



ANNUAL REPORT 2019-2020

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TRUSTEES

Founder Trustee: Late Mr Mahendra Mehta

Trustees: Rajiv Mehta , Asha Mehta & Nandini Mehta

About Our Founder



Mr. Mahendra Mehta, one of the most well-known and respected international Rotarians of his generation, was born in Antwerp, Belgium. Over two decades ago, he initiated the Ratna Nidhi Charitable Trust with financial resources from his own family and friends. Since then he has been a worldwide force to help children across the globe in a multitude of ways. In India alone, Mr. Mahendra Mehta was credited for helping over 2 million children through an assortment of educational, medical, developmental and various other initiatives. However, India is not the only part of the world that has benefited from Mr. Mahendra Mehta's philanthropy. He has helped tens of thousands of children in Kenya, Afghanistan, Burundi, Honduras, Dominican Republic. Mr. Mahendra Mehta embraced the character qualities of generosity, compassion, and spirit. His commitment to children through a multiplicity of outreach projects that seek to touch children who are the 'poorest of the poor' are a testament to his genuine concerns about giving them better lives.

Mr. Mahendra Mehta did not limit his contribution solely to his community, but gave of himself globally. He motivated, inspired, and brought like-minded people and humanitarians together to perpetuate an ingrained philosophy of philanthropy. Selflessly he gave and inspired others to remember those who go without. Mr. Mahendra Mehta's life mission was to transform the lives of children, helping them to reach their full potential even if they come from the streets and the worst possible economic conditions imaginable. From helping children during times of crisis to facilitating medical assistance, Mr. Mahendra Mehta gives children throughout the world something we all need.

While Mr. Mahendra Mehta was the visionary behind the Trust, Mrs. Asha Mehta is its backbone. She is the mother who cares for and nurtures the life and future of thousands of children with her benevolence.

LETTER FROM TRUSTEE

Dear Friends,

Having the opportunity to serve and empower others has made the journey at Ratna Nidhi exhilarating and enriching. This journey has made us realize that we enjoy celebrating every life and empowering them to the best of our ability, irrespective of any discrimination.



At the start of the year, we planned for several ambitious projects, the most significant amongst them being the Chandrapur Medical Camp’.

It was a massive multi-disciplinary camp, organized over 10 days and positively impacted the lives of over 10,400 beneficiaries. This was a first in the history of Chandrapur and a proud, significant milestone for Ratna Nidhi, MZ & KZ Shah Foundation & ACC Trust, our primary partners on this project.

Successful execution of a project of this size and diversity was a testament to our hard work, meticulous project management capabilities and more importantly our ability to bring, onboard collaborate and work effectively with local governments and like-minded nonprofits.

Our partnership with Essilor Vision Foundation has enabled us to provide customized prescription glasses to children in rural government schools of Maharashtra and inch closer to screening a million children.

Our visits to various rural and low income schools across the country have strongly highlighted the need of providing students the access to quality educational books. This has strengthened our resolve and commitment towards the

Mission Million Books project. We are very close to our target of donating a million books and have already crossed 9 lac books in donation.


The 7th book exhibition was organized at Indore. The 8th exhibition was organized at Nagaland in association with Rotary District 3240 and Ex-Nagaland Governor, Shri Padmanabhan Acharya. The experience of setting up libraries for rural schools in Nagaland was truly uplifting.

Our association with Pratham Education started this year with shipping of 35000+ educational books to Yawatmal and Nagpur region, enabling them to setup libraries in rural Maharashtra. This partnership is a classic case of non-profits working together in their respective areas of strength and creating a multiplier effect.

We also launched our first ever disability sports event- Cyclothon 2020. The event was led by Para cyclist champion Stefan Voorman who travelled 650 kms on a hand cycle across Maharashtra over 7 days to create awareness about accessibility and inclusivity for disabled people. The event received a tremendous response from the local government, Rotary/Lions club, cycling associations and the public at large. With such success we are committed to continue the Cyclothon year after year.

We also expanded our work in disability and have begun skill training our disabled beneficiaries. Currently 100 of them are undergoing intensive online training in spoken English, basic computer, personality development, motivational sessions every day and will be job ready in three to four months of time. We have leveraged on digital channels of communication & they're mentored by seasoned professionals over 12 weeks to help them grow as capable individuals.

The Covid pandemic saw the start of our Mission Million Khichdi project which provided fresh cooked khichdi meals to



10,000 daily wage workers in Mumbai. 5 kitchens with 100+ member team including kitchen staff and volunteers enabled us to serve over 1 million meals. This experience has built our expertise to respond to a crisis with effectiveness. Our team on ground worked 7 days a week to ensure we were able to serve thousands of people across Mumbai.

We desire to become a NGO which leverages technology and collaborative partnerships to impact lives. In the coming months we will continue working on the Mission Million Khichdi project, skill training our disabled beneficiaries, set up the 3D leg manufacturing unit and cross the one million mark under the Mission Million Book Program.

There are several challenges we encounter when we embrace a journey like this. However, the support of donors and well-wishers motivate us to tread on this path with ease.

Our annual report this year is in a digital form with embedded links to videos and images so that you gain an in depth insight into our work which has been made possible with the generous donations of donors like you. We hope you enjoy reading it.

Sincerely,
Rajiv Mehta
Trustee
Ratna Nidhi Charitable Trust

BOARD OF ADVISORS



NITIN KHANAPURKAR

A renowned corporate professional, Mr. Khanapurkar brings to Ratna Nidhi 28 years of work experience in the area of expanding operations and streamlining businesses globally. He comes from a family that has been mentoring NGO's for more than 3 decades. He is the Global Head of Governance at Apex Fund Services Ltd, London.



DR. RAVI BHALLAMUDI



Prof. B. Ravi is an Institute Chair Professor of Mechanical Engineering at IIT Bombay and founder of BETIC – Biomedical Engineering & Technology incubation Centre. In the last 25 years he led several inter-disciplinary multi-institutional R&D projects, leading to indigenous products, start-up companies and social impact.



ASHOK KOTHARI

Mr. Kothari, an engineer by profession, with over 45 years of experience in the Manufacturing sector, is currently heading the manufacturing unit of Pakona Engineers Pvt. Ltd. He is also the president of NSM Trust which operates a school, Jr. College & Degree College in Vile parle, Mumbai and is the Secretary General APEX BODY at Jain International Organization (JIO).



ESSENCE OF RATNA NIDHI

VISION

Create an enabling world for underserved communities

MISSION

Ratna Nidhi strives to empower underserved children, youth and the disabled community through relevant support services like education, clothes, books, food and using innovative technology solutions in the area of disability.

VALUES

Guided by Family Values, Trust & Compassion our work is based on 3 pillars:

- Wisdom of thought
- Speedy execution
- Transparency in reporting



OUR USP



INNOVATION & TECHNOLOGY DRIVEN

We leverage cutting edge technology to create impact for people at the bottom of the pyramid. We have developed a first of its kind 3D printed leg in collaboration with Google Foundation and with the BETIC department of IIT Mumbai. This leg is a revolutionary innovation in the field of prosthetics and is all set to bring comfort and quality limbs at improved speed to thousands of disabled people in India and the world. With this innovation, geography becomes history as we are able to take measurements from across the world and manufacture it at our center in Mumbai, thereby impacting disabled people in any part of the globe.

