

### Ratna Nidhi Charitable Trust Annual progress report 2014-15



# 8 RECIPES of CHANGE

Highlight:

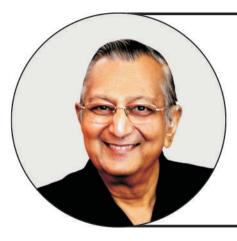
8 Simple recipes which changed the life of 33,601 people this year

Story of Cover Girl Mayuri Rukhe

Many more stories of change

**Marathon Report** 

### TheTrustees



#### Mr. Mahendra G. Mehta

A new phase came in Mr.Mahendra Mehta's life when he saw some poor children sitting under the bridge in an affluent locality eating rubbish and had no clothes.

It was an inspiration to him to start all the activities under the banner of Ratna Nidhi Charitable Trust.

Mahendra Mehta, a businessman from Mumbai dedicated his life for the underprivileged and disabled. His vision took him to many countries and many states of India. His life was a mission and till the very day before he left, his dream was always how to be helpful to all the needy, poorest of poor.



#### Mrs. Asha Mahendra Mehta

Mother Teresa's quote, "It's not how much we give but how much love we put into giving." has always been an inspiration for me and is imbibed in the spirit of Ratna Nidhi's activities.

I would like to thank all those who have embodied this very spirit in their giving, and have helped us make this year flourishing for Ratna Nidhi and its beneficiaries.





Mr. Rajiv Mahendra Mehta

"The simplest acts of kindness are by far more powerful than a thousand heads bowing in prayer."
—Mahatma Gandhi



Mr. Prakash V. Mehta



**About Us** 

**Computer Classes** 

Mobility

**Food For Education** 

**Garments Distribution** 

**Books Distribution** 

**Hospital Equipment** 

**Educational Sponsorship for** 

terror victim's Children

**Vocational Training** 



#### **Special Flavours:**

Mumbai Marathon
The year at a glance
Stories of Change
Testimonials
Our Partners
Get Involved

#### **Look Out For:**

New things this year

Stories of change

Joy



# What Inspires Ratna Nidhi Charitable Trust?

Have you seen the wonder on the face of someone who has been able to walk again after years of being crippled?

Have you seen the sparkle in the eyes of a child while she is keenly learning in class with a full stomach?

Have you seen the satisfaction in the smile of parents who's children are learning skills that will make them employable?

Have you seen the self respect in the demeanor of the tribals and homeless who are gifted clothes?



## What Inspires Ratna Nidhi Charitable Trust?

That is exactly what inspires us from over 30 years and unfailingly continues to do so each and every day.

We crave to see this and so we have put together a few simple components to remodel the lives of the despondent and that is we call the **Recipes of Change**.

When you read our recipes, you will see how little it takes to create life transforming events for those in need. We hope you savour them as much as we do while we execute them.

### Computer Education Classes







Children from slums and Schools

4 donated used computers / laptops

1 Computer savvy teacher/volunteer

1 Classroom

#### **Process:**

Children from slums and schools are taught the much needed basic computer skills such as operating a computer, MS Office, Internet Browsing and Emails.



51 children who are developing basic skills that help them match up to more fortunate children and also gain an edge while looking for employment in future.

### Computer Education Classes



#### I want to be more,

I want to be educated
I want to be good at sports
I want to be computer savvy
I want to be employable.

My father works as a carpenter, my mother lives in the village, but I want to be more.

And so I work hard. Each day I wake up at 4 am to deliver newspapers from house to house, which supplements my fathers income.

At 7 AM I go for cricket coaching, untiringly, everyday before I attend school. And then, although I am exhausted, I make it a point to attend the computer classes held by Ratna Nidhi because I realise how important it is for my future and I really enjoy learning new things.

I want to be more, Would you like to help me?

Ram Sharma, 7th Standard, Guilder Lane School







Ingredients

#### **Process:**

1. The technicians measure the stump of the amputee and check for other special requirements.

2. A customized Jaipur foot is prepared using adept equipment as per measurements.

- 1 amputee
  - 1 Jaipur Foot Center/ Camp
  - 11 Tools and Machines
  - 1 Prosthetic Engineer
  - 4 Skilled Technicians
  - 2200 Rupees of generous donation





3. The Jaipur Foot is then fitted onto the amputee. Corrections are made if required.



4. The amputees are then trained to walk independently using the Jaipur Foot.

#### Other variations to this Recipe:

In addition to Jaipur foot for amputees, similar results are achieved by fitting Calipers to polio patients, Hearing aids to the impaired and Wheelchairs to the immobile.





