zahur Hussain, 10 years, Leh-Ladakh Camp beneficiary

At the age of 9, Zahur, touched a live wire at his school ground and lost his hands to bilateral amputation. Zahur shared “People stare at me because I have no hands. My friends at school tease me sometimes. I am used to it now.” Day to day activities like eating, wearing clothes, bathing etc. have been a regular challenge.

After being fitted with his new prosthetic hands, little Zahur couldn’t stop smiling.

He now says “I want my parents to be proud of me. I will be able to write on my own and will study harder. Inshallah, my dreams will come true”.

How is it done

It is a miracle to watch a disabled person stand up and walk on his own feet. It is a miracle how one little support helps them step out of their inhibited lives to become self reliant, start working and become a supportive members of their family. At Ratna Nidhi our aim is to give them this one life changing support, by providing customised mobility appliances such as the Jaipur Foot, Calipers, Crutches, Wheelchairs and Hearing Aids - free of cost. We do this by organising camps pan India and also through our Jaipur Foot centre in Mumbai.

What’s new

Owing to their previous lack of movement and certain bodily deformities, patients fitted with Calipers and Jaipur foot for the first time, find it difficult to start walking immediately. Keeping this issue in mind, we have taken a step further and set up a Medical center with a Physiotherapy section which started taking patients in March 2018.

Ripples of the Mobility project

4,759 disabled patients will now live a life of independence and dignity, with equal opportunity for education and employment. 2,57,336 mobility appliances have been donated since 2001.
Camps covered in 2017-18

Despite Leh’s popularity as a tourist zone, this region continues to be isolated from the social schemes of the government. Many small villages continue to be disconnected due to limited access and connectivity in this region. The limited transportation facilities in this region, restricts access of the people to healthcare facilities in the region. Ratna Nidhi with a mission to uplift people with physical disability in India, embarked on a journey to travel 11,000 feet above sea level to reach out to the disabled in Leh, Kashmir.

Ratna Nidhi in association with Rotary Club of Bombay Worli, Rotary Club of Bombay South and the support of Venerable Bhikkhu Sanghasena from the Mahabhodi International Meditation Center organized this camp. With 488 mobility and hearing aids distributed, the Camp impacted the lives of numerous Kashmiri children, youth and aged beneficiaries.

Dr. Kiran Bedi, who was present at the camp said “Groups like Ratna Nidhi are missionaries and need full support from government and non-government agencies, because whatever you give them, will reach the real beneficiary.”

Ratna Nidhi Charitable Trust in association with Oshwal Shikshan & Rahat Sangh-India and Oshwal Association-UK, organized a Mobility Camp at Jamnagar for 1376 physically disabled patients.

The screening camp was organized in January, with the Ratna Nidhi team visiting remote villages in Jamnagar to mobilize patients for the camp. A vehicle with a loudspeaker was hired to create awareness about the Mobility camp in the villages along with other publicity techniques. The distribution camp was organized from 9th to 16th February, 2018 and saw patients from varied backgrounds. From a one-year-old child who was fitted with calipers to a 107-year-old man needing hearing aids, the camp impacted the lives of numerous patients.

<table>
<thead>
<tr>
<th>Camp Venue</th>
<th>Aids</th>
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<tbody>
<tr>
<td>Vapi, Gujarat</td>
<td>847</td>
</tr>
<tr>
<td>Dhanbad, Jarkhand</td>
<td>265</td>
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<tr>
<td>Satara, Maharashtra</td>
<td>590</td>
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<tr>
<td>Mumbai, Maharashtra</td>
<td>1040</td>
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<tr>
<td>Jamnagar, Gujarat</td>
<td>1376</td>
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<tr>
<td>Leh-Ladakh, J&amp;K</td>
<td>488</td>
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</table>
What is M. G. Mehta Human Spirit Award

Mahendra Mehta, our Founder, was a man who believed in the unlimited potential that lies within all human beings. He dedicated his life to unravel this very potential in the poor and disabled. In his memory we present the MG Mehta Human Spirit Award, each year on World Disability Day. The award aims to honour the indomitable spirit of those disabled individuals who have shattered all limitations to achieve something beyond normal. It is a platform for the disabled person to share their story and inspire!