COLLABORATIVE MODEL OF WORKING



Our ability in fostering successful partnerships with Government, Business and Technological giants, NGO's and passionate individuals, has helped us minimize cost and maximize impact. Some of our key partnerships are as follows:

- **Google Foundation and IIT Mumbai-BETIC** for the Ratna Nidhi-3D leg project.
- **World Bank Book Project & Rotary India Literacy Mission** for the Mission Million Books project
- **Essilor Vision Foundation and Titan Eye Plus** for the Vision 1 Million project.
- **ACC Trust** is our partner in implementing the Library on wheels' and the Mega Medical camp project organized in Chandrapur.
- **Pratham Education Foundation** for setting up libraries in rural Maharashtra under the Mission Million Books Program.

- **Government of Maharashtra** is our partner on the Disability, Vision 1 million and Books project under the Mahaparivartan program.
- **Rise Against Hunger** is our partner on the COVID-19 Khichdi project to serve a million meals to daily wage workers in Mumbai.



SCALABLE & SUSTAINABLE MODEL

Most of our processes are designed for speedy execution, to be resourceful (more with less), and have scalability in size and geography.

Having a flat organization structure and enterprise CRM systems enables speedy yet data driven decision making across all projects.

This has enabled us to create a geographically widespread yet sustainable impact for the communities we work with.

Our Mobility camps have traveled to remote places in Leh and Kargil, amongst other locations in India. We have donated over 9 lac books in 4 years by organizing book exhibitions in Mumbai, Pune, Baramati, Satara, Indore and Nagaland. During COVID-19, we launched a Khichdi program that feeds 10,000 daily wage workers in Mumbai.

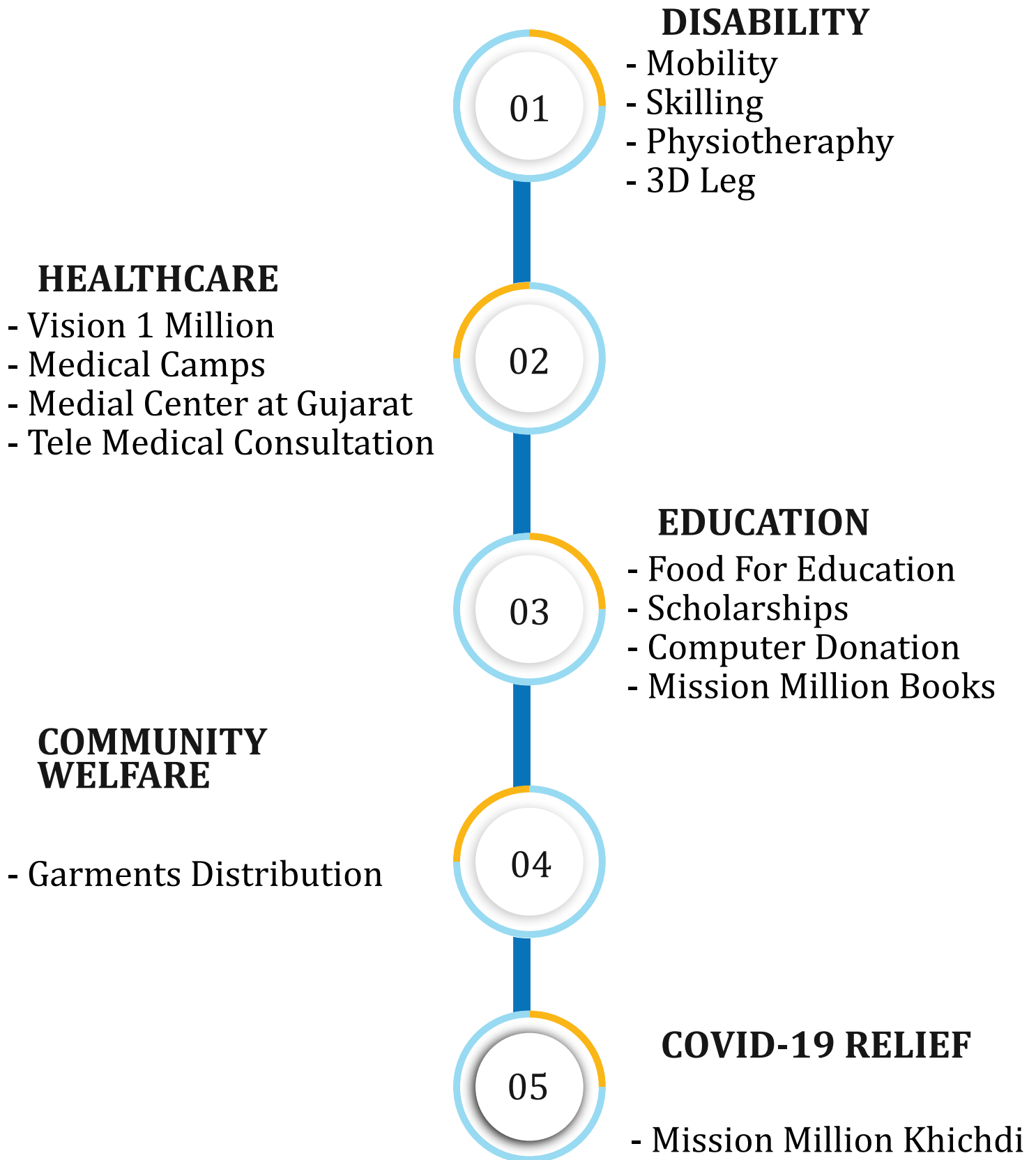
REGULAR REPORTING



We are meticulous in reporting and pay a lot of attention to create transparent reporting with clear numbers and stories of transformation. We have a state of the art MIS and CRM software that helps us track and report our projects consistently.

OUR PROGRAMS

All project names below are hyperlinked and clickable



IMPACT AT A GLANCE

Header	Projects	Impact in the year 2019-20	Impact from start of the project till date
DISABILITY	Mobility	3144 Beneficiaries	263144 Beneficiaries (since 2001)
	Skilling	111 Beneficiaries	111 (since 2019)
HEALTHCARE	Medical Camps	10402 Beneficiaries	10402 Beneficiaries (since 2019)
	Vision 1 Million	3605 Beneficiaries	3605 Beneficiaries (since Mar 2018)
	Tele Medical Consultation	200 Beneficiaries	200 Beneficiaries (since Apr 2020)
EDUCATION	Food For Education	724757 meals	26724757 meals (since 1998)
	Scholarships	14 students	404 students (since Apr 2003)
	Computer Donation	15 computers	285 computers (since Apr 2018)
	Mission Million Books	117992 books	911992 books (since 2016)
COMMUNITY WELFARE	Garments Distribution	50722 Garments	1300722 Garments (since 1990)
COVID - 19 RELIEF	Mission Million Khichdi	Over 1 Million Meals	Over 1 Million Meals (since 29th Mar 2020)

DISABILITY



Imagine living life as a burden on someone. Dependent on others for the most basic needs. Far are the thoughts of being able to go to school or work, of being able to learn and contribute. It would be enough for most of them even if they can move and go to the toilet by themselves.