My name is Kailas Thakre. I am 38 years old. 5 years ago I used to wake up at the first light of day, dress my children up for school as my wife would get our tiffin ready. I would then drop my children to school and head to my little kirana shop. Business was good and customers were happy. I would make enough for my family of 4. Life was smooth, until one day when I met with an accident and nothing was ever the same again. I lost my left foot, because of which I could not resume business. I was dependent on crutches and sometimes other people too. Trying to make two ends meet, it was a hard struggle for 4 years...

...then one day I visited a camp by Ratna Nidhi and received a new leg, a new life. Ever since then I ride an auto rickshaw for a living, and my days of struggle are gone forever!!!

What's Cooked A happy beneficiary who can stand tall on his two feet with self esteem and pride, apart from being able to walk, run and also become worthy of employment.



#### New System of saving admin costs:

#### We have developed a 3 step system for our out station camps:



1.Our technicians visit the camp site once to take measurements of the beneficiaries.



2. The appliance is then manufactured at our center in Mumbai as per measurement.

This saves us a lot of admin as well as equipment transportation cost.



3. A fitment camp is then held to distribute the customised appliances.

#### **Statistics**

Total Appliances distributed this year: 2248

Total since 2001: 2,45,248



#### atna Nidhi's Debut in Standard Chartered Mumbai Marathon

#### Why Run the Mumbai Marathon?



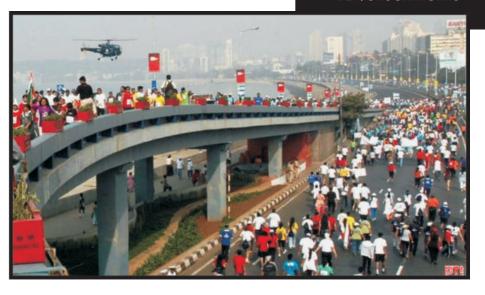
We ran so that many can walk...

The Standard Chartered Mumbai Marathon (SCMM) is a very smartly devised platform to help NGO's raise funds for their various causes.

It is amazing to see marathoners run the distance that goes a long way in changing the life of someone in need.

This was the very first time that Ratna Nidhi took part in it and very fruitfully gained from all it had to offer.

#### Race Day Excitement



On the beautiful Sunday Morning of 18th January all of Mumbai came to standstill to cheer the 1000s of runners of the much applauded SCMM.

Team Ratna Nidhi (for the dream run) stepped out with full vigor to cheer our cause.

1 Full Marathoner 17 Half Marathoners 52 Dream Runners

### atna Nidhi's Debut in Standard Chartered Mumbai Marathon



The spirit of change was almost contagious as we walked holding out placards and calling out slogans "Ek, Do, Teen, Chaar... Jaipur Foot Ki Jai Jaikaar" "Walk and Run, Walk and Run, what an Idea Sirjee"



2 huge Jaipur Foots walked alongside the group, to portray the magnanimity of the effect of the Jaipur Foot. It did not fail in catching the eye of an onlooker.

Total Funds Raised: Rs. 6,10,763

Number of disabled that can stand on their own feet with funds raised: 261

Highest Fundraiser: Rita Chaitanya, Oman

### Ratna Nidhi's Debut in Standard Chartered Mumbai Marathon

DISABLED walking the marathon like the able bodied

Spot the difference

One of the men walking in the marathon with the support of crutches tripped while walking.

Just then another man ran to him and helped him up.

That is when the man in



the crutches truly realised what it felt like to be a disabled person. He, like 9 other able bodied people from team Ratna Nidhi decided to walk with crutches to experience what it feels to be a disabled. The interesting irony is that the man who helped him up was himself disabled walking tall with his Jaipur foot without the support of crutches.