Our Guest of Honour for this year

Ms. Poonam Mahajan is a Member of Parliament, Lok Sabha from Bharatiya Janata Party (BJP) representing Mumbai North-Central Constituency. She is also the National President of Bharatiya Janata Yuva Morcha (BJYM), the youth wing of the BJP. She has been described by many as dynamic, astute, passionate and hardworking. Striking a sound balance between her role as a Member of Parliament and the President of BJYM, her work with NGOs and taking care of her family, she epitomises the progressive Indian woman of the 21st century.

Our Awardee of the year

Deepta Malik is an Indian athlete. She is the first Indian woman to win a medal in Paralympic Games and has won a Silver medal at the 2016 Summer Paralympics in Shot Put. She was previously honored with the Arjuna award in 2012, at the age of 42 years.
• She has also been conferred the prestigious Padma Shri award in 2017. She has won 58 National and 18 International medals across all disciplines till date.
• She has won accolades for her participation in various adventure sports. She is associated with Himalayan Motorsports Association (H.M.A.) and Federation of Motor Sports Club of India (F.M.S.C.I.).
• She is a member of the working group in the formulation of the 12th five-year plan (2012–2017) on Sports and Physical Education as nominated by the Planning Commission, HRD Division on behalf of the Sports Ministry.

We are open to applications from suitable disabled people for MG Mehta Human Spirit Award 2018.

Eligibility Criteria:
1. Applications are open for Differently abled person who have looked beyond their limitations and achieved a remarkable feat.
2. The remarkable feat achieved must be on or after December 2010
3. The applicant / nominee must be an individual and not a company, organization or group of any nature.
EDUCATIONAL SPONSORSHIP FOR TERROR VICTIM'S CHILDREN

Mohit lost his father in a bomb blast of 2011 at Opera house. He is survived by his mother and is being taken care by paternal uncle. The family has shifted to Borivali a distant western suburb since last 2-3 years. Mohit has appeared for SSC exams and he plans to pursue his studies either in the science or commerce stream.

Mohit is now in the 7th year of Ratna Nidhi’s sponsorship program. The sponsorship has enabled him to successfully complete schooling. We will ensure that we continue supporting him to pursue his studies further through the sponsorship project.

How is it done

Education has the power to turn a new page, from a child’s dark desolate past to a radiant future. When the city of Mumbai faced a series of bomb blasts and terror attacks, life came to standstill for many young lives, who lost their parents to these brutalities. We decided to step in and support with the power of education. When all seemed to be lost, the educational sponsorships came as a hope to come out of the tragedy and build a better future for themselves.

What’s new

Merit Based Scholarship- While working closely with the children from our Food for Education Project, we have come across some children who come from extremely poor families. These families struggle to even put together two meals on the table, find it very hard to afford the school fees. This has urged us to consider starting an educational scholarship for select students from this project based on merit. We are in the process of identifying students based on merit who would need financial support and provide them with scholarship to complete their education.

English teacher in Schools- We are also focusing on improving English proficiency among students in our existing Food schools. We are in the process of identifying and hiring well trained English teachers who would teach English language to our students and their progress would be mapped along with the teacher.

Ripples of Educational Sponsorship project

90 students of terror victims are able to continue with their education despite the adversities in their lives.

481 students have been provided with educational sponsorship since 2003.

www.RatnaNidhi.org Ph. No. 749898 9292 info@ratnanidhi.org
FOOD FOR EDUCATION

Pooja, a young 13 year old girl, lives with her mother and sister on the streets of Mumbai. They do not have a roof above their head, to shelter them from the perils of the streets. They sleep in the basement area of a nearby building – all 3 women alone at night. Very often, her nights are spent staying awake, sleepless and insecure.

Despite these adversities, it is fortunate that Pooja’s mother makes sure that her girls go to school, because she wants them to have a dignified life.