2.2% of the population (Over 2 million people) in India are going through this everyday.

It is our relentless effort to change that. Ratna Nidhi's Disability program is designed so that they too can be capable members of society. Confident to lead their lives by their own means. Our holistic approach, as described in the following pages, ensures their physical mobility and also puts an effort to make them financially independent.

MOBILITY 3144 BENEFICIARIES

The Process

Ratna Nidhi hosts mobility camps to provide custom made mobility aids. The patients are assessed at the camp and suitable mobility aids are manufactured within days. Post the fitment we also give them physiotherapy as many of them have never walked before and require the initial hand holding.

The appliances include:

1. Jaipur Foot 2. Callipers 3. Crutches 4. Prosthetic hands

What is Achieved

These simple aids act as catalysts which open up a world of possibilities for the disabled people. It's amazing to see them stand and walk on their own without any external support. It's even more amazing to see how much more they can do now that they are independent and free. Young kids will not have to abstain from going to school, adults can travel to their workplace freely, it is very hard to explain the look of dignity in their eyes. It is nothing short of a miracle.

The Outreach

This year 3144 prosthetic aids were distributed, giving 2601 people the gift of mobility and independence. The camps were held at Bharuch, Chandrapur, Nanded, Osmanabad, Pune, Nashik, Indore, Wai Satara and Mumbai.

The Story



Jayshree lost her leg in an accident when she was 5 years old. The accident led her to be disabled as her leg had to be amputated. The disability didn't break her spirit to be educated and she is currently studying in Grade 12. She walks 5 km every day from college with the help of her crutches.

With a shy smile on her face she shares "I can now finally walk without crutches and on my own feet. I want to grow up and be a doctor and am willing to work hard for it. Thank you for coming to my village and providing me with a free Jaipur foot."

- Jayshree Waghmare, 17 years

The Process

Owing to years of experience of working with the disabled, we realised that giving prosthetics alone was not enough. Many of these disabled people have not used certain muscles all their life, or since they have been amputated. As a result they may have become weak, incapable of walking comfortably sometimes even with the help of prosthesis.

We realised that this can be easily fixed with physiotherapy. We thus set up our physiotherapy centre in Mahalaxmi, Mumbai. The centre sees an influx of patients that are given physiotherapy as well as strengthening exercises by trained professionals, all free of cost.

What is Achieved

With this centre in place, we have been able to eliminate a major block that keeps the disabled person away from getting the full benefits of the prosthetic aid. They can not only stand on their two feet but also walk with confidence.

The Outreach

210 patients were helped with physiotherapy treatment this year.

A Story of Change



Mohammad Sharif has been using Jaipur foot since 8 years but the nerves in his leg are very tight. Hence the physiotherapist advised him to use hot water packs everyday on the leg and also prescribed a few exercises to strengthen the muscles and nerves in his leg. This has helped relieve the pain and also relaxed the nerves on his legs.

- Mohammad Sharif

The Process

While our mobility camps succeed in making the disabled person physically self-reliant, with our skilling for the disabled, we take it a step further, by equipping them with skills to be financially independent.

With this in mind, we select certain motivated disabled individuals and provide them with education, free medical check-ups, mentoring, and also help them with finding a suitable job. Thus providing all-round development and completing the picture.

We have identified the basic skills required to make a person employable as per industry standards, and have consolidated it into a holistic program.

The key areas of training include:

- **Spoken English:** Training in spoken English, basic grammar and writing. The expected outcome is that students will be able to speak English with basic fluency and will be able to have conversations in English to attain an entry-level job.
- **Social Grooming:** Training in essential professional soft skills such as manners & etiquette, posture & body language, greeting techniques, presentation skills, hygiene and grooming and interview and job placement training.
- **Computer Training:** The students are trained in basic MS Office and if they do well, they will be further taught Tally GST courses. This will help them gain meaningful employment.
- **Weekly Mock Interviews with Industry Experts:** RNCT provides a platform for these adults to connect with Industry experts to prepare for jobs through weekly mock interviews sessions in a no-pressure stress-free environment. This gives them an experience of a real job interview, helping them to land their dream jobs.

[Click here to view the video](#)



[Click here to view the video](#)



- **Career Mentoring Program:** RNCT through its mentoring program provides role models for adults with disabilities through one on one structured mentoring support program. This enables them to reach their full potential and achieve their professional goals. These mentors come from leading Corporates such as Tata Group, Accenture etc.
- **Weekly Social Events:** RNCT organises weekly Social events such as motivational talks, musical events (Ghazal), Pranayam (meditation) and fun activity sessions for adults with disabilities. This helps to enhance their self-esteem/confidence and social engagements in the mainstream world.

What is Achieved

A disabled youth who earlier had a dull, dependent life with a bleak future, will now level up to a walking, English speaking, well groomed, confident individual who can get himself a job and support himself and his family.

The Outreach

This year we have enrolled 100 students in the English speaking course and 11 students have been socially groomed. Owing to the lockdown this year, the classes continue to enrich the students online, via Zoom and Whatsapp.



A Story of Change

Abida is a 35-year-old woman who uses crutches and wears a caliper. She comes from a conservative joint family that wasn't keen on letting her join the program and in the past had made her drop out of her Urdu degree. Her husband and her sister-in-law are very supportive of her pursuing a career and accompanied her when she came for her preliminary face-to-face interview at the Ratna Nidhi office.

Abida is the first woman to join the Ratna Nidhi Skill Development for Disabled Program and she is very enthusiastic about her classes.



The Process

The beneficiary need not come to the center to get his artificial limb. We train local engineers in each district of India to take calibrated measurement with a standard drawing. They then upload the measurements to cloud and the leg is printed in the 3D machine. We package and courier it to the patient who then wears it like a pair of socks.

The leg has a knee joint which works with leg pressure and motion unlike the current Jaipur foot which does not have a knee joint. This makes it a remarkable breakthrough by giving a well fitted custom manufactured prosthetic leg to poor disabled people in India. We will be going for ISO 14000 certificate and putting up a factory to manufacture the leg.

What is Achieved

With this geography becomes history, empowering people with disability to avail of premium quality prosthetics for free without moving from their homes.

The Outreach

Already 23 beneficiaries are using the leg as a test run and over time we seek to ensure more people benefit from this well fitted custom manufactured prosthetic. We also plan to scale this technology to other countries like Africa, USA, UK, Europe and Asia over time. This is a remarkable example of leveraging technology for philanthropy.