ABLE BODIED walking with crutches like disabled

#### Media Coverage

DNA

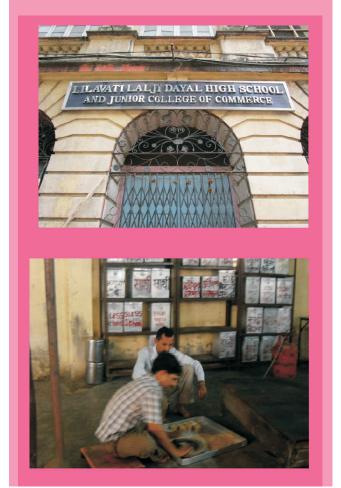


TIMES OF INDIA





Yes, it was our first time, but we were definitely not like first timers!!!



Ingredients

- School going poor children
  - •1 Fully equipped kitchen
  - 2 Food delivery vans
  - •1 Systematic delivery schedule
  - 400 Rupees donation per child for 1 month

#### **Process:**

1. Partner schools are carefully identified after detailed need evaluation and are generally non government aided.

2. Each day fresh meals are prepared at our kitchen in Khetwadi for 4500 children.



3. The meals are packed for various partner schools and balwadis located from South Mumbai to Mankhurd.

4. A special delivery system ensures that the food reaches the children by lunch time on a daily basis.



Hi I am Mayuri Rukhe. I am very happy to be giving my 10th standard exams this year, all thanks to my parents who have forgone a lot to educate my 4 siblings and me.

My father is a delivery peon at a local electronics store and my mother who once was a house wife became a house maid only to be able to send us to school.

I am also very grateful to Ratna Nidhi for sending the mid-day meal. It gives us the stamina to go through the day at school. I love school, as the atmosphere is very different from where I live. I get to take up various leadership responsibilities and I learn a lot.

I aim to be a Chartered Accountant.

	Our Weekly Menu								
	Mon	Tue	Wed	Thur	Fri	Sat			
School	Rice - Tuvardal	Roti-Dry Vatana	Rice - Moong	Rice - Masoor	Rice - Chanadal	Khichdi- Bhel			
Morning School				300 gms per serve	Ü	Ü			
Night School	Masala Rice	Upma	Moong/ Masoor Chat	Poha	Bhel	Nil			
		200 gms per serve	200 gms	200 gms per serve	200 gms per serve	Nil			

Sweet (Sukhdi / Sheera) is served once a week



A simple meal served to 4500 children each day that improves nourishment, increases weight, boosts attentiveness in class and ensures a healthy educated future.



The Food Project Team observed that the students of Standards IX and X were a deprived as they were not eligible for the Governments Mid Day Meal. All they got were the left overs after the younger students finish their food. Ratna Nidhi therefore decided to make a concerted effort for them and surveyed the situation in a few schools. We thus initiated food for 200 children in two schools.

The 4500 meals sent each day include evening snacks provided to 375 students in **Night Schools**. The feed back is very encouraging and opens up a challenge ahead.

#### **Statistics**

6,07,437 meals distributed this year

2,24,88,537 meals since 1998

#### **IMPACT STUDY**

To understand the benefit of our program we monitor the weight gain of the children.

WEIGHT GAIN	UNION HIGH SCHOOL No. of students - 70	PROJECT CRAYON'S CENTER No. of students - 24
0-1 kg.	20.97	4.16
1-2	70.28	54.16
2-3	6.75	25.0
3 +	NIL	16.67
Minus	NIL	NIL
Total	100 %	100



#### **List of Partner Schools**

#### Here are the name of a few schools that recieve our nutritious meals:

- 1. Oasis India Day Care Center, Kamatipura
- 2. Ashok High School, Grant Road
- 3. Maharashtra School, Mankhurd
- 4. Lilawati Lalji Dayal High School, S.V.P.Road
- 5. G.A. Ranade Vidyalaya, Thakurdwar
- 6. Prabhu Seminary High School, Thakurdwar
- 7. S.L.& S.S. GirlsHigh School, J.S. Road
- 8. Union High School, Khetwadi
- 9. Sundatta High School, Sleater Road
- 10. Mahila Sangh "D" Ward Day Care Center, Arthur Road
- 11. Dyan Sadhana School, Govandi
- 12. Mahatma Gandhi Memorial High School, Govandi
- 13. Shivneri Vidyalaya, Mankhurd
- 14. Abhinav Dyan Mandir School, Govandi
- 15. Trombay Public School, Trombay
- 16. Community Outreach Program Day Care Center
- 17. Sahakari Kelavani Mandal, Tardeo
- 18. Aadhar Foundation, Byculla