Our meal is the first thing that she eats in the day and it really keeps her agile and helps her concentrate in her studies. It is not easy to go through this tough life and yet she sport a smile on her face.

Our meal ensures that at least one of her basic need is taken care of – nutritious, healthy and home cooked food.

How is it done

A child learns with a sparkle in the eyes when the stomach is full with a nutritious meal. With the right nourishment and a full stomach a child is able to pay better attention in class, is able to grow academically and as a result secure a brighter future. With this end in mind, fresh, nutritious meals are prepared each day at our kitchens and are sent out to partner schools that cater to children from extremely low income families.

What’s new

Our Food family has grown with the addition of 20 new institutions with a total of 1920 students. They include Night Schools, Study Classes for deprived children, Balwadis for slum displaced students, Day care for drug addicted street children and new upcoming schools in the Govandi area promoted by the local residents with a zeal to do something for their own community. The services of 3 new tempos were recruited to meet our growth in this project.

Ripples of Food for Education project

5,09,724 meals have been served this year in 50 schools, improving health, attention span as well as attendance in young school going children.

2,53,23,613 meals have been served since 1998.
Our Weekly Menu

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<th>Mon</th>
<th>Tue</th>
<th>Wed</th>
<th>Thur</th>
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<tbody>
<tr>
<td></td>
<td>Masala Rice Lapsi</td>
<td>Rice Vatana curry</td>
<td>Rice Moong curry</td>
<td>Rice and Masoor curry</td>
<td>Rice and Tur dal</td>
<td>Poha Moong chat</td>
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<td></td>
<td>300 gms per serve</td>
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<tr>
<td>Night School</td>
<td>Morning School</td>
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<td>Night School</td>
</tr>
<tr>
<td>Masala Rice Lapsi</td>
<td>Vatana ragda chat</td>
<td>Upma Moong chat</td>
<td>Methi dhebra Masoor curry</td>
<td>Veg. Poha Khichdi</td>
<td>Poha/Bhel Moong chat</td>
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<tr>
<td></td>
<td>300 gms per serve</td>
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In the month of June & July Puran poli and Methi paratha were served.

Few of the schools that receive our nutritious meals

<table>
<thead>
<tr>
<th>School Name</th>
<th>Location</th>
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</thead>
<tbody>
<tr>
<td>Utkarsh Night School, Worli BDD chawl</td>
<td>National School, Ghatkopar</td>
</tr>
<tr>
<td>YWCA, Study Class 1, Mumbai Central</td>
<td>Sahakari Vidyalaya, Tardeo</td>
</tr>
<tr>
<td>Adarsh Foundation, Study Class, Kuria</td>
<td>Agarkar Night School, Worli Naka</td>
</tr>
<tr>
<td>Jeevan Dhara, Bahwadi I, Govandi</td>
<td>Maratha Mandir Night School, Worli BDD chawl</td>
</tr>
<tr>
<td>Maharashtra Vidyalaya, Manikhurd</td>
<td>Sarvajanik Night School, Dadar Mahim</td>
</tr>
<tr>
<td>Lilavati Lajjoo Dayal High School, Girgaum</td>
<td>Sahakari Vidyalaya, Tardeo</td>
</tr>
<tr>
<td>Abhinav School, Trombay</td>
<td>Sunrise School, Govandi</td>
</tr>
<tr>
<td>Ashok High School, Girgaum</td>
<td>G.A.Ranade School, Girgaum</td>
</tr>
<tr>
<td>Gyansadhana School, Govandi</td>
<td>SPRJ Trust Junior College, Ghatkopar</td>
</tr>
<tr>
<td>Kherwadi Welfare Center, Bandra</td>
<td>Kirti Night High School, Sewree</td>
</tr>
</tbody>
</table>

Testimonials

Irshad Shaikh -
Student from YWCA Study Class (Mumbai Central)

Sadhana Sawant -
Teacher from YWCA Study Class (Mumbai Central)
Priya Sandesh Dhadse

Priya is 23 years old and recently got married a year back. She works all day at a nursing institute. Then she goes home to complete her household chores, after which she attends the Night School in the evening. Priya leads a very busy and challenging life however she has lot of support from her husband and she is very ambitious – these keep her going.