In the year 2016, Google Foundation USA (Google.org) awarded Ratna Nidhi Charitable Trust with one of the most prestigious awards called the Google Impact Challenge for Disability. This was awarded for a breakthrough innovative technology that will have a positive impact for millions of people living with disabilities. In collaboration with Google.org and IIT Bombay, we have developed the Ratna Nidhi Leg, a well-fitting artificial leg through the use of 3D scanning and printing technologies.

Our unique vision and innovation, which is impacting the lives of people with Movement disability, has been globally recognized by Google Foundation and is supported by IIT Bombay. The 3D printed prosthetic leg is now ready and the factory has been set up in Mumbai. This technology will also have a global impact in the future, where landmine victims in other nations can also benefit from this technology.

HEALTHCARE



A large percentage of the Indian population cannot afford, and do not have access to basic healthcare facilities. It is often them that need it the most. Many cases of malnutrition, cancer and oral health go undiagnosed at an early stage, which when left untreated causes needless suffering. Over and above that as their health deteriorates, they are unable to earn a livelihood, further pushing their families into the vicious circle of poverty. The need for easily accessible medical support is real, and urgent.

No individual deserves to suffer from a disease, easily preventable with early intervention.

This is what urged Ratna Nidhi to venture into healthcare. We are here to bridge the gap and provide for the much needed access to quality medical attention free of cost.

VISION 1 MILLION 3605 BENEFICIARIES



[Click here to view the images](#)

The Process

Out of the 1.24 billion people in India, 645 million require vision correction. Only 150 million of them get their vision corrected, leaving about 495 million behind. Moreover, 80% of the blindness could be prevented or cured.

This 495 million that are left behind, includes those children who will never be able to do well at school because they could not see clearly. It includes those adults who cannot get proper jobs because they could not see clearly. It includes those grandparents who would never be able to recognise their grandchild because they could not see clearly.

We can make them see clearly.

The project began in Mumbai where we would organize eye checkup camps for sanitation workers of BMC. We would organize monthly camps in different wards of Mumbai, and provide free spectacles to the target audience. Over time our work has expanded and we are now empaneled by the Government of Maharashtra, under the Mahaparivartan program, to screen a million children in government schools for vision problems.

The Ophthalmology Department doctors of Government Medical colleges, District Education Officer and Collector have set up a system to screen children as per an approved format provided by Ratna Nidhi. The measurements are sent back to us and we fit the Essilor lenses into frames. We also monitor the project, and ensure timely delivery of the customized spectacles to the government medical colleges, who then distribute it to the children for free.

What is Achieved

Thousands of children and adults from underserved communities receive access to the much overlooked eyecare service for free. Their most important sense of sight is corrected.



Not only can they see better, but as a result they can do better at education and work. Moreover they no longer have to go through their day with blurry sight and strain in their eyes.

The Outreach

3605 patients across Mumbai, Nanded, Aurangabad, Sangli, Nagpur, Pune, Nashik, Yavatmal, Chandrapur, Jagadia, Ambajogal, Kolhapur, Solapur, Akola, Dhule, and Jalna were examined and provided with suitable vision correction. 33 patients were referred to the hospital for subsidized cataract operation.

A Story of Change

Sakshi studies in Grade 10 and lives with her parents and elder brother. She enjoys studying and playing Kabaddi at school. She was experiencing eye pain for a few weeks and after her testing was prescribed with spectacles. Using her new spectacles, she is able to read comfortably and even read things from a distance.



"I wish to be a teacher when I grow and am willing to work very hard to achieve my dreams. Thank you for giving me these spectacles which will help me study well."

- Sakshi Gokuldas, 15 years

MEDICAL CAMPS 10402 BENEFICIARIES

The Process

Medical camps are our solution to reach out, and assess the health of tens of thousands of patients over a period of just a few days.

We identify locations for the camps where the need is extreme, based on thorough groundwork.

The camp is specially organised such that patients are thoroughly screened by a team of doctors and technicians in a perfect systematic manner for the following illnesses.

- Disability
- Dental Health
- Ophthalmology
- Paediatric
- Physiotherapy
- Cancer (Mammography & Pap smear)
- Diabetes
- Blood pressure and sugar check

Doctors prescribe appropriate medicines that are given to the patients FREE of COST from the onsite pharmacy.

The Outreach

10402 patients received free healthcare consultation, medication and treatment in just one medical camp, our very first one of many to come.



A Story of Change



Rekha lives with her parents, 4 sisters and 1 brother. Despite being 13 years old, she looked like an 9-year-old due to a weak body frame. She suffers from frequent fever, headache, cold and cough. Her father herds cows for a living and barely makes enough to feed 6 children in the family.

Rekha enjoys playing kabaddi and really wishes that she can continue studying after grade 10. She shares that her father would not let her study more as that would require her to travel far and her father would not approve it.

The paediatricians advised her to have multi-vitamin supplements and other medicines to treat her current condition. The medicines were provided for free to the girl and she looks forward to getting well soon.

- Rekha Algotar, 13 years

A Story of Change

Tarabai had a mastectomy 2 years ago when a lump in her right breast was found to be cancerous. She has 5 children who gathered funds and found donors from various places to fund the operation and help her have 14 chemotherapy sessions. She lives with her oldest son, daughter in law and her youngest son, who has cerebral palsy.

They find it extremely difficult to manage household expenses with only one earning member, her son. She tells us, "I had my operation in Nagpur, but recently I felt another lump in my left breast and I got it checked with a local physician. He said I needed to go to a specialist, but I cannot afford it again. My son earns only Rs 15,000 per month and we cannot afford check-up and treatments.

When I heard that they are doing free mammograms at this camp, I waited for an ACC bus to come to my village so that I could come here to get a free check-up." If Tarabai's lump is detected to be cancerous, she will be given free treatment at Wardha Hospital and she was elated to hear that.

- Tarabai Vikhe, 60 years

CHANDRAPUR MEDICAL CAMP

[Click here to view the video](#)



Chandrapur is a small district in Eastern Maharashtra founded by Khandkya Ballal Sah, a Gond king of the 13th century located approximately 30 kms from the very famous Tadoba Tiger Reserve.