- 19. Bal Jeevan Trust, Santacruz
- 20. Maharashtra Night School, Mumbai Central
- 21. Maharashtra Night Jr. college, Mumbai Central
- 22. Shri Sai Vidyalaya, Mankhurd
- 23. National English Medium School, Vikhroli
- 24. Kherwadi Social Welfare Association Pre-School, Bandra
- 25. K.C. Matunga BMC. School, Matunga
- 26. Project Crayons Pre-School Project, Mankhurd
- 27. Station Road Mun. School, Bandra
- 28. Wadibunder Mun. Urdu School, Wadibunder
- 29. Agripada Mun. English School, Agripada
- 30. Bombay Observation Home, Dongri
- 31. Sunrise Islamic English school, Mankhurd
- 32. Yusuf Mehrauli School, Tardeo
- 33. Mastan Talao School, Byculla
- 34. Patanwalla school, Agripada
- 35. Tasneem Urdu School, Mankhurd
- 36. YJS Night Junior College, Dongri
- 37. National School, Ghatkopar



















to each one of you who have helped put a smile on our faces











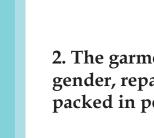






### Garments Distribution





Ingredients:

- 1 system to pick up garments from donors
- 100s of garments received as donation
- 1 team to sort them
- 1 network of needy NGOs and other organisations

Process:

1. A special pick up system ensures that used but usable garments are received from across India.

2. The garments are then sorted as per age and gender, repaired if required, ironed, folded and packed in polythene bags.

### arments Distribution



3. Orphanages, old age homes, institutions working with street children or tribal, women's help centers etc. send us their requirements.

4. Based on the requirements the garments are packed and dispatched to the NGOs.



What's Extremely poor rural, urban and tribal people are not only protected by the Cooked clothing but are also dressed with self respect.



Contact us now to donate garments and

we will pick them up from you.

Ph. 022-23898930 E-mail: info@ratnanidhi.org

#### **Statistics**

25,392 garments distributed this year

**9,78,058** garments since 1992



#### **Process:**

1. The books which are received as donation are carefully sorted and displayed as per subject and age group.

1000s of donated educational books
1 team to sort the books
1 exhibition hall

**Ingredients** 

2. Principals and teachers from various needy schools and colleges are invited to come and select the books required for their library free of cost.



World class reading material is made available to aid the education of poor children.

Jai Hind College: Good collection and wide number of books on display. Excellent work for the cause of humanity.

**Vanita Vishram High School, Opera House**: Books displayed were appealing and exclusive collection of books was beyond our imagination. We love and appreciate the work dedicated by you to different schools which will really motivate the students to enhance the knowledge.

### Hospital Equipment



#### **Process:**

1. State of the art equipment is received from USA and Germany.

2. These are tested and checked to be in perfect usable condition.

3. They are donated to hospitals and institutes working for the poor, thereby making world-class technology available at the bottom of the pyramid.

 Hospital equipment and accessories received in donation

1 team to test and check the equipment

• 1 network of hospitals doing humanitarian work

Ingredients



Quality healthcare and hospital equipment made available to those who could otherwise not be able to afford it.

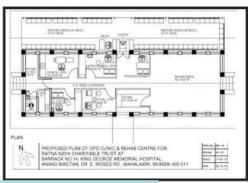


### Recipes served this year

Statistics of the year at a glance

Mumbai Marathon: Rocking Debut





Upcoming Medical Center for diagnosis & physiotherapy for disabled patients

Sunshine story: Tourists walk extra mile to help travel guide who lost leg

By Sudgers Famili Threed 29-box 2911

We Sudgers Famili Threed 29-box

Ratna Nidhi's Jaipur Foot Center in newspapers



Inauguration of Computer Education classes

### **E**ducational Sponsorship for terror victims



#### **Process:**

1. Children of terror victims are identified through police records.

Children who's parents are victims of terror attacks10 sponsorship cheques for 5 years per child

Ingredients

2. Sponsorship cheques are given bi-yearly basis for children to continue their education in spite of their tragedy.



126 children who did not have to give up on their education in spite of losing their financial and emotional backbone.

Read <u>Sapna's story</u> of change on the Stories page to know what a small sponsorship can do.

### Vocational Training



#### **Process:**

1. Street and slum children are identified and brought to classes.



2. They are taught various skills such as basics of business, Small scale manufacturing of household products, Home management and Financial Literacy.