Our read, sent to the Night School is nutritious and filling thus helps hersatiate her hunger at the end of a long, busy day.

Padma Rigeen

Padma lives with her mother and grandmother. When she was 5 years old, her parents separated. Ever since then her mother has shouldered all responsibilities in the family.

Padma was born with a defect in his right leg. For many years he has been walking with a limp. His mother works as a peon at a government office and earns just enough to make ends meet.

Despite all her struggles, she has enrolled Padma into a school for differently abled children.

Seeing her son walk better with the calipers, she shares with tears in her eyes: “I have so many dreams for Padma. Seeing him walk like the rest of the children makes me feel happy and at peace. I cannot afford treatment for the defect in his leg, and these calipers seem to magically hold his child’s leg together.”

Nandini Pandhe

Nandini was two years old when she lost her father in the bomb blast at Gateway of India in Mumbai. The scholarship project has helped her complete schooling and she is now in college pursuing her higher studies in Science. Her mother shares: “I am grateful to Ratna Nidhi for all the help is giving to my daughter. It washemiplegia after my husband’s death. By supporting her education, I now have some hope that Nandini will have a bright future.”

Zarina Koradiya, 55 years

“I was 15 years ago, my leg got infected with Gangrene. The hospital I went to did not treat my leg correctly and the infection spread faster to both my feet. As a result, my right leg had to be amputated on the right leg. A few leeway on my left leg had to be amputated as well. For many years I had to walk by dragging myself on the ground. With the help of this [prosthetic] leg, I can stand back on my feet and move around without anyone’s help. I used to feel like a burden on my family members but now I feel independent. Thank you for bringing back happiness in my life.”

Rushabh Mahendra Kheradkar

Rushabh is a young energetic and a happy 12 year old child with a smile on his face. He currently lives with his mother and elder brother at a slum in Kalbadevi ever since he lost his father.

His mother, the sole breadwinner of the family, does housework. But school Rushabh goes out to help his mother to work and does things like dusting and washing, so that she can finish sooner.

Rushabh used to be underweight and short. Our read has helped him in gaining considerable height and weight as well as keeps him healthy and full thus enabling him to concentrate on his studies.

Padma Kaire

Padma lives with her parents and 2 siblings at the Air India colony in Yelahanka. Her father is a sweeper with Air India and her mother is a domestic worker.

She likes playing games and is fond of dance as well. Padma faces very well in her studies. However, her family financial background is quite low and they do what they can to support her studies.

This read we provide keeps her full enabling her to concentrate on her studies and helps the family in saving on fees expenses.
It was very kind of your Trust to invite us on 22nd April 2018 and donate books to our educational institution.

These books are priceless gifts and will be useful to our students and staff to enrich themselves.

We thank you for the same and look forward for your kind support in the future. Thanking you.

- Tauja Kulkarni, HM. National English High School, Virar-West

How is it done

Hungry minds are best fed with great books. It is our endeavor to give these growing minds a wide ranging array of educative books and encyclopedias to broaden their mindsets and open up new worlds. Along with Alibaba Group, we have launched Mission Million Books. Through this we host exhibitions with books from almost every category. Low income schools and colleges are invited to come and choose books that are best suited for their libraries. This ensures that hundreds and thousands of students benefit from it.

What’s new

Our collection of books has advanced with the addition of 20,000 quality books donated by the World Bank.

The third and the fourth exhibition of the Mission Million Books exhibition was organized at Satara and Mumbai respectively. Through these exhibitions we donated 50,000 and 3,00,000 books respectively.

Ripples of Mission Million Books project

3,57,898 books have been donated, that will impact the minds, lives and future of over 10,00,000 students.

7,94,069 books donated since 1996.
I would like to thank Ratna Nidhi Charitable Trust for their educational and charitable work at the slum locality in the vicinity of our school.