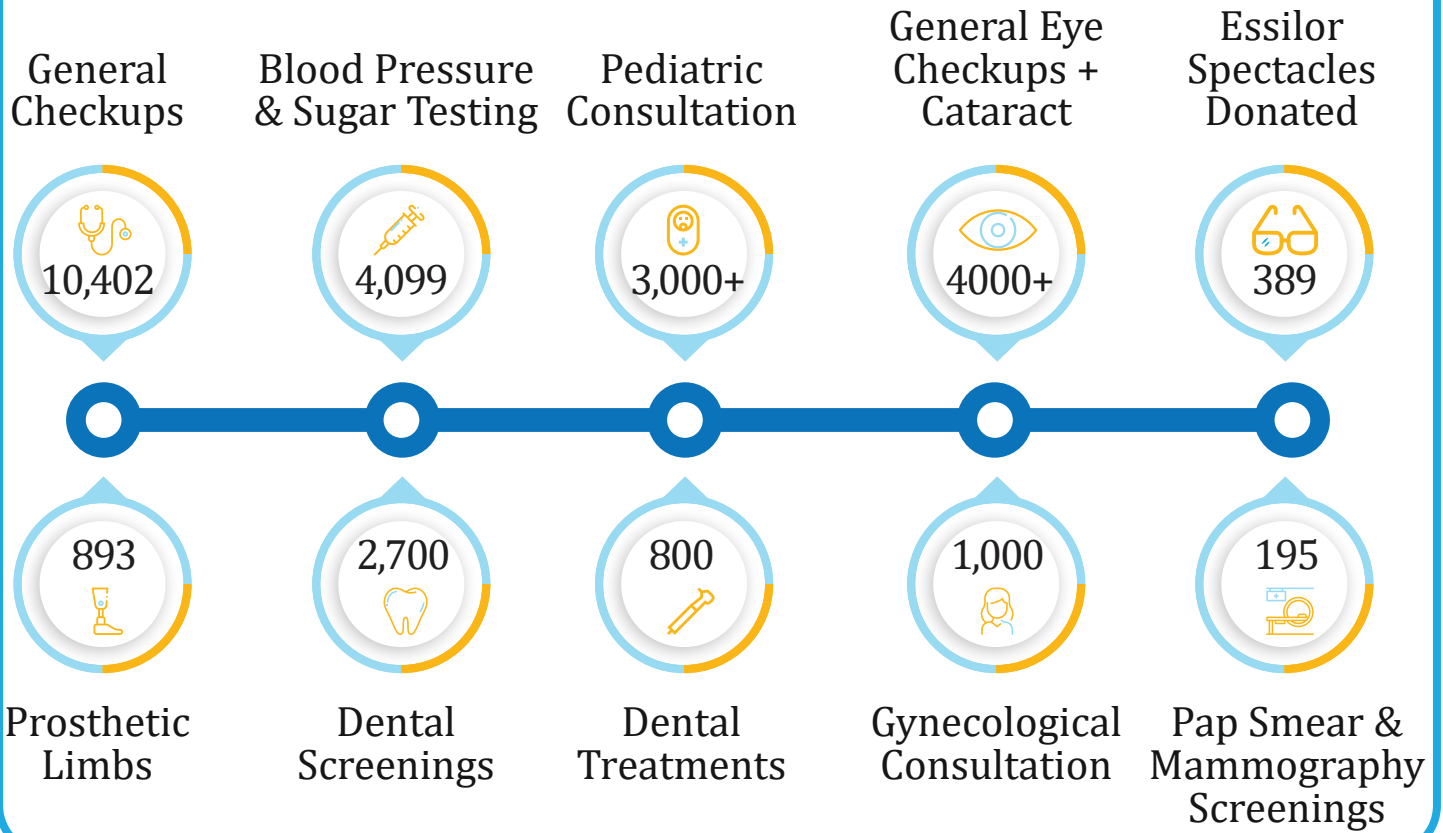
Ratna Nidhi in association with MZ and KZ Shah Foundation, Hope 4 Smile & ACC Trust organized a mega medical camp from 17th to 23rd December 2019, with an aim to impact 10,000 beneficiaries in Chandrapur.

The camp got together government officials, corporates, NGOs, volunteers and was a brilliant example of collaboration among different stakeholders. Doctors and volunteers travelled all the way from London and Mumbai to provide their services. The spirit of volunteering was seen in its purest form. Thousands of women, children and men turned up at the camp every single day and went back with a smile on their face.

The camp was a terrific success and highlighted the tremendous need for quality healthcare services to be provided in rural India. From meeting a woman who cried because she couldn't marry due to her cleft palate, to girls who wish they could be healthier and study after grade 10, to men who eat tobacco to deal with stress and pledged to quit tobacco, the stories are countless and heart wrenching. These people and their stories strengthen our resolve to continue our journey in impacting lives and making a difference. Ratna Nidhi pledges to continue this journey and scale camps like these to more disadvantaged and rural people in India.

IMPACT AT A GLANCE

- Beneficiaries Impacted - 10,402
- Diagnostic & Treatment Interventions - 30,777



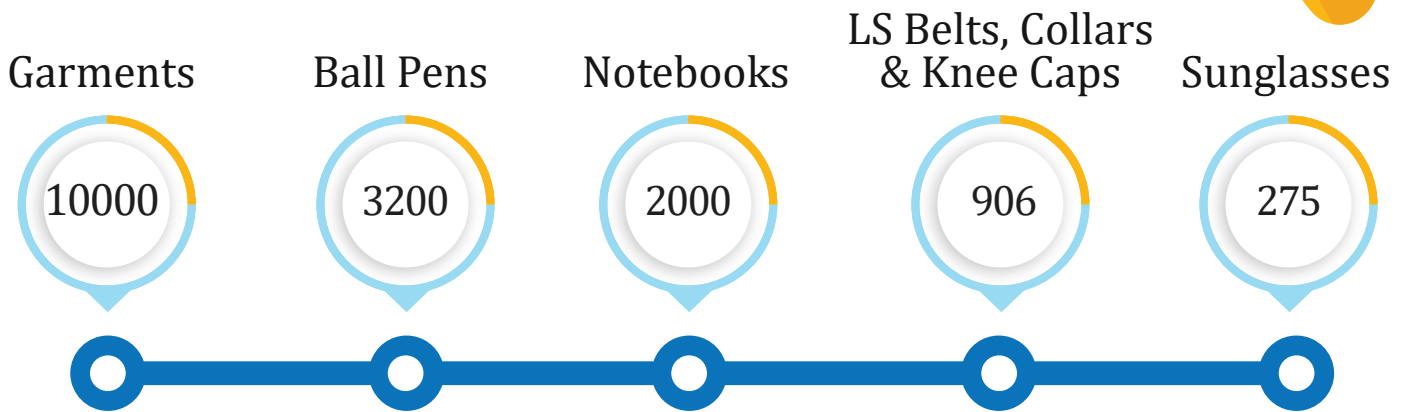
MEDICINES DONATED

• Vitamin D & B	18600
• Eye Drops	2784
• Pain Ointment tubes	1720
• Colgate Toothpaste & Tooth Brush	1440
• Multivitamin Tablets & Other Tablets	36500

TESTS BY BETIC IIT BOMBAY

• Glaucoma Test	203
• ECG Testing	101
• Digital Stethoscope Screening &	2000
• Abnormal sounds recorded	85+
• Diabetic Foot patients screened	78
• Neuropathic detected	
• Ratna Nidhi Leg	16

OTHER THINGS DONATED



**EMPOWERING
LIVES**



TELE MEDICAL CONSULTATION 200 BENEFICIARIES

[Click here to view the details about doctors](#)

The Process

During the COVID-19 lockdown we realised that private dispensaries will be closed and maximum hospitals would be occupied with treating COVID -19 patients. In this situation, people would still need to take the help of the doctors for general medications and medical emergencies like dental issues, mental health or other general problems.