What's 1,284 street children rich with skills that they can use to be self sustainable.

#### Safe Kids Foundation India Initiated by Mr. Mahendra Mehta in 2006

Every year, more than 7,000 children are killed on the roads in India and many more are disabled. The Safe Kids Walk This Way pedestrian safety program was launched in Mumbai in 2007 to address pedestrian-related injuries to children.

In 2015, We have reached out to 2,40,000 children in 350 schools and trained over 400 teachers.

### Stories of change

60 year old Dhondhuramji, an elderly beneficiary of our Jaipur Foot Centre, lost his leg in an accident while crossing railway tracks 30 years ago. It was just one year of his marriage and they had a 12 day old daughter to look after. Already it was difficult for him to make ends meet and because of this accident he lost his job as a peon. His wife had to take up a small job to support the family.

For almost 6 years he could not do any job. He got to know about our Jaipur Foot Center and since then he is getting it made from us.

He then took up a job a supervisor at Handicap people's organization and worked there for 22 years until his recent retirement. The organization is so happy with his work efficiency that they are asking him to join back the organization.



### Stories of change

Hi I am Yadgiri. I have just passed my 10th exam this year and I want to be an engineer. My father is a construction worker and earns Rs.10000 a month. We live in a temporary shack on the construction site with makeshift electricity connection, and common water storage and toilets. My father spends all his income on alcohol and beats up my mother.

My mother works very hard as a maid and tries to sustain me and my siblings. I also did odd jobs in Bhaji Galli Grant road to earn a little extra income.

While there is no money left to educate me, I attend a free school - Sundatta High school. I eagerly wait for my 10 o'clock recess to have my first hot meal of the day sent by Ratna Nidhi. The food keeps me attentive in class for the rest of the day and also saves up a lot of my pocket money which I would have spent on junk food.



### Stories of change

I saw, I felt, I smelled and I thought the world was beautiful. But today, hearing these soft sounds coming from this magical machine my entire idea of beauty has changed. I cant thank you enough for opening up this new world for me!

Faima, Hearing Aid beneficiary, Powai Camp



Komal Yadav Computer Class beneficiary It's been two years that she wakes up every day before sunrise, combs her hair and nicely plaits it, cleans her cooking place and prepares idlis for her father to sell. She then wears her blue striped school uniform and leaves for school. As she walks out in the streets her father waves from behind, his eyes filled with hope! He believes that her education will give her a beautiful tomorrow, one in which she will not have to slog as he has, all his life. This is the story of Komal, who's life has now been empowered by our free computer training courses at



Sapna and her family, 2003 Bomb Blast Victims

<u>Mother</u>: The Educational Sponsorship has made a big difference to our lives. Your help has given us the strength because we know that there is somebody looking after us.

Sapna: When I lost my father in a terror attack, I was 10 yrs old. Today I am 22 and I have met my childhood dream of becoming a teacher.

<u>Ashish</u>: I was in the 4th grade and now at 20 years of age I am pursuing bachelors of commerce. We have come a long way. Next I

### Testimonials

We would like to thank you for the donation of various equipment namely ECG machine, Examination beds, patients beds, Rollator, Cuvette and Laryngoscope. We are glad to inform you these equipment are used for needy patients who cannot afford to pay. We were fortunate enough to get help from you. All the equipment donated are in working condition are being maintained well.

On Behalf of Children's Aadhar Foundation we would like to thank you for the support for our boys which has inspired and motivated our children for their future goals.

Ashok Pujari, Children's Aadhar Foundation On behalf of Rotary Club of Bombay, Worli, I must appreciate and give full credit to you and your NGO, for the sincerity and passion for high quality service you have given, as our Partner in Service, in our project of Jaipur foot, over the past one year.

Kiran Vora President Rotary club of Bombay Worli Donor-Mr. Dinesh Shah Chairman Asian Star Company Ltd.

We are proud to be associated with your trust in the noble cause of providing mobility to the disabled people. The trust has organized various camps for people with physical and hearing impairment and has helped lakhs of people by treating them and providing the Jaipur Foot, Crutches, Wheelchairs, Tricycles, Hearing Aid etc. With these efforts, disabled people have become confident and selfreliant and are leading a better life. The Trust has been instrumental in changing lives of people, enabling them to be independent and support their families.