The ten donated computers have enabled us to set up a computer lab in our school where we now teach technical skills to our children as well as to other needy adults.

- President, Tasneem Urdu School

How is it done

Imagine an education without computers, in a time when we are so dependent on computers for everything we do!

We noticed that many of the schools that we are associated with are not able to introduce computer education merely because of a lack of funds to invest in computers. Thus we took it on us to install computer centers in our partner schools, so that these children receive an all round, competent education.

What's new

This year, with the support of the corporate sector we have been able to donate over 77 computers in 13 schools and organisations.

Pratham Books has created a software containing a variety of books in English, Hindi and Marathi for school children. The software gives a large number of children, an easy and quick access to a large number of books, thus giving an impetus to education. Ratna Nidhi has joint hands with them, to install this e-learning software in our partner schools. Until now the software has been installed in 16 schools.

Ripples of Computers donation

77 computers have been donated, to enable digital literacy in low income schools in Maharashtra, creating a radiant future.
On behalf of Jeevan Asha Charitable Trust Society, we would like to express our gratefulness for your generous donation of clothes and baby kits. We appreciate the good work you do.

We have been able to give clothes to the little children in our Day Care and they used it on the day of their picnic. We have also started distributing them to people in the different slums in Thane.

People have expressed their gratitude for the clothes they have received. We hope that your esteemed organisation will continue to partner with us in extending help to the needy and the destitute in future as well. - Rosita Wagle, Manager Projects-Health, Jeevan Asha Charitable Trust

How is it done

Clothes not only provide protection and comfort, but in fact fill the receivers with confidence and self respect. Through our Garment distribution program we donate used but very good quality usable garments to those in need. We receive garments from generous donors across India. These garments are sorted age group wise and gender wise, selected, folded properly and carefully packed in plastic bags. They are as good as new. Besides garments we also give toys, household items, tables etc. if they are received in a good condition.

What’s new

We donated Refrigerator, Television, Sofa set, Baby cot, Sewing machine, Aquaguard water filter, Ice-cream maker machine, Audio system, CD player, Toys, Utensils, Note books etc to different NGO’s working with marginal section of our society.

Ripples of Garments Distribution

55,977 garments adorn the homeless, the orphans and the aged with self respect and confidence.

12,21,879 garments have been donated since 1992.
Indian Army and MIMC Ladakh help Mumbai based Ratna Nidhi Trust to organise free disability camp in inaccessible Ladakh

Chak de Gujarat 28th March

Deepa Malik to receive M G Mehta Human Spirit award

"I look forward to receiving this award. Ratna Nidhi's work for persons with disabilities has been massive and at a global scale. Their founder Mahendrabhai Mehta was a beacon of light. This award, in his memory is absolutely priceless," Malik said in a statement issued here.
On 14th of August 2017, we took a step towards “Making Mumbai Disability Free” by launching "Project Dependence to Independence" inaugurated by the Mayor of Mumbai. 50 disabled people from the slums of Dharavi were fitted with mobility/hearing aids by the Mayor himself, at his residence at Shivaji Park.

Rtn. Kalyan Banerjee, the Past Rotary International President and Mr. V.Ramling, the Chief General Manager, State Bank of India and Mr. Kewal Kiran, MD of Killer Jeans were also present to show us their support against disability.

We are now working to help the disabled, targeting each ward of Mumbai one at a time.

We participated in a seminar organized by The Indian Merchant Chambers (IMC) - a 100 year old trade body, titled “Dependence to Independence- Making Maharashtra Disabled Friendly”.

Our Trustee Mr.Rajiv Mehta chaired a panel discussion on the "Current scenario in the city Infrastructure and the corporate world structure for the Differently Abled." The panelists comprised of Mr.Abbas Master; CEO Saifee Burhani Upliftment Trust (SBUT) and Mr.R.K.Sharma, Executive Director Electrical, Mumbai Metro Rail Corporation Ltd.
26th January 2018 marked the start of Ratna Nidhi’s collaboration with BEST. 3300 buses and 1.1 million BEST electricity bills carried Ratna Nidhi’s Make Mumbai Disability free campaign with a purpose to increase awareness about this project amongst the disabled in every corner of Mumbai.