Our solution - The Teledoctor consultation. We have gathered a team of 11 experienced doctors who will provide medical guidance, free of cost via telephone call.

Once we conceptualized the program we realized the need for help in the mental health field as well. Thus, apart from general medical doctors like the Dentist, General medicine, Homoeopathy, Clinical Nutrition and Dietetics, Endo Laparoscopic and Robotic Surgery, Gut nutritionist, we have mental health experts and counsellors, Yoga and Physiotherapists as well.

What is Achieved

With the help of this team of 11 doctors we have been able to help people across India from the states of Maharashtra, UP, Bihar, Delhi, Assam, Jaipur, Gujarat etc.

The Outreach

Since the inception of this program, we have received more than 200 calls in a month and continue reaching out to more people.

A Story of Change



Farzana Shaikh, a mother of an 11-year-old boy called the paediatric dentist Dr. Kiran Tikokar who is on our panel of doctors to request for help with her son's aching tooth. Her son had a filling in the tooth which got loose, leading to toothache. He could barely eat because of the pain.

In the COVID-19 lockdown crisis, no dentists were available. Through our poster, she got to know about our free tele doctor service. She called Dr. Kiran immediately. He prescribed medicine which gave relief to the pain. She is very thankful that she could access a dentist in these times and take care of her son's emergency.

- Farzana Shaikh, mother of 11 year old son

GUJARAT MEDICAL CENTER

Ratna Nidhi has set up a medical center at Gujarat in Palanpur city at Banaskhata district. The center is spread over 3 acres and is 5000 square feet huge.

The center will provide subsidized medical facilities to people from low income communities in Gujarat. The construction of the center has been completed and is set to be operational soon.

With prior experience in organizing mega medical camps in Maharashtra, and having years of experience in organizing disability camps at Gujarat, we seek to extend our expertise in Gujarat by providing quality healthcare services to people from disadvantaged communities.

We call on partners from the healthcare fraternity to join us in our endeavors and impact the healthcare of thousands of people in Gujarat.

To know more call us on 9820100294 or email rajiv@ratnanidhi.org



EDUCATION



If we have to grow as a society, as a nation, as humankind, Education is fundamental. Every human should have the right, privilege and opportunity to receive adequate education. Unfortunately, Education has become a luxury very few can afford and access. As people struggle to fend for food, shelter and healthcare, education becomes the last priority for most.

If we aim to change the world, we must first Educate.

Ratna Nidhi's foray into the education sector is like a support system that incentivises children to attend school. We provide certain essential skills like computer education, beyond the school curriculum, and lastly expose children to the world of books.

FOOD FOR EDUCATION

7,24,657 Meals

[Click here to view the video](#)



The Process

Our Food For Education program targets the very reason that keep a child away from school. We have identified young children who are forced to drop out from school because they have to work and earn themselves a meal. We found a simple solution to this major issue - providing hot, nourishing meals to children who attend low income schools that are not already supported by the government.

Each day our kitchens roll out fresh, balanced meals that are delivered to our partner schools across Mumbai by our efficient delivery system. The schools close by are serviced by bicycles, whereas for the schools further away tempos are sent, so that the meals reach in time for the schools lunch break.

The mid day meal, served to the children is most often their first meal of the day. Children look forward to their lunch times waiting to fill their hungry stomachs.

We also send evening snacks to night schools, where motivated young adults have worked and laboured through the day and have chosen to educate themselves in the evenings.

What is Achieved

With this we have managed to hit two birds with one stone. The child happily comes to school without the worry of having to earn a meal. Dropout rates in our partner schools have reduced. At the same time, with healthy nutritious meals every single day, malnutrition is kept at bay for these kids. They are able to pay attention in class and most of them have reported better weight, and physical growth over a period of time.

The Outreach

This year a total of 7,24,657 meals have been served to students across 42 schools and institutes as follows:

Shivaji Rao Shegde Vidhyamandir. Jeevan Dhara Govandi. Y.W.C.A -I (Mankhurd). Y.W.C.A -II (Mumbai Central). Adarsh Foundation. Suyash Vidhyalaya. Ashoka High School. National Prathamik School. National English School. Padminibai Gaikwad Prathamik Shala. MESCO. Savitribai Phule Vidhyalaya. Navjeevan Vidhya Mandir. Sir Elly Kadoorie School and Jr College. Indira English High School and Jr. College. Shri S.K Roy Memorial High School. Jeevan Dhara Govandi, Mother Mary. FIDAI Diamond Jubilee High School. Educare/Shivneri English High School. Sitaram Poddar High School. G.A.Ranade School. SI and SS Girls School. Lilavati Lalji Dayal School. Prabhu Seminary. Chikitsak Samuha Shirolkar High School. Union High School. Sundatta High School. Social Service League's Night High School & Jr.College. Maharashtra Night School. MGM School. Support. Kherwadi social welfare Association. Vimla Vikas Kendra. Oasis India. Yusuf Mehar Ali. Sahakari School.

A Story of Change



Janavi, age 12 is a easy to get along girl with a smile on her face. She, her four siblings and mother stay with the grandmother in a Mankhurd slum. Her mother was subjected to violence and abuse by her father Santosh, so she was forced to move to her Grandmother's house. This had deeply impacted

Janhavi and her siblings. Janhavi is acutely aware of her mother's plight and knows that she is the sole earner of her family as a house maid.

Janavi appreciates more than others the value of Food. It is one less meal for her Grandmother to cook. Ratna Nidhi will keep track of her academic record and will help as much as possible to her family by way of giving garments, stationery and reading books.

- Janavi Santosh Kadam, 12 years

SCHOLARSHIP TO SCHOOL STUDENTS

14 CHILDREN

[Click here to
view the video](#)

The Process

When the city of Mumbai faced a series of bomb blasts and terror attacks, life came to a standstill for many young children who lost their parent to these brutalities. Most of these families lost their sole earning member. Education became the last priority. Yet it is the power of education that is probably their best chance to come out of this tragedy.

We identified these children and provided them with educational scholarships that came as a hope to build a better future for themselves.

A Story of Change



Mehtab Mohammed Ansari's father was a taxi driver who lost his life in the Zaveri Bazar Bomb Blast of August 2003. Mehtab is essentially a Ratna Nidhi child. Mehtab started his KG with the support of Ratna Nidhi sponsorship. We have literally seen him grow and today he has

reached class XII, waiting for the exams results and then hopefully finishing graduation.

Mehtab's three sisters have also been educated with Ratna Nidhi's assistance. Their mother Razia is good with tailoring and makes ends meet by taking orders from the neighborhood women. The sisters complement the family income by giving tuitions and one of them is a Mehendi artist. Despite the ever persisting cash crunch, it has been possible to educate the children.

- Mehtab Mohammed Anasari



What is Achieved

So many young children did not have to let go of their dreams when life threw its worst tragedy at them. They could hold on to the support of education, when all else seemed to have fallen apart.