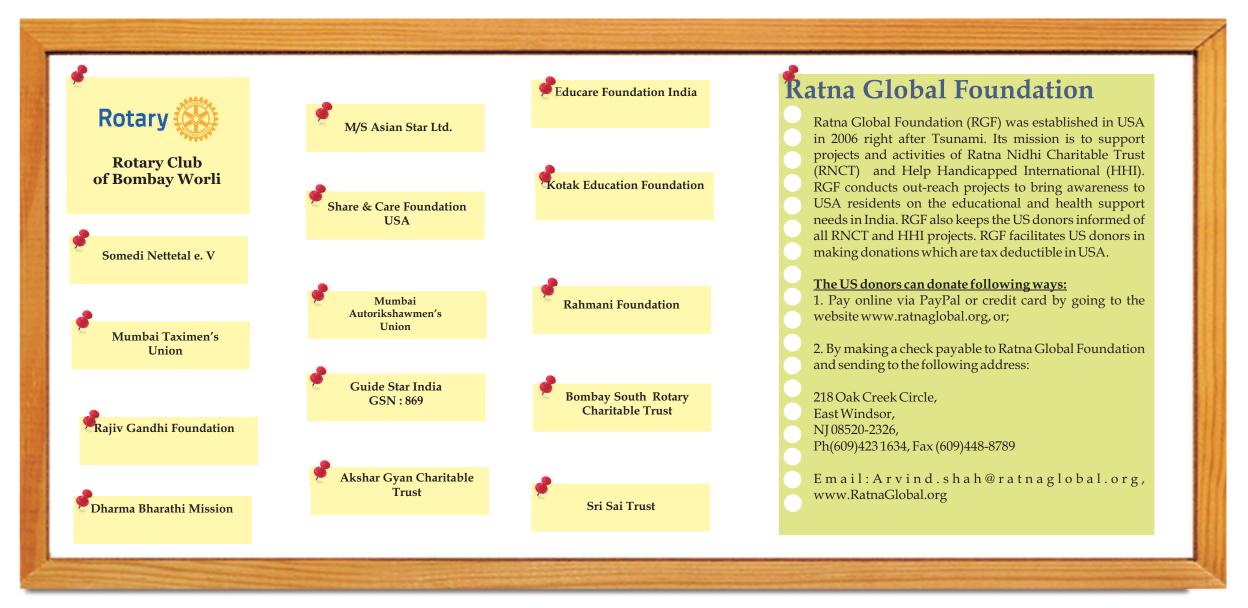
We express our gratitude to Ratna Nidhi for providing Mid-Day Meal since November 2014. This has improved our students motivation. Their attendance is also better. From next year onwards we will add one more class of III Standard.

We thank you for enabling our school to progress.

Sunrise Islamic English School

Padma Jakkani, Hospital Administrator K.J.Somaiya Hospital

### ur Partners - Amazing people who have pinned with us to magnify change



### How can you be the Masterchef of Change?

Various ways to Get Involved with us



Identify disabled persons and send to our Jaipur Foot center at Mahalaxmi, Mumbai



Teach basic Computer skills to small girls and boys at our Computer Center in Mumbai



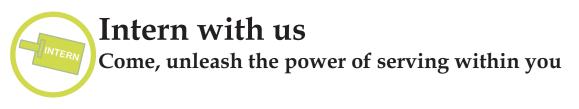
Send used garments for needy NGOs nationwide



Send used computers to donate to needy schools



Donate Books & toys for needy schools and colleges



#### Why intern for 4-6 weeks with Ratna Nidhi?



Get an Ngo certificate to help you in your higher education for universities abroad.



Understand manufacturing of Jaipur Foot and its



Interact with people from the bottom of the pyramid for life changing experiences.



Use your education skills to help the poor.



Visit hospitals in Mumbai to understand how they manage to serve thousands of patients daily.

#### What an intern had to say about the time in Ratna Nidhi

In my one month of working at the Ratna Nidhi Charitable Trust, I, as a volunteer, learnt about various aspects of the NGO. RNCT is involved in helping multiple causes and I managed to observe how each of these programs were carried out efficiently.

The work that I did here was highly satisfactory. I had a really memorable time working in a positive and warm environment where I could serve my time helping a great cause.