In addition all physically disabled BEST employees and their family members will be able to avail of the Jaipur Foot and Caliper.

Physiotherapy Center

We have launched a free physiotherapy service for the disabled patients at our Medical Centre in Mahalaxmi Mumbai. Patients often complain with pain and discomfort when fitted with mobility appliances for the first time. This led us to start the Physiotherapy center in March 2018, with a trained physiotherapist treating a regular influx of patients, providing timely follow ups.

Tata Mumbai Marathon

RNCT championed its Disability Project at the Tata Mumbai Marathon, by advocating for its Make Mumbai Disability Free campaign. 85 supporters joint us in the run by carrying creative banners and placards of the project. The highlights from were the 2 stilt walkers who waked tall with our banners. While a 1000 feet banner adorned the Marine drive stretch, attracting the eyeballs of the crowd.

Most importantly we had 9 beneficiaries participate in the Marathon with the Jaipur Foot. This was truly a victory of our efforts in Empowering people with Disabilities to lead an independent life and not be limited by their Disability.
TESTIMONIALS

In today’s world, dedicating time and going an extra mile to help the needy at a personal level is rare to see. The kind of work Ratna Nidhi Charitable Trust and Oswal Group are doing is highly commendable. Having visited the medical camp and hearing about your work has left me completely speechless. Today, I feel grateful to God about so many things. I salute your effort and wish you all the success for your future endeavor.

- Mr. J. D. Majithia (Indian Actor, Director and Producer)

On behalf of Holy Star English High School, I would like to sincerely thank you for generous donation of 5 computer sets. Because of your kindness, we can provide computer education to 1100 beautiful children of Malvani. Our school lacked computer classes, but because of Ratna Nidhi Charitable Trust, our children can now learn through practical usage of the computers. The children look forward for computer classes and are showing interest towards technology.

- Hussain Munir Shaikh, Principal-Holy Star English High School

We are very grateful and thankful to you for providing food to our students throughout the year. It is very beneficial for students health and educational development.

- Mrs. Shamika Ajgaonkar, S.L. & S.S. Girl’s High School

Being Human Foundation would like to thank you for the 520 items of used clothing that you have sent for the under privileged in Raigad district. We are sure they will be very happy with the clothing.

- Loretta Lewis, “Being Human” - The Salman Khan Foundation

With deepest gratitude from YWCA of Bombay, want to acknowledge the receipt of sewing machine for our organisation. Your contribution and coordination is a source of immense pleasure for our tailoring class girls. People like you are supporting our cause and making it possible to help us in our aim. We want you to accept our thanks.

- Neeta Dabre, Asst. co-ordinator, Women’s Development Unit, YWCA

It was a great exhibition. We will be able to help at least 300 students in our school. More than that students will learn a lot from the books that have been collected.

- Nilesh Wadhwa, Srishakti Vidhyalay

The work that you are doing at Ratna Nidhi Charitable Trust, is indeed a be jewelled work, reaching out its blessings and good will throughout the world. May the work bring thousand fold returns and blessings to the work itself and to you, your family and all concerned. The award that you give are so well deserved by the individuals who show indomitable courage and perseverance, thereby encouraging and showing each one their own potential. With lots and lots of love and good wishes.

- Ms. Usha Jain, Shriyans Prasad Charitable Trust
OUR PARTNERS

Why partner with us:

- We have over 25 years of ground experience in the field of Disability and Food.
- We are one of the few NGO’s using technology in philanthropy to bring innovation in disability.
- We work with a strong network of NGO’s and beneficiary groups across the globe.
- We have experience doing projects pan India, especially in hard to access rural regions.
YOUR EVERY THOUGHT, EVERY ACTION MATTERS. IT IS THE SMALL STONE THAT CREATES RIPPLE THROUGH THE ENTIRE POND.

Ratna Nidhi Charitable Trust
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Donations to all projects are exempted from income tax u/s 80-G
We are FCRA registered