The Outreach

14 children have been able to continue with their education with the support of Ratna Nidhi's sponsorship program. They are in the making to be their family's backbone.

COMPUTER DONATION 15 COMPUTERS

The Process

It is a fact that in today's day, an education without computers holds no value. Yet there are many schools that are not able to provide computer education simply because they lack the funds to invest in a computer lab. Thus we took up the task of setting up computer labs in certain underprivileged schools.

What is Achieved

This ensures that these children receive a complete and more importantly a competent education.

The Outreach

This year, 15 computers have been donated in Kolhapur, Chandrapur and Mumbai.

A Story of Change

1. EDUCARE (SHIVNERI) ENGLISH SCHOOL, Mankhurd

Educare – Shivneri School is located in the dense slum community of Mandala, Mankhurd and has people belonging to very low socio-economic backgrounds with majority of women doing housework. The men work as contract labourers and hence there is no steady flow of income.

Besides, most of them are illiterate with no schooling at all to very basic schooling. In such a setting, the school provides an opportunity for the future generation – our children of the community to learn, educate and lead better fulfilling lives. We gave 5 computers to this school and although they do have a space crisis in the sense that the classrooms are scattered and not in one building or space itself, still they have managed to set up a small computer center which provides for computer education to the children of the school and community.

We appreciate schools like these that despite the odds, make it possible for learning and knowledge to the underprivileged children of the community.

MISSION MILLION BOOKS

1,34,755 BOOKS

[Click here to view the video](#)

The Process

In India, many students from disadvantaged sections are forced to go through their entire educational journey without having access to quality books. The reason being that many schools catering to the low income population cannot afford to stock their library.

This is extremely sad because books are a crucial factor in receiving a good education. Other than providing knowledge, books play an irreplaceable role in developing better vocabulary, emotional intelligence, imagination, fostering natural curiosity, and improving attention span and focus.

Observing this gap, in 2016, Ratna Nidhi started the 'Mission Million Books' program, a Pan-India initiative aimed at providing the underserved with access to quality educational material for their growth and advancement. We are aiming to educate young India by cultivating reading habits among children and provide access to quality reading material. Our goal is to distribute 1 million books across low income schools and colleges.

We inch towards this goal by:

1. Hosting mega book exhibitions with a rich repository of lakhs of books on various subjects. Up until now we have done exhibitions in Baramati, Satara, Mumbai, Indore, Nagaland and Nasik.
2. Directly dispatching books to schools and colleges.
3. Open Library in Grant Road, Mumbai acts as a free central library for various educational institutions. It houses over 60,000 books. Representatives from schools and colleges visit every day and take back books of their requirement for free.
4. Library on wheels, in Chandrapur, Maharashtra, that takes books to children in extremely inaccessible areas.

In the first quarter of 2019, Ratna Nidhi signed an MOU with the Government of Maharashtra. 'Mahaparivartan', is a Government of Maharashtra initiative, that is focused on using the Public-Private partnerships for social development of Maharashtra. Ratna Nidhi Charitable Trust is the official NGO Partner for various programs under the Healthcare & Education sector. As a part of the signed MOU, Ratna Nidhi aims to provide free mobility and prosthetics aids to physically disabled people and set up libraries in rural Maharashtra.

What Is Achieved

When we hear from our intervention areas that numerous schools in India, that now have a library for their children because of the books we have donated, we know we are changing lives and, in that process, have become catalysts of change. It is surely possible that these school libraries will one day ignite our children to be the next Elon Musk, Isaac Newton or Steve Jobs.

The Outreach

In 2019-20 we have donated 1,34,755 books and over 9 lakh books since the inception of this project in 2016, to schools and colleges all over India. Four exhibitions were organized at Indore, Mumbai, Pune and Nagaland. The books we donate range from Novels, Encyclopedia, Child craft series, Entrance exams books and multiple other educational books.

MISSION MILLION BOOKS REACHES NAGALAND

[Click here to
view the video](#)



On 12th November 2019, Ratna Nidhi in association **Indian National Fellowship Center, Rotary Club of Dimapur & Rotary club of Bombay North** organized the fifth exhibition under Mission Million Books (MMB) project.

Through the exhibition we donated 12,000 educational books to 100 low income schools and colleges in Nagaland.

The project partners were Rotary Club of Bombay North, Rotary Club of Dimapur and Indian National Fellowship center

The World Bank Family Network Book Project donated educational books to this project.

The exhibition was inaugurated by Shri. P.B.Acharya, Former Governor, Nagaland (Chief Guest), Shri. Temjen Ima Along, Minister of Higher & Technical Education & Tribal affairs (Guest of Honor), Shri. Kamal Sanghavi, Rotary International Director (Guest of Honor), Shri. Shanavas. C, IAS, Principal Director, School Education (Special Guest), Shri. Nellayapan, Asst. Director, School Education (Guest of Honor) & Shri. Geoffrey Yaden, Chief Editor, Nagaland post (Guest of Honor), Shri Chandu Agarwal, Past District Governor and Rotary President Ashok Goyal, Dr.H.S.Palep, Trustee, Indian National Fellowship Center, Shri Hemendra Shah, President, Rotary Club of Bombay North.

COMMUNITY WELFARE



GARMENTS DISTRIBUTION 50,722 GARMENTS

The Process

A piece of clothing entails much more than providing protection and comfort. It's an instrument for self confidence, for self respect, for dignity. It builds one's identity. Yet many in our nation are covered in rags, not even enough for protection, let alone self respect.

This void can be easily filled because there are thousands of used garments in great condition waiting to be reused.

Ratna Nidhi receives reusable garments from generous donors across India. These garments are sorted age and gender wise, repaired if required, folded and carefully packed with love in individual plastic bags, as if they were brand new. All ready to be donated.

We also receive many other reusable household items apart from clothing, such as utensils, furniture and toys that can easily add joy to orphanages and old age homes too.

What is Achieved

Most children who wear old and tattered clothes, will now be dressed in fresh clothes, but more importantly dressed with comfort, self respect and above all, dignity.

Moreover, clothes that are old or out of fashion do not end up in the garbage and landfills, but are now worn by the poor with pride.

The Outreach

Over 50,722 garments have been distributed this year. Each one of them putting a smile on its new owner. Along with these garments we have also donated a hoard of household items such as utensils, furnitures, footwear, toys and foodgrains.

We have also donated hospital equipment such as beds, surgical instruments, examination tables, and stretchers.

COVID-19 RELIEF



As the Coronavirus pandemic grips countries across the world, there is widespread fear and panic as well as massive disruptions and dislocations. In India, due to the outbreak of COVID-19, many around the country have been affected. People in underprivileged communities are facing shortages of food and shelter, medicines and masks. One of the worst hit states is Maharashtra, with Mumbai city alone impacting many vulnerable families and individuals.

While businesses have reopened in Mumbai and the lockdown is slowly phasing out, it will take a few months for this situation to completely stabilize and for these workers to be absorbed back into their jobs and earn a living.