- Sharika Sodha, Intern, BD Somani International School, July 2014

### Ideal Internship Program for foreign students at Ratna Nidhi:

The following are a set of broad activities that can be done during an internship with Ratna Nidhi. The program can be customised as per time period, skill set, and interests of the intern.

#### 1 week: Mobility Project

- (i) Understanding the manufacturing process of Made-To-Measure Jaipur Foot and other mobility aids.
- (ii) Building awareness of the project and thereby identifying patients at the community level.
- (iii) Visiting patient's home to see the change in their life and the benefits they have received from our Jaipur foot center.

#### 1 week: Food For Education

- (i) Visit our kitchen and understand the logistics of managing timely delivery of hot cooked food daily to 4500 children spread across 37 schools in 50 km area in Mumbai.
- (ii) Visit schools and conduct an impact study of how the meal helps them to grow better. Interact with schools teachers and students to understand more about their lifestyle and backgrounds.

#### 1 week: Hospital Equipment Project

- (i) Visiting all the hospitals where we have donated medical equipment and see them being used benefitting thousands of poor people in Mumbai.
- (ii) Spend time at National burns centre at Mumbai, a high speciality burns hospital specialised in skin grafting and understand how the hospital works.
- (iii) Visiting other hospitals in Mumbai to see how private and govt hospitals work and understand the difference and observe how they serve a large number of people in the community.

### Ideal Internship Program for foreign students at Ratna Nidhi:

#### 3 days: Computer Education Project

(i) Teaching basic computer skills to slum children who attend our computer classes.

#### 3 days: Engaging with a partner NGO

(i) Visiting other partner NGO's who work with us closely and understand various aspects of social service.

#### 5 days: Working at Head Office

- (i) Spending time at the head office to understand administration of an NGO and marketing the causes to generate donations and social media and digital marketing with hands on experience
- (ii) Writing reports
- (iii) Interactive session to understand the learning obtained during the internship period and how it will he help him/her in future.



#### What can Yash, an 8 year old disabled boy do?

He can jump, he can play, he can run, he can dance, he can climb, he can swim! This little boy's chirpy vibe is contagious! This little boy who, just a few months ago had to be carried by his parents to school, this little boy who sat by in a corner eagerly watching his friends play, this little boy who was once looked at with pitiful eyes because of his one short leg, is now gallahopping all the way to school, winning dance competitions, and most importantly living a normal life. He is now not known for his short leg, but for topping in class! That is what he can do with one smartly designed Jaipur Foot!



#### Ratna Nidhi Charitable Trust

Tax Exemption under 80G for donation below Rs. 1,00,000

#### **Donation information**

Sr. No.	Project	Each Contribution (Rs.)
1	Food Project (per child per month)	400
2	Food Project (per child per year)	4000
3	Jaipur Foot - Artificial Limb	2200
4	Calipers for Polio-affected	1980
5	Wheelchair	5500
6	Tricycle	5000
7	Crutches	400
8	Hearing aid	1000
9	New Medical centre for Disabled	Amount as desired
10	General Support	Amount as desired



You can pay on line at www.RatnaNidhi.org or A cheque in favor of "Ratna Nidhi Charitable Trust"



### Ratna Nidhi Charitable Trust

5th Floor, Vasant Vilas,

Dr.D.D. Sathye Marg, Mumabi 400004

Tel. 022-23898930/8879965481

info@ratnanidhi.org

www.RatnaNidhi.org

Donations are tax exempt under section

80G of Income Tax Act for Indian taxpayer.

FCRA registered

#### Ratna Global Foundation

Public Charity Trust under 501(c)(3); Federal Tax ID No. 20-2805179

#### **Donation information**

Sr. No.	Project	Each Contribution (US \$)
1	Food Project (per child per year)	\$144
2	Jaipur Foot - Artificial Limb	\$35
3	Calipers for Polio-affected child (2)	\$70
4	Wheelchair	\$75
5	Tricycle	\$80
6	Crutches (10)	\$50
7	Hearing aid (4)	\$100
8	New Medical centre for Disabled	\$1000
9	General Support	



You can pay on line at www.RatnaGlobal.org or A cheque in favor of "Ratna Global Foundation"



### Ratna Global Foundation

218 Oak Creek Circle,

East Windsor, NJ 08520-2326,

Ph(609)423 1634, Fax (609)448-8789

Email Arvind.shah@ratnaglobal.org,

www.RatnaGlobal.org