Our ground work also highlights that a lot of these workers are still left with little means to survive. Until then we seek to continue feeding daily wage workers in Mumbai.

MISSION MILLION 1 MILLION MEALS KHICHDI

[Click here to
view the video](#)



The Process

In our 30 year history, our priority has always been to identify the current need of the community, and have a sense of preparedness to provide aid instantly.

Ratna Nidhi is responding to the COVID-19 crisis by providing hot nutritious khichdi meals every day to the daily wage workers in Mumbai. We embarked upon our journey of feeding daily wage workers during COVID- 19 on 29th March. We have crossed over 1 million meals. With the help of DP's Fast Food chain of restaurants, we set up 4 kitchens at Matunga, Dadar, Chembur and Ghatkopar. In the month of May, we added our fifth kitchen in Malad. We also had 3 successful cloud kitchens in Mulund, Shivaji Park and Prabhadevi for a couple of weeks. Over 40 plus kitchen staff and 35 volunteers, relentlessly working day in day out, braving Corona, are cooking and distributing thousands of free Khichdi daily. We thank our key partners DP's Fast Food Matunga, Rise Against Hunger and Agarwal Seva Samiti for their support.

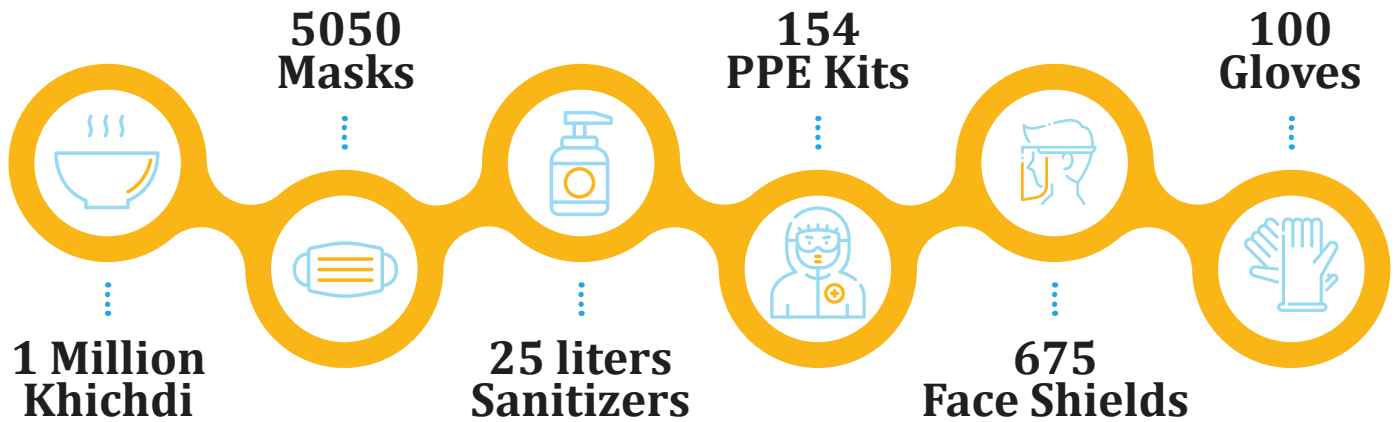
We are grateful to our donors; without their financial contribution this was not possible. We are grateful to the Ministry of Health, Mumbai Police and MCGM for their support. Last but most importantly our cooking team, delivery team of drivers and volunteers who have shown exemplary courage in stepping on the field. They did this out of passion and kind heart. Our journey continues to provide a million meals to daily wage workers in Mumbai.

We continue the journey to feed all those affected by the pandemic. While businesses resume back to normal , it's going to take a lot of efforts to undo the damage waged by the pandemic.

The Outreach

Over 1 million meals have been served and we strive to serve a million meals in Mumbai city.

Following are the other things donated:



A Story of Change



5-year-old Raju has seen his income drop by 90% post Covid. Raju used to bring in 40% of the family income by begging at traffic lights. His home is the footpath, that's where he and his family live, with street dogs. Exposed to the rain and often harassed by the cops.

With Covid, there are hardly any cars on the road. His family's income is down to zero. But they have stomachs to feed.

Ratna Nidhi has been providing nutritious Khichdi meals to him and his family. The free meals have ensured that many like Raju don't go to sleep on a hungry stomach.

- Raju, 5 years

www.ratnanidhi.org

CYCLOTHON

[Click here to view the video](#)

Ratna Nidhi organized a Cyclothon to create awareness for the empowerment of people with disabilities.

Cyclothon 2020 is an initiative to spread awareness about orthopedic disability through a unique activity. Stefan Voormans, is an inspiration for many physically disabled individuals, handcycled from Kolhapur to Mumbai covering a distance of about 650 kms over a span of a week. This amazing event flagged off from Kolhapur on 12th February and went on till 19th February with Karad, Satara, Pune, Sangamnar, Nasik, Kasara, Thane and finally Mumbai on the route map.

This cyclothon set a stunning example to all, that disability lies only in the mind and anything can be achieved if one truly puts their mind to it.



[Click here to view the images](#)

[Click here to view the cyclothon website](#)



PARTNERS



BOOK PROJECT
THE WORLD BANK FAMILY NETWORK

SOMEDI
Nettetal e.V.
Association for the Promotion of medical
equipment in developing countries



Rotary
India Literacy Mission

MZ & KZ Shah Foundation



Portescap



ACC





Bombay South Rotary Charitable Trust



United Shippers

NIHCHAL ISRANI
FOUNDATION



Willis Towers Watson



“

At the end of the day it's not
what you have, or even what
you have accomplished.

It's about who you have lifted
up, who you have made
better.

It's about what you have
given back.”

- Denzel Washington

RATNA NIDHI CHARITABLE TRUST

16 A, Khetwadi, 12th Lane, Opp. Earth View Bldg, Opp. Pawri
School, Grant Road (e), Mumbai - 400004
Ph: 8530485324, info@ratnanidhi.org, www.ratnidhi.org

Donation to all projects are exempted from income tax u/s 80-G
We are FCRA registered



Donation Form

We will very much appreciate you updating your contact information

Name			
Address			
City, State, Pin Code			
Home Phone		Mobile Phone	
E-mail ID			
Comments			

Open your heart and fill in the form generously.
You can pay online at www.ratnanidhi.org or
Fill this form and mail it with your cheque

Sr. No.	Project	Each Contribution (₹)	Number of Items	Total
1	Food Project (per child per month)	400		
2	Food Project (per child per year)	4000		
3	Jaipur Foot- Artificial Limb	4000		
4	Calipers for Polio -Affected	3500		
5	Wheelchair	5500		
6	Crutches(One pair)	850		
7	Hearing aid	2000		
8	Prosthetic Hand	3500		
9	Feed Khichdi to 1000 poor people	15000		
10	Skill training disabled beneficiary for 1 year	36300		
9	General Support			
A cheque in favor of " Ratna Nidhi Charitable Trust" is enclosed for this amount			Total Rs